

2023 Benefits Open Enrollment

October 19 - November 6, 2022

The 2023 open enrollment portal will open at 12:01 a.m. on October 19, 2022 and close at midnight, November 6, 2022. All changes made during open enrollment will be effective on January 1, 2023.



Prepare for Open Enrollment

Access 2022 Benefits Information and Verify Email address

Prior to October 19th, review your current coverage and make sure your correct email address is in the benefits portal. All communication regarding open enrollment will be emailed to you at the email address you provide.

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

Your Employee ID is the first four letters of your last name and the last four digits of your Social Security Number, or you can use your full Social Security Number (no dashes).

Your PIN is the last four digits of your Social Security Number and the last two digits of your year of birth.

Consider your Options

During open enrollment, you have the option to:

- o Add or drop any medical, dental, or voluntary benefits.
- o Add or drop any dependents, and begin to collect documents needed.
- o Make an election to a Flexible Spending Account. You must make a new election to continue this benefit or are enrolling for the first time in 2023.
- o Make an election to contribute to a Health Savings Account (HSA). You must make a new election to continue this benefit or are enrolling for the first time for 2023.
- o Name beneficiaries for your life insurance policies.

[Contact the Benefits Department](#) if you have any questions.



October 19 – November 6, 2022

The Open Enrollment Benefits Portal will open at 12:01 a.m. on October 19, 2022.

Sign in and Make Your Benefits Selection

The online benefits system is easy to use, and will walk you through all of the benefits available, giving you the option to make changes or keep your benefits the same for 2023. Please complete the entire enrollment process in order to ensure your benefit choices are processed correctly upon submission.

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Your PIN is the last four digits of your Social Security Number and the last two digits of your year of birth.

Sign, Print, and Review

After making your benefit selections, sign with your PIN, and print the benefits confirmation. After printing your benefit confirmation, verify that your benefit choices are accurate for 2023. If you have any questions about the benefits you have chosen, please contact the benefits department by November 6, 2022.

OPEN ENROLLMENT SUMMARY

<p><u>MEDICAL PLANS</u></p>	<p>Deductible and out of pocket maximums are increasing for 2023. Review the plan cost information related to the medical plan options for 2023.</p> <p>Any per pay period cost change to your medical benefits for 2023 will be reflected on the medical option screen when completing the online process.</p> <p>Review your provider network and make sure you do not need to make a change.</p> <p>If you do not submit a new election for 2023 by the deadline, your medical coverage will continue with the current network and at the same coverage level (i.e., no coverage, employee only, employee +1, family) for 2023. Cost increase will be applied for OAP network.</p>
<p><u>DENTAL PLAN</u></p>	<p>New enrollment tier structure. Enrollment in dental will be based on your election as: Employee only Employee +1 Employee +Family</p> <p><u>2 Dental Plan offerings:</u> Standard Plan: \$1000 benefit maximum (current plan) Enhanced Plan: \$1500 benefit maximum</p> <p>If you do not submit a new election for 2023 by the deadline, your dental coverage will continue under the Standard plan for 2023. Coverage level and cost will change based on 2022 election (i.e, employee only, employee +1 or family).</p>
<p><u>SPOUSAL SURCHARGE</u></p>	<p>If you are enrolling a spouse on the medical plan it is mandatory that you complete the online process and spousal verification questions.</p> <p>If you do not complete the process or return the needed spousal verification form the surcharge will apply.</p>
<p><u>H.S.A PARTICIPATION</u></p>	<p>Your Health Savings Account remains active; however, to continue contributing to your HSA through pre-tax payroll deductions, you must complete the online process and make a new election for 2023.</p> <p>**New Benefit** H.S.A participants will also have the option to enroll in a limited purpose flexible spending account (LPFSA) through HealthEquity. Limited Purpose account is for reimbursement of dental and vision expenses only.</p>
<p><u>F.S.A. PARTICIPATION</u></p>	<p>HealthEquity will administer the Flexible Spending Account effective 01/01/2023.</p> <p>Your participation for 2022 will end on December 31, 2022. To continue contributing to the medical flexible spending account or dependent care flexible spending account, you must complete the online process and elect your contribution for 2023.</p>
<p><u>LifeLock</u> **New Benefit**</p>	<p>Williamson County is offering Norton LifeLock Benefit Plans, which includes comprehensive identity theft protection.</p> <p>Employee enrollment in the Essential plan is at no cost. Family enrollment or enrollment in the Premier buy up option is available at the employee's expense.</p>
<p><u>VOLUNTARY SUPPLEMENTAL BENEFITS</u></p>	<p>Refer to the Voluntary Supplemental Benefit Options section for information on voluntary programs.</p> <p>If you do not submit a new election for any of your voluntary benefits, your current election(s) will continue without interruption. It is important you complete the online process so that you are aware of any changes to your per pay period premium amount for 2023.</p> <p>Supplemental Life Insurance premiums are based on age and income. Long Term Disability premiums are based on income.</p>

HELPFUL DOCUMENTS AND OVERVIEW OF BENEFIT PLANS

MEDICAL PLAN INFORMATION

Medical Plan Options Booklet Cigna 2023

OAP Network Information

If you choose the OAP (Open Access Plus) network, employees and dependents will have a per pay period cost for this network election. Refer to the below informational sheets for the provider network and the per pay period cost.

