



# 2021 BENEFIT BULLETIN

**Boone County, Missouri**  
**Human Resources & Risk Management**  
**613 East Ash St, Columbia, MO 65201**

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### What's New in 2021?

We are happy to report that there are no changes to plans or coverages for 2021. There are just a couple of changes in general, which include the following:

- Slight increase (3%) to health insurance premiums
- Increased HSA limits

### A Note from Human Resources

2020 has been a year of unexpected challenges and opportunities for growth. It has made me feel so proud to see all of the ways that we have come together to find new ways to get things done and support one another. We have been flexible, innovative, and thoughtful and through these times I have been reminded once again about why I love public service and the people who are called to it.

### Important Dates to Remember

Please keep these dates in mind as you consider making changes to your plans:

<u>Open Enrollment Begins</u> (Begin making plan elections for 2021 ASI Online Enrollment.)	<b>November 2, 2020</b>
<u>Last day to submit forms to elect and make changes to your health, dental, vision, and voluntary life insurance plans, and to enroll in an FSA with ASI.</u>	<b>November 13, 2020</b>
<u>Effective date of all changes made during Open Enrollment</u>	<b>January 1, 2021</b>

2021 is just around the corner and as the new year dawns we will continue to make Boone County a better place to live and work through our service and commitment to our community.

Doing that while navigating our way through a pandemic will be a challenge but I know that it is a challenge that we will tackle together.

Keep washing your hands, social distancing, staying home when you're sick, and getting your preventive care ACA screenings. I'm looking forward to a time where we can all go back to communal pot lucks and picnics and I want you all happy and healthy when that time comes.

Best wishes and hopes.

-Jenna Redel

# Important Reminders

- Dependent children may be covered under Boone County's **health, dental, and vision plans** until the end of the calendar **month** in which they turn **26**.
- Individuals may only be added to the health, dental, and vision plans during Open Enrollment or within 31 days of a qualifying "life event." A qualifying life event can be a marriage, divorce, birth, adoption, death, or a dependent losing coverage due to changing jobs or losing coverage at their current job.
- Please remember that it is your responsibility to notify the Human Resources Department if a dependent is no longer eligible for coverage under your health, dental, and vision plans.
- Cafeteria Plan (ASI) deductions may only be stopped on January 1 or within 31 days of an eligible "life event."
- Health, dental, and vision deductions are automatically made tax-exempt through the Cafeteria Plan unless you request, complete, and return a waiver to Human Resources during the open enrollment period.
- **ALL EMPLOYEES will need to return the Insurance Plan Election Form by November 13, 2020.**

## Your Health Trust Committee

The Health Trust Committee meets throughout the year to monitor the health and dental benefit plans. Seven individuals serve on the committee, including elected officials, other Boone County employees, and citizen representatives with expertise in health care and not-for-profit organizations. The committee reviews the financial impact of the plans and benchmarks Boone County's benefits and premiums against those offered by other employers. The current Committee members are the following: Chairman and Assessor Tom Schauwecker, Commissioner Fred Parry, Auditor June Pitchford, Robbie Sapp of Road and Bridge, Captain Gary German of the Sheriff's Department, and Citizen Representatives Jason Hoffman and Brian Whorley.

## Boone County Wellness Committee

The Wellness Committee looks forward to bringing more wellness programs and activities to employees in 2021. We appreciate your understanding and patience as we all deal with the impacts that COVID-19 has had on our workplace, including wellness events.

Stay tuned for more information regarding wellness at Boone County.

Want to join the Wellness Committee? Have ideas to share? Contact Andrea Whelan in Human Resources at 573-886-4128 or [awhelan@boonecountymo.org](mailto:awhelan@boonecountymo.org).

# Medical Plan Summary

Employees will choose either of the plans below for coverage beginning January 1, 2021.

