



## **IMPORTANT INFORMATION**

### **2017 ANNUAL ONLINE OPEN ENROLLMENT**

### **PLEASE READ IMMEDIATELY**

The County's Annual Open Enrollment will be from **April 12 – May 12, 2017**. Open Enrollment is very important because it is the **ONLY** time you may:

- Enroll, add or delete dependents from your **Health Insurance** without a qualifying event
- Enroll, add or delete dependents from your **Dental Insurance** without a qualifying event
- Enroll, add or delete dependents from your **Vision Plan** without a qualifying event
- Enroll in a **Medical Flexible Spending** and/or **Dependent Care Flexible Spending Account** for 2017

**IMPORTANT:** Your current 2016 FSA account election will not carry over into 2017

- Enroll in or Increase **Short Term Disability**
- Enroll in **Long Term Disability**
- Increase **Supplemental Life Insurance**

With the exception of Medical and Dependent Care Flexible Spending Accounts which you must re-enroll each year, all other benefits will remain the same for the 2017 plan year unless you make a different election. Even if you are not making a plan change this year, it is important that you look at the **deductible** for your medical insurance because it will be increasing for 2017 plan year.

In addition, this year we are changing the **spouse eligibility criteria**. Under this new provision, if your spouse works full-time (defined as 30 hours or more per week) **and has access to coverage through their employer**, your spouse will no longer be eligible to be covered on the County's plan. If your spouse meets this criteria, you **must remove your spouse from the County's health insurance plan** in the online WECARE enrollment site. Please note that this change would be considered a **qualifying event** for your spouse's employer, so they would be able to enroll in their employer's plan with timely notification. Please contact Human Resources at [hr@forsyth.cc](mailto:hr@forsyth.cc) or 703-2400 if your spouse needs a verification letter to provide to his/her employer. We encourage you to attend a Benefits Presentation to learn more about the spouse eligibility criteria.

We have also attached an important notice regarding the upcoming dependent eligibility verification audit. Within the next few months, you will receive information mailed to your home from an independent healthcare auditing firm, Impact Interactive. Please read the notice carefully, so you are fully aware of what you will be asked to provide.

For your convenience the WECARE Enrollment Website will be available starting **April 12th and runs through May 12th** to enroll or make changes to Health, Dental, Vision Insurance and Medical and/or Dependent Care Flexible Spending Accounts. To access the 2017 Open Enrollment information including a link to the WECARE Enrollment Website, please visit the county website at [www.forsyth.cc](http://www.forsyth.cc). On the Human Resources page, at the top of the screen, you will find the 2017 Open Enrollment Tab.

**BLUE CROSS & BLUE SHIELD – PPO HEALTH INSURANCE**

Health rates will remain the same:

<b>HEALTH</b>	<b>COUNTY SEMI-MONTHLY</b>	<b>EMPLOYEE SEMI-MONTHLY</b>
Individual	\$365.26	\$ 50.44
Employee + One	\$454.68	\$ 142.50
Family	\$635.58	\$ 288.04

- Employees who choose to participate in the 2017 Wellness Program will receive a \$30.00 biweekly premium discount.
- Employees who have an **eligible** covered spouse will receive an additional \$20.00 biweekly premium discount for spouse participation in the Wellness Program.

**Potential Retirees:** If you are considering retiring within the coming year, Open Enrollment is the time to add any eligible dependent(s) to your **health insurance** that you would like covered upon your retirement. Dependents cannot be added at the time of retirement or thereafter.

