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HUMAN RESOURCES OFFICE

DATE: Wednesday, November 7, 2018

TO: Ozaukee County Benefit Eligible Employees

FROM: *Christopher McDonell*, Human Resources Director

RE: 2019 Benefit Summary and Enrollment Dates

The open enrollment period for Health, Dental, Flexible Spending (FSA) and Voluntary Vision insurance will be November 8 through November 16, 2018.

If interested in these benefits, the completed forms must be returned to Human Resources no later than 5:00 pm on November 16, 2018.

If you are already enrolled in the WPS health insurance, you do *NOT need to take any action to re-enroll with the County's new insurance, WCA GHT.* Your coverage and single/family information will be automatically electronically transferred from WPS to WCA GHT for coverage. However, if you are enrolled in the health, you will receive an enrollment audit in the mail from WCA Group Health Trust (GHT) that **MUST** be completed and returned to: WCA Group Health Trust, 18550 W. Capitol Drive, Brookfield, WI 53045; or Fax (262) 781-0026. To ensure continuity in coverage, new insurance cards will be mailed directly to your home in late December, so you will have ample time to review the information.

If you do not currently enjoy the county's health insurance benefits, and would like to enroll in 2019, the open enrollment period for employees working 30.00 weekly hours or more for health insurance is now. Same cutoff period as above. Please fill out the GHT enrollment form and return it to Human Resources.

Health Insurance: Below are the monthly health insurance premiums for 2019, and the plan summary is attached. You will see that the overall premium has increased 8.0% from 2018.

		Non-Represented Employee Contributions Enrolled Before January 1, 2012		
	Monthly Premium	Monthly Premium	Employee Pays	County Pays
Plan	2018	2019	12%	88%
Single	\$782.13	\$845.00	\$101.40	\$743.60
1+1	\$1564.34	\$1,689.00	\$202.68	\$1,486.32
Family	\$1957.62	\$2,114.00	\$253.68	\$1,860.32

		Non-Represented Employee Contributions Enrolled After January 1, 2012		
	Monthly Premium	Monthly Premium	Employee Pays	County Pays
Plan	2018	2019	20%	80%
Single	\$782.13	\$845.00	\$169.00	\$676.00
1+1	\$1564.34	\$1,689.00	\$337.80	\$1,351.20
Family	\$1957.62	\$2,114.00	\$422.80	\$1,691.20

LAW Employee Contributions Hired Before July 1, 2011				
	Monthly Premium	Monthly Premium	Employee Pays	County Pays
Plan	2018	2019	PENDING	PENDING
Single	\$782.13	\$845.00	COLLECTIVE	COLLECTIVE
1+1	\$1564.34	\$1,689.00	BARGAINING UNIT	BARGAINING UNIT
Family	\$1957.62	\$2,114.00	AGREEMENT	AGREEMENT

LAW Employee Contributions Hired after July 1, 2011				
	Monthly Premium	Monthly Premium	Employee Pays	County Pays
Plan	2018	2019	PENDING	PENDING
Single	\$782.13	\$845.00	COLLECTIVE	COLLECTIVE
1+1	\$1564.34	\$1,689.00	BARGAINING UNIT	BARGAINING UNIT
Family	\$1957.62	\$2,114.00	AGREEMENT	AGREEMENT

RE-Enrollment in Mail Order Pharmacy through Caremark.com: WCA GHT Insurance uses Caremark for mail order pharmacy.

Wellness Reimbursement –REQUIREMENTS FOR 2019: Ozaukee County plans to continue to offer the wellness incentive payment to encourage employees and their spouses covered under the family and single-plus plans to participate in the county’s wellness program. Additional information on the County’s 2019 wellness program will likely be release before the end of the year.

Aurora Oz Health Clinic: Aurora Oz Health Clinic provides a wide range of services **at no cost to health insurance enrollees** focused on health and wellness, including treatment for illnesses and injuries, exams, labs, immunizations, and other preventive services. The clinic offers extended daytime hours, same day appointments, and no out-of-pocket costs to patients.

Who Can Use It: Anyone enrolled in the County health insurance plan, including employees, spouses and their dependents (children ages two years and older).

