What’s New in 2015?

- Employees can now enroll their families in Boone County’s new Vision Plan! Coverage will start January 1, 2015.

- Your CVS/Caremark prescription plan is now built with Step-Therapy! Read more about this program on page 4 to find out how it can save you money!

Important Dates to Remember

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

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment Begins</td>
<td>November 1, 2014</td>
</tr>
<tr>
<td>(Plan changes and ASI Online Enrollment starts)</td>
<td></td>
</tr>
<tr>
<td>ASI Online Enrollment Deadline</td>
<td>December 5, 2014</td>
</tr>
<tr>
<td>Last day to submit forms to make changes to your health and dental plan</td>
<td>December 26, 2014</td>
</tr>
<tr>
<td>Effective date of all changes made during Open Enrollment</td>
<td>January 1, 2015</td>
</tr>
</tbody>
</table>

A Note from Human Resources

Greetings from your Human Resources team!

Exciting things are happening everywhere! It’s been a great year to call Boone County home. If you’re new to us, Human Resources would like to welcome you to our growing community of almost 450 employees! If you’ve been here a while, we’d like to thank you for working with us throughout the years and being part of our family.

This bulletin is a summary of all of the benefits that Boone County provides you and your family. Make sure to check out page 6 to read about exactly how much the County invests in benefits for you. (Hint: It’s a great deal!)

Our doors are always open, whether you’re making changes to your benefits, voicing your concerns, or anything in-between. If you have any questions about any information provided, don’t hesitate to let us know. A contact list is provided on the back page of this bulletin to make it easy for you to get in touch.

All the best in 2015,
Boone County Human Resources

Haven’t visited Human Resources in a while? Come by and see us at the Boone County Annex.
Important Reminders

- Dependent children may be covered under Boone County’s health benefit plan and vision plan until the end of the calendar month in which they turn 26.
- Unmarried dependent children may be covered under Boone County’s dental benefit plans until the end of the calendar year in which they turn 23.
- 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 and dental plans.
- Individuals may only be added to the health, dental and vision plans during Open Enrollment or within 31 days of an eligible “life event.” An eligible “life change” event can be a marriage, divorce, birth, death, or a dependent losing coverage due to changing jobs or losing coverage at their current job.
- 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.
- Cafeteria Plan deductions may only be stopped on January 1 or within 31 days of an eligible “life event.”
- Contact Human Resources if you need a new Health, Dental or Prescription Insurance I.D. card.

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 status of the plans and benchmarks Boone County’s benefits and premiums against those offered by other employers. The current Committee members are: Chairman Tom Schauwecker, Commissioner Karen Miller, Auditor June Pitchford, Robbie Sapp from Public Works, Captain Gary German from the Sheriff’s Department, and Citizen Representatives Martha Johnson and Jason Hoffman.

Health Plan Grandfather Notice

The County of Boone, Missouri believes the Boone County Medical Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Boone County Medical Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Boone County Human Resources. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do or do not apply to grandfathered plans.
**Medical Coverage**

**ANTHEM BLUE CROSS BLUE SHIELD**

No changes in coverage for 2015!

- Employee health insurance premiums are 100% paid by the County.
- Subsidized dependent coverage is available through payroll deduction.
- Visit *Anthem.com* to find a doctor, print an I.D. card, estimate costs and more!

### Medical

<table>
<thead>
<tr>
<th></th>
<th>County of Boone</th>
<th>Anthem BCBS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$500 PPO Blue Access</td>
<td></td>
</tr>
<tr>
<td>Individual Deductible</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td>Individual Out-of-Pocket</td>
<td>$1,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Family Out-of-Pocket</td>
<td>$3,000</td>
<td>$7,000</td>
</tr>
<tr>
<td>Office Visit Co-pay (PCP)</td>
<td>deductible, then 20%</td>
<td>deductible, then 50%</td>
</tr>
<tr>
<td>Office Visit Co-pay (SCP)</td>
<td>deductible, then 20%</td>
<td>deductible, then 50%</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>deductible, then 20%</td>
<td>deductible, then 50%</td>
</tr>
<tr>
<td>ER Co-pay</td>
<td>deductible, then 20%</td>
<td></td>
</tr>
<tr>
<td>Hospital Co-pay</td>
<td>deductible, then 20%</td>
<td>deductible, then 50%</td>
</tr>
</tbody>
</table>

**Dental Coverage**

**ASSURANT EMPLOYEE BENEFITS**

No changes in coverage for 2015!