**AMERITAS - DENTAL INSURANCE**

Dental rates will remain the same:

<b>DENTAL</b>	<b>COUNTY SEMI-MONTHLY</b>	<b>EMPLOYEE SEMI-MONTHLY</b>
Individual	\$ 14.99	Paid by County
Employee + One	\$ 22.42	\$ 7.44
Family	\$ 32.80	\$17.82

**SUPERIOR VISION – VISION PLAN**

Superior Vision provides primary vision care benefits including eye examinations, prescription eyewear, and contact lenses through a broad-based provider network consisting of ophthalmologists, optometrists, and opticians. The plan also contracts with a large number of national and regional optometric chain locations. Vision rates will remain the same:

<b>FULL SERVICE PLAN</b>	<b>EMPLOYEE SEMI-MONTHLY</b>
Individual	\$ 4.57
Employee + One	\$ 8.87
Family	\$15.44
<b>MATERIAL ONLY PLAN</b>	<b>EMPLOYEE SEMI-MONTHLY</b>
Individual	\$ 3.02
Employee + One	\$ 5.84
Family	\$10.02

## FBA - FLEXIBLE SPENDING ACCOUNTS

**IMPORTANT:** You must re-elect your Flexible Spending Accounts for medical and/or dependent care each year.

Our FSA is administered by **Flexible Benefits Administrator (FBA)**. Medical and/or Dependent Care Flexible Spending Accounts are designed to allow you to pay for unreimbursed medical expenses and/or dependent care expenses with tax-free dollars. This is a significant tax savings for most. FBA offers a debit card which enables you to use your medical and/or dependent care flexible spending account at eligible locations that accept MasterCard. You can also elect to file a paper claim, in which case you will receive a deposit to the bank account Forsyth County has on file (this is the account in which your paycheck is deposited).

Please remember Medical and Dependent Care Flexible Spending Account balances **DO NOT** carry over from one year to the next. All expenses for the CURRENT PLAN YEAR July 1, 2016 to June 30, 2017 must be incurred by June 30, 2017. You have the entire Plan Year (July 1, 2016 – June 30, 2017) plus 90 days to file all claims that were incurred during the Plan Year. These claims must be received in FBA's Office prior to the end of the 90 days. (Remember "90 days" does not mean 3 months and "received in the office" does not mean postmarked). Any unused balance will be forfeited under the IRS regulation "Use it or lose it rule."

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### **THE FOLLOWING BENEFITS CANNOT BE CHANGED ON THE WEB THEY WILL REQUIRE **ENROLLER ASSISTANCE****

#### **SHORT TERM DISABILITY (AUL)**

The Short Term Disability Insurance will provide you with monthly income when you are totally disabled from working. You can apply for up to 70% of your earned income not to exceed a maximum monthly benefit of \$2,000. You may apply or make changes to short term disability insurance **only by seeing an enroller**.

#### **LONG TERM DISABILITY (AUL)**

Long Term Disability (LTD) can be used as a supplement to your Short Term Disability. Long Term Disability will kick in after your three month Short Term Disability policy has run out. You can elect Long Term Disability even if you do not elect the Shorter Term Disability. It will provide you with income when you cannot work for an extended period beyond three months.

This year AUL Long Term Disability coverage will require medical underwriting which is subject to approval by AUL. Your LTD premium and benefit amount will be based on your salary in the Human Resources System as of June 1, 2017. You may apply for the long term disability insurance **only by seeing an enroller**.

**Note:** Interested employees can enroll in one or both of the disability products. Please see an enroller for additional details.

#### **AETNA LIFE INSURANCE**

##### **You can request forms from Human Resources**

Forsyth County provides all eligible employees with a basic term life amount of one and one half times your basic annual earnings up to a maximum of \$150,000 at no cost to you. You can apply for supplemental life insurance on yourself or spouse subject to medical underwriting anytime during the year. Insurance for dependent child(ren) DOES NOT require medical underwriting.

During open enrollment you can increase you supplemental life from 1x annual salary to 2x annual salary and you can increase spouse dependent life from \$10,000 to \$20,000 without completing a medical questionnaire.

