

MADISON COUNTY COMMISSION

# BENEFITS OPEN ENROLLMENT

NOV. 1ST - NOV 14TH, 2023



Madison County **HR**  
Shaping the future together

# OPEN ENROLLMENT 2023

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Madison County **HR**  
Shaping the future together

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November 1st, 2023

Dear Madison County Employees,

On behalf of the Madison County Commission, I extend my heartfelt gratitude for your unwavering support and commitment. As the Director of Human Resources, I am reaching out to inform you about the upcoming Annual Benefits Open Enrollment for 2024.

This is an important opportunity for you and your dependents to choose the benefits that align with your needs and priorities, all of which have been approved by your County Commissioners.

To learn more about the Annual Benefits Open Enrollment, please refer to the comprehensive guide provided and visit our HR website at [www.madisoncountyhr.org/openenrollment](http://www.madisoncountyhr.org/openenrollment). Here, you can explore the available benefits and find details about the changes implemented for the upcoming year, outlined on page 3 under the heading "What's different this year?"

Our dedicated HR Team is available to support you throughout this process. We will be conducting meetings at various locations across the County, as detailed on page 10 of the guide. Employees nearing retirement or those requiring personalized assistance can schedule one-on-one appointments by contacting HR at (256) 532-3614. Our office, located at 819 Cook Ave., is open from 8:00 a.m. to 5:00 p.m., Monday through Friday.

Please be reminded that the deadline for all Annual Benefits Open Enrollment changes is Tuesday, November 14th at 5:00 p.m. After this period, the next opportunity to make changes will be within 30 days of a qualifying event. Beverly Moon, our Benefits Coordinator, is available to help you understand your options and assist with the enrollment process.

Thank you for all you do for Madison County. Your well-being is our priority, and we are here to support you in making informed decisions about your benefits.

Respectfully,

A handwritten signature in black ink that reads "Jennifer L. Mahan".

Jennifer L. Mahan  
Director of Human Resources

# Welcome to Open Enrollment!

Open Enrollment runs from Nov. 1st through Nov. 14th. This is your once-a-year opportunity to make changes to your benefits so they continue to be a good fit for you and your family. This year, there's much to consider, so it's an ideal time to take a fresh look at all the benefits Madison County offers.

## What's different this year?

### Health Insurance Premium Increase

	2023	2024
Single	\$59	\$61
Family	\$143.50	\$148.50

### VSP (Vision) Premium Increase

	2023	2024
Employee	\$2.77	\$2.88
Employee + One	\$5.82	\$6.06
Employee + Family	\$8.92	\$9.72

### Virtual Physical Therapy Benefit

Hinge Health combines expert clinical care and advanced technology to go beyond traditional physical therapy. Available at no cost to you through a Local Gov health plan.

## Payroll deduction dates

DEC  
**8th** health and vision

JAN  
**5th** flexible spending

## Flexible Spending Accounts

The Health FSA is for out-of-pocket medical, dental, vision and hearing expenses incurred by the employee and the employee's qualifying eligible dependents.

**Health FSA Annual Allowance: \$3,050**

**Dependent Care FSA Annual Allowance: \$5,000**

Minimum contribution to FSA is \$184

### Ready to Enroll?

Scan the code below to visit the Enrollment website



### Need Help?

Give us a call at 256-532-3614



# Your Open Enrollment Checklist



## Need help choosing?

Contact Madison County HR and together we will ensure you choose the best options for you and your family for 2024.



**Take this opportunity to review and/or make changes to the dependents you cover and update your current benefit elections including medical, dental (included in BCBS health coverage), and vision.**



## Gather:

- Social Security Cards (for enrollee & dependants)
- Marriage license (if enrolling spouse)
- Birth certificates (if enrolling children)



**You must choose to re-enroll or decline Flexible Spending Account (FSA) participation every year.**



**Don't miss your annual opportunity to enroll, disenroll, or make changes to your voluntary insurance benefits. Here's what's available to you during Open Enrollment:**

- LGHIP Blue Cross Blue Shield health / dental insurance, and prescriptions.
- VSP Vision insurance
- Flexible Spending Accounts
- Dis-enroll over age dependants
- Pre-Tax deductions



## If you don't enroll during Open Enrollment:

- You won't be able to contribute to a healthcare or dependent care flexible spending account.
- You'll have the same medical, dental, and vision coverage in 2024 as you had in 2023, covering the same eligible dependents.
- You'll continue to have the same voluntary benefit elections with Madison County that you do now — they carry over each year (except for FLEX!)



# Who is eligible to enroll?

Madison County benefits offered during Open Enrollment are available to all full-time and reduced full-time employees

## Dependent Eligibility

When you enroll in benefits, you can also enroll your family members:

- Your spouse
- Children up to age 26, including biological children, adopted children, children placed for adoption, legal guardianship, stepchildren, and children covered under a qualified medical child support order (note that Madison County automatically disenrolls children once they turn age 26)
- Disabled children age 26 or older\*
- Legal and physical custody of a dependant allows coverage for a dependant, regardless of relationship, under the age of 19, for whom the participant, or his or her spouse, has been granted legal and physical custody by a court of competent jurisdiction.

