**City of Crystal Lake**

# Memorandum

To: All Full Time Employees Eligible for Health Insurance

From: Julie Meyer, Director of Human Resources

Date: May 15, 2023

Re: Open Enrollment

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Open enrollment for the 2023-24 Benefits Plan year (July 1, 2023 through June 30, 2024) is in progress. During this open enrollment period, City employees may elect, cancel or change their health insurance, dental insurance, and AFLAC in addition to the Healthcare and/or Dependent Care Flexible Spending Reimbursement Account(s). Please note, the open enrollment period is the **only time** employees may change their benefit selections for the 2023-24 plan year, unless a qualifying event occurs during the year. The changes made during open enrollment are effective July 1, 2023.

Please note there are no changes to the design of the PPO, HMO, or Dental plans. Although the City experienced a slight increase to the PPO and HMO rates, the dental plan experienced a rate decrease. **Listed below are the Bi-weekly premiums (24 pay periods) effective July 1, 2023 – June 30, 2024:**

| | PPO Standard | PPO High | HMO | Dental |
|---|---|---|---|---|
| **Single** | $10.34 | $30.96 | $23.32 | $1.30 |
| **Single+1** | $39.80 | $85.32 | $64.26 | $3.59 |
| **Family** | $82.70 | $150.91 | $113.66 | $6.34 |

Per state and federal guidelines and in order to assist you in choosing an appropriate level of benefit coverage for you and your dependents, the following documents are available on the Intranet:

- Benefitsolver Instructions
- Health and Dental Insurance Benefit Summary
- Health and Dental Insurance Premiums
- Retiree Health Insurance Notification Memo
- Blue Cross Blue Shield Benefit Guide
- Blue Cross Blue Shield PPO Member Rewards Information
- Blue Cross Blue Shield PPO Virtual Visits Information
- Delta Dental Information
- Express Scripts Prescription Information
- TASC/Flexible Spending Account Information
- Life Insurance Information
- AFLAC – how to schedule call with representative
- HIPAA Notice of Special Enrollment Rights

- Women's Health and Cancer Rights Act Notice
- Newborns and Mother's Health Protection Act Disclosure
- CHIP (Children's Health Insurance Program) Notice
- Continuation Coverage Rights Under COBRA

**All employees must login to Benefitsolver (instructions enclosed) to choose the appropriate elections, including Flexible Spending, by May 26, 2023.**

www.benefitsolver.com – Company Key is IPBC (all caps)

## Information About Your Current Insurance Plans

Please review all of your information on Benefitsolver, including your demographics, dependent information, beneficiaries, and benefit plans currently enrolled and/or waived. Please correct any information should any information need to be revised.

## Health Insurance & Prescription Drugs

There are no changes to the PPO or HMO plans. The plan year remains July 1 – June 30.

To locate providers, visit www.bcbsil.com.

PPO Plan Network: Participating Provider Organization
HMO Plan Network: Blue Advantage

**Prescription Drugs:** As a reminder, maintenance prescriptions will continue to be available via mail order and are available via retail at CVS and Walgreens. If you take maintenance medication (long-term medications), be sure to obtain a 90-day/3-month supply from Walgreens, CVS, or through Express Scripts home delivery to avoid paying the full cost of the prescription. Please review the Smart90 Program information included in the packet for additional details.

## Dental Insurance

There are no changes to the Delta Dental plan.

The plan year is the same as the health insurance, July 1 – June 30.

To locate a provider, visit www.deltadentalil.com or call (800) 323-1743.

## Healthcare Flexible Spending Account

**NEW Healthcare Flexible Spending Plan Administrator - WEX**

With your Healthcare Flexible Spending Account, you use pre-tax dollars to pay for eligible expenses not covered by your medical plan, such as deductibles, co-pays, coinsurance and non-covered dental and vision expenses. The full annual contribution is available immediately and reimbursements are processed monthly. Due to IRS regulations, you lose any unused portion of your account balance remaining at the end of the plan year.

The maximum annual contribution increased to $3,050/plan year ($127.08/pay period for 24 pay periods).

## Dependent Care Spending Account

**NEW Dependent Care Flexible Spending Plan Administrator - WEX**

With your Dependent Care Spending Account, you use pre-tax dollars to pay for eligible dependent care expenses.

