

# Employee Health Benefits Annual Enrollment Guide



Manatee County Government Employee Health Benefits  
Plan Year January 1, 2019 - December 31, 2019

**Annual Enrollment Begins:**  
Friday, October 26, 2018

**Annual Enrollment Ends:**  
Friday, November 9, 2018

**Changes Effective:**  
January 1, 2019

Annual enrollment is an opportunity each year for you to review your benefits and confirm your elections for the following plan year. It is also the one time a year you are allowed to make changes to your insurance coverage without experiencing a family status change (*marriage, birth, etc.*).

You can also take this opportunity to review your Life Insurance and Long Term Disability options. However, Life Insurance and Long Term Disability benefits can be applied for at any time throughout the year. Additionally, annual enrollment provides the opportunity to update beneficiary information, although this change can, and should, be done as it occurs.

If your address is not correct in the enrollment system, contact your HR liaison.

## What's New This Year?

### Active Enrollment

**All employees are required to complete annual enrollment** to confirm elections, make changes, or waive coverage.

### Benefit Express

Our enrollment system, Benefit Express, has a new, enhanced look this year. We think you will find it even easier to navigate as you review your elections. It remains paperless, so there is no need to print any documents.

### Vision Insurance

Great news! We are excited to offer a NEW vision insurance plan as part of your benefits package. This voluntary, employee paid benefit can help you with eye glass lenses, frames and contact lenses, using local and national providers.

### FSA Debit Card

When you enroll in a Health Care Flexible Spending Account, you will now be issued an FSA debit card that you can use to pay your co-pay, coinsurance, etc. at time of service, instead of waiting to be reimbursed! Use it for all of your qualified expenses to easily access your pre-tax savings!

## What Changes Can I Make At Annual Enrollment?

There are only limited changes that are actually part of Annual Enrollment as you have already selected your Medical Plan Level by completing Qualifying Events. However, this is your opportunity to ADD or DROP some of your coverages without being required to confirm a qualified family status change.

### During Annual Enrollment you can:

- CONFIRM benefit elections with no changes
- WAIVE coverage
- ADD or DROP Medical or Dental Insurance or Child Life Insurance
- ADD Vision Insurance
- DROP or REDUCE Employee or Spouse Life Insurance
- ENROLL in a Flex Spending Account
- CONFIRM medical plan level (email [diane.glasser@mymanatee.org](mailto:diane.glasser@mymanatee.org) if discrepancy)
- CONFIRM Health Bucks for 2019 (email [aida.robbins@mymanatee.org](mailto:aida.robbins@mymanatee.org) if discrepancy)

\*An eligible dependent is considered a legal spouse or dependent child of the employee. If adding a spouse or dependent, a marriage license for spouses and a birth certificate for children is required.

## Medical | Manatee YourChoice Health Plan (utilizing Aetna Choice POSII Open Access Network)

2019 MEDICAL MONTHLY RATES		
	Employee Pays	Employer Pays
Employee Only	\$74.90	\$585.14
Employee + Spouse	\$280.74	\$1,070.32
Employee + Child(ren)	\$240.62	\$917.42
Employee + Family (spouse & children)	\$341.08	\$1,563.54
Dependent Child (age 26-30)	\$660.04	\$0

We are pleased to provide your medical benefits this year with no change to your premium or plan design! This is thanks in part to your employer, who is absorbing a 4.9% increase.

Because of your efforts with the YourChoice plan, it allows us to avoid major cost increases, and also allows us to protect the Ultimate plan design which is utilized by over 90% of our members! This shows how critically important it is for you and your family to fully engage with wellness and health management programs and follow the recommendation of your physicians. Continue to be smart consumers by understanding your plan design and utilizing appropriate care.

Employee Health Benefits (EHB) continues to strategize ways to manage the costs of the health plan in order to provide opportunities for you to achieve your best health while maintaining an affordable plan.

**You may add or drop medical coverage on yourself or an eligible dependent during Annual Enrollment.**

# Employee Benefits for 2019 | 3

## Dental | Aetna Dental PPO/PDN National Network

2019 DENTAL MONTHLY RATES	
	Employee Pays
Employee Only	\$34
Employee + 1	\$55
Employee + 2 or more	\$75

**Good news!**  
**NO rate increase for your dental plan.**

In order to minimize your out of pocket costs, you are encouraged to utilize a Dentist who participates in the Aetna Dental PPO/PDN Network. These providers have agreed to a specific rate of reimbursement and agree to not bill you for the difference between their contracted rate and their billed charge. Non-Network Dentists will be reimbursed at the contracted rate by the Plan, however, you are subject to additional charges.