**ENROLLER AND BENEFITS PRESENTATION DATES**

**Enrollers will be available at the following dates and times:**

<b>DATE</b>	<b>LOCATION</b>	<b>TIME</b>
Tues., May 9	Public Health Department Meeting Room 2 <b>BENEFITS PRESENTATION</b>	8:30 am – 12:00 pm 1:30 pm – 4:30 pm <b>10:00 am and 2:00 pm</b>
Wed., May 10	Government Center 4 <sup>th</sup> Floor, Multipurpose Rooms BC <b>BENEFITS PRESENTATION</b>	8:30 am – 12:00 pm 1:30 pm – 4:30 pm <b>10:00 am and 2:00 pm</b>
Thurs., May 11	Government Center 4 <sup>th</sup> Floor, Multipurpose Room ABC <b>BENEFITS PRESENTATION</b>	8:30 am – 12:00 pm 1:30 pm – 4:30 pm <b>10:00 am and 2:00 pm</b>
Fri., May 12	Government Center 4 <sup>th</sup> Floor, Multipurpose Rooms ABC <b>BENEFITS PRESENTATION</b>	8:30 am – 12:00 pm 1:30 pm – 4:30 pm <b>10:00 am and 2:00 pm</b>

**Please remember enrolling in AUL Short Term Disability or AUL Long Term Disability will require enroller assistance on one of the above dates. The next opportunity to enroll or make changes will be at next year's Open Enrollment.**



## NOTICE

### UPCOMING DEPENDENT ELIGIBILITY VERIFICATION AUDIT

As part of your total compensation package, you receive medical insurance plan benefits for your entire eligible family. It is a smart and responsible business practice to conduct dependent eligibility audits because it is not unusual to have ineligible members (such as former spouses, grandchildren, grandparents, or friends) enrolled on the plan. And since ineligible members contribute to the rising cost of healthcare—national statistics indicate that each ineligible dependent costs a plan's membership an average of \$3,500 per year—we all pay.

Forsyth County is committed to implementing responsible measures to help control our benefit plan costs. We want to make sure that we provide coverage only for dependents eligible for the plan and that all of us, as plan participants, do not pay for dependents who are not eligible. To that purpose, we will engage an independent healthcare auditing firm, Impact Interactive, to conduct a dependent eligibility verification audit for all employees with covered dependents on the Forsyth County medical insurance plan. The dependent eligibility verification audit will begin in a few months.

#### What this means for you:

- Employees with dependents on their medical insurance will be required to complete a two-step dependent eligibility verification process in. In summary:
  1. First, you must complete an Online Affidavit using a secure website to provide statements of fact about your current dependent relationships. This will take less than 10 minutes. A customer service center is available if you would rather report your answers by phone, or do not have Internet access.
  2. Then, you must submit Verification Documents to confirm the statements made on the Online Affidavit. When you complete the affidavit, the website will tell you which documents to submit for each dependent. (If you complete the affidavit by phone, the customer service agent will tell you which documents are required.)

**IMPORTANT:** Even if you previously provided verification documents, you will be required to participate in this new audit. If you fail to complete the online affidavit and/or to provide the requested verification documents for your dependent(s) by the deadline, your dependent(s) will be removed from all Forsyth County benefits, effective immediately. If your dependent(s) lose coverage through this process, and COBRA Continuation Coverage is not available, options for coverage may be available at [www.healthcare.gov](http://www.healthcare.gov), or through your state's healthcare exchange.

The dependent eligibility verification audit process will require you to submit photocopies of documents such as marriage certificates, birth certificates, court orders, etc. We understand not everyone will have these on hand, so it is advisable to prepare for the dependent verification now by obtaining these documents. Please see the following sheet for information on how to obtain vital records.

You will receive more information about the upcoming dependent eligibility verification audit within the next few weeks. Information will be mailed to your home address, so please ensure that your contact information is up to date.

- Please review the enclosed list of dependent definitions to ensure that your dependents meet the eligibility requirements. As a reminder, you may drop any ineligible dependents at Open Enrollment, OR within 30 days of a Qualifying Change in Status, such as a change in employment, marriage, birth, death, divorce or other defined life status change event(s).

Taking steps to control healthcare costs is the responsibility not only of Forsyth County, but of every member of our group health plan. Thank you in advance for taking these two steps to verify your dependents for Forsyth County.

# Helpful Information about Vital Records

A vital record is typically defined as a record of birth, adoption, marriage, divorce, or death. Vital records are established and maintained by the government (city, county, or state) in the jurisdiction where the event took place.

