



POLK COUNTY

2013 / 2014 Benefits Open Enrollment

May 2013

Welcome to Benefits Open Enrollment!

Open Enrollment is upon us! This is the time of year when plan rates are announced and you have an opportunity to make changes to your elections for the upcoming 2013/2014 fiscal year.

Our annual open enrollment period begins on **May 13, 2013** and ends on **June 7, 2013**. Taking time to review these materials carefully will help you make informed choices about your benefits.

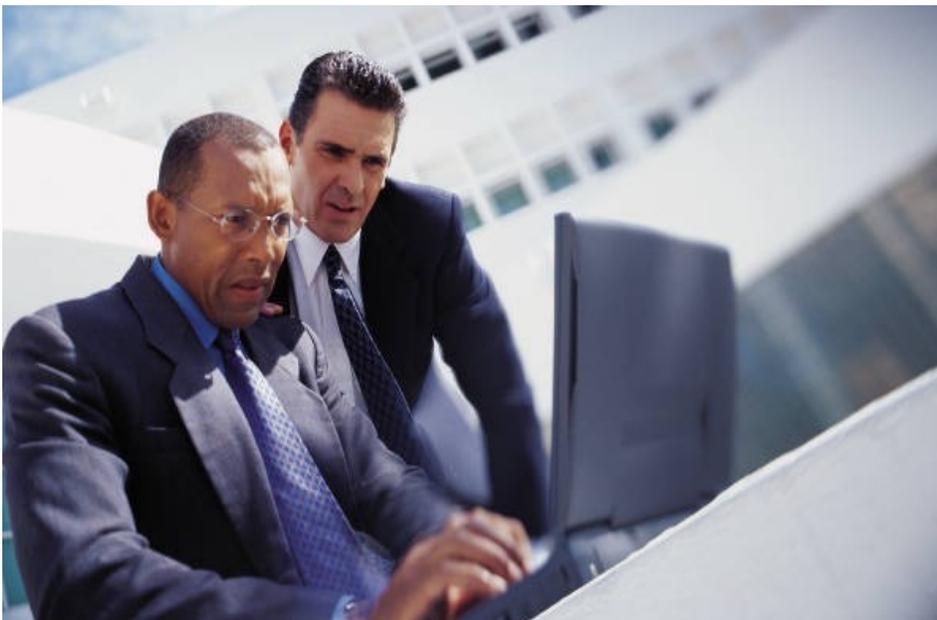
Reminder:

The annual Open Enrollment period is the only time during the year (without a qualifying life event) that you have the opportunity to enroll or change your medical, dental, vision, health care and dependent care Flexible Spending Account elections. You may also enroll in the optional EMC life insurance program or AFLAC short-term disability program during this period.

You must make a NEW election for the health care and dependent care flexible spending accounts for 2013 / 2014 if you wish to continue participating in the Flexible Spending plan(s).

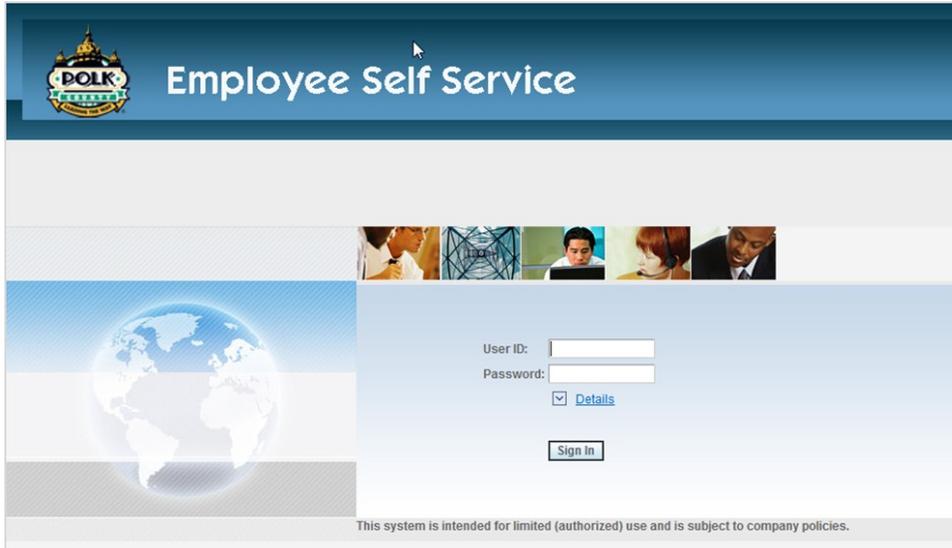
New in FY 2013/2014!