	<b>HDHP</b> (High Deductible Health Plan)	<b>PPO</b>
<b>Employee Premium</b>	No	\$25/month
<b>HSA Eligible</b>	Yes	No
<b>In-Network Deductible</b>	\$2,800 individual / \$5,400 family	\$1,000 individual / \$2,000 family
<b>Out-of-Network Deductible</b>	\$5,000 individual / \$10,000 family	\$2,000 individual / \$4,000 family
<b>Type</b>	Embedded*	Embedded*
<b>In-Network Coinsurance</b>	Deductible, then 20%	Deductible, then 20%
<b>Out-of-Network Coinsurance</b>	Deductible, then 40%	Deductible, then 50%
<b>In-Network Max OOP</b>	\$3,500 individual / \$7,000 family	\$3,500 individual / \$7,000 family
<b>Out-of-Network Max OOP</b>	\$7,000 individual / \$14,000 family	\$10,000 individual / \$20,000 family
<b>Preventive Care</b>	Covered 100% (In-Network)	Covered 100% (In-Network)
<b>Emergency Room</b>	Deductible, then 20% (In-Network)	Deductible, then 20% (In-Network)
<b>Urgent Care</b>	Deductible, then 20% (In-Network)	Deductible, then 20% (In-Network)
<b>Pharmacy Accumulates Towards Deductible</b>	Yes	No
<b>Pharmacy Included in Max OOP</b>	Yes	Yes
<b>How You'll Pay</b>	Deductible, then 20% coinsurance (Preventive Rx meds are no cost to employees on HDHP only.)	4 Tier Copay Tier 1: 5% or \$15 min. Tier 2: 10% or \$45 min. Tier 3: 20% or \$75 min. Tier 4: 20% or \$250 max.
<b>Uses Preventive Rx List</b>	Yes	No
<b>Mail Order (90 day supply)</b>	Deductible, then 10% coinsurance (Preventive Rx meds are no cost to employees on HDHP only.)	4 Tier Copay Tier 1: 5% or \$30 min. Tier 2: 10% or \$90 min. Tier 3: 20% or \$150 min. Tier 4: 20% or \$250 max.

\*Embedded: The single deductible applies to the Family deductible. Once the single deductible has been satisfied, benefits for that member are payable subject to coinsurance. Once the family deductible has been satisfied, benefits for the family are payable subject to coinsurance.

# Medical Coverage

## ANTHEM BLUE CROSS/BLUE SHIELD

### Pharmacy Benefits

- The pharmacy may substitute a generic for a brand-name drug. **If you or the doctor do not want the pharmacist to do this, the drug may cost more.**
- Some drugs require Anthem's approval before the pharmacy can fill the prescription. This is called **prior authorization**. Usually, the pharmacist can talk to Anthem BC/BS for approval, or the pharmacist may need to contact the doctor who prescribed the drug.
- For some drugs, you may need to try a different drug that's just as effective instead. Trying drugs in a step-by-step way is called **step therapy**. Step therapy helps you and your doctor choose drugs that are safe, affordable and right for you.
- Taking too much medicine or using it too often is dangerous and costly. Your plan may limit how much of a medicine you can get each month. For example, a drug may have a limit of 30 pills for 30 days. This is called a **quantity limit**.

### How do I choose a plan?

- Read information about both plans.
- Estimate any health costs you may have in 2021 (premiums, medications, office visits, procedures, etc.) and calculate your expenses.
- Read over eligibility requirements and guidelines for opening a Health Savings Account to see if you qualify.
- Figure out your medication costs for both plans and check to see if any of your medications are on the Preventive Rx list. (Preventive Rx meds are free to employees on the HDHP only.)
- Ask questions! Human Resources is here to help.
- Fill out the Insurance Plan Election Form and submit it to Human Resources by November 13.