**You may add or drop dental coverage on yourself or an eligible dependent during Annual Enrollment\*.**

NOTE: When adding coverage, there is a one year waiting period for major services. Please ensure your Dentist submits a pre-treatment review to Aetna before any major services to avoid surprise costs!

## Vision | Aetna Vision Preferred National Network

2019 VISION MONTHLY RATES	
	Employee Pays
Employee Only	\$4.92
Employee + Spouse	\$9.35
Employee + Child(ren)	\$9.84
Employee + Family (spouse & children)	\$14.47



### **NEW Benefit!**

Your new vision benefit includes a \$10 copay for routine eye exams, \$25 copay for eyeglass lenses, \$130 frame allowance, \$130 contact lens allowance, and discounted add-ons. View the benefits summary online at [www.manateeyourchoice.com/vision](http://www.manateeyourchoice.com/vision) for details.

We are pleased to offer Aetna Vision Preferred. Our plan will provide you with in-network coverage at many locations such as Sears Optical, The Eye Associates, Target Optical, Pearle Vision and LensCrafters. With in-network coverage, you'll enjoy reduced rates for eye exams, as well as glasses, frames or contacts.

You will receive a separate vision ID card if you elect this coverage. The vision ID card will list the employee name only, but will be used for all covered dependents enrolled in the vision benefit - the provider will see a list of covered dependents when verifying benefits.

**You may add vision coverage for yourself or an eligible dependent during Annual Enrollment.**

NOTE: Unlike your other semi-monthly benefit deductions, your Vision premium is deducted in full one time per month. It is a voluntary benefit paid for by the employee.

## Flexible Spending Accounts (FSA) | Must Re-enroll Every Year

Manatee County offers two reimbursement accounts to help you pay for eligible, out-of-pocket expenses such as deductibles, co-pays and child care: the Health Care Spending Account and the Dependent Care Spending Account. The dollars you set aside come out of each paycheck, tax-free, helping you budget and save money.

- With a Health Care Spending Account, you can roll over up to \$500 to the following year. Any remaining account balance at the end of the year will be forfeited.
- These Accounts do not renew - **a new election must be made each year.** An FSA can only be elected during Annual Enrollment, at time of hire, or with certain family status changes.

### Health Care Spending Account | HCSA

You can enroll in an HCSA and elect up to \$2,650 per year to use towards out of pocket medical expenses such as co-pays, glasses, deductibles, orthodontics, etc.

### Dependent Care Spending Account | DCSA

You can enroll in a Dependent Care Account and elect up to \$5,000 to use toward child and adult daycare expenses.

## **NEW** Debit Card Option!

Beginning in January, you can pay for your health-related expenses with a Payflex debit card that is linked to your FSA account. Although submitting receipts for reimbursement is fast and easy, the debit card will allow you to pay for out of pocket expenses at time of service without the need to wait for reimbursement! This does not eliminate the need to provide receipts, when requested, however, so please keep receipts of all the out of pocket expenses you place on the debit card.

Annual enrollment is the time to sit down and think of your upcoming healthcare and/or dependent care expenses and plan for what you will need for the coming year. The new debit card option will make using flex spending even easier.

### How an FSA saves you money!

With a flexible savings account, you are setting aside a portion of your income on a pre-tax basis and putting it into a type of savings account that you can use to pay for eligible expenses (child care, copays, glasses, etc.). Then, when it's time to pay for those covered expenses, you access that money to make the payment or get reimbursed. Since the money is taken out of your paycheck on a pre-tax basis, that means that you could be saving up to 30 cents on every dollar you elect (depending on your tax bracket). **If you elect \$1,000 for an FSA, that is potentially a \$300 savings!**

Visit [www.manateeyourchoice.com/FSASAVINGS](http://www.manateeyourchoice.com/FSASAVINGS) for an overview and answer a few questions and find out how much you can save.

# Employee Benefits for 2019 | 5

## Life Insurance | Securian Life Insurance Company

Term Life insurance is provided to all eligible employees. Core Life and AD&D is equal to 1x base annual salary up to \$200,000 and is provided at no cost to employees.

### Additional Life Insurance | Can be applied for any time during the year.

You can elect up to 6x base annual salary with a maximum coverage amount of \$750,000, subject to EOI. Complete the steps in the enrollment system and you will find further direction to finalize your application. Questions about this policy can be directed to Melody Vilt at EHB: melody.vilt@mymanatee.org or 941-748-4501, x6402.