- Employee dental insurance is provided at no cost to the employee.
- Preventive Care covered 100%
- Subsidized dependent dental insurance is available through payroll deduction.
- Annual plan maximum = $1,250 benefits paid/individual.
- Visit *AssurantEmployeeBenefits.com* to track your claims and find an I.D. card!
- Please keep in mind that children who will have their first dentist visit during 2015 must be enrolled in the dental plan as of January 1 to be covered in the 2015 plan year.
**Prescription Coverage**

**CVS/CAREMARK**

<table>
<thead>
<tr>
<th></th>
<th>RETAIL 34 DAY PRESCRIPTION</th>
<th>MAIL ORDER 90 DAY PRESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>5% co-insurance or $10 minimum co-pay (whichever is greater)</td>
<td>$20</td>
</tr>
<tr>
<td>Preferred Brand Name</td>
<td>10% co-insurance or $25 minimum co-pay (whichever is greater)</td>
<td>$50</td>
</tr>
<tr>
<td>Other Brand Name</td>
<td>20% co-insurance or $40 minimum co-pay</td>
<td>$80</td>
</tr>
<tr>
<td>Brand Name When Generic is Available</td>
<td>$10 plus difference in cost between brand name and generic</td>
<td>$20 plus difference in cost between brand name and generic</td>
</tr>
</tbody>
</table>

- Prescriptions for Specialty Pharmaceuticals for treatment of specific chronic and genetic disorders may only be filled through Caremark Specialty Pharmacy Services. The member will be charged a 20% coinsurance on Specialty Drugs up to a $150 maximum per prescription. There is a $1800 calendar year maximum out of pocket on Specialty drugs.

- For the PPI (Proton Pump Inhibitors) drug class, generics will be covered under the generic co-pay; all PPI brand names will be covered under the 3rd tier co-pay.

---

**WHAT IS STEP THERAPY?**

**Do medicines that cost more always work better?**

The answer is no. Many lower-cost medicines provide great health benefits and save you money. In fact, you may be paying too much to treat your condition. That's why CVS/Caremark and Boone County want to help you and your doctor choose a lower-cost medicine as the first step in treating your health condition. **This is called step therapy.**

**Why choose a lower-cost medicine as the first step?**

- It makes sense to try a lower-cost medicine as the first step in treating your condition. Why? Because for many people, they work just as well as other medicines but can cost up to 80% less.

- Some conditions have many treatment options that vary in cost. Step therapy helps make sure the medicines that are the most effective and priced right are used first.

- To learn more about step therapy and how using a lower-cost medicine as the first step can help you, go to www2.caremark.com/sitetour/steptherapy.

**Questions? Visit Caremark.com and click “Find Savings and Opportunities” or call 1-888-727-5594.**
Enroll in the Boone County Vision Plan during Open Enrollment for coverage starting January 1, 2015!

Assurant Employee Benefits is the plan administrator of the new Boone County Vision Plan. Boone County benefitted employees and their families are eligible to enroll!

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.

Your Vision Insurance Plan
As a valued employee of County of Boone - Missouri, you have the opportunity to enroll in a payroll deduction vision program.

Plan Features:
• Doctors who offer flexible hours and office settings
• Eyewear choices we believe you’ll love
• Access to the largest national network of private-practice eye care doctors in the industry through Vision Assurant Employee Benefits

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 or call VSP’s Member Services department at 800.877.7195.

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.