## 2021 Health Insurance Premiums

High Deductible Health Plan	
Employee Only	FREE
Employee + Spouse	\$230.46/month \$115.23/payroll
Employee + Children	\$172.84/month \$86.42/payroll
Employee + Family	\$403.30/month \$201.65/payroll

PPO Health Plan	
Employee Only	\$25.00/month \$12.50/payroll
Employee + Spouse	\$294.50/month \$147.25/payroll
Employee + Children	\$227.14/month \$113.57/payroll
Employee + Family	\$496.64/month \$248.32/payroll

## Health Savings Accounts

- Health Savings Accounts (HSAs) are administered through Central Bank of Boone County.
- Boone County's HSA contribution for 2021 will remain at \$50 a check or \$100 a month.
- HSA contribution limits for 2021 are **\$3,600 for a covered individual** and **\$7,200 for a covered family** (this amount includes any employer contributions you receive).

# Dental Coverage

## GUARDIAN

- Preventive Care covered 100%
- Subsidized dependent dental insurance is available through payroll deduction.
- Annual plan maximum = \$1,500 benefits paid/individual.
- Visit [www.guardiananytime.com](http://www.guardiananytime.com) to create an online account to track your claims, find a dentist, and print an I.D. card!
- Dental Maximum Rollover—you may be able to have a portion of unused benefits rolled over to the following year. The maximum rollover amount in a year is \$500 and the total maximum rollover benefit is \$1,250.

2021 Dental Premiums			
Employee Only	Employee and Spouse	Employee and Children	Employee and Family
FREE	\$11.37/biweekly	\$22.74/month	\$8.53/biweekly \$17.06 month
			\$19.91/biweekly \$39.82/month

## DENTAL PLAN SUMMARY

### CALENDAR YEAR DEDUCTIBLE

<b>Individual Family Applies To</b>	<b>\$50 3 per family (\$150 max) Basic and Major Care</b>
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### CALENDAR YEAR MAXIMUM BENEFIT

<b>Each Eligible Family Member Applies To Network</b>	<b>\$1,500 Preventive, Basic, and Major Care DentalGuard Preferred</b>
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	PREVENTIVE CARE	BASIC CARE	MAJOR CARE	ORTHODONTIA
<b>Coinsurance:</b>	100%	80%	50%	N/A
<b>Description of Services:</b>	Oral exams, cleanings, X-rays, sealants fluoride treatments (for members under 19),	Anesthesia, fillings, perio surgery, periodontal maintenance, root canal, scaling, and root planning, simple and surgical extractions	Bridges, dentures, dental implants, inlays, onlays, crowns	No coverage

# Vision Coverage

Guardian is the plan administrator of the Boone County Vision Plan.

Guardian utilizes the VSP network for in-network providers.

## Did you know?

- 50% of the U.S. population requires corrective lenses.
- Nearly 40% of consumers fear not being able to afford adequate vision treatment without a vision plan, so they may postpone or avoid care because of the cost.

## Plan Features:

- Doctors who offer flexible hours and office settings
- Access to the largest national network of private-practice eye care doctors in the industry through Vision Service Plan (VSP).

## How the Plan Works

Employees get the most from their vision benefits when they visit a VSP doctor. VSP's doctor network offers a wide choice of private practice optometrists, ophthalmologists, and opticians. A VSP provider can be located by visiting [vsp.com](http://vsp.com), by calling VSP's Member Services department at 800.877.7195, or by contacting HR.

If you visit an in-network provider for services and materials, you don't need an ID card or have forms to complete. If you visit an out-of-network provider for services and materials, you'll be required to pay the full amount to the provider at that time. You can then submit a claim for reimbursement, which is a lesser benefit when compared to visiting a VSP doctor.

In Network Reimbursement	
Network	VSP Choice
Exams Co-pay	\$10
Materials Co-pay	\$25
Frequency: Exams	Every calendar year
Lenses	Every calendar year
Frames	Every calendar year
	\$150 allowance + 20% discount over allowance
Contacts (in lieu of eye glasses)	Every calendar year
	\$150 allowance
Out of Network Reimbursement	
Comprehensive Exam	up to \$59
Lenses - Single Vision	up to \$30
Bifocal	up to \$50
Trifocal	up to \$65
Frames	up to \$70
Contact Lenses - Elective	up to \$120
Premiums	
Employee only—	\$4.78/biweekly, \$9.56/month
Employee + Spouse—	\$7.92/biweekly, \$15.84/month
Employee + Children—	\$10.50/biweekly, \$21.00/month
Family—	\$15.29/biweekly, \$30.58/month

