



IMPORTANT INFORMATION
2016 ANNUAL ONLINE OPEN ENROLLMENT
PLEASE READ IMMEDIATELY

The County's Annual Open Enrollment will be from **April 12 – May 12, 2016**. Open Enrollment is very important because it is the **ONLY** time you may:

- Enroll, add or delete dependents from your **Health Insurance** without a qualifying event
- Enroll, add or delete dependents from your **Dental Insurance** without a qualifying event
- Enroll, add or delete dependents from your **Vision Plan** without a qualifying event
- Enroll in a **Medical Flexible Spending** and/or **Dependent Care Flexible Spending Account** for 2016

IMPORTANT: Your current 2015 FSA account election will not carry over into 2016

- Enroll in or increase **Short Term Disability**
- Enroll in **Long Term Disability**
- Increase **Supplemental Life Insurance**

Your current Medical and Dental Plan elections will stay the same for the 2016 plan year unless you make a different election. Even if you are not making a plan change this year, it is important that you look at the rates, co-pays and deductible for your medical insurance because they are increasing for the 2016 plan year.

Please note that the County plans to change spousal eligibility in the 2017 plan year. We encourage you to attend a benefits presentation to learn more about this upcoming change. The presentation dates and times are listed on the last page.

For your convenience the WECARE Enrollment Website will be available starting **April 12th and run through May 12th** to enroll or make changes to Health, Dental, Vision Insurance and Medical and/or Dependent Care Flexible Spending Accounts. To access the 2016 Open Enrollment information including a link to the WECARE Enrollment Website, you must click on this link: http://forsyth.cc/HumanResources/open_enrollment.aspx.

BLUE CROSS & BLUE SHIELD – PPO HEALTH INSURANCE

The **new** rates are listed below and will be effective with the June 10, 2016 payday:

HEALTH	COUNTY SEMI-MONTHLY	EMPLOYEE SEMI-MONTHLY
Individual	\$365.26	\$ 50.44
Employee + One	\$454.68	\$ 142.50
Family	\$635.58	\$ 288.04

- Employees who choose to participate in the 2016 Wellness Program will receive a \$30.00 semi-monthly premium discount.
- Employees who have a covered spouse will receive an additional \$20.00 semi-monthly premium discount for spouse participation in the Wellness Program.

Potential Retirees: If you are considering retiring within the coming year, Open Enrollment is the time to add any eligible dependent(s) to your **health insurance** that you would like covered upon your retirement. Dependents cannot be added at the time of retirement or thereafter.

AMERITAS - DENTAL INSURANCE

Dental rates will remain the same:

DENTAL	COUNTY SEMI-MONTHLY	EMPLOYEE SEMI-MONTHLY
Individual	\$ 14.99	Paid by County
Employee + One	\$ 22.42	\$ 7.44
Family	\$ 32.80	\$17.82

Note: Effective July 1, 2016 full-time student status is no longer necessary to cover eligible dependent children up to age 26.

SUPERIOR VISION – VISION PLAN

Superior Vision provides primary vision care benefits including eye examinations, prescription eyewear, and contact lenses through a broad-based provider network consisting of ophthalmologists, optometrists, and opticians. The plan also contracts with a large number of national and regional optometric chain locations. Vision rates will remain the same:

FULL SERVICE PLAN	EMPLOYEE SEMI-MONTHLY
Individual	\$ 4.57
Employee + One	\$ 8.87
Family	\$15.44
MATERIAL ONLY PLAN	EMPLOYEE SEMI-MONTHLY
Individual	\$ 3.02
Employee + One	\$ 5.84
Family	\$10.02

FBA - FLEXIBLE SPENDING ACCOUNTS

IMPORTANT: You must re-elect your Flexible Spending Accounts for medical and/or dependent care each year.