Coverage for eligible employees will begin January 1, 2015. You must sign up by the Initial Enrollment Deadline of December 26, 2014 or forfeit the opportunity until the next plan anniversary date.

<table>
<thead>
<tr>
<th>In Network Reimbursement</th>
<th>Out of Network Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network</td>
<td>VSP Signature</td>
</tr>
<tr>
<td>Exam Co-pay</td>
<td>$10</td>
</tr>
<tr>
<td>Material Co-pay</td>
<td>$25</td>
</tr>
<tr>
<td>Frequency: Exams</td>
<td>12 months</td>
</tr>
<tr>
<td>Lenses</td>
<td>12 months</td>
</tr>
<tr>
<td>Frames</td>
<td>24 months</td>
</tr>
<tr>
<td>$130 allowance + 20% discount over allowance</td>
<td></td>
</tr>
<tr>
<td>Contacts (in lieu of eye glasses)</td>
<td>12 months</td>
</tr>
<tr>
<td></td>
<td>$130 (fitting and evaluation)</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Rates

<table>
<thead>
<tr>
<th>Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee cost</td>
</tr>
<tr>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Child</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>
Did you know? Boone County provides over $5,600.00 in employee benefits at no cost to the employee!

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Cost per Benefited Employee per Year</th>
<th>Subsidy for Dependent Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance</td>
<td>$4,987.46</td>
<td>Large subsidy for dependent premiums</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>$500.07</td>
<td>Large subsidy for dependent premiums</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>$47</td>
<td></td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>$.29 for each $100 of pay</td>
<td></td>
</tr>
</tbody>
</table>

Your family benefits even more!

Boone County heavily subsidizes Health and Dental Insurance Premiums for your family members. A family (employee, spouse, and children) on the Boone County Health and Dental Plan saves over **$945.17 a month** in health premiums! *(That's an additional $11,342.04 a year!)*

<table>
<thead>
<tr>
<th>Family Configuration</th>
<th>Total Monthly Premium (Health / Dental)</th>
<th>Boone County Contribution of Monthly Premium (Health / Dental)</th>
<th>Employee Premium per Month (Health / Dental)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>$444.71 / $41.67</td>
<td>100% / 100%</td>
<td>None / None</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$889.42 / $83.34</td>
<td>65% / 74%</td>
<td>$307.83 / $21.75</td>
</tr>
<tr>
<td><strong>Employee + Children</strong></td>
<td>$778.24 / $72.92</td>
<td>71% / 74%</td>
<td>$229.17 / $18.94</td>
</tr>
<tr>
<td><strong>Employee + Family</strong></td>
<td>$1,222.95 / $114.59</td>
<td>71% / 64%</td>
<td>$351.67 / $40.70</td>
</tr>
</tbody>
</table>
**Important Form Deadlines**

**ENROLLMENT DEADLINE**

All health and dental change forms to add or remove dependent coverage effective January 1, 2015, and all vision enrollment forms must be received by Human Resources by:

**Friday, December 26, 2014.**

Dependents may only be added to the health, dental, and vision plans on January 1 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,**

**BASIC LIFE AND ACCIDENTAL DEATH (AD&D) INSURANCE ASSURANT EMPLOYEE BENEFITS**

- Employee Life/AD&D insurance is provided at no cost to the employee.
- Please keep your **BENEFICIARY DESIGNATION FORM** up to date.

**LONG TERM DISABILITY (LTD) INSURANCE - ASSURANT EMPLOYEE BENEFITS**

- 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 - ASSURANT EMPLOYEE BENEFITS**

- Voluntary Life insurance is available through payroll deduction.
- See your Assurant Employee Benefits packet for more information
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, 2016 to incur claims against your 2015 medical/dental flexible spending account, excluding over-the-counter medicine purchased without a prescription. Boone County adopted this amendment to help participants recover funds contributed to the account.

To participate in the Flexible Spending Accounts (FSA) for 2015, you must enroll online by 11:59 p.m. on December 5, 2014. Instructions for online enrollment and a cost estimation worksheet are located in your benefits packet.

