

HEALTHCARE BENEFIT HIGHLIGHTS FOR 2024

Open Enrollment: October 26th through November 7th, 2023

On October 4, 2023 The Board of County Commissioners approved the recommendations of the HealthCare Advisory Committee, HR/Benefits and USI (benefits consultants), as listed below.

GREAT NEWS FOR EMPLOYEES!!!

Although the cost associated with medical and Rx benefits each year continues to climb, the Board of County Commissioners, members of the Health Advisory Committee and Human Resources are pleased to announce, medical coverage will continue to be through UHC (United HealthCare), and there will be.....

NO EMPLOYEE PAYROLL DEDUCTION INCREASES FOR MEDICAL/Rx PLAN!!!

This awesome news makes it **5 years in a row** that there have been **NO** deduction increases passed to employees for medical/Rx coverage!!!

Benefit Plans Continued into 2024:

- UHC: Medical Copay and HDP/HSA – County HSA contributions continue.
- VSP: Vision Plan
- TriHealth: EAP (free employee assistance program)
- VOYA: county paid life (\$25k); LTD (long term disability) and Voluntary Life plans

2024 CHANGES:

- 1) HSA Max Contributions: Single HDP=\$4,150 / Family HDP=\$8,300; Over age 55: Add'l \$1000
- 2) HDP Medical: IRS increased the minimum single deductible from \$3000 to \$3200.
- 3) RX: Elixir Rx/PaydHealth replaced with Magellan Rx/PaydHealth (PaydHealth Specialty Rx)
- 4) DENTAL: Delta Dental of Ohio replaced with MetLife Dental

Check List:

- ✓ **To Access Open Enrollment use one of the “OPEN ENROLLMENT” links provided in ESS**
- ✓ Benefit Enrollment: Make election for each benefit: “no change” “change” “decline”
- ✓ Check to make sure that all of your dependents are attached to the appropriate benefit plans
- ✓ Check your dependents DOB, Name, SS# information for accuracy
- ✓ **Complete & submit your 2024 benefits on or before the end of the day November 7th!!!**

Open Enrollment General Information:

- Open Enrollment is in ESS: Click link provided or “open enrollment” tab to access the OE screen
- Make an election for each category: “No change”, “Change” or “Decline”
- Dental: Because the dental vendor is changing, “no change” will not be an option
- Make sure that the correct dependents are attached to the desired benefit plans
- Children that are 26 or older must be removed unless they are qualified disabled dependents
- Life Insurance: Employee and Spouse coverage is available in increments of \$10k.
- Life Insurance Rates: a link to the voluntary life rate sheet is provided on the life ins. enrollment page
- Life insurance coverage: must enter the amount of the coverage (20000, 50000 etc.).
MUNIS will calculate the payroll deductions.

Allowed Voluntary Life Changes:

- New hires: can elect any amount up to 3x annual salary up to \$250k for self without an EOI.
- If you do not have existing VL coverage: you must have VOYA approval to add any coverage.
- If you have coverage: can increase coverage up to \$20k for self (up to 5x annual salary/ max \$250k).
- If you have existing spouse coverage: can increase \$10k up to max of \$50k** without EOI
Remember: Cannot have more coverage on dependents than you carry on yourself
- Coverage previously approved by an EOI can remain in force; increases require new approved EOI

County Benefits Web Page: www.hr.clermontcountyohio.gov

Supplemental Coverage (Allstate & Trustmark):

Open enrollment for Supplemental Plans is handled by Star Robbins Company and will be held in February 2024

Supplement benefit plans are available to all full-time employees and part-time employees working 20 hours or more per week. Enrollment for these plans is through a separate system from the county's CORE benefits. Rates are locked-in for each of these plans for the life of the Policy. Coverage transfers with you when you leave county employment. Plans include:

Universal Life: The cost of this plan is based on your age at the time you enroll – does not increase.

Cancer, Critical Illness: Each pay an annual wellness benefit of \$100 for receiving an annual physical.

Accident Plan: Pays \$50 for office visits. Maximum: \$100 per person/\$200 per family.

Supplemental Short Term (STD) & Long Term Disability (LTD) coverage

To obtain plan information for supplemental coverage, call Star Robbins Company at:

866-486-7721 or on-line at: www.starrobbins.com