OAP network Provider Directories

[OAP Central TN](#)

[OAP East TN](#)

[OAP West TN](#)

- **[Option 1 OAP deductible plan cost](#)**
- **[Option 1 OAP deductible plan 2023 Summary of Benefits and Coverage](#)**
- **[Option 2 OAP deductible plan with HSA cost](#)**
- **[Option 2 OAP deductible plan with HSA 2023 Summary of Benefits and Coverage](#)**
 - **[2023 H.S.A contributions](#)**
- **[Convenient Care Clinics covered under Local PlusIN and OAP](#)**
- **[Finding a Doctor in our directory is easy](#)**
- **[Getting the care you need and the savings you want with Open Access Plus \(OAP\)](#)**

LOCAL PlusIN Network Information

IN stands for **in-network providers only**. These plans have no out of network benefits and the network of providers is limited. 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 provider network and the per pay period cost.

LOCAL PlusIN network Provider Directories

Go to www.cigna.com to create an online personalized directory.

LocalPlus 1 of 3

Primary Care Providers starting at page 21

Obstetricians/Gynecologist starting at page 485

Specialist starting at page 523

LocalPlus 2 of 3

Specialist starting at page 926

Hospitals starting at page 1255

Mental Health/Substance Use starting at page 1258

LocalPlus 3 of 3

Mental Health/Substance Use starting at page 1831

Pharmacies starting at page 2548

Vision Care starting at page 2575

Other Services starting at page 2576

- **[Option 3 Local PlusIN deductible Plan cost](#)**
- **[Option 3 Local PlusIN deductible plan 2023 Summary of Benefits and Coverage](#)**
- **[Option 4 Local PlusIN deductible plan with HSA cost](#)**

- [Option 4 Local PlusIN deductible plan with HSA 2023 Summary of Benefits and Coverage](#)
- [Helpful Information on the Local PlusIN Network and finding providers outside of Tennessee](#)
- [Convenient Care Clinics covered under Local PlusIN and OAP](#)
- [Will my child have coverage if living outside of the Local PlusIN network](#)
- [Coverage for emergencies outside the Local Plus IN network](#)
- [Finding a Doctor in our directory is easy](#)

SPOUSAL VERIFICATION

If enrolling a spouse or continuing their coverage on the medical plan, the spousal questions are required to be answered during the open enrollment online process. The Employee is subject to the spousal surcharge if this portion of the online process is not completed or the necessary Employer Coverage Spousal Statement Form is not returned to the Williamson County Benefits Department.

- [Employer Coverage Spousal Statement Form](#)

DENTAL PLAN INFORMATION

- [2023 Dental Plan Options and per pay period](#)

HEALTH SAVINGS ACCOUNT INFORMATION

- [Comparison of Health Savings Account and Flexible Spending Account](#)
- [How Your Health Savings Account \(HSA\) Works](#)
- [2023 H.S.A contributions](#)

FLEXIBLE SPENDING ACCOUNT INFORMATION

- [Comparison of Health Savings Account and Flexible Spending Account](#)
- [HealthEquity Tax Advantaged FSA Accounts](#)
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VOLUNTARY SUPPLEMENTAL BENEFIT OPTIONS

If you need assistance or have questions about any of the voluntary supplemental benefit programs, contact The Drury Group - Haley: 615-628-3379 HaleyB@DruryGroup.com or Charles: 615-628-3382 CharlesP@DruryGroup.com.

One America Short Term Disability provides a benefit payment directly to you for up to three months if you are unable to work due to a covered illness or injury. **You may select a minimum benefit amount of \$500 per month, up to a maximum benefit amount based on a percentage of salary, available in \$100 increments.** This is the amount you would receive from One America should you become disabled, upon approval of your claim. Premiums for this coverage vary according to the monthly benefit amount selected and your current age.

If you have had a salary increase, you may increase your benefit amount at Open Enrollment, up to the benefit maximum.

Short Term Disability can be used for maternity claims. One America will pay for six weeks for non-Caesarian delivery or eight weeks for Caesarian delivery, minus any elimination period. Maternity could be considered a pre-existing condition if you deliver within 10 months of the effective date of the policy. There is a 12/12 pre-existing condition limitation as defined by the policy on all claims in the first year of coverage.