<table>
<thead>
<tr>
<th>Flexible Spending Accounts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Flexible Spending Account (Unreimbursed Medical/Dental)</td>
<td>Dependent Care (Day Care)</td>
</tr>
<tr>
<td>Claims Incurred</td>
<td>January 1–March 15 (of the following year)</td>
</tr>
<tr>
<td>Claims Filing Deadline</td>
<td>May 31</td>
</tr>
</tbody>
</table>

**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 the County Clerk’s Office. 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. These eligible events such as: 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 2014, and want to participate in 2015, you must re-enroll each year.
Flexible Spending Accounts allow you to save taxes on:

Medical Expenses
- Coinsurance, deductibles
- Eyeglasses, contact lenses, Lasik Surgery
- Dental work, orthodontics
- Prescriptions

Visit www.asiflex.com for more qualified expenses.

Dependent Care Expenses
- Babysitting expenses
- Daycare expenses
- General purpose day camp
- Before & after school care costs

All claims are usually processed within one business day of receipt, and some payments can be issued the same day a claim is processed. Sign up for Direct Deposit and receive your money FAST.

If you or your spouse are enrolled in a Health Care FSA or HRA

If you or your spouse are enrolled in a Health Care FSA or HRA, you and your spouse are ineligible for Health Savings Account (HSA) contributions. That includes HSA contributions from anyone (you, your spouse, an employer, etc.). The only exceptions are if the Health Care FSA or HRA are:

1) "limited purpose" (limited to dental, vision or preventive care);

Or

2) "post-deductible" (only pays for medical expenses after your plan deductible is met).

There is another exception for HRAs only -- you or your spouse can receive HSA contributions while enrolled in an HRA if the HRA plan can only be used after retirement.

In a nutshell: you or your spouse cannot have an HSA (with contributions being made to it) if you or your spouse have a Health Care FSA or HRA that could pay for any of your medical expenses before your high deductible health plan (HDHP) deductible is met.

You can still participate in the Dependent Care FSA regardless of whether you have an HSA or not.
Voluntary Retirement Programs

Full-time, benefitted employees are eligible to participate in two voluntary retirement plans. Employees may enroll or change contribution amounts at any time of year.

**CERF Savings 457b Plan**
- 5-year vesting period, starting from date of hire
- 50% match of all contributions up to 6% of your pay
- Contributions are deducted pre-tax

**Nationwide 457b Plan**
- No vesting period!
- Boone County matches 100% on contributions of $10.00 to $25.00 of your pay (per pay period)
- Contributions are deducted pre-tax

Contact Human Resources to request information about enrolling or changing payroll contribution amounts.

Employee Assistance Program (EAP)

The Employee Assistance Program offers counseling to people experiencing a variety of challenges and hardships. This benefit is paid for by Boone County and is available to all full-time employees and their immediate family. Usage of the Employee Assistance Program is always completely confidential.

For more information, go to [www.boone.org/eap](http://www.boone.org/eap) or contact (573) 815-6034 to speak to a counselor or make an appointment.

Boone County Wellness Committee

2014 was an exciting year for the Boone County Wellness Committee! All year long, Boone County offered employees great opportunities to learn about their health and stay active. If you didn’t participate in any of the great programs this year, here is what you may have missed:

- Boone County Employees Health and Wellness Fair
- 30 miles in 30 days challenge
- Know your Numbers
- Flu Shots for your family
- Tai Chi classes during lunch
- Free lunches and prizes!