# Important Form Deadlines

## Enrollment Deadline

All **Insurance Plan Election Forms** and **health, dental, and vision change forms** to add or remove coverage effective January 1, 2021 must be received by Human Resources by

**Friday,  
November 13, 2020**

Dependents may only be added to the health, dental, and vision plans during Open Enrollment each year or within 31 days of an eligible "life event," such as a birth, adoption, death, marriage, divorce or change in spouse's employment or insurance coverage.



## **Basic Life/AD&D, LTD, Voluntary Life Insurance**

### BASIC LIFE AND ACCIDENTAL DEATH (AD&D) INSURANCE – GUARDIAN

- \$50,000 of employee Life/AD&D insurance is provided at no cost to the employee
- Please keep your Beneficiary Designation Forms up to date

### LONG TERM DISABILITY (LTD) INSURANCE – GUARDIAN

- Employee LTD coverage is provided at no cost to the employee
- Contact Human Resources for all applicable forms if you would like to submit a claim

### VOLUNTARY LIFE INSURANCE – GUARDIAN

- Voluntary Life insurance is available through payroll deduction
- See your Guardian packet for more information and rates for coverage
- Employees who already have voluntary coverage can increase their coverage by \$50,000 - up to a max of \$150,000 without having to complete a health questionnaire. Employees who elect coverage for themselves or their dependents for the first time must complete a health questionnaire to enroll in any amount.
- Employees who elect voluntary life insurance have access to WillPrep Services by calling 1-877-433-6789 or by going to [www.ibhwillprep.com](http://www.ibhwillprep.com), clicking on No Cost Will Maker, and entering the following: User name: WillPrep, Password: GLIC09

# Flexible Spending Accounts

*Flexible Spending Accounts allow you to save taxes on the following:*

## Medical Expenses

Coinsurance, deductibles, eyeglasses, contact lenses, Lasik Surgery, dental work, orthodontics, prescriptions, and others (Visit [www.asiflex.com](http://www.asiflex.com) for more qualified expenses)

**2020 annual limit—\$2,700**

**2021 limits will be announced soon**

## Dependent Care Expenses

Babysitting expenses  
Daycare expenses  
General purpose day camps  
Before & after school care costs

**2020 annual limit—\$5,000**

**2021 limits will be announced soon**

Check out the ASI Self-Service mobile app! It is FREE to download! Use your phone/tablet to review your account and file claims. No more need to scan or copy your receipt -- simply use the app to take a picture with your device's camera!

### Available on the ASI Web Site

- Tax savings calculator
- Dependent definitions
- Sample letter of medical necessity
- Qualified / Non-qualified expenses

Visit ASI's web site, [www.asiflex.com](http://www.asiflex.com), to find examples of valid expenses for the health care and dependent care accounts.

*If you have further questions about this notice or need assistance with your FSA, please contact:*

**ASI**  
**(573) 442-3035 or (800) 659-3035**  
**573-442-4435 (fax)**  
**asi@asiflex.com**  
**Infoline 125: 1-800-366-4827(automated)**

## Notice to Employees Regarding FSAs and HSAs

### Important Notice:

If you or your spouse are enrolled in a Health Care FSA in 2021, you and your spouse are **ineligible** for Health Savings Account contributions. That includes HSA contributions from anyone (you, your spouse, an employer, etc.).

### What this means:

You or your spouse cannot have an HSA (with contributions being made to it) if you or your spouse have a Health Care FSA that could pay for any of your medical expenses before your high deductible health plan (HDHP) deductible is met. **This includes if you have money remaining in an FSA from the previous year.**

### If you are enrolled in ASI currently:

In order to enroll and contribute to an HSA in 2021, **ALL ELECTED FSA FUNDS FOR 2020 MUST BE SPENT BY DECEMBER 31, 2020.** If money remains in your FSA after December 31, 2020, contributions (even employer contributions) to an HSA can not start until April 1, 2021.

