



IMPORTANT INFORMATION
2018 ANNUAL ONLINE OPEN ENROLLMENT
PLEASE READ IMMEDIATELY

The County's Annual Open Enrollment will be from **April 10 – May 10, 2018**. 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 2018

IMPORTANT: Your current 2017 FSA account election will not carry over into 2018

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

Your current Medical and Dental Plan elections will stay the same for the 2018 plan year unless you make a different election. Even if you are not making a plan change this year, it is important that you review the rates for your medical insurance because they will be **increasing** for the 2018 plan year

Please note that the County changed the spousal eligibility in the 2017 plan year. If your spouse works full-time (defined as 30 hours or more per week) **and** has access to **coverage through their employer**, your spouse is not eligible to be covered on the County's medical insurance plan.

For your convenience the WECARE Enrollment Website will be available starting **April 10th and run through May 10th** to enroll or make changes to Health, Dental, Vision Insurance and Medical and/or Dependent Care Flexible Spending Accounts. To access the 2018 Open Enrollment information, including a link to the WECARE Enrollment Website, please visit the county website at <http://forsyth.cc/HumanResources/>. On the Human Resources page, at the top of the screen, you will find the 2018 Open Enrollment Tab.

BLUE CROSS & BLUE SHIELD – PPO HEALTH INSURANCE

Health rates have increased this year:

HEALTH	COUNTY SEMI-MONTHLY	EMPLOYEE SEMI-MONTHLY
Individual	\$378.05	\$ 52.20
Employee + One	\$470.60	\$ 147.49
Family	\$657.83	\$ 298.12

- Employees who choose to participate in the 2018 Wellness Program will receive a \$30.00 biweekly premium discount.
- Employees who have a covered spouse can receive an additional \$20.00 biweekly premium discount for spouse participation in the Wellness Program.

The following in-network provider co-pay will be **reduced** effective July 1, 2018:

- Mental/Behavioral health outpatient visit \$30.00

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:

DENTAL	COUNTY SEMI-MONTHLY	EMPLOYEE SEMI-MONTHLY
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:

FULL SERVICE PLAN	EMPLOYEE SEMI-MONTHLY
Individual	\$ 4.57
Employee + One	\$ 8.87
Family	\$15.44
MATERIAL ONLY PLAN	EMPLOYEE SEMI-MONTHLY
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, 2017 to June 30, 2018 must be incurred by June 30, 2018. You have the entire Plan Year (July 1, 2017 – June 30, 2018) 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’s **"Use it or lose it rule."**

**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 Short Term Disability. It will provide you with income when you cannot work for an extended period beyond three months.

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 6/1/18. 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 your 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 DATES

Enrollers will be available on the following dates:

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

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.