

IMPORTANT INFORMATION
PLEASE READ IMMEDIATELY
2011 ANNUAL ONLINE OPEN ENROLLMENT WILL BE
May 2nd – MAY 13TH

MEMORANDUM

TO: All Full-Time County Employees

FROM: Staci Kelso
Benefits Administrator

DATE: April 25, 2011

SUBJECT: 2011 Open Enrollment for Health Insurance, Dental Insurance, Medical & Dependent Care Flexible Spending Accounts and Short Term Disability Insurance

The County's Annual Open Enrollment will be held from May 2 - 13, 2011. Open Enrollment is very important because it is the ONLY time you may:

- Enroll, add or delete dependents from your Health Insurance without a family status change
- Enroll, add or delete dependents from your Dental Insurance without a family status change
- Enroll in a Medical Flexible Spending Account without a family status change
- Enroll in a Dependent Care Flexible Spending Account without a family status change
- Apply for or increase the amount of Short Term Disability Insurance

Potential Retirees: If you are considering retiring within the coming year, Open Enrollment is the time to add any eligible dependent to your **health insurance** that you would like covered upon your retirement. Dependents cannot be added at the time of retirement or thereafter.

For your convenience a website will be available starting May 2nd and run through May 13th to enroll or make changes to:

- **Health Insurance**
- **Dental Insurance**
- **Medical and/or Dependent Care Flexible Spending Accounts**

On May 2, 2011 you will be able to view and/or print the 2011 Cafeteria Benefits Plan Booklet available on FCNet under Forms and Documents<HR<Insurance Benefits. Hard copies will be available in the Human Resources Department.

BLUE CROSS & BLUE SHIELD – PPO HEALTH INSURANCE

Starting July 1, 2011 plan CHANGES to your BCBS PPO are as follows:

| | <u>BEFORE</u> | <u>AFTER</u> |
|---|----------------------|---------------------|
| Pharmacy co-pays will change as follows: | | |
| • Tier 1 (Generic) | \$5 | \$5 (No Change) |
| • Tier 2 (Preferred Brand) | \$35 | \$45 |
| • Tier 3 (Brand) | \$50 | \$60 |
| Deductible | \$750 | \$1000 |

The new rates are listed below and will be effective with the June 17, 2011 payday.

| HEALTH | COUNTY BI-WEEKLY | EMPLOYEE BI-WEEKLY |
|----------------|-----------------------------|-------------------------------|
| Individual | \$ 289.87 | \$ 32.04 |
| Employee + One | \$ 360.80 | \$ 86.75 |
| Family | \$ 504.43 | \$ 225.27 |

Employees who chose to participate in the 2011 Wellness Program will receive a \$20.00 biweekly premium discount

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AMERITAS - DENTAL INSURANCE

Dental rates will remain the same for coverage effective July 1, 2011.

| DENTAL | COUNTY BI-WEEKLY | EMPLOYEE BI-WEEKLY |
|----------------|-----------------------------|-------------------------------|
| Individual | \$ 14.99 | Paid by County |
| Employee + One | \$ 22.42 | \$ 7.44 |
| Family | \$ 32.80 | \$17.82 |

FLEXIBLE SPENDING ACCOUNTS (FSA)

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)**. They offer 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 the bank account Forsyth County has on file (this is the account in which your paycheck is deposited).

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 employees. Information about reimbursement accounts will be available May 2nd on FCNet in the 2011 Cafeteria Benefits Plan Booklet.

Please remember, Medical and Dependent Care Flexible Spending Account balances DO NOT carry over from one year to the next. All expenses must be incurred by June 30, 2011 to use funds from your **current** 2010 account. You will have until September 30, 2011 to file a claim for any expenses you have incurred from July 1, 2010 to June 30, 2011. Any unused balance will be forfeited under the IRS regulation "Use it or lose it Rule".

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Short Term Disability (Humana) and Life Insurance (Lincoln Financial) will be shown on the web for viewing purposes only. NO changes or enrollments can be made via the web for these benefits.

HUMANA SHORT TERM DISABILITY

[Must set up appointment to see enroller - see instructions below](#)

The Short Term Disability Insurance provides you with some monthly income when you are totally disabled from working. You can apply for up to 60% of your earned income not to exceed a maximum monthly benefit of \$2,000. **You may apply for the Short Term Disability Insurance by appointment ONLY on Friday, April 29 or Friday, May 6, 2011.**

Appointment Instructions

To set up an appointment, go to FCNet and click on either the Forsyth County Events Calendar or the HR Events and Training Calendar link. You can use the View the Training Calendar option to locate the appointment options (2011 Open Enrollment – Short Term Disability) and then link to it from there; or you can go into the View a List of Events/View the Training and Events Calendar option and look for the appointment options by date and title within the list.

LINCOLN FINANCIAL LIFE INSURANCE

Request forms from Human Resources

Forsyth County provides all eligible employees with a basic term life amount of one and one half times your basic annual earnings up to a maximum of \$150,000 at no cost to you. You may apply for additional insurance on yourself or your spouse subject to medical underwriting **anytime during the year**. Insurance for dependent child(ren) DOES NOT require medical underwriting. Information will be available May 2nd on FCNet in the 2011 Cafeteria Benefits Plan Booklet.