



To: ALL Full-Time Iredell County Government Employees
From: Latoya Peterson, Benefits Specialist
Re: 2019 Section 125 Benefits Enrollment
Date: April 22, 2019

READ THIS MEMO TO ITS ENTIRETY

- Open Enrollment will be May 1st – May 31st for Fiscal Year 19/20. If you wish to make changes to your Medical, Dental, Vision, HSA Contribution and/or your Flexible Spending (FSA) benefits you must contact Human Resources no later than **Friday, May 31, 2019** for a Change Form. If you wish to make **NO** changes to your benefits and keep everything the same, you do **NOT** have to do anything except watch the Mandatory Open Enrollment Videos or attend a Live Meeting. Your benefits will continue as they are now if **NO** Change Form is submitted (except for Flexible Spending).
- **Please Note... You MUST contact Human Resources and complete a Change Form if you wish to continue your Flexible Spending. You MUST complete a New Enrollment Form each Fiscal Year for Flexible Spending Enrollment. Failure to do so will result in no Flexible Spending for FY 19/20.**

Flexible Spending Accounts (FSA) Contribution limit has increased to a maximum of \$2,700 into your FSA Account.

MANDATORY AND VOLUNTARY VIDEOS

This year, you will have the option to attend one of the live meetings listed below:

- **Monday, May 6, 2019** at the Iredell County Public Safety Complex at 3:00 pm
- **Wednesday, May 8, 2019** at the Iredell County Department of Social Services at 1:30pm
- **Thursday, May 9, 2019** at the Iredell County Library at 10:00am
- **Thursday, May 9, 2019** at the Iredell County Health Department at 1:00pm

IF you wish to attend a live meeting you **MUST** sign up for the meeting by going to <http://www.co.iredell.nc.us/FormCenter/Human-Resources-7/Open-Enrollment-Live-Meetings-FY1920-176> and select the meeting you wish to attend. **IF** no one signs up for a time, the meeting will be cancelled.

OR

You may choose to watch the Mandatory videos on-line either individually or as a group. If you wish to watch the videos, you must sign the video roster that will be provided to your Department Director. You must sign this whether you watch the videos as a group or individually.

To Access Videos: <http://www.co.iredell.nc.us/1024/FY-20192020-Open-Enrollment-Videos>

Videos must be watched no later than **Monday, May 6th**.

IF HIRED BETWEEN JULY 1, 2018 AND MARCH 1, 2019 PLEASE READ

You are eligible to enroll in the following benefits “Guaranteed Issue” for this Open Enrollment **ONLY**. TransAmerica Employee, Spouse and Child Whole Life, TransAmerica Cancer and Critical Illness, Allstate Accident, and MetLife Voluntary Employee, Spouse and Child Life.

VOLUNTARY BENEFITS:

Creative Worksite Counselors will be On-Site **May 6th—10th** to assist you in making additions/changes to your Voluntary Benefits. If you wish to make additions/changes to your Voluntary Benefits, you **MUST** see a Counselor.

If you wish to keep everything the same... you do **NOT** have to do anything. Voluntary Benefits include; TransAmerica Employee, Spouse and Child Whole Life, TransAmerica Cancer and Critical Illness, Allstate Accident, AD&D, Employee and Spouse Voluntary Life, 10,000, and 5,000 Child Life and Dependent Term Life.

SPOUSAL RULE AND DEPENDENT DOCUMENTS:

As a reminder, if your Spouse is eligible for Health Insurance coverage through their Employer, they are **NOT** eligible to be on the Iredell County Health Insurance Plan. Failure to comply with eligibility of the Spousal Policy may result in disciplinary action up to and including termination as well as a reimbursement to the County for all claims incurred on the spouse who was not eligible to be on the plan.

A Spouse of an Iredell County Employee who is currently on the Iredell County Health Insurance Plan **OR** is being added, **MUST** complete a Spouse Employment Affidavit. You can locate the Spouse Employment Affidavit Form on MUNIS Employee Self Service (ESS).

Employees who are adding **NEW** Spouse and/or Dependents for FY 19/20 to Medical, Dental or Vision **MUST** provide verification documents to prove their relationship. Acceptable verification documents can be located on MUNIS Employee Self Service (ESS).

ALL Spouse Employment Affidavits and verification documents must be submitted to Latoya Peterson in Human Resources by Friday, May 31, 2019. Failure to submit documents may result in cancellation of benefits.

WELLNESS PROGRAM:

On-Site Wellness Clinic: The County offers a Wellness Clinic complete with a Nurse Practitioner, Medical Office Assistant, and Physical Therapist to all employees eligible for benefits. Employees may seek care for chronic disease management, same day acute care, writing prescriptions, diagnosis and treatment of minor medical conditions, service referrals, advisory services, health education counseling, and age specific annual physicals. The Physical Therapy Clinic provides therapy for non-surgical treatment of musculoskeletal injuries. There is no charge for visiting either Clinic and you will NOT be required to use accrued time to attend the Clinic IF you work your scheduled shift on the day you visit the clinic. Dependents age 3 and up are also able to utilize the Clinic! The Clinic will not provide primary care for dependents < 18 years of age (sick care only). Employees will be required to use sick time if accompanying a spouse or dependent to the Clinic. Also, if an employee is referred for care outside of the clinic, they are required to use sick time and charges will be filed on insurance.

Biometric Screening: The County will provide up to a \$500 Wellness Incentive for employees who meet 4 out of 5 of the following biometric measurements: blood pressure, waist circumference, cholesterol ratio, A1C, and the absence of tobacco use. Please refer to the chart on the next page.

