

# Vanderburgh County - Open Enrollment For 2012

11/04/11 – 11/18/11

The benefit choices you make during open enrollment take effect January 1, 2012 and remain in place through December 31, 2012. After January 1 you can make changes to your benefits only if you make an appointment with the Auditor's Office and make changes within 30 days of one of these "qualifying events" and provide proper documentation:

- Birth or adoption of a child
- Marriage or Divorce
- Legal Separation
- Death
  
- Spouse's change in insurance eligibility due to gain or loss of employment
- Dependent's change in insurance eligibility due to gain or loss of employment
- Change in your employment status (Full-time/Part-time)
- Relocation of qualifying family members

If you have a qualifying event and do not provide documentation to Jane Laib or Leslie Burgdorf within 30 days, you will have to wait until next year's open enrollment to make changes.

**2012 Health Insurance Information:**

Dental Coverage: premiums and coverage remain the same for 2012.

Vision Coverage: premiums and coverage remain the same for 2012.

Medical Coverage: premiums are listed on page four and 2012 Summary Plans are attached.

**If you need to make changes or have questions:** You can either attend one of these meetings or obtain the information and forms on-line. Call Tony Flittner (492-4126), Janie Dennis (492-4135) or Katie Rudolph (492-4137) at THDF with any questions after looking at all the information.

10-Nov	Confinement Center	6:00 AM
10-Nov	Coroner	11:00 AM
10-Nov	Confinement Center	2:00 PM
10-Nov	<b>Civic Admin Bldg. Room 307</b>	4:00-6:00
10-Nov	Confinement Center	10:00 PM
11-Nov	<b>Civic Admin Bldg Room 318</b>	11:00AM to 2:00PM
14-Nov	Command Post	6:00 AM
14-Nov	Command Post	2:00 PM
14-Nov	Command Post	10:00 PM

**You can also obtain information and forms on-line from two different locations:**

1. Tony Flittner from THDF Insurance is introducing the [www.countybenefits.com](http://www.countybenefits.com) website. The user name is **Vanderburgh** and the password is **Vanderburgh1**. The website has all of the new 2012 medical plan designs for viewing 24/7.
2. Information is also available on-line through the Auditor’s Office by using the following link:  
[http://www.vanderburgh.org/auditor/index\\_pr.html](http://www.vanderburgh.org/auditor/index_pr.html)  
(if you can’t open: highlight, Ctrl + Click)

**You should print and complete the on-line forms and mail or scan all forms to the Auditor’s office at:**

Vanderburgh County Auditor’s Office  
Jane Laib  
1 N.W.M.L. King Jr. Blvd  
Room 208  
Evansville IN 47708-1832  
[jlai@vanderburghgov.org](mailto:jlai@vanderburghgov.org) (Please list a daytime phone number or email address)

**If you are not making ANY changes, you don’t have to do anything**

**To re-enroll or term a dependent** simply complete the appropriate medical, dental or optical form and list only the employee’s and dependent’s information. You don’t have to list dependents that are already on the plan. Select “Open Enrollment”.

## MISCELLANEOUS REMINDERS:

**Medicare Parts B & D:** All of our prescription plans are creditable with Medicare upon retirement. You will not incur any penalty with Medicare when you roll directly from our plan to Medicare even if you are over 65. An **active employee** may keep their dependents (age 65 and over) on the County plan until the employee terminates service.

**Group Medicare Plan for Retirees:** A New Medicare HMO-POS Plan is being offered by Welborn Health Plans to any Vanderburgh County Retiree or their spouse/widow(er). To be eligible you: are at least 65 years old, enrolled in Medicare Parts A & B, have 10 years of County service and are vested in PERF. You need to contact Missy Gottman with Welborn Health Plans directly at 812/773-0330 or [gottmanm@welbornhealthplans.com](mailto:gottmanm@welbornhealthplans.com).

**INPRS/PERF On-Line:** PERF is now known as INPRS which stands for "Indiana Public Retirement System". [www.inprs.in.gov](http://www.inprs.in.gov) is your direct link with PERF or 888/526-1687. Every INPRS/PERF participant must register. After registration you will be able to access your account, statements, retirement calculators and make changes to investment funds, name, address and beneficiaries.