## How to Obtain a Vital Record

The Centers for Disease Control and Prevention (CDC) maintains a website with a directory of states, U.S. states, and territories vital records offices to assist in locating vital records. The website can be found at <http://www.cdc.gov/nchs/w2w.htm>.

## How to Obtain a Court Record

Sometimes, court records may be needed to verify a dependent, such as letters of guardianship.

Court records may be obtained directly from the issuing court.

Please note you may be required to present positive proof of identification and relationship when requesting a court record.

## How to Obtain Tax Transcripts

Contact the IRS at IRS.gov and use the Order a Transcript tool. To order by phone, call 1-800-908-9946 and follow the prompts.

## Document Services

Several document services are available. For a fee, the document service will request (with your permission) a copy of the document from the issuing jurisdiction. In many cases, documents can be obtained in just a few days. One such service is VitalChek Express Certificate Service. Please note that [Client] and Impact Interactive have no interest in VitalChek or any other document service, and we make no guarantee that any document service will be able to provide the information you are requesting.

## Authorized Copy vs. Informational Copy

Some state laws limit who may receive an "authorized copy" of a record. Authorized copies are restricted to the registrant (person named on the record), to the parent/legal guardian of the registrant, and certain other family members. An "informational copy" is typically available if an "authorized copy" is not. Although the "informational copy" will read 'INFORMATIONAL, NOT A VALID DOCUMENT TO ESTABLISH IDENTITY,' an informational copy will be suitable for the dependent eligibility verification.

## Copies Only—No Originals Needed

We encourage you to submit copies of documents needed for dependent verification. Submitting items by fax or e-mail will render them useless for other purposes.

You may redact any information not needed for dependent verification purposes, such as financial figures, account numbers, Social Security numbers, maiden names, etc.

## Still Have Questions?

Please call the Dependent Eligibility Center at 1-866-691-6551, Monday through Thursday, 8:00 AM to 7:00 PM, and Friday, 8:00 AM to 5:00 PM, Eastern time. We would be pleased to assist you in advance of the dependent eligibility verification audit.

# Dependent Definitions

Eligible Dependent Type	Definition
Spouse – Legally Married	A legally married spouse (same or opposite sex) is an eligible dependent type.
Natural (Biological) Child	Up to the end of the month in which the child turns age 26, a natural child is an eligible dependent type.
Adopted Child, or Child Placed for Legal Adoption	Up to the end of the month in which the child turns age 26, an adopted child (or a child placed for legal adoption) is an eligible dependent type.
Stepchild	Up to the end of the month in which the child turns age 26, a stepchild is an eligible dependent type.
Grandchild	A grandchild is an eligible dependent type if all of the following are true: The grandchild is younger than 18 months old, AND lives in the employee's home. A grandchild may also be covered if the employee holds legal guardianship of the grandchild.
Foster Child	A foster child is an eligible dependent if the child is placed into the employee's home through an authorized foster child placement agency or court.
Legal Ward	A legal ward is an eligible dependent if the employee holds legal guardianship of the child. A ward may be covered up to the end of the month in which the child turns age 26.
Disabled Child Age 26 and Over	A disabled child who is age 26 or over may continue coverage so long as the child remains disabled and that disability is certified by a physician.

Ineligible Dependent Types – Spouses	Ineligible Dependent Types – Children
<ul style="list-style-type: none"> <li>• Common law spouse</li> <li>• Civil union partner</li> <li>• Unmarried partner, boyfriend, girlfriend</li> <li>• Roommate</li> <li>• Domestic Partner</li> <li>• Former spouse or former domestic partner, even if you have a court order to provide medical coverage</li> <li>• Other relatives</li> </ul>	<ul style="list-style-type: none"> <li>• Child age 26 or over (unless disabled)</li> <li>• Child of civil union partner</li> <li>• Child with whom you have no legal relationship</li> <li>• Child of domestic partner</li> <li>• Child of a former spouse or former domestic partner</li> <li>• Spouses or domestic partners of adult children</li> <li>• Other relatives</li> </ul>