2015 is going to be a great year! Stay tuned for more information about the Boone County Wellness Committee’s activities for 2015! Want to join the Wellness Committee? Or just have ideas to share? Contact Angela Wehmeyer in Human Resources or Michele Hall in Commission!
## Boone County Benefit Plan
### 2015 Premiums

### Dependent Health Premiums (New rates for 2015)

<table>
<thead>
<tr>
<th></th>
<th>Children-Only Health</th>
<th>Spouse-Only Health</th>
<th>Full-Family Health (Spouse + Children)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$229.17/month</td>
<td>$307.83/month</td>
<td>$351.67/month</td>
</tr>
<tr>
<td></td>
<td>$114.59/payroll</td>
<td>$153.92/payroll</td>
<td>$175.84/payroll</td>
</tr>
</tbody>
</table>

*Health premiums for benefitted employees are paid 100% by Boone County.  
*Dependent health premiums are subsidized by Boone County as a benefit for employees.

### Dependent Dental Premiums (No changes for 2015)

<table>
<thead>
<tr>
<th></th>
<th>Children-Only Dental</th>
<th>Spouse-Only Dental</th>
<th>Full-Family Dental (Spouse + Children)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$18.94/month</td>
<td>$21.75/month</td>
<td>$40.70/month</td>
</tr>
<tr>
<td></td>
<td>$9.47/payroll</td>
<td>$10.87/payroll</td>
<td>$20.35/payroll</td>
</tr>
</tbody>
</table>

*Dental premiums for benefitted employees are paid 100% by Boone County.  
*Dependent dental premiums are subsidized by Boone County as a benefit for employees.

### Voluntary Vision Premiums (New! Starting in 2015)

<table>
<thead>
<tr>
<th></th>
<th>Employee Only Vision</th>
<th>Employee &amp; Children Vision</th>
<th>Employee &amp; Spouse Vision</th>
<th>Employee &amp; Family Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$9.44/month</td>
<td>$20.77/month</td>
<td>$18.88/month</td>
<td>$30.21/month</td>
</tr>
<tr>
<td></td>
<td>$4.74/payroll</td>
<td>$10.39/payroll</td>
<td>$9.44/payroll</td>
<td>$15.11/payroll</td>
</tr>
</tbody>
</table>

*Coverage with the Boone County Vision Plan for 2015 is voluntary.  
*Coverage will begin January 1, 2014 for all members enrolled  
*First premiums will be deducted from your 1/16/15 pay check.  
*See page 5 for vision plan details and coverage summary.

Notify Human Resources if you wish to enroll, add, or remove dependents!
**CONTACT INFORMATION**

**Human Resources**
Jenna Redel-Reed  
Director, HR & Risk Management  
573-886-4405  
jredelreed@boonecountymo.org

Angela Wehmeyer  
Benefits & Wellness Coordinator  
573-886-4395  
awehmeyer@boonecountymo.org

Jennifer Feltner  
Hiring & Recruitment Coordinator  
573-886-4128  
jfeltner@boonecountymo.org

Hilary Matney  
Risk Management Specialist  
573-886-7215  
hmatney@boonecountymo.org

**General Questions**  
hr@boonecountymo.org

**Anthem Blue Cross**  
Blue Shield  
*(Medical Plan)*  
Kim Bryant  
573-876-8681  
www.anthem.com  
Smartphone App available

**Assurant Employee Benefits**  
*(Dental, Life, Long-Term Disability, Vision)*  
1-800-733-7879  
www.assurantemployeebenefits.com  
Smartphone App available

**Caremark**  
*(Prescription Plan)*  
1-888-727-5594  
www.caremark.com  
Smartphone App available

**Employee Assistance Program**  
Boone Hospital Center  
573-815-6034  
www.boone.org/eap

**ASI**  
*(Cafeteria Plan)*  
573-442-3035  
e-mail asi@asiflex.com  
www.asiflex.com  
Smartphone App available

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

**Great West Retirement Services**  
*(457(b)/401(a) Plan)*  
Jim Ellison  
(877) 895-1394, ext. 120  
james.ellison@gwrs.com

**Nationwide Retirement Services**  
457(b) Plan  
Wade Sundermann  
(877) 677-3678  
sunderw@nationwide.com

**Sundvold Financial**  
*(Employee Benefit Consultants)*  
Julie Koirtyohann  
573-443-1000 ext. 211  
jkirie@sundvold.com