

### County of Lehigh OPEN ENROLLMENT PERIOD FOR 2020

It is that time of year for all County Full-Time & Regular Part-Time employees to review his/her County benefits and make any appropriate changes for the upcoming 2020 calendar year.

Healthcare Benefit Changes: Must be submitted no later than 4:00 PM on Friday, October 11, 2019 – NO EXCEPTIONS. Non-Tobacco Use & Biometric Healthcare Screening/Questionnaire Forms: Must be submitted no later than 4:00 PM on Friday, November 15, 2019 – NO EXCEPTIONS. All forms must be returned to your Human Resources office.

## TASC FLEXIBLE SPENDING Must Enroll Annually

This plan allows you to put pre-tax dollars aside (from your paycheck) to pay for out-of-pocket medical, prescription, dental and vision expenses.

- Medical Up to \$2,700 maximum
   These funds can be used to pay for doctor/drug copays, deductibles, and coinsurance.
- **Dependent Care** (Child & Elder Care) Up to \$5,000 maximum. Claims can be submitted on-line or hard copy via fax or mail. **Credit cards for this program have been discontinued.**

The more you contribute to the above accounts, the more you reduce your taxable income and your take-home pay increases.

NEW FOR 2020: You can now carryover up to \$500.00 of your unused funds for Medical FSA only from year to year.

#### **NEW FOR 2020**:

All employees and eligible spouses may use the Wellness Center for Open Enrollment Healthcare Screening & Non-Tobacco tests.

Healthcare Screening & Share Care Real Age Survey (Questionnaire): Blood Test (Fasting Is Required)

- \$10.00/pay reduction (employee)
- \$10.00/pay reduction (eligible spouse)

#### Non-Tobacco Use: Cotinine (cheek swab / blood / urine) Test

- \$5.00/pay reduction (employee)
- \$5.00/pay reduction (eligible spouse)

Notification regarding the following Gym Membership & Gym Shoes will be sent to employees in January 2020:

**Gym Membership:** Employees will no longer receive the \$5.00/pay discount, but will instead be reimbursed up to \$280.00/year for an Employee / Family membership at the end of the calendar year (with proper documentation).

**Gym Shoes:** Employee and eligible spouse may each receive up to \$50 for gym shoes with submission of receipt(s) provided to your Human Resources office at the end of the calendar year. Employees and eligible spouse are <u>REQUIRED</u> to participate in the gym membership to receive the reimbursement for gym shoes.

Both gym membership(s) and shoe receipt(s) may not exceed \$280.00/year total.

# WELLNESS CHANGES Must Enroll Annually

#### **HIGHMARK PPO**

Medical

#### **Highmark Medical Plan In-Network Highlights**

- Primary Care Provider \$15
- Urgent Care \$35

- Specialists Office Visit \$25
- Emergency Room \$75

**Deductible:** \$250.00 (Individual) / \$500.00 (Family) **Co-Insurance:** \$250.00 (Individual) / \$500.00 (Family)

Preventive Services: Schedule available on the County Intranet

NEW FOR 2020: \$1000.00/year which equals \$38.46/pay when employee Declines All

Coverage. Proof of Other Coverage Must Be Provided.

#### **EXPRESS SCRIPTS**

Prescription

#### **NEW FOR 2020:**

Maintenance Drugs (90-day supply) – Must be filled at:

Express Scripts

CVS

### VISION BENEFITS OF AMERICA (VBA)

Vision

#### **VBA In-Network Highlights**

**Exam:** Adults/dependents (over age 19) – Once every 24 months

Children (up to age 19) - Once every 12 months

**Lenses:** Adults/dependents (over age 19) – Once every 24 months

Children (up to age 19) - Once every 12 months

Frames: Adults/dependents/children – Once every 24 months

#### UNITED CONCORDIA (UCCI) Dental

#### **UCCI In-Network Highlights**

Exams, X-Rays, and Cleanings – Paid at 100%

\$25 - Deductible per member per Calendar Year, \$75 Deductible per family

\$2500 - Maximum per member per year

\$1500 - Maximum Orthodontic Lifetime Maximum

#### TASC CO-INSURANCE

Employees who are already enrolled do not need to re-enroll.

This program allows employees to be reimbursed for co-insurance when they meet the following criteria:

- Individual \$250.00 deductible plus \$250.00 co-insurance
- Family \$500.00 deductible plus \$500.00 co-insurance

Union employees should refer to their Collective Bargaining Agreement.

#### ABLE PAY

#### **NEW FOR 2020:**

This new program is available to <u>All Employees</u> at **NO COST** and will assist employees and their family with healthcare payments i.e. co-pays, deductibles, etc. You can save up to 13% of healthcare costs depending on your choice of the payment options available. This plan may be used in conjunction with your Medical Flexible Spending account, but it may <u>not</u> be used with your Dependent Care (child / elder care) Flexible Spending account.

#### VOLUNTARY INSURANCES

#### **AFLAC: ENROLLMENTS PERMITTED FOR 2020:**

Accident Cancer Disability

#### **NEW AFLAC PLANS FOR 2020:**

Option 1: Critical Care Option 2: Critical Care/ Intensive Care

#### New Enrollments Not Permitted - Only Cancellations:

**GENWORTH:** Universal Life **VOYA:** Whole Life & Critical Illness

ING / ETNA: Supplemental Life

Employees can find additional information including the Schedule of Benefits, enrollment/change forms for any of the following on the County Intranet or in your Human Resources offices:

Medical, Prescription, Vision and Dental

Preventive Schedule Flexible Spending

Co-Insurance

AFLAC Enrollment / Interest

Pension Beneficiary(ies) & Contribution Rate

Life Insurance Beneficiary(ies)

Update: Address, Phone # & Emergency Contact Info

Wellness: Non-Tobacco Use & Healthcare Screening/Questionnaire

#### **IMPORTANT:**

Non-Tobacco Use form and the Biometrics Healthcare Screening/Questionnaire form must be submitted to your Human Resources office no later than 4:00 PM on (due date) Friday, November 15, 2019. Any enrollments received after the (due date) will not be considered for 2020 – **NO EXCEPTIONS**.