



2023 ANNUAL BENEFITS OPEN ENROLLMENT

IMPORTANT INFORMATION:

The County's Annual Open Enrollment will be from **May 15 – May 26, 2023**. Open Enrollment is very important because it is the **ONLY** time you may:

- Enroll, add or remove dependents from your **Health, Dental, or Vision Insurance** without a qualifying event
- Enroll in or increase **Short Term Disability Insurance**
- Enroll in or increase **Long Term Disability Insurance**
- Increase **Supplemental Life Insurance**
- Enroll in **Medical Flexible Spending and/or Dependent Care Flexible Spending Accounts:**

IMPORTANT: Your current 2022 FSA account election will not carry over into the new plan year for 2023. **You must re-enroll every plan year if you want to keep it.**

NOTE:

- ✓ *If your spouse works full-time (defined as 30 hours or more per week) and has access to health coverage through their employer, your spouse is not eligible to be covered on the County's health insurance plan.*
- ✓ *Your current Medical, Dental, Vision, Short Term, and Long Term Plan coverage elections will stay the same for the 2023 plan year unless you make a different election.*

HOW TO ENROLL OR MAKE CHANGES TO BENEFIT ELECTIONS

The Benefit Express enrollment website will be available to enroll or make changes to your benefits **May 15 through May 26th**. To access the 2023 Open enrollment website, please visit www.forsythbenefits.com

Login Instructions:

Your Username is the **Last 5 digits of your SSN + First Letter of First Name + First Letter of Last Name** .
Example: If your SSN is 123456789 and your name is Jane Smith your username would be **56789JS**.

Your initial password is your date of birth in the format **MMDDYYYY**. *Please note that this excludes slashes, dashes, or hyphens.* *Example:* If your date of birth is May 1st, 1975, then your password would be **05011975**.

BENEFIT PLANS AND RATES

CIGNA - HEALTH INSURANCE

Health Insurance rates will increase starting July 2023:

CIGNA HEALTH	COUNTY SEMI-MONTHLY	EMPLOYEE SEMI-MONTHLY
Individual	\$455.15	\$57.44
Employee + One	\$566.58	\$162.00
Family	\$791.99	\$328.04

- ❖ Employees who choose to participate in the 2023 Wellness Program will receive a \$30.00 bi-weekly premium discount.
- ❖ Employees who have a covered spouse who also chooses to participate in the 2023 Wellness Program will receive an additional \$20.00 bi-weekly premium discount.

AMERITAS - DENTAL INSURANCE

Dental rates have remained the same:

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

NEW FOR 2023!! Preventative (Type I) services will now be covered at 100%. Type II services will still be covered at 70/80/90/100% and Type III services will still be covered at 50%

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.

NEW FOR 2023!! Vision rates have decreased:

FULL SERVICE PLAN	EMPLOYEE SEMI-MONTHLY
Individual	\$4.34
Employee + One	\$8.43
Family	\$14.67
MATERIAL ONLY PLAN	EMPLOYEE SEMI-MONTHLY
Individual	\$2.87
Employee + One	\$5.55
Family	\$9.52

FLEXIBLE BENEFIT ADMINISTRATORS - 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 your primary direct deposit 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, 2022 to June 30, 2023 must be incurred by June 30, 2023.

You have the entire Plan Year (July 1, 2022 – June 30, 2023) **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.**"

HARTFORD LIFE INSURANCE

You can request coverage through the enrollment website for employee supplemental or dependent life insurance.

- ❖ Forsyth County provides all eligible employees with a basic term life amount of 1.5 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 Evidence of Insurability (EOI) anytime during the year.
- ❖ Insurance for dependent child(ren) DOES NOT require Evidence of Insurability (EOI).
- ❖ During open enrollment if you currently have supplemental life coverage in the amount of 1X your annual salary you can increase to 2X annual salary without completing an Evidence of Insurability (EOI). Additionally, if you currently have \$10,000 on your spouse you can increase to \$20,000 without Evidence of Insurability (EOI).

NOTE: If Evidence of Insurability (EOI) is required, the forms will be mailed to your home address, and you will be responsible for ensuring that they are returned to Hartford per the instructions that will be enclosed with the forms.

SHORT TERM DISABILITY (AUL)

AUL's Short Term Disability (STD) Insurance will provide you with monthly income when you are totally disabled from working. It does not cover on the job injuries or sickness due to employment. You can apply for up to 70% of your earned income not to exceed a maximum monthly benefit of \$2,000.

- ❖ If you do not currently have coverage, you can elect up to \$1000 (not to exceed 70% of income). The coverage will be guaranteed issue, but the 3/12 pre-existing clause will apply.
- ❖ If you currently have STD coverage, you can increase your benefit amount by \$500 in \$100 increments (not to exceed 70% of your income).

LONG TERM DISABILITY (AUL)

AUL's Long Term Disability (LTD) can be used as a supplement to your Short-Term Disability. Long Term Disability will begin 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. Your LTD premium and benefit amount will be based on your salary in the Human Resources System as of **June 1, 2023**. Therefore, your benefit amount and premium may be slightly different if you have had a performance appraisal or other change in rate of pay after open enrollment begins.

- ❖ If you are interested in enrolling in Long Term Disability (LTD), coverage will be available without medical underwriting.
- ❖ If you previously completed the medical underwriting for LTD and you were denied, you will be required to complete the medical underwriting process again and the coverage will be subject to approval or denial by AUL.

NOTE: Interested employees can enroll in one or both of the disability products.