One America Long Term Disability provides a benefit when your disability continues for longer than three months. Upon approval of your claim, this coverage pays you 60% of your salary, as long as you are medically disabled or until you reach social security defined retirement. Premium rates are based on your age and salary level. There is a 12/24 pre-existing condition limitation.

One America Voluntary Life Insurance may be elected in increments of \$10,000, up to a maximum of \$750,000 or 7x your annual salary, whichever is less. Guaranteed issue amount is \$250,000 or 5x your annual salary, whichever is less. Any amount over guaranteed issue is subject to additional medical questions. If you participate, you may also elect coverage for your spouse, up to a maximum of \$100,000 or 50% of the employee amount, whichever is less. Guaranteed issue amount for spouse coverage is \$50,000 and they must be under the age of 65. You may also elect coverage for a child or children, up to age 26, with a maximum of \$10,000.

Aflac Accident coverage pays cash benefits in the event of a covered accident. Coverage is for injuries on or off the job. Benefits are based on a set fee schedule. Includes coverage for accidental death and dismemberment. After one year of coverage, this policy pays a wellness benefit of \$50 per year for wellness checkups.

Aflac Critical Illness coverage pays a cash benefit upon diagnosis of a covered critical illness, including cancer, stroke, heart attack and other covered illnesses. You select a benefit amount at enrollment, from a minimum of \$5000 to a maximum of \$50,000. Premiums vary based on the benefit amount selected and your age. After one year of coverage, this policy includes a health screening benefit of \$50 per year for covered health screening tests, including mammogram, PSA, stress tests, or certain blood tests. Spouse coverage is also available.

****New Benefit**Norton LifeLock Benefit** Plans include comprehensive identity theft protection.

- Class Leading LifeLock Identity Alert™ System
- Credit Monitoring
- Investment & 401(k) Activity Alerts
- On-Demand Credit Reports & Scores
- Dark Web Monitoring
- Password Manager
- Device Security including Anti-Virus
- Norton Online Parental Control
- Online Privacy including Norton VPN and Online Social Media Monitoring
- Secure Cloud Backup

And much more! <https://www.nortonlifelock.com/us/en/partner/employee-benefits/benefit-plans/>

VISION:

Cigna Allowance Plan (Option 1):

- There are no deductibles and no copays.
- You may see any provider you wish, and submit a claim for reimbursement.
- This is the best option if the provider you want to see is **not** in the Cigna network.

Cigna Network Plan (Option 2):

- This is a network plan. Benefits are better when you see an in-network provider.
- No claim forms or reimbursements are necessary when in-network providers are used.
- Low copays for most services.
- This is the best option if the provider you want to see is **in** the Cigna network.
- To find in-network providers: <https://cigna.vsp.com/find-eye-doctors.html>

Cigna Allowance Plan (Option 1)			Cigna Network Plan (Option 2)		
			In Network	Out of Network	
Exam Copay	N/A		\$10	N/A	
Materials Copay	N/A		\$25	N/A	
Exam	\$75 allowance		Covered in full	\$45 allowance	
Lenses					
Single Vision	\$50 allowance		Covered in full	\$32 allowance	
Lined Bifocal	\$75 allowance		Covered in full	\$55 allowance	
Lined Trifocal	\$100 allowance		Covered in full	\$65 allowance	
Lenticular Lenses	\$100 allowance		Covered in full	\$80 allowance	
Contact Lenses - Therapeutic	\$175 allowance		Covered in full	\$210 allowance	
Contact Lenses - Elective	\$175 allowance		\$150 allowance	\$120 allowance	
Frames (retail allowance)	\$125 allowance		\$150 allowance	\$83 allowance	

Provided information is not intended to replace policy plans or provisions and should be used solely to inform employees of their options. Please refer to plan documents for detailed plan descriptions.

Cigna Vision Per Pay Period Cost Effective January 1, 2023	Monthly Cost	Per Pay Period WCG - 26	Per Pay Period BOE - 20	Per Pay Period BOE-22	Per Pay Period BOE-24
<u>Cigna Allowance Plan Option 1</u>					
Employee	\$8.44	\$3.90	\$5.06	\$4.60	\$4.22
EE + 1	\$16.88	\$7.79	\$10.13	\$9.21	\$8.44
Family	\$25.32	\$11.69	\$15.19	\$13.81	\$12.66
<u>Cigna Allowance Plan Option 2</u>					
Employee	\$6.70	\$3.09	\$4.02	\$3.65	\$3.35
EE + 1	\$12.55	\$5.79	\$7.53	\$6.85	\$6.28
Family	\$19.16	\$8.84	\$11.50	\$10.45	\$9.58

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

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