Our FSA is administered by **Flexible Benefits Administrator (FBA)**. Medical and/or Dependent Care Flexible Spending Accounts are designed to allow you to pay for unreimbursed medical expenses and/or dependent care expenses with tax-free dollars. This is a significant tax savings for most. FBA offers a debit card which enables you to use your medical and/or dependent care flexible spending account at eligible locations that accept MasterCard. You can also elect to file a paper claim, in which case you will receive a deposit to the bank account Forsyth County has on file (this is the account in which your paycheck is deposited).

Please remember Medical and Dependent Care Flexible Spending Account balances **DO NOT** carry over from one year to the next. All expenses for the CURRENT PLAN YEAR July 1, 2015 to June 30, 2016 must be incurred by June 30, 2016. You have the entire Plan Year (July 1, 2015 – June 30, 2016) plus 90 days to file all claims that were incurred during the Plan Year. These claims must be received in FBA's Office prior to the end of the 90 days. (Remember "90 days" does not mean 3 months and "received in the office" does not mean postmarked). Any unused balance will be forfeited under the IRS regulation "**Use it or lose it rule.**"

THE FOLLOWING BENEFITS CANNOT BE CHANGED ON THE WEB THEY WILL REQUIRE **ENROLLER ASSISTANCE**

**The following benefits are deducted on a semi-monthly basis (24 pay periods)
starting with the June 10, 2016 paycheck**

SHORT TERM DISABILITY (AUL)

The Short Term Disability Insurance will provide you with monthly income when you are totally disabled from working. You can apply for up to 70% of your earned income not to exceed a maximum monthly benefit of \$2,000. You may apply or make changes to short term disability insurance **only by seeing an enroller.**

LONG TERM DISABILITY (AUL)

Long Term Disability (LTD) can be used as a supplement to your Short Term Disability. Long Term Disability will kick in after your three month Short Term Disability policy has run out. You can elect Long Term Disability even if you do not elect the Shorter Term Disability. It will provide you with income when you cannot work for an extended period beyond three months.

This year AUL Long Term Disability coverage will require medical underwriting which is subject to approval by AUL. Your LTD premium and benefit amount will be based on your salary in the Human Resources System as of 6/1/16. This does not mean salary changes with an effective date of 6/1/16 but instead changes that are processed as of 6/1/16. You may apply for the long term disability insurance **only by seeing an enroller.**

Note: Interested employees can enroll in one or both of the disability products. Please see an enroller for additional details.

AETNA LIFE INSURANCE

Forsyth County provides all eligible employees with a basic term life insurance amount of one and one half times your basic annual earnings up to a maximum of \$150,000 at no cost to you. You can apply for supplemental life insurance on yourself or spouse subject to medical underwriting anytime during the year. Insurance for dependent child(ren) DOES NOT require medical underwriting.

Open enrollment is the only time of year you can increase your supplemental life from 1x annual salary to 2x annual salary, and you can increase spouse dependent life from \$10,000 to \$20,000 without medical underwriting.

ENROLLER DATES

Enrollers will be available on the following dates:

DATE	LOCATION	TIME
Mon., May 9	Government Center 4 th Floor, Multipurpose Rooms ABC BENEFITS PRESENTATION	8:30 am – 12:00 pm 1:30 pm – 4:30 pm 10:00 am and 2:00 pm
Tues., May 10	Government Center 4 th Floor, Multipurpose Rooms ABC BENEFITS PRESENTATION	8:30 am – 12:00 pm 1:30 pm – 4:30 pm 10:00 am and 2:00 pm
Wed., May 11	Public Health Department Meeting Room 2 BENEFITS PRESENTATION	8:30 am – 12:00 pm 1:30 pm – 4:30 pm 10:00 am and 2:00 pm
Thurs., May 12	Government Center 4 th Floor, Multipurpose Rooms ABC BENEFITS PRESENTATION	8:30 am – 12:00 pm 1:30 pm – 4:30 pm 10:00 am and 2:00 pm

Please remember enrolling in AUL Short Term Disability, AUL Long Term Disability, and AETNA Life Insurance will require enroller assistance on one of the above dates. The next opportunity to enroll or make changes will be at next year's Open Enrollment.