- Employee Self Service (ESS) is available this year for open enrollment.
- Changes to coverage benefits for both the health and dental plans. Please take the time to review the changes to understand how they will affect you and your family members.
- IPERS increase for employee and employer contributions



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Employee Self Service (ESS)

In order to better serve our employees, personnel from Human Resources (HR), Information Technology (IT) and the Auditor's Office worked together to implement Employee Self Service (ESS). This application will be utilized during the 2013/ 2014 open enrollment period. The application will allow employees to:

- View, update, and verify current dependents
- View and update Primary Care Physician (PCP)
- View and update insurance coverage elections
- Enroll in Flexible Spending Accounts
- View separate coverage election options for Life Insurance and AFLAC insurance.

ESS will be enhanced in future months to allow employees to:

- Request changes to benefit plans during the year
- Update address
- Change Federal and State W-4
- View paystubs.

Employees can log in at <https://polkess.polkcountyiowa.gov> or view the [Open Enrollment User Manual](#) for instructions.

Iowa Public Employees Retirement System (IPERS)

Employee and Employer contributions will increase based on membership class:

Membership Class	Member Share	Employer Share	Total
Regular	5.95%	8.93%	14.88%
Protected	9.88%	9.88%	19.76%
Sheriff and Sheriff Deputies	6.76%	10.14%	16.90%

FY 2013 Insurance Rates

Click below to view rates:

[AFSCME](#)

[Teamsters](#)

[Non-Bargaining](#)

(in non-bargaining position before 07/01/2012)

[Non-Bargaining](#)

(in non-bargaining position after 07/01/2012)

[Assessor](#)

Wage Increases:

In accordance with collective bargaining agreements and the Board of Supervisors approval of the 2013/2014 fiscal year budget, eligible employees will receive pay increases effective July 1st.

[AFSCME](#)

[Attorney](#)

[TEAMSTERS](#)

[Non-Bargaining](#)



What's Changing?

Health Insurance

Wellmark Blue Choice health plan remains in effect with changes to deductibles, out-of-pocket maximums and office visit co-pays to a specialist. Premiums decreased by 2.3%.

Deductibles and out-of-pocket maximums increasing for non-preventive care. Your deductible will increase. This is the amount you typically pay before cost-sharing begins. The deductible applies if you or a family member requires out-patient surgery or if you visit the emergency room for services. Your out-of-pocket maximum will also increase. This is the maximum amount you will have to pay in a calendar year.

Copayments for office visits to a specialist are increasing. Copayments to a specialist will increase to \$30. Copayments to your Primary Care Physician will remain the same.

Benefit based on Calendar Year	
Deductible (Individual / Family)	
2012	\$100 / \$200
2013	\$250 / \$500
Out of Pocket Maximum (Individual / Family)	
2012	\$500 / \$1,000
2013	\$1,000 / \$2,000
Office visit Co-Payments (PCP / Specialist)	
2012	\$15 / \$15
2013	\$15 / \$30

Review the health [summary](#) for key plan features.

Dental Insurance

Principal dental plan remains in effect with the following changes and no premium increase:

Maximum payment limits increasing for services.

This is the maximum amount paid by the plan in a calendar year for services you or your dependents receive.

Maximum Payment Limit	
Preventive, Basic, Major (Combined)	
2012	\$1,000 per calendar year
2013	\$1,250 per calendar year
Orthodontia	
2012	\$1,000 per lifetime
2013	\$1,500 per lifetime

Review the dental [summary](#) for key plan features.

Vision Insurance

Avesis vision plan remains in effect with no plan changes or premium increase.

Reminder: The annual vision exam is a covered health benefit under Wellmark insurance. Avesis vision insurance is a materials only plan to be used for frames, lenses, and/or contact lenses.

Review the vision [summary](#) for key plan features

Deferred Compensation Program

The employer match for Teamsters employees will increase to **\$50** per month. All other benefit groups will remain the same based on your benefit group:

Benefit Group	Match Formula	Maximum Match (per pay period)
Teamsters	\$1.00 for every \$2.00 contributed by employee	\$25.00
AFSCME	\$1.00 for every \$2.00 contributed by employee	\$30.00
Non-Bargaining	\$1.00 for every \$2.00 contributed by employee	\$30.00
Assessor	\$1.00 for every \$2.00 contributed by employee	1% of annual compensation / 24
Department Head and Elected Official	\$1.00 for every \$2.00 contributed by employee	1% of annual compensation / 24

Representatives from Principal Financial Group will be on site the week of June 3rd to meet with employees to review investments and answer questions. Dates, times and locations will be announced in a separate communication.

Health Care Reform Update

As you may know on June 28, 2012, the U.S. Supreme Court issued its decision on the Patient Protection and Affordable Care Act (often referred to as the "Affordable Care Act" or "health care reform law"). The Court upheld all provisions of the Affordable Care Act directly affecting group health plans such as the health plans offered by Polk County.