**PERF Rate:** The 2012 PERF Employer Contribution Rate will be 9.50% of your gross wages. This is the amount that Vanderburgh County contributes towards your county pension.

**MetLife Insurance:** offers Term Life Insurance coverage for employees and dependents at very reasonable rates. Information, rates and applications are on-line. New hires in the first 30 days are guaranteed certain amounts regardless of health/medical history. After that, coverage is subject to approval from MetLife. Info and forms on-line.

**American Family Life Assurance (AFLAC):** offers various supplemental insurance plans such as Short Term Disability, Cancer & Accident Policies, and Whole Life Insurance. Contact Laurel Seger at 812/634-2207 - [laurel.seger@us.aflac.com](mailto:laurel.seger@us.aflac.com) or Cheryl Seger at 812/678-2085 - [Cheryl.seger@us.aflac.com](mailto:Cheryl.seger@us.aflac.com) for more information on individual or group plans.

**Contact Information:** For any medical, dental, optical questions.

Tony Flittner	812/492-4126	<a href="mailto:tony@thdfins.com">tony@thdfins.com</a>
Janie Dennis	812/492-4135	<a href="mailto:janie@thdfins.com">janie@thdfins.com</a>
Katie Rudolph	812/492-4137	<a href="mailto:katie@thdfins.com">katie@thdfins.com</a>

Open enrollment runs through November 18<sup>th</sup>. Forms received after that date will not be accepted. New 2012 premiums will be withheld from your December payroll checks on 12/09/10 and 12/23/10. The December deductions pay for January insurance. All changes are effective January 1, 2012. Aflac premiums will not change until January payroll because they invoice in arrears.

# 2012 MONTHLY MEDICAL INSURANCE COSTS

Medical premium & Gym Dues are withheld from the 2<sup>nd</sup> pay per month.

INSURANCE CHOICES:	PLAN TIER	EMPLOYEE PAYS 8%	VANDERBURGH COUNTY EMPLOYER PAYS 92%	TOTAL MONTHLY COST 100%
<b>WELBORN HMO</b>  Plan 1 - Deaconess Only In-Network	Employee	53.55	615.84	669.39
	Employee + spouse	107.10	1231.65	1338.75
	Employee + child or children	101.74	1170.07	1271.81
	Family	160.65	1847.51	2008.16
<b>WELBORN HMO</b>  Plan 2 - Dual Deaconess/St. Mary's In-Network	Employee	56.97	655.15	712.12
	Employee + spouse	113.94	1310.27	1424.21
	Employee + child or children	108.24	1244.75	1352.99
	Family	170.91	1965.42	2136.33
<b>WELBORN POS</b> Plan 3 – Enhanced  In-Network and Out-Of-Network	Employee	59.24	681.31	740.55
	Employee + spouse	118.49	1362.65	1481.14
	Employee + child or children	112.56	1294.50	1407.06
	Family	177.74	2043.95	2221.69
<b>WELBORN</b> Plan 4 – HDHP  In-Network and Out-Of-Network	Employee	41.66	479.15	520.81
	Employee + spouse	83.32	958.27	1041.59
	Employee + child or children	79.16	910.34	989.50
	Family	124.99	1437.39	1562.38

## 2012 MONTHLY DENTAL AND VISION INSURANCE COSTS

Dental, Vision & Supplemental Insurance premiums are withheld from the 1<sup>st</sup> pay per month.

INSURANCE CHOICES:	PLAN TIER	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> <b>EMPLOYEE PAYS 8%</b> </div>	<b>VANDERBURGH COUNTY EMPLOYER PAYS 92%</b>	<b>TOTAL MONTHLY COST 100%</b>
<b>HEALTH RESOURCES DENTAL</b>	Employee	<b>28.90</b>	--	28.90
	Employee + 1	<b>59.40</b>	--	59.40
	Family	<b>101.30</b>	--	101.30
<b>No Rate Increase</b>				
<b>UNITED HEALTH GROUP VISION (Spectera)</b>	Employee	<b>6.83</b>	--	6.83
	Employee + 1	<b>11.34</b>	--	11.34
	Family	<b>19.56</b>	--	19.56
<b>No Rate Increase</b>				