Wellness Requirements:

- If you have two or more risk factors below, you will be required to complete a wellness activity quarterly in order to qualify for the wellness discount of \$30 per pay period.

Incentive: Employees meeting 4 out of 5 of the criteria below are eligible for a \$250 incentive. Employees meeting all 5 criteria will be eligible for \$500 incentive.

Risk Factor	Criteria for Additional Reward
Blood Pressure	< 138/< 86 mm/Hg
Cholesterol Ratio	< 4.5
A1C	< 5.7%
Tobacco	Tobacco Free
Waist Circumference	<40" Male or <35" Female

Your Health Plan is committed to helping you achieve your best health status. Rewards for participating in a Wellness Program are available to all employees. If you think you might be unable to meet the standard for a reward under this Wellness Program, you might qualify for an opportunity to earn the same reward by different means. Contact Sarah Williams at (704) 832-2329 and we will work with you to find a Wellness Program with the same reward that is right for you in light of your health status.

What if I Don't Complete a Wellness Activity during one of the quarters? If you miss a quarterly Wellness Activity, you will be charged \$25 per pay period (total of \$150 for the quarter) for each quarterly visit that you miss. You will only be charged for the number of quarters that you miss your appointment. Screenings are performed during an employee's original full-time month of hire. Quarters will vary depending on your date of hire. Quarters begin after completing your HRA screening in the Clinic.

Quarter: January 1 – March 31

Quarter: April 1 – June 30

Quarter: July 1 – September 30

Quarter: October 1 – December 31

How much will I be charged if I decide not to participate in the Wellness Program at all? You may choose to Opt-Out of the Wellness Program entirely. To do this, you will be required to pay \$30.00 per pay period, 24 pay periods per year, for employee only Health Insurance for the entire year. You will not be eligible to Opt-In again until the month of your original full-time hire date.

Dependent & Retiree Wellness Requirements:

- Spouses and Dependents who elect to take the County's Health Insurance will need to have a Wellness Exam in order to receive the discounted premium. This applies to Retirees and their Dependents as well. The physical can be performed in the Wellness Clinic. If having it done in your personal Physician's Office, make sure they know to code it as a Preventive Wellness visit so the charges are paid at 100%.
- Remember, if your dependent age 18+ **DOES NOT** participate in the Wellness Program, you will **pay an additional \$30** per pay period, 24 pay periods per year, for your Health Insurance premiums. The higher premium **will apply** for any Spouse or Dependents who Opt-Out of participating (the fee will be per non-participant). **For Example:** *if you have a spouse and dependent child over the age of 18 who does not complete the requirements, you will be charged an additional \$60 per pay period.*



ANNUAL ENROLLMENT COUNSELOR SCHEDULE

If you wish to make additions/changes to your Voluntary Benefits such as; Transamerica Employee, Spouse and Child Whole Life, Transamerica Cancer and Critical Illness, Allstate Accident, MetLife Short Term Disability, Long Term Disability, AD & D, Employee and Spouse Voluntary Life, 10,000 and 5,000 Child Life and Dependent Term Life. You **MUST** see a Counselor at one of the times listed below.

For all other Benefits such as; Medical, Dental, Vision, HSA Contribution and Flexible Spending please contact Human Resources. Changes must be made on or before **Friday, May 31, 2019** to be effective **07/12/2019** check date.

Prudential 401K/457 Onsite Schedule

Denise Dalton, Iredell County 401K/457 representative will be onsite during Open Enrollment to assist you with Retirement questions. She is available by appointment. Please contact Latoya Peterson in HR to schedule your appointment with Denise.

Call HR at 704-878-3000 or e-mail latoya.peterson@co.iredell.nc.us for questions.

Date	Location	Address	Times for Enrollment	LIVE MEETING
Monday – May 6 th	Health Department (Room – A205)	318 Turnersburg Hwy Statesville	9:00am - 1:00pm	
Monday - May 6 th	Public Safety (Conference Room A)	404 Bristol Drive Statesville	3:00pm – 6:30pm	3:00pm - 4:00pm LIVE MEETING
Tuesday - May 7 th	ICATS	2611 Ebony Circle Statesville	7:00am – 9:00am	
Tuesday - May 7 th	Government Center South	610 E. Center Ave Mooresville	10:00am – 12:00pm	
Tuesday - May 7 th	Statesville Government Center	200 S. Center St. Statesville	1:00pm – 3:00pm	
Tuesday - May 7 th	Public Safety (Conference Room A)	404 Bristol Drive Statesville	3:30pm – 6:30pm	
Wednesday – May 8 th	Solid Waste	354 Twin Oaks Rd. Statesville	8:30am – 10:30am	
Wednesday - May 8 th	Hall of Justice Annex/EOC	211 Constitution Ln. Statesville	11:00am – 12:30pm	
Wednesday - May 8 th	DSS	549 Eastside Dr. Statesville	1:30pm – 5:00pm	3:00pm – 4:00pm LIVE MEETING
Thursday - May 9 th	Library (Room A)	201 North Tradd St. Statesville	9:30am – 12:00pm	10:00am - 11:00am LIVE MEETING
Thursday - May 9 th	Health Department (Room – A205)	318 Turnersburg Hwy Statesville	1:00pm – 5:00pm	1:00pm - 2:00pm LIVE MEETING
Friday - May 10 th	DSS	549 Eastside Dr. Statesville	7:00am-11:00am	
Friday - May 10 th	Building Standard	349 N. Center St. Statesville	1:00pm-3:00pm	