Polk County is committed to providing high-quality, affordable health coverage for eligible employees and to complying with the Affordable Care Act. Polk County will maintain its current health plan offerings and will implement the following plan features and other requirements of the Affordable Care Act for 2013:

- Distribution of the summary of benefits and coverage, which includes information about covered benefits, exclusions, etc.

Polk County implemented several changes in 2012 in accordance with the Affordable Care Act, such as:

- In-network coverage of recommended preventive services for women (such as mammograms, screenings for cervical cancer, prenatal care, contraceptive care and other services) will be covered at 100% (without a co-pay).
- Reporting the value of employer-based health coverage on IRS Form W-2. This will not impact the taxes that you pay. We will report the total premium contribution that both you and Polk County pay toward the cost of your health care coverage.

As in prior years, Polk County will continue to evaluate its health plan offerings and adjust those offerings to the needs of Polk County and its employees, in accordance with the Affordable Care Act and other applicable laws.

[2013 Coverage Manual](#)

Flexible Spending Accounts

To participate in the Health Care or Dependent Care FSA plan (s), **you must re-enroll through the Employee Self Service application. Your 2012 election will not automatically roll over.**

Employees can set aside up to \$2,500 for Healthcare expenses and \$5,000 for Dependent Care expenses. Limits are based on Internal Revenue Service regulations and expenses must be incurred between July 1, 2013 and June 30, 2014*.

Kabel Business Services is our third party administrator and is proud to announce some new user-friendly enhancements for FSA participants that will make managing their plan more convenient than ever. Participants are now able to access their FSA accounts with a mobile phone app. This will allow iPhone and Android phone users to take pictures of their receipts, attach them and submit claims, check flex balances, get text and email messages acknowledging receipt of debit card swipes and reimbursement claims, and much more! For instructions participants may log in to their individual accounts at www.myflexonline.com and click on the "Go Mobile" tab.

** A grace period applies to the Healthcare and allows employees an additional two months after the end of the plan year to incur expenses. This grace period does not apply to the Dependent Care account.*

Tuition Reimbursement Program

Polk County supports employee development and has recently re-instated the Tuition Reimbursement Program. This program provides eligible employees with the opportunity to obtain, maintain, or improve their professional capabilities through participation in courses of study at accredited colleges and universities.

Annual Fiscal Year Reimbursement Limits:

Bachelor's Degree

- \$1,200

Masters Degree

- \$600

Please review the [Tuition Reimbursement policy](#) for eligibility requirements and procedures.

AFLAC

ALAC agent Christina Paterson will be at the following locations to answer questions and enroll new members. If you want to meet with her at a different time/location, please contact her directly at (515) 577-1114 to arrange a meeting.

Date	Location	Time:
Tuesday, May 14	Jail	7:00 am—9:00 am
	Patrol Headquarters	2:30 pm—4:30 pm
Thursday, May 16	Patrol Headquarters	7:00 am—9:00 am
	Jail	2:30 pm—4:30 pm
Tuesday, May 21	Administration Bldg, Conf Room 390	1:00 pm—3:00 pm
Wednesday, May 22	Juvenile Detention Center	1:00 pm—3:00 pm
Thursday, May 23	Health Department, Conf Room B	10:00 am— noon
Wednesday, May 29	River Place, Conf Room 5	2:00 pm—4:00 pm

FAQs (Frequently Asked Questions)

When will my changes be effective?

Changes made through open enrollment will be effective July 1st. However, request to increase life insurance coverage or add AFLAC Short-Term Disability or Accident, Cancer and Hospital plans will not take effect until underwriting approval is received from EMC and/or AFLAC.

When will my changes be reflected on my paycheck?

Wage increases, premium deductions and change in coverage options will be reflected in the July 19th paycheck.

IPERS increases will be reflected in the July 5th paycheck in accordance with IPERS regulations

Are deductions taken out of each check?

Premium deductions are based on 24 pay periods. In the two months there are 3 pay checks, deductions will not be taken in the third pay check.

Will I receive new insurance cards?

Due to the change in health insurance co-payments all members will receive new insurance cards after July 1st.

Dental and vision cards will not produce unless an employee has added a new dependent. If you need new insurance cards, please contact the provider directly at the numbers listed below.

Who do I contact with questions?

General questions regarding benefits can be directed to:

- Human Resources staff at (515) 286-3200 or HumanRes@polkcountyiowa.gov

Insurance / Benefit providers can be reached at the following numbers:

Health Insurance:

- Wellmark (800) 355-2031

Dental Insurance:

- Principal Life Ins. (800) 247-4695

Vision Insurance:

- Avesis (800) 828-9341

Life Insurance:

- EMC Nat'l Life (800) 232-5818
- Principal GUL (800) 626-8614

Flexible Spending Accounts:

- Kabel Business Service (515) 224-9400

Retirement:

- Principal: (800) 547-7754
- IPERS: (515) 281-0020