You can still participate in the Dependent Care FSA regardless of whether you have an HSA or not. Please keep this information in mind when estimating your HSA or FSA costs for 2021.

# Flexible Spending Accounts

To participate in the Flexible Spending Accounts (FSA) for 2021, you must enroll online by 11:59 p.m. on November 13, 2020. Instructions for online enrollment and a cost estimation worksheet are located in your benefits information online or can be provided by Human Resources. If you need help enrolling online, visit Human Resources or contact Andrea Whelan at 573-886-4128.

Flexible Spending Account Deadlines		
	Health Flexible Spending Account (Unreimbursed Medical/Dental)	Dependent Care (Day Care)
Claims Incurred	January 1, 2021 - March 15, 2021	January 1, 2021 - March 15, 2021
Claims Filing Deadline	May 31, 2021	May 31, 2021

Boone County adopted the 2½-month grace period for incurring Health Flexible Spending Account (FSA) claims now allowed by the IRS. This means you have until March 15, 2021 to incur claims against your 2021 medical/dental flexible spending account, excluding over-the-counter medicine purchased without a prescription.

## Company-Sponsored Health, Dental and/or Life Insurance Premiums

Payroll deductions for dependent health and/or dental insurance as well as for employees' supplemental life insurance policies up to the allowable amount are automatically set up as pre-tax deductions. There is no cost to you for this tax advantage. This does not change your insurance coverage; it just authorizes your employer to take the deduction from your paycheck before your taxes are computed. If you do not want this benefit, please request a waiver from Human Resources. With this tax advantage you will be agreeing to maintain the same coverage for the entire year unless you experience an eligible "life event" as defined in the Summary Plan Description during the year that causes a gain or loss for that coverage. An eligible event can include one of the following: marriage, divorce, birth, adoption, death or Employment changes.

**Orthodontics** requests may be reimbursed on a monthly payment schedule as payment is **required and paid**. Contact ASI for specific orthodontic reimbursement requirements.



If you were enrolled in ASI in 2020, and want to participate in 2021, you must re-enroll.

# Voluntary Retirement Programs

Full-time, benefitted employees may be eligible to participate in two voluntary retirement plans in addition to contributing to the CERF Pension Plan. Employees may enroll or change contribution amounts at any time of year by contacting Human Resources. Contributions are deducted pre-tax. Don't miss out on your match money!

## CERF Savings 457 Plan

5-year vesting period, starting from date of hire  
50% match of all contributions up to 6% of your pay  
Must be enrolled in the CERF Pension Plan to participate

## Nationwide 457 Plan

No vesting period!  
Boone County matches 100% on contributions of \$10.00 to \$25.00 per pay period  
All full-time, benefitted employees are eligible to participate

# Employee Assistance Programs (EAP)

## Boone Hospital EAP

- The Employee Assistance Program (EAP) is a free, **confidential** assessment, short-term counseling, and referral service that provides direction to employees and their families.
- Employees, spouses, and dependent children 13 and older can receive five free counseling sessions in a year.
- Call (573) 815-6034 to schedule an appointment.
- Offices are located in the Broadway Medical Plaza 3, Suite 303.

## Work Life Matters EAP

Free, **confidential**, unlimited telephone consultations with an EAP counselor 24/7 at 1-800-386-7055. Three in-person counseling sessions are available per year.