All employees are responsible for determining whether their dependents meet the eligibility requirements to enroll in Madison County benefits.

\*Approval required.

## Making Changes to Your Benefits

If you have a qualifying life event during the year (marriage, birth/adoption of a child, divorce, spouse employment change, etc.), you can make changes to your benefits in the middle of the year. You'll have 30 days after the life event occurs to make changes. If you don't make your changes by the 30-day deadline, you must wait until the next Open Enrollment period to make changes, and those elections won't become effective until January 1st. Contact HR for details on dependent eligibility and when you can enroll and disenroll dependents.

## How to Enroll

You can enroll in or make changes to your benefits during Open Enrollment from November 1 through November 14, 2023. To enroll visit [madisoncountyhr.org/openenrollment](https://www.madisoncountyhr.org/openenrollment).

The elections you make during Open Enrollment are effective from Jan. 1 through Dec. 31, 2024.

## Save for the future.

Open Enrollment is a great time to think about how much you're saving for retirement. Contribute to either of the 457(b) plans. Plus, with our FSA (Flexible Spending Account) plan, you can ensure that you are reducing the amount of tax you are paying.



# Health

LGHIP provides Blue Cross Blue Shield health, dental, and prescription drug coverage for eligible employees.



During Open Enrollment employees can choose to enroll, add or remove dependents, or cancel coverage. Supporting documents will be required. No action is required for those without changes.

## Coverage Options

### Single

Single coverage is the mandatory minimum coverage for eligible employees

Family members both working for an LGHIP agency must enroll separately

**\$61**

Bi-Monthly

### Family

Eligible Dependents: Spouse, Child, or Stepchild. Grandchild or Niece/Nephew. Incapacitated dependent over age 25

**\$148.50**

Bi-Monthly

## Health Coverage Highlights

### Ambulance

Covered at 80%, subject to the calendar year deductible

### Emergency Room

Covered at 100% if services are provided within 72 hours of accidental injury

### Diagnostic X-Ray

Covered at 100%, subject to \$100 facility copay

### Surgery

Covered at 100%, subject to \$100 facility copay

### Physical Therapy

Covered at 80%, subject to the calendar year deductible, precertification required after the 15th visit

### Inpatient Hospital Admission

\$200 admission deductible for day 1, \$50 facility copay days 2-5

### Medical Emergency

\$200 facility copay

### Lab Work

\$7.50 copay / test

### Office Visit Copays

Nurse Practitioner, Physician's Assistant, Registered Dietician: \$20/visit

Physician and Doctor of Osteopathic: \$40/visit

Specialist: \$50/visit

### Routine Care

Covered at 100%. No copay or deductible

Includes services such as: cancer screenings, well visits, tobacco cessation counseling, and immunizations

### Calendar Year Deductible:

\$200

### Annual Out of Pocket Max:

\$9,100 individual / \$18,200

family

### For more details:

Refer to the Plan Summary located on the Open Enrollment website!

### Hinge Health:

Hinge Health is an innovative program that combines expert clinical care and advanced technology, surpassing traditional physical therapy methods. It offers personalized physical therapy developed by physical therapists to alleviate pain based on individual needs, goals, and abilities. With dedicated 1-on-1 support from qualified health coaches and physical therapists, users can connect via text, email, phone call, or video chat to set goals and ask questions. This service is available at no cost for employees enrolled in Local Gov Health Insurance.



# Dental & Prescription Care

Included in the LGHIP Health Plan, the BCBS of Alabama's Dental Network is a statewide dental network. This managed care program is designed to promote quality and cost-effective dental care. Currently, more than 2,532 dentists (approximately 92% of the dentists in Alabama) have joined this program.



## In-Network Dental Coverage

### Annual Deductible

\$25 per member; max of three deductibles per family

### Basic & Major Services

Covered at 50%, UCR, subject to \$25 deductible

### Orthodontic Services

Covered at 50%, UCR, only applies to dependent children under 19 years old

\*Limited to \$1,000 lifetime max per person, unless deemed medically necessary

### Diagnostic & Preventative Services

Covered at 100%, no deductible

### Annual Benefit Max

Under age 19: No maximum

Over age 19: \$1,500 per person



## Specialty Drugs

Many specialty drugs may only be dispensed by calling OptumSpecialty Pharmacy at (855) 427-4682. Mail-order drug benefits only apply to specialty drugs

## What's Covered?

The current Prescription Drug List (Formulary) is available at [www.lghip.org](http://www.lghip.org) and [madisoncountyhr.org](http://madisoncountyhr.org).

