



MONROE COUNTY GOVERNMENT

2020 Summary of Employee Benefits

The Monroe County Commissioners are pleased to present to you the 2020 employee benefits offerings

We encourage each of you to evaluate the options carefully as you make your choices

Rates reflect 26 payroll deductions

2020 Anthem Medical Plans

Tier	Employee Pays	County Pays
PPO Plan 1 \$750 Deductible		
Employee	\$56.06	\$224.23
Employee + Spouse	\$145.75	\$583.00
Employee + Child(ren)	\$134.54	\$538.16
Family	\$190.60	\$762.38
PPO Plan 2 \$2,000 Deductible		
Employee	\$53.25	\$213.02
Employee + Spouse	\$138.46	\$553.85
Employee + Child(ren)	\$127.87	\$511.25
Family	\$181.07	\$724.26
HDHP 3 \$3,000 with HSA		
Employee	\$19.65	\$225.99
Employee + Spouse	\$51.09	\$587.58
Employee + Child(ren)	\$47.16	\$542.38
Family	\$66.81	\$768.37

Employees may choose from three plans:

1. **PPO Plan \$750 Deductible**
2. **PPO Plan \$2,000 Deductible**
3. **High Deductible Health Plan \$3,000 Deductible with Health Savings Account**
 - a. \$1,000 for individual account
 - b. \$2,000 for family account
 - c. County-paid employee only \$5K Critical Illness policy

See Anthem Medical Summary of Benefits and HSA Summary for additional details

2020 Delta Dental Plans

Tier	Employee Pays	County Pays
Delta Plan 1		
Employee	\$3.27	\$9.82
Employee + Spouse	\$6.69	\$20.88
Employee + Child(ren)	\$9.12	\$27.35
Family	\$12.80	\$38.41
Delta Plan 2 w/Orthodontics		
Employee + Child	\$14.81	\$25.71
Family	\$22.03	\$34.58

Dental coverage a stand-alone benefit, not packaged with medical

Both plans feature rollover component

Member cards available, but not necessary for dental services

*Ortho benefit not available for employees or spouses, only for dependent children up to age 26

2020 Guardian/VSP Vision Plan

Tier	Employee Pays
Employee	\$6.46
Employee + Spouse	\$13.71
Employee + Child(ren)	\$13.71
Family	\$17.13

Full-featured plan for both glasses and contacts

VSP network includes Walmart, Pearle, etc.

Member cards available on website

2020 County-Paid Benefits

- Basic Life Insurance (OneAmerica) is set at \$25,000 at no cost to the employee
- Critical Illness employee policy of \$5,000 (Voya Financial) at no cost to the employee when you elect the Anthem High Deductible Health Plan (Plan 3) with Health Savings Account



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2020 VOLUNTARY BENEFITS

Voluntary coverage premiums are 100% employee paid. Coverages are portable if the employee leaves the County's employ; forms available from the carrier.

- Accident Insurance and Critical Illness Insurance – Administered by Voya Financial
- Legal plans and identity theft protection – Administered by Legal Shield
- Employee Assistance Program (EAP) - Administered by ComPsych and is a work/life, legal, financial, family, wellness, and estate planning service available to all employees and their family members
- Term Life Insurance - Administered by OneAmerica
 - Employees under the age of 60 may enroll in coverage up to guaranteed issue amount.
 - Spouses and children may be covered when employee is enrolled
 - EOI required when enrolling for first time or increasing coverage amount
- Short Term and Long Term Disability - Administered by OneAmerica
 - Paycheck replacement covers 60% of weekly or monthly salary
 - EOI required when enrolling for first time

FLEXIBLE SPENDING ACCOUNTS (FSA) – must re-enroll each year per IRS

General Purpose FSA

- Administered by Employee Benefits Corporation (EBC)
- Debit cards are issued for new enrollees only
- Allows you to set aside pretax dollars to pay for your out of pocket medical expenses, dental expenses, vision expenses, and dependent care expenses; funds available at beginning of benefit year
- Annual maximum contribution is \$2,700 (rollover of up to \$500 in unused funds into the following year's account)
- Not available with Anthem HDHP Plan 3

Dependent Care FSA

- May use for child care or elder care.
- Funds available as deducted
- No rollover to the next year

Limited Purpose FSA—for use with Anthem High Deductible Health Plan 3 only

- Limited FSA annual maximum contribution is \$2,700
- Dental and vision expenses only
- Funds available at beginning of benefit year

Enrollment is done through our benefit administrator website, www.monroe.bswift.com. Your username is your first initial and last name; your temporary password is the last four digits of your social security number. The benefits you enroll in now will remain effective for the entire 2020 plan year unless you have a qualifying event (birth, death, marriage, divorce, gain/loss of coverage, etc.) If you do not enroll at this time, you will not be able to enroll until Open Enrollment for 2021 next year.

Note: You will need all dependent & beneficiary information when you enroll including address, phone number, birthdate, and social security numbers.