



2022 BENEFIT BULLETIN

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

Issued October 2021

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What's New in 2022?

We are happy to report that there are no changes to plans or coverages for 2022!

There are a few general changes which include the following:

- Slight increase to health insurance premiums
- Increased HSA limits

A Note from Human Resources

2021 has been a long year of continued challenges and growth. We have continued to be flexible, innovative, and thoughtful as we created with new ways to focus on serving our citizens. These past few years I have been constantly reminded about why I love public service and the people who are called to it. I am so proud to see all of the ways that we have come together to support one another.

As 2021 comes to a close and the new year dawns I know we will continue to make Boone County a better place to live and work through our commitment to service and our community.

I am grateful that we can continue to offer all of the substantial health and retirement benefits described in this packet. Keep doing the things to keep yourself and your family safe from illness, and make sure to take advantage of your free preventive care benefits to stay as healthy as you can be.

Best wishes and hopes for 2022,
 Jenna Redel
 Director of HR & Risk Management

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 2022 ASI Online Enrollment.)	October 25, 2021
<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>	November 12, 2021
<u>Effective date of all changes made during Open Enrollment</u>	January 1, 2022

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 or removed from 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 gaining/losing coverage due to changing jobs or gaining/losing coverage at their current job.
- 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.
- Flexible Spending Account (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 12, 2021.**

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: Auditor June Pitchford, Robbie Sapp of Road and Bridge, Major Gary German of the Sheriff's Office, 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 2022. We appreciate your understanding and patience as we all deal with the impacts that COVID-19 has had on our workplace, including wellness events and our ability to gather.

Stay tuned for more information regarding wellness activities at Boone County.

Want to join the Wellness Committee? Have ideas to share? Contact Jessica Harris in Human Resources at 573-886-4128 or jharris@boonecountymo.org.

Medical Plan Summary

Employees will choose either of the plans below for coverage beginning January 1, 2022.

	HDHP (High Deductible Health Plan)	PPO
Employee Premium	FREE to employees	\$27.00/month
HSA Eligible	Yes	No
In-Network Deductible	\$2,800 individual / \$5,400 family	\$1,000 individual / \$2,000 family
Out-of-Network Deductible	\$5,000 individual / \$10,000 family	\$2,000 individual / \$4,000 family
Type	Embedded*	Embedded*
In-Network Coinsurance	Deductible, then 20%	Deductible, then 20%
Out-of-Network Coinsurance	Deductible, then 40%	Deductible, then 50%
In-Network Max OOP	\$3,500 individual / \$7,000 family	\$3,500 individual / \$7,000 family
Out-of-Network Max OOP	\$7,000 individual / \$14,000 family	\$10,000 individual / \$20,000 family
Preventive Care	Covered 100% (In-Network)	Covered 100% (In-Network)
Emergency Room	Deductible, then 20% (In-Network)	Deductible, then 20% (In-Network)
Urgent Care	Deductible, then 20% (In-Network)	Deductible, then 20% (In-Network)
Pharmacy Accumulates Towards Deductible	Yes	No
Pharmacy Included in Max OOP	Yes	Yes
How You'll Pay	Deductible, then 20% coinsurance (<u>Preventive Rx Plus</u> meds are no cost to employees on the 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.
Uses Preventive Rx Plus List	Yes	No
Mail Order (90 day supply)	Deductible, then 10% coinsurance (<u>Preventive Rx Plus</u> 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 deductibles require only an individual deductible to be met for a member on a family plan for coinsurance to begin for that individual. Once the family deductible is met by other family members, coinsurance will begin for all members on the family plan.

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 2022 (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 Plus list. (Preventive Rx Plus 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 12**.

2022 Health Insurance Premiums

High Deductible Health Plan	
Employee Only	FREE
Employee + Spouse	\$242.00/month \$121.00/payroll
Employee + Children	\$181.50/month \$90.75/payroll
Employee + Family	\$423.50/month \$211.75/payroll

PPO Health Plan	
Employee Only	\$27.00/month \$13.50/payroll
Employee + Spouse	\$309.20/month \$154.85/payroll
Employee + Children	\$239.04/month \$119.52/payroll
Employee + Family	\$521.74/month \$260.87/payroll

Health Savings Accounts

- Health Savings Accounts (HSAs) are administered through Central Bank of Boone County.
- Boone County's HSA contribution for 2022 will remain at \$50 per pay period or \$100 a month.
- HSA contribution limits for 2022 are **\$3,650 for a covered individual** and **\$7,300 for a covered family** (this limit 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 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

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

Each Eligible Family Member Applies To Network	\$1,500 Preventive, Basic, and Major Care DentalGuard Preferred
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	PREVENTIVE CARE	BASIC CARE	MAJOR CARE	ORTHODONTIA
Coinsurance:	100%	80%	50%	N/A
Description of Services:	Oral exams, cleanings, X-rays, sealants fluoride treatments (for members under 19),	Anesthesia, fillings, periodontal 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, 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, 2022 must be received by Human Resources by

**Friday,
November 12, 2021**

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, 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 for a more comprehensive list of qualified expenses)

2022 annual limit—\$2,750

Dependent Care Expenses

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

2022 annual limit— Maximum \$5,000 or \$2,500 if married and filing separately

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, 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 2022, 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 2022, **ALL ELECTED FSA FUNDS FOR 2021 MUST BE SPENT BY DECEMBER 31, 2021.** If money remains in your FSA after December 31, 2021, contributions (even employer contributions) to an HSA can not start until April 1, 2022.

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 2022.

Flexible Spending Accounts

To participate in the Flexible Spending Accounts (FSA) for 2022, you must enroll online by 11:59 p.m. on November 12, 2021. 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 Jessica Harris at 573-886-4128.

Flexible Spending Account Deadlines		
	Health Flexible Spending Account (Unreimbursed Medical/Dental)	Dependent Care (Day Care)
Claims Incurred	January 1, 2022 - March 15, 2022	January 1, 2022 - March 15, 2022
Claims Filing Deadline	May 31, 2023	May 31, 2023

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, 2022 to incur claims against your 2021 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.

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 coverage changes due to a gain or loss of employment.

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 2021, and want to participate in 2022, 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 (even if you're not in the plan yet!)
- 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! Match money is yours from day one!
- 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 2, Suite 200.

Work Life Matters EAP

Free, unlimited, and **confidential** telephone consultations with an EAP counselor 24/7 at 1-800-386-7055. Three (3) in-person counseling sessions are available per year.

WorkLifeMatters can offer help with:		
Education <ul style="list-style-type: none"> ▪ Admissions testing & procedures ▪ Adult re-entry programs ▪ College Planning ▪ Financial aid resources ▪ Finding a pre-school 	Dependent Care & Care Giving <ul style="list-style-type: none"> ▪ Adoption Assistance ▪ Before/after school programs ▪ Day Care/Elder Care ▪ Elder care ▪ In-home services 	Legal and financial <ul style="list-style-type: none"> ▪ Basic tax planning ▪ Credit & collections ▪ Debt Counseling ▪ Home buying ▪ Immigration
Lifestyle & Fitness Management <ul style="list-style-type: none"> ▪ Anxiety & depression ▪ Divorce & separation ▪ Drugs & alcohol 	Working Smarter <ul style="list-style-type: none"> ▪ Career development ▪ Effective managing ▪ Relocation 	

For more information, visit 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 last page of this bulletin.

Visit www.showmeboone.com/hr/openenrollment.asp to find more information!

CONTACT INFORMATION

Human Resources

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

Jessica Harris
Benefits & Wellness Coordinator
573-886-4128
jharris@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