Available Services: Diagnose and treat injuries, illnesses, and conditions, including but not limited to: Colds, coughs, congestion, and flu symptoms

- Ear aches and sore throats
- Seasonal allergies (hay fever)
- Bladder infections
- Strains and sprains
- Cuts, abrasions, burns, and bruises
- Skin problems, such as acne, rashes, poison ivy, and shingles
- Physicals and wellness visits
- Management of chronic medical conditions
- Medication management and education
- Immunizations (including flu, tetanus, and other)
- Routine lab tests including instant results for: strep throat, influenza, mono, and blood sugar

Dental Insurance: The County will remain with Lincoln Financial Group Dental for 2019. There is a 6% increase in premiums from 2019. Employees working 18.75 hours or more are eligible to enroll in dental insurance. The limited orthodontic benefit in the plan remains as a benefit. The 2019 rates are below and additional information on the plan is attached to this memo. ***If you are already enrolled in the dental insurance it is not necessary to re-enroll with Lincoln Financial to keep your coverage. The enrollment forms are included for new enrollees or employees requiring changes to their existing coverage.*** Please complete

and return the attached dental enrollment form. The pre-taxed dental deduction is taken the first payroll in the month, a month before the premium is due. *The January deduction will be taken on the December 14th, 2018 payroll.*

Plan	Monthly Premium	Monthly Premium
	2018	2019
Single	\$33.55	\$35.56
1+1	\$62.42	\$66.17
Family	\$105.86	\$112.21

For new 2019 dental enrollments during the open enrollment period, the following waiting periods apply.

Preventive Services No waiting period
 Basic Restorative Services (Fillings). 6 month waiting period
 Basic - All Other Services 12 month waiting period
 Major Services 24 month waiting period

Voluntary Vision Insurance: The County provides voluntary vision coverage for employees working 18.75 hours or more. There was NO increase in premiums in 2019. **If you are already enrolled in the Voluntary Vision Plan, there is no need to re-Enroll. The LFG Customer Service Number is (800) 423-2765. Website: www.lincolfinancial.com** Note: *WCA Insurance provides an annual routine vision exam, at no cost to the employee. No other vision discounts are given.* The Voluntary Vision pre-tax deduction is taken the first payroll in the month, a month before the premium is due. *The January deduction will be taken on the December 14th, 2018 payroll.*

	Monthly Premium	Monthly Premium
	2018	2019 NO INCREASE
Single	\$9.08	\$9.08
Single- Plus Spouse	\$16.75	\$16.75
Single-Plus Child(ren)	\$17.55	\$17.55
Family	\$26.28	\$26.28

Flexible Spending: Attached is the 2019 Enrollment form. **NEW enrollment forms must be completed every year if you wish to participate in the flexible spending benefit.** Even if you are planning on keeping the same bi-weekly payroll deduction in 2019 as you had in 2018, you still are required to complete a new form. The maximum amount for Health Care is \$2,650 and for Dependent Care is \$5,000.

Carryover for 2019: New federal guidance permits employees to carry over unused amounts of up to \$500 for expenses in the next year and still contribute up to \$2,650 annually. If you have funds remaining in your medical flexible spending account in 2018, those funds will automatically carryover, up to \$500, into 2019.

For full information on the 2019 Wage Works and FSA program see:

<http://www.wageworks.com/employee/learning-center/HowtoUseYourFSA.html>

New Card Suspension Rules: The card suspension rules implemented in the 2012 plan year continue, all Health Care Card purchases must be verified within 90 days of the transaction date. Wage Works will notify the employee if the transaction cannot be automatically verified and provide instructions on how to submit proper documentation. If the employee does not take action and the transaction remains unverified for 90 days, the Card will be suspended and the unverified amount will be deducted from all future reimbursement claims.

Note - Health Care Card Reminders: Wage Works Health Cards are good for three years. If you were previously enrolled in Wage Works, save your card, because the same card may be used in 2019. Wage Works Health Care cards that are expiring will automatically be reissued to participants that re-enroll. The new Cards will have the same Card number as the old Card. When the new Card is received, the old Card should be destroyed. For new enrollees, you will be issued a Health Care Wage Works card which will be valid for 3 years. If any questions, feel free to call the Wage Works Customer Service Number at 1(877)924-3967. When you call, you may be asked for your pin number, which is the last four digits of your social security number.