The formulary includes the covered drugs available for the plan. Drugs not included in the formulary are not covered without prior authorization from OptumRx



## Prescription Coverage

Offered through OptumRx

### Tier 1

Generic Maintenance and Non-Maintenance Drugs

Maximum \$15 copay per prescription, or the cost of the prescription, whichever is less

- Generic maintenance drugs may be dispensed for a 60-day supply, after an initial 30-day fill

### Tier 2/3

(Point of Sale)

Preferred Drugs

Covered at 80% (after member reaches annual deductible)

- May be dispensed up to 30 day supply
- Member pays full costs at the pharmacy
- Must meet annual deductible of \$200 or \$600 for family
- Member has 12 months to claim and receive reimbursement by mail or direct deposit

### Specialty

(Point of Sale)

Must fill through the Optum Specialty Pharmacy

Covered at 80%

- Member pays full costs at the pharmacy
- Must meet annual deductible of \$200 or \$600 for family
- Member claims and receives reimbursement by mail or direct deposit

*Reimbursements must be processed within 12 months of the fill*



# Vision Services Plan (VSP)

Enroll in VSP Vision Care and receive quality eyewear and access to care from great eye doctors. Increased frame allotment of up to \$200 annually.



## Coverage Options

### Single

Employee only- no dependents

**\$2.88**

Bi-Weekly

### Employee + One

Employee and one single dependent

**\$6.06**

Bi-Weekly

### Family

Employee and eligible dependents

**\$9.27**

Bi-Weekly

## VSP Coverage Highlights

### Well Vision Exam - \$20 co-pay / per calendar year

Focuses on your eyes and overall wellness

### Lenses - \$20 co-pay / per calendar year

Single vision, lined bifocal, and lined trifocal lenses  
Impact-resistant lenses for dependent children

### Frames - \$20 co-pay / per every other calendar year

\$220 featured frame brands allowance  
\$200 frame allowance  
20% savings on the amount over your allowance  
\$200 Walmart®/Sam's Club® frame allowance  
\$110 Costco® frame allowance

### Contacts (instead of glasses) - \$0 co-pay / as needed

\$120 allowance for contacts and contact lens exam (fitting and evaluation)  
15% savings on a contact lens exam (fitting and evaluation)

**Use in-network providers found at [www.vsp.com](http://www.vsp.com)**

### No Card Required

Use your SSN to verify enrollment.  
No participant cards are issued.

### Who is covered?

Dependent children may be covered on Vision through age 26.

### Pre-Tax Deductions:

For employees enrolling in LGHIP Health Insurance or VSP Vision services, pre-taxing will allow the payroll deductions to be taken prior to taxes being withheld.

If you have specific questions about how this would affect your tax situation, we suggest you seek the advice of a tax professional.

Complete the Pre-Tax Election form on the Open Enrollment website!



# Flexible Spending Accounts

A Benefit Strategies Flexible Spending Account (FSA) allow employees to set aside pre-tax dollars to be used for designated eligible expenses and is explained below.



## Health Care Reimbursement Account (Health FSA)

The Health FSA is for out-of-pocket medical, dental, vision and hearing expenses incurred by the employee and the employee's qualifying eligible dependents. A qualifying eligible dependent is generally:

- A spouse
- A dependent that is claimed on the employee's taxes
- Adult child(ren) under the age of 26

## Dependent Care Assistance Account (Dependent Care FSA)

The Dependent Care FSA is for employee expenses related to the cost of dependent care while the employee is at work (if married, the spouse must be employed or attending school full time). Eligible dependents must be under the age of 13. Tax dependents age 13 and older are eligible if they are physically or mentally incapable of self-care and reside in the employee's home at least half the year.

### Enrolling?

You will receive your card before the end of the year- but you cannot use your FSA card until Jan 1, 2024.

### Need a new card?

Contact Voya at (888) 401-3539

### For more details:

[presents.voya.com/EBRC/Product/HAS/HealthFSA](https://presents.voya.com/EBRC/Product/HAS/HealthFSA)



On December 31, up to \$610 of the Health FSA rolls into the next year - any additional amount will be forfeited if it remains unused.



Dependent Care FSA funds can be used through March 15th and all claims must be submitted by March 31st. No excess funds roll over.

Minimum contribution to FSA is \$184

## FSA Options & Eligible Expenses

Health FSA	
Calendar Year Deductible	Medical Co-Pays
Generic Rx Co-Pays	Lab & Testing Fees
Dental Out of Pocket	Vision Out of Pocket
Orthodontics	Certain OTC Medicine
Feminine Hygiene Products	Testing Supplies
<b>Annual Allowance: \$3,050</b>	

Dependent Care FSA	
Daycare for dependents up to age 13	Elder care for seniors who reside with you 6 months a year
Before school or after school care	Day camp
<b>Annual Allowance: \$5,000</b>	



# Open Enrollment Meetings

HR will be hosting meetings at the following locations to discuss plan design changes and assist employees with completing the Open Enrollment process. We encourage employees to attend a meeting at the Service Center or Courthouse if they need assistance or contact our office to schedule a one on one meeting.

DATE	PLACE	TIME
Nov 1st & Nov 2nd	Jail Training Room	6:30am & 6:30pm
Nov 6th	Sheriff's CID Training Room	8:30am
Nov 7th	Water / Public Works / Bldg Insp.	7:00am - 9:00am
Nov 8th	D3 New Hope	7:00am
Nov 8th	Service Center	12:00pