



WILLIAMSON COUNTY GOVERNMENT Benefits Department

Williamson County Health Plan Open Enrollment for 2018

Open enrollment for your 2018 benefit elections will be done online and all employees must complete the process regardless if making changes to their current benefits.

The 2018 open enrollment portal will open on October 16, 2017 and close November 12, 2017. All changes made during open enrollment will be effective on January 1, 2018.

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At any time you can login to <https://www.aflacatwork.com> and review your current coverage and cost.
Your Employee ID: is the first 4 letters of your last name and the last 4 digits of your social security number
Your PIN: is the last 4 digits of your social security number and the last 2 digits of your birth year.

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The online open enrollment process will take you step by step so you can:

- ✓ Determine if you need to add or drop medical, dental, flexible spending account or voluntary benefits.
- ✓ Determine if you need to add or drop any dependents.
- ✓ Determine the amount you want to contribute into your flexible spending account. You must make a new election to continue this benefit or are enrolling for the first time for 2018.
- ✓ Determine the amount you want to contribute to your health savings account (HSA). You must make a new election to continue this benefit or are enrolling for the first time for 2018.
- ✓ Name beneficiaries for your life insurance policies.

By following the online process, it will provide you coverage details and any pay period cost change. Plan information can also be viewed by visiting the Williamson County Benefits website @ www.williamsoncounty-tn.gov/mybenefits.

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The open enrollment portal will open on October 16, 2017 and close November 12, 2017.

<https://www.aflacatwork.com/enroll>

Your Employee ID: is the first 4 letters of your last name and the last 4 digits of your social security number
Your PIN: is the last 4 digits of your social security number and the last 2 digits of your birth year.

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The online benefits system is easy to use and will walk you through all benefits available, giving you the option to make changes or keep your benefits the same for 2018. Once you have completed the process and confirmed your benefits for 2018, print your revised benefit statement for your records.

HELPFUL INFORMATION FOR OPEN ENROLLMENT

Medical	*New plan options for 2018 *Per pay period cost change *If you don't submit elections by deadline, you will automatically be enrolled in the Local PlusIN medical plan at your current coverage level (e.g., Employee only, Employee +1, Family)
Dental	*Per pay period cost change *If you don't submit elections by deadline, you will automatically be enrolled at your current coverage level (e.g., Employee only, Employee +1, Family)
HSA Participation	Your account remains active; however, to continue contributing to your HSA through pre-tax payroll deductions, you must make a new election for 2018.
FSA participation	Your participation will end on December 31, 2017. To continue contributing to these accounts, you must reenroll and elect your contribution for 2018.
Voluntary benefits participation	*Your current elections will continue without interruption. *Per pay cost change based on age and income.

MEDICAL PLAN:

Williamson County is offering the same medical plan(s): the Deductible Plan or the Deductible with HSA. The difference for 2018 is that you will choose the network of providers you wish to use. If you continue with the OAP providers that we currently have, there will be added cost for enrolling for 2018.

OAP MEDICAL PLAN(S) INFORMATION

If you choose the OAP (Open Access Plus) network, employees and dependents will have a per pay period cost for this election. OAP network of providers is the same exact network Williamson County currently uses. Refer to the below informational sheets for the per pay period cost and provider network.

- **OAP network**

- [OAP Central TN](#)

- [OAP East TN](#)

- [OAP West TN](#)

- [Option 1 OAP deductible plan cost](#)
 - [Option 2 OAP deductible plan with HSA cost](#)
 - [2018 HSA employer contributions](#)
 - [Convenient Care Clinics covered under Local PlusIn and OAP](#)

LOCAL PlusIN PLAN(s) INFORMATION

IN stands for in-network providers only. These plans have no out of network benefits, the Network of providers is limited and plans do not have out of network benefits. If you use a provider not in the Local PlusIN network your claim will be denied.

If you choose the Local PlusIN network, employees have no per pay period cost, only dependents have a per pay period cost for this election. Refer to the below informational sheets for the per pay period cost and provider network.

- **[Local PlusIN network](#)**

- **[Option 3 Local PlusIN deductible Plan cost](#)**
- **[Option 4 Local PlusIN deductible plan with HSA cost](#)**
 - **[2018 HSA employer contributions](#)**
- [Helpful Information on the Local PlusIN Network and finding providers outside of Tennessee](#)
- [Convenient Care Clinics covered under Local PlusIn and OAP](#)
- [Coverage for Dependents out of the Local PlusIN service area](#)
- [Life Threatening Medical Emergencies](#)

PHARMACY BENEFIT:

Retail-90

Effective 1/1/2018 prescriptions can be purchased through mail order or through one of the in-network Retail-90 pharmacies. Mail order is no longer mandatory. You can choose to get your 90 day fill at one of the retail 90 pharmacies. If you do not use a pharmacy that is on the retail 90 list or mail order, your medication will be denied.

[2018 Retail-90 Pharmacies](#)

DENTAL PLAN:

No Change to benefits

[2018 per pay period dental cost](#)

LONG TERM DISABILITY and/or SUPPLEMENTAL LIFE INSURANCE:

If you see an increase to your Long Term Disability and/or Supplemental Life Insurance premium, this is due to increase in salary and/or age change. When you go through the online open enrollment process, any change in your premium for 2018 that is due to salary and/or age will be reflected at that time.

HELPFUL DOCUMENTS:

[2018 Health Plan Options Booklet](#)

[Option 1 OAP deductible plan 2018 Summary of Benefits and Coverage](#)

[Option 2 OAP deductible plan with HAS 2018 Summary of Benefits and Coverage](#)

[Option 3 Local PlusIN deductible plan 2018 Summary of Benefits and Coverage](#)

[Option 4 Local PlusIN deductible plan with HSA 2018 Summary of Benefits and Coverage](#)

Contact any of the staff in the Williamson County Benefits Department with questions regarding open enrollment.

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