

Health and Life Insurance Benefits

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

THINGS YOU CAN DO BEFORE OPEN ENROLLMENT BEGINS:

- PCP FORM: Complete your Annual Physical & email your PCP form to the Benefits Office on or before December 15, 2023 to receive your 2024 payroll credit:
ysmith@clermontcountyohio.gov
- Check that your ESS password works and you know how to access.
- Check your personal information in ESS, such as address, phone, email, etc. & update as necessary
- SPOUSAL SURCHARGE: Does your spouse have medical coverage available with their own employer? If 'YES' and you choose to add your spouse to the county medical plan, you must select the "spousal surcharge"; it will add \$100 per month to your county benefits cost.
TIP: a single or employee & child plan with spouse on own coverage is usually less expensive than taking the County family plan.
WHAT TO DO? Compare the cost of adding your spouse to the county plan, including the \$100 spousal surcharge vs the cost of your spouse obtaining single coverage with their own employer.
- SUBMIT AN EOI (EVIDENCE OF INSURABILITY) FORM TO VOYA – VOYA EOI APPROVAL IS NEEDED TO:
 - Add voluntary life for self and/or spouse if not currently enrolled.
 - Increase existing coverage more than \$20k for self and/or \$10k for spouse.
 - Increase employee coverage to more than the \$250k max guaranteed amount.
 - Increase spouse coverage to more than the \$50k* max guaranteed amount.

Note:

- Max employee coverage without approved EOI is 5x annual salary up to \$250k
- Max employee coverage with approved EOI is 5x annual salary up to \$500k
- Max spouse coverage without EOI is \$50k* but not more than employee amount
- Max spouse coverage with approved EOI is \$300k* but not more than employee amount
 - **EE cannot carry more coverage for spouse and children than the employee's amount*