

MARION COUNTY RISK AND BENEFITS SERVICES
EMPLOYEE BENEFITS EFFECTIVE OCTOBER 1, 2013

HEALTH INSURANCE

- Four plan options (Blue Options Plan #03160, #03161, #05781 and #03359) for employees to choose
- All plans provide a comprehensive provider network with significant discount savings to the employee and the group. The Blue Options plans are a provider network with the goal of offering higher quality of care at reduced costs.
- Blue Options Plan #03160 (HSA Compatible)
 Monthly BCBS Single Premium: \$337.26 Employee Contribution: \$ -0-
- Blue Options Plan #03161 (HSA Compatible)
 Monthly BCBS Family Premium: \$927.06 Employee Contribution: \$164.82
- Blue Options Plan #05781
 Monthly BCBS Single Premium: \$ 372.29 Employee Contribution: \$ 31.36
 Monthly BCBS Family Premium: \$1,023.82 Employee Contribution: \$184.02
- Blue Options Plan #03359
 Monthly BCBS Single Premium: \$ 381.02 Employee Contribution: \$ 57.66
 Monthly BCBS Family Premium: \$1,092.38 Employee Contribution: \$287.36
- Employees may continue health coverage upon retirement if they are vested with FRS (6 years of service if hired before July 1, 2011 and 8 years of service if hired after that date) and go directly from active status to drawing their FRS pension.

LIFE INSURANCE

- Basic life policy provided to employees in the amount of one times annual salary rounded up to the next \$1,000. Employer pays 100% of premium.
- Basic Life rate: .221 per \$1,000 per month.
- Accidental Death and Dismemberment (AD&D) provided to employees in the amount of one times annual salary rounded up to the next \$1,000. Employer pays 100% of premium.
- AD&D rate: .032 per \$1,000 per month.
- An additional one times salary of optional Basic and AD&D coverage may be purchased by employees at an age step rate for Basic plus \$0.032 for AD&D. Employee pays 100% of the premium.

<u>Attained Age</u>	<u>Rate per \$1,000</u>	<u>Attained Age</u>	<u>Rate per \$1,000</u>
Less than 35	.13	55 – 59	.93
35 – 40	.14	60 – 64	1.13
40 – 44	.27	65 – 69	2.07
45 – 49	.44	70 – 74	4.23
50 - 54	.50	75 +	5.18

- Employees may continue life coverage upon retirement if they are vested with FRS (6 years of service if hired before July 1, 2011 and 8 years of service if hired after that date) and go directly from active status to drawing their FRS pension.

LONG-TERM DISABILITY

- Premiums are paid 100% by the employer.
- Policy against income loss from accidental bodily injury or from sickness.
- The County LTD insurer will pay a benefit amounting to 66 2/3% of the employee's regular salary at the time the disability began up to a maximum of \$10,000 per month.

DENTAL

- Two fully-insured BlueDental Choice options offered to employees.
- Employee pays 100% of premium.
- Both plans use the same provider network, which offers significant discount savings to the employee and the group
- Low Options: Employee Only: \$24.48; Employee +1: \$37.98; Employee +2 or more: \$59.92 per month.
- High Option: Employee Only: \$33.52; Employee +1: \$52; Employee +2 or more: \$82.04 per month.
- Employees may continue the Dental plan upon retirement if they are vested with FRS (6 years of service if hired before July 1, 2011 and 8 years of service if hired after that date) and go directly from active status to drawing their FRS pension.

VISION

- One plan offered to employees.
- Employee pays 100% of premium.
- Basic eye care plan design keeps premium low.
- Benefits are limited to a specific provider network.
- Employee Only: \$3.91; Employee +1: \$7.79; Employee +2 or more: \$12.24 per month.
- Employees may continue the Vision plan upon retirement if they are vested with FRS (6 yrs of svc if hired before 7-1-11) and (8 yrs of svc if hired after 7-1-11) and go directly from active status to drawing their FRS pension

SECTION 125 PREMIUM CONVERSION AND FLEXIBLE SPENDING ACCOUNTS

- All employees are automatically enrolled in premium conversion.
- Medical Reimbursement and Dependent Care reimbursement flexible spending accounts offered to employees each year during the open enrollment period.
- Participation reduces the employee's taxable income by the amount of insurance premiums and flexible spending account deductions on their paycheck.
- Employer saves on the FICA payroll dollar match by having a reduction in taxable salaries.
- Benny™ debit cards offered on the Medical Reimbursement flexible spending account.
- In addition to medical, dental, vision and prescription expenses, employees may also claim certain "over the counter" meds as eligible expenses under their Medical Reimbursement flexible spending account.