Unlike the healthcare flexible spending account, the amount of reimbursement available is restricted to the amount contributed to date, less any amounts reimbursed. Reimbursements are processed monthly. Due to IRS regulations, you lose any unused portion of your account balance remaining at the end of the plan year.

The maximum contribution is $5,000/plan year (depending on employee's tax filing status).

## Basic Life and Accidental Death & Dismemberment (AD&D) Insurance (premiums paid by City)

All full time employees receive Life Insurance and Accidental Death & Dismemberment coverage equal to one times your base salary rounded up to the nearest thousand. Securian administers this plan coverage on the City's behalf. There are no plan changes to this coverage.

**Please review and/or complete the beneficiary section in Benefitsolver, which may also be changed at any time during the year.**

## Voluntary Life Insurance (Employee & Dependents)

Securian also offers Voluntary Life Insurance coverage to full-time employees in increments of $10,000, up to $500,000, not to exceed 5 times your annual earnings. You also have the option to purchase voluntary life insurance on your spouse and children, as well as employee/family voluntary accidental death and dismemberment coverage. If you choose to purchase AD&D coverage, you must also purchase voluntary life insurance and the amounts must be equal.

If you want to purchase additional life insurance for your spouse and child(ren), the plan allows coverage in increments of $5,000 up to $20,000 and either a $5,000 or $10,000 benefit for each child to age 26. **The employee must have voluntary life coverage in order to add additional life insurance for their spouse or dependent children.**

An Evidence of Insurability questionnaire (proof of good health) is required for new enrollees and the rate schedule is listed below.

If you or your spouse elect voluntary life coverage that requires underwriting, Securian will email you information or mail instructions to your spouse to complete the Evidence of Insurability (EOI) online. If the electronic EOI is not completed, a reminder letter will be mailed. Following Securian's review of the EOI, you and/or your spouse will receive Securian's decision letter via mail.

| | Minimum | Benefit Amount | Maximum |
|---|---|---|---|
| **Employee** | $10,000 | Increments of $10,000 | $500,000 |
| **Spouse** | $5,000 | Increments of $5,000 | $250,000 |
| **Child** | $5,000 or $10,000 | | |

**EMPLOYEE AND SPOUSE VOLUNTARY LIFE RATES***
(spouse rates determined based on employee's age)

| Age | Rate/$1,000 | Age | Rate/$1,000 |
|---|---|---|---|
| <25 | $0.055 | 50-54 | $0.275 |
| 25-29 | $0.065 | 55-59 | $0.455 |
| 30-34 | $0.080 | 60-64 | $0.780 |
| 35-39 | $0.095 | 65-69 | $1.270 |
| 40-44 | $0.120 | 70-74 | $2.300 |
| 45-49 | $0.180 | 75+ | $3.720 |

*If you elect to add voluntary AD&D insurance to your Additional Life Insurance, your monthly rate is $0.03 per $1,000 of AD&D benefit added to the above rates.

**Child(ren) Rates**

| Benefit Amount | Rate Per Month (regardless of the number of children) |
|---|---|
| $5,000 | $1.47 |
| $10,000 | $2.95 |

- Employees must be insured for Basic Life insurance through the Standard in order to enroll in Additional Life insurance.
- Employees must be insured for Additional Life insurance in order to elect Dependent Life Insurance.
- Employees must elect Additional AD&D insurance for yourself in order to elect AD&D insurance for your dependents.

- The coverage amount, if any, for your spouse cannot exceed 100% of your combined Basic and Voluntary Life coverage.
- All late applications (applying more than 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval.
- Employees pay 100% of the premium for this coverage through payroll deduction.

Requests to enroll or cancel voluntary life insurance coverage may be completed at any time throughout the year.

## Employee Assistance Program (EAP)

The confidential EAP is available to employees and their immediate family members at no cost through LifeWorks. It is available by phone at (855) 773-0207 or online at https://login.lifeworks.com/ or by mobile app 24 hours a day, 7 days a week.

The website is a wealth of knowledge which includes information on the following:

- Emotional Wellbeing
- Family Life
- Healthy Living
- Leadership Skills
- Legal and Financial
- Self-Assessments

**Each employee has an individual login:**

| | |
|---|---|
| Invitation Code: | cityclake-1111 (employee number in place of 1111) |
| Unique Code: | 01011999 (employee's birthday - MMDDYYYY) |

Additional information can be found on the Intranet.