### WorkLifeMatters can offer help with:

#### Education

- Admissions testing & procedures
- Adult re-entry programs
- College Planning
- Financial aid resources
- Finding a pre-school

#### Lifestyle & Fitness Management

- Anxiety & depression
- Divorce & separation
- Drugs & alcohol

#### Dependent Care & Care Giving

- Adoption Assistance
- Before/after school programs
- Day Care/Elder Care
- Elder care
- In-home services

#### Working Smarter

- Career development
- Effective managing
- Relocation

#### Legal and financial

- Basic tax planning
- Credit & collections
- Debt Counseling
- Home buying
- Immigration

For more information, visit [www.ibhworklife.com](http://www.ibhworklife.com). Username: Matters Password: wlm70101

# COORDINATION OF BENEFITS

## General Coordination of Benefits (COB) Rules

Situation	Primary	Secondary
For EMPLOYEE enrolled in more than one plan	County	Other Plan
For SPOUSE enrolled in County plan and their employer's plan	Their Employer	County
For DEPENDENT CHILDREN enrolled in both parents' plan	Parent with birthday first (month and day) in a year	Parent with birthday second in a year
For DEPENDENT CHILDREN enrolled in their employer plan and parent's plan	Their Employer	Parent's plan
For EMPLOYEE, SPOUSE, or DEPENDENT enrolled in Medicare and County Plan	County Plan	Medicare

## Online Benefit Information

This benefit bulletin acts as a summary of all of your Boone County benefits, but doesn't cover everything you might need to know. The Open Enrollment webpage has all of the information you need and more!

Use the website to print forms that you might need during Open Enrollment or to make changes throughout the year. You can also look for beneficiary forms, plan documents provided by our benefit providers, and links to helpful websites and information to help you figure out your benefits and retirement.

Can't find what you're looking for? You can always contact Human Resources or any of the benefit contacts on the contact list on the last page of this bulletin.

Visit [www.showmeboone.com/hr/openenrollment.asp](http://www.showmeboone.com/hr/openenrollment.asp) to find out more!

# CONTACT INFORMATION

## Human Resources

Jenna Redel  
Director of HR & Risk Management  
573-886-4405  
jredel@boonecountymo.org

Andrea Whelan  
Benefits & Wellness Coordinator  
573-886-4128  
awhelan@boonecountymo.org

Angela Wehmeyer  
Risk Management Specialist  
573-886-7215  
awehmeyer@boonecountymo.org

Sharry Charest  
Hiring & Retention Coordinator  
573-886-4395  
scharest@boonecountymo.org

Payroll (Boone County Clerk's Office)  
573-886-4299

## Anthem Blue Cross/Blue Shield

*(Medical and Prescription Plans)*  
Anthem Customer Service: 1-800-490-6145  
IngenioRx: 1-833-248-1439  
24/7 Nurse Line: 1-866-647-6117  
www.anthem.com

## Central Bank of Boone County

*Health Savings Accounts*  
Customer Service: 573-874-8585  
hsa.boone@centralbank.net  
www.centralbank.net

Guardian  
*(Dental, Life, LTD, Vision)*  
Customer Service: 888-600-1600  
www.guardiananytime.com

ASI  
*(Cafeteria Plan)*  
Customer Service: 573-442-3035  
asi@asiflex.com  
www.asiflex.com

## Employee Assistance Programs

*(Free Counseling)*  
**Boone Hospital Center**  
573-815-6034  
www.boone.org/eap

**Work Life Matters**  
1-800-386-7055  
www.ibhworklife.com  
Username: Matters Password: wlm70101

**CERF**  
*(Pension)*  
Maria Holee  
877-632-2373, ext. 4217  
mholee@mocerf.org  
www.mocerf.org

**Empower Retirement**  
*(CERF Savings 457 and 401(a) Plans)*  
Robert Eastburn  
877-895-1394  
573-415-6216  
robert.eastburn@empower-retirement.com  
participant.empower-retirement.com/participant/  
#login

## Nationwide Retirement Services

*(457 Plan)*  
Wade Sundermann  
877-677-3678  
sunderw@nationwide.com  
www.nrsforu.com  
  
*(401(a) Plan)*  
1-877-588-6724  
www.nationwide.com/member-resource.jsp

**Sundvold Financial**  
*(Employee Benefit Consultants)*  
Jamie Cunningham  
573-443-1000 ext. 207  
jamiiec@sundvold.com

Kelly Williams  
573-443-1000 ext. 208  
kellyw@sundvold.com