

Kewaunee Co
Summary of 2016 Benefit Plan and Open Enrollment

What is Open Enrollment?

- It is a period of time when employees may make changes to their elected benefit plan.
- The Open Enrollment period usually occurs once per year.
- Open Enrollment is the time when you can add or waive coverage for yourself or your eligible dependents without a qualifying event.
- This election will be effective January 1, 2016 through December 31, 2016.
- **Enrollment Election forms must be signed and returned regardless of participation.**
 - **Please submit completed forms to the County Administrator's Office by Wednesday, November 18, 2015.**

What is a Qualifying Event?

A Qualifying Event allows you to add dependents to your plan outside of open enrollment. A qualifying event allows special enrollment for you to apply for coverage within 30 days of the event. If you do not apply for coverage within the 30 days, you must wait until the next open enrollment period, or until one of the following qualifying events occurs:

- Change in marital status (Marriage or Divorce)
- Adding a newborn natural child, adoption
- Changing from Single to Family coverage or adding a dependent due to a court order
- Loss of other insurance (spouse)

Am I Eligible for Insurance?

- You are eligible for the County's medical and dental insurance plans if you work an average of 30 or more hours per week. *Employees that are covered under the Kewaunee County plan on 12.31.2015 that work 600 hours or more hours per year, but do not average 30 or more hours per week will remain eligible for the County plan as long as they remain continuously covered. Employees that work less than 30 hours per week and are not covered as of 12.31.2015 will no longer be eligible for coverage.*
- For employees that retire on or after 1.1.16: After a Retiree reaches the limiting age (age 65), the spouse and dependents are no longer eligible for coverage under the County's plan. Eligibility would continue for a maximum of 36 months, with COBRA to run concurrently. *For existing retirees covered under the Kewaunee County Plan on 12.31.2015, this has not changed. Your spouse is still eligible to remain on the County plan until age 65 and dependent children until age 26.*
- Surviving spouse and dependents are eligible for COBRA continuation upon the passing of the employee. *If a surviving spouse and dependents are covered under the Kewaunee County Plan as of 12.31.2015, eligibility will continue until the spouse reaches age 65 and the dependent turns 26.*
- County Board Supervisors are no longer eligible for health insurance.
- Eligibility for the Life Insurance Benefit has not changed.

Kewaunee County
Summary of 2016 Benefit Plan and Open Enrollment cont....

Documentation for Proof of Eligibility for Open Enrollment or a Qualifying Event

- For Spouse:
 - A marriage certificate or
 - A copy of the front page of your most recent filed federal tax return, confirming this dependent as a spouse. You may blacken out any financial information. (This option would be for a qualifying event because if the employee is newly married, the new spouse will not appear on the most recent tax return as "spouse")

- For Children:
 - A child's birth certificate, naming you or your spouse as the child's parent, or appropriate court order/adoption decree naming you or your spouse as the child's legal guardian. If you have eligible foster children under the terms of a legal guardianship agreement, please provide a copy of the agreement.

- For Stepchildren:
 - A child's birth certificate, naming your spouse as the child's parent, or appropriate court order and your marriage certificate as proof of the dependent's relations to the employee
 - A copy of the front page of your most recent filed federal tax return showing that you claimed this dependent. You may blacken out any financial information.

- For Disabled Dependents:
 - A child's birth certificate, naming you or your spouse as the child's parent, or appropriate court order.
 - A copy of the front page of your most recent filed federal tax return showing that you claimed this dependent. You may blacken out any financial information.
 - Note: If this disabled dependent is a stepchild, the documentation listed above for stepchildren will also be required.

Health Insurance Benefit Changes:

- The annual Deductible for the health plan has been changed to:
 - Single Plan Deductible:
 - In Network: \$750
 - Out of Network: \$1,500
 - Family Plan Deductible:
 - In Network: \$1,500
 - Out of Network: \$3,000

- The urgent care copay will be \$50 per visit.

- The emergency room copay will be \$200 per visit.

Kewaunee County

Summary of 2016 Benefit Plan and Open Enrollment cont....

Health Insurance Benefit Changes:

- Prescription Drug:
 - Retail Prescriptions
 - Tier 1 will be a \$10 copay with no deductible
 - Tier 2 will be a \$35 copay following the \$200 deductible.*
 - Tier 3 will continue to be a \$50 copay after the \$200 deductible.*
 - Mail Order Prescriptions
 - Tier 1 will be a \$20 copay with no deductible
 - Tier 2 will be a \$70 copay following the \$200 deductible.*
 - Tier 3 will continue to be a \$100 copay after the \$200 deductible.*

**The deductible for prescriptions will cross apply if you are purchasing from either a retail pharmacy or from mail order. The Level 2 & Level 3 (combined) have a \$200 deductible per person, then copay.*

- Elimination of Fourth Quarter Deductible Carryover:
 - This provision is being eliminated, meaning any claims incurred in the fourth quarter of 2015 that serve to satisfy the deductible will NOT be credited against the 2016 calendar year deductible.
- Morbid Obesity:
 - Surgical treatments associated with morbid obesity will not be covered under the County's medical plan as of January 1, 2016.

Health insurance premiums will be the following for 2016:

- Total medical family premium/month: \$1,986.00
- Total medical single premium/month: \$807.00
- Employer portion: 85%
- Employee portion 15%
- Single Employer portion/month \$685.96 Employee Portion/month: \$121.04
- Family Employer portion/month: \$1688.10 Employee Portion/ month: \$297.90

Dental insurance premiums will be the following for 2016:

- Single Employer portion/month \$47.00 Employee Portion/month: \$0
- Family Employer portion/month: \$58.50 Employee Portion/ month: \$58.50

✓ Life insurance is provided by the County – this is a good time to update your beneficiary form.

Please complete the Health and Dental Plan Election Form and return it to the County Administration Office (810 Lincoln Street, Kewaunee, WI, 54216) by Wednesday, November 18, 2015. If you have any questions, please contact the County Administration Office at 920-388-7111.