2019 ADDITIONAL TERM LIFE MONTHLY RATES								
EMPLOYEE Up to 6x salary (max: \$750,000)				SPOUSE 50% of EE election up to \$25,000 Coverage				CHILD(REN) \$10,000 Coverage
Age	Rate per \$1000 benefit	Age	Rate per \$1000 benefit	Age	Rate per \$1000 benefit	Age	Rate per \$1000 benefit	
<34	\$0.050	55-59	\$0.511	<34	\$0.051	55-59	\$0.518	Flat rate \$1/month
35-39	\$0.058	60-64	\$0.756	35-39	\$0.066	60-69	\$0.715	No matter how many children, the rate is still \$1/month. Each Child receives \$10,000 coverage.
40-44	\$0.122	65-69	\$0.994	40-44	\$0.139			
45-49	\$0.245	70+	\$1.310	45-49	\$0.263			
50-54	\$0.346			50-54	\$0.336			*No EOI for children

## Long Term Disability | Hartford Insurance Group

Long Term Disability (LTD) is provided to all eligible employees. Core LTD is equal to 50% of an employee's base monthly salary up to \$3,000 per month after the disability exceeds 90 days, and is provided at no cost to employees.

### Additional LTD | Can be applied for any time during the year.

You can elect to enroll in Additional LTD and increase your benefit to 66 2/3% of base monthly salary, up to \$5,000 per month. The cost for Additional LTD is subject to age and salary. Evidence of Insurability (EOI) is required unless elected at time of hire. Complete the steps in the enrollment system and you will find further directions to finalize your application. Questions about this policy can be directed to Melody Vilt at EHB: melody.vilt@mymanatee.org or 941-748-4501, x6402

2019 ADDITIONAL LTD MONTHLY RATES EMPLOYEE Up to 66 2/3% Base Monthly Salary	
Age	Rates Per \$100 of Insured Earnings
<40	\$0.11
40-49	\$0.32
50-59	\$0.75
60-64	\$0.77
65+	\$0.80

WORKSHEET FOR ADDITIONAL LTD Calculate Estimated Monthly Premium	
1. Enter your monthly earnings, not to exceed \$7,500, on Line 1.	Line 1: <u>\$5,000</u>
2. Select your rate from the rate table and divide this by 100.	Line 2: <u>\$.0011</u> (.11 ÷ 100)
3. Multiply Line 1 by the amount shown on Line 2.	Line 3: <u>\$5.50</u>
Line 1 (Monthly Earnings) X Line 2 (Rate/100) = Est. Monthly Premium	

## Aetna Navigator | [aetn navigator.com](http://aetn navigator.com)

- Find a Doctor
- Download or Order ID Cards
- View Claim Status and EOB (Explanation of Benefits)
- View Flexible Spending Account Balance
- Compare Costs for Office Visits, Tests & Procedures
- Research Prescription Drugs
- Online Wellness Programs/ Tools
- And much more...

### Login/Sign Up

ManateeYourChoice.com > Benefit Login > Aetna Navigator **OR** [www.aetn navigator.com](http://www.aetn navigator.com)

You will need an Insurance Card, Member ID Number, or Social Security Number to create a user name and password for each member in the family covered under the plan.

## Health Bucks | [manateeyourchoice.com/healthbucks](http://manateeyourchoice.com/healthbucks)

You may verify the Health Bucks you earned this year (for 2019) when completing the online Annual Enrollment process. If there are any discrepancies with your earned Health Bucks, please email [aida.robbins@mymanatee.org](mailto:aida.robbins@mymanatee.org). You will see your Health Bucks applied as earnings to your payroll beginning in January.

## Wellness Benefits | [Learn more at manateeyourchoice.com](http://manateeyourchoice.com)

 <p><b>Diabetes</b> Diabetes Education At Home Self Study Program Free Glucometer and test strips</p>	 <p><b>Fitness</b> YourChoice Fitness Center Group Fitness 5 Free Personal Training Sessions</p>	 <p><b>Health Coaching</b> One on One with a health professional. 5 free sessions per calendar year.</p>
 <p><b>Healthy Pregnancy</b> Child Birth Class Reimbursement Healthy Pregnancy Program Gestational Diabetes Program</p>	 <p><b>LAMP</b> Behavioral Health Advocacy Counseling Sessions Psychiatric Services</p>	 <p><b>Nurse Advocates</b> Nurse Advocacy Sleep Disorder Program Referral Assistance</p>
 <p><b>Nutrition</b> Nutrition Education Programs 5 Free Sessions w/Registered Dietitian</p>	 <p><b>Pharmacy Advocate</b> Medication &amp; Supplement Consultation</p>	 <p><b>Prevent Diabetes</b> Educational Workshops Web-based Program Advocate Consultation</p>
 <p><b>Tobacco Cessation</b> Cessation Course (online option) Coaching Cessation Aids</p>	 <p><b>Weight Loss</b> Bariatric Surgery</p>	 <p><b>Other Programs</b> Financial Wellness Health First Program Wellness Reimbursement</p>

# Frequently Asked Questions | 7

## **Q. What do I need to print and submit to my Insurance Coordinator?**

A. **NOTHING!! Annual Enrollment is paperless. There are no forms to submit to an insurance coordinator or to EHB. All documents are submitted through the system electronically.**

## **Q. If I am adding a dependent to medical or dental, what documents should I have ready to upload?**

- A. When adding dependents to the plan, you will need to upload applicable marriage and/or birth certificates:
- **ADDING MEDICAL and/or DENTAL Insurance for spouse:** Verify by uploading a copy of your marriage certificate.
  - **ADDING MEDICAL and/or Dental Insurance for a child:** Verify by uploading a copy of the child's birth certificate.

## **Q. What do I need to do if I want to drop myself or a dependent from medical or dental?**

A. All of this is done within the Benefit Enrollment system. You no longer need to print and sign any documents to drop coverage.

## **Q. How do I update a beneficiary for my Life Insurance?**

A. There is a step within the enrollment system that will allow you to designate your beneficiaries.

## **Q. How do I ADD a Flex Spending Account?**

A. Flexible spending accounts do not roll over from one year to the next. If you wish to have an FSA for 2019, you must elect it in the system as part of the enrollment process.

## **Q. What if I don't have my dependent's Social Security Number on hand?**

A. It will be important for you to have the necessary documents before you begin your enrollment session. For your protection, the system will not save your work if you exit the enrollment prior to completing all required steps.

## **Q. How do I get more information on the Medical, Dental, Life and LTD benefits?**

A. Go to [www.manateeyourchoice.com](http://www.manateeyourchoice.com) and click on Benefits to find more information on Employee Benefits.

## **Q. Will I get a new insurance card?**

A. You will only receive a new ID card if you have experienced a Plan Level change or are adding or dropping medical, dental and/or vision coverage.



# Frequently Asked Questions | 8

## Q. What do I do when I have completed my enrollment?

A. Tell your Insurance Coordinator that you have completed your enrollment.

## Q. How do I add or increase my Additional Life insurance?

A. During your annual enrollment, you will be able to see what adding or increasing Life Insurance will cost you in order for you to decide if you wish to make that election. If you decide to add or increase you will make that election in the system and complete the Evidence of Insurability Form.

## Q. How do I add Additional Long-Term Disability (LTD)?

A. During your annual enrollment, you will be able to see what adding Additional LTD will cost so you can decide if you wish to make that election. If you choose to add Additional LTD, simply contact Melody Vilt at 941.748.4501 x6402 or melody.vilt@mymanatee.org for an Evidence of Insurability Form. Your coverage and payroll deductions will begin once you've received an approval from Hartford LTD.

## Q. I don't have any changes. I want everything to stay the same. What do I need to do?

A. You must go into the system and engage in the Annual Enrollment process for the following critical reasons:

- **You have new benefit opportunities this year that you haven't had previously, including vision insurance and flex spending with debit card.** Annual enrollment is the time for you to decide if you want to take advantage of these benefits.
- You must **confirm and/or update your beneficiaries** for your Core and Additional Life Insurance. Every employee has at least core coverage and an updated beneficiary is very important to have on file.
- This is your opportunity to **verify that the Medical Plan level** that you elected by doing Qualifying Events is reflecting as you would expect in the system. If you identify sometime in 2019 that your plan level is not correct, the change will be made the 1st of the month following notification. If there is a discrepancy with your plan level, please email [diane.glasser@mymanatee.org](mailto:diane.glasser@mymanatee.org).
- Annual Enrollment is your opportunity to **verify that the Health Buck Incentives** that you and your family earned are reflecting as you would expect. If there is a discrepancy with your Health Bucks, please email [aida.robbins@mymanatee.org](mailto:aida.robbins@mymanatee.org).

## Q. What is the enrollment time frame?

A. Friday, October 26th thru Friday, November 9th.



# Annual Enrollment Instructions | 9

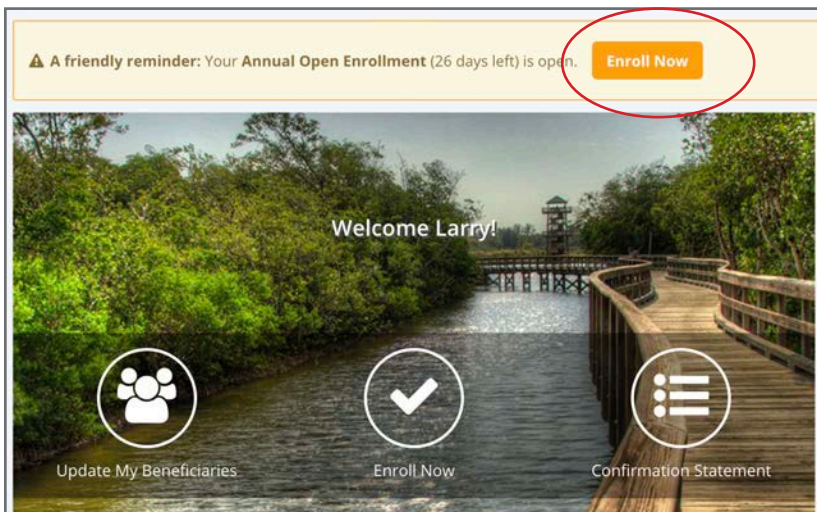
Our Annual Enrollment this year is active. This means that even if you do not wish to make any changes to your current benefits, you are still required to complete annual enrollment. Please have all necessary items (social security number, marriage/birth certificates, if adding dependents, etc) available prior to beginning your enrollment session.

## How to Complete Annual Enrollment:

- Go to [www.manateeyourchoice.com](http://www.manateeyourchoice.com) and click the benefits login box at the top of the page, then select "Enrollment System". Or, go directly to [www.manateeyourchoiceenrollment.com](http://www.manateeyourchoiceenrollment.com).
- Follow the log in instructions on the screen (circled in red below). Your initial password is your initials and zip code. **Your user name will always be your employee ID #.**  
**\* ALL users will follow the initial login instructions and create a new password for annual enrollment, even if you have already established a password in Benefit Express.**



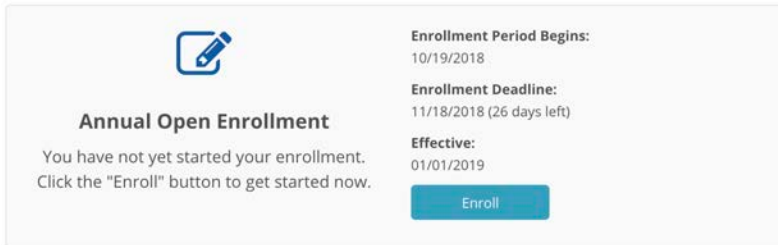
- Create a permanent password and select 3 security questions.
- You will be directed to your homepage
- Click the "Enroll Now" button.



## How to Complete Annual Enrollment (continued):

- A new screen will pop up. Click “Enroll” to begin the enrollment process.

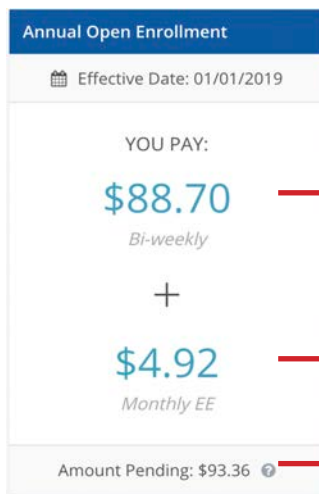
Note: *There is no save feature so the entire enrollment process must be completed during one session.*



- Complete each step of the enrollment process.  
If adding a dependent (spouse or child), you must click “upload document” and upload the required documentation (marriage or birth *certificate*)



- As you make changes, you will see the numbers at the right of the screen change.

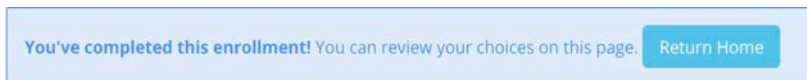


The total of your pay period deductions BEFORE any new benefits that may be pending approval.

The total of your vision benefit, if elected, that is deducted on a monthly basis BEFORE any new dependents that may be pending approval.

The total of your pay period deductions pending approval. If you’re adding a dependent or waiting for an EOI response, your total pay period deduction amount won’t increase until those benefits are approved.

- At the end, you will have a chance to review your elections on the Confirmation Page. Remember that your Total Semi-Monthly Deduction Cost reflected near the bottom of the page is BEFORE any new benefits you have applied for. Review carefully and make any necessary corrections. Your elections are submitted automatically - there is no submit button. You will see a message in blue when your elections have been submitted.



- If you need to make changes later, or upload a verification document, you can do so. Just select the enroll button on your homepage then select “Change” on the pop-up screen. You can make changes up until Friday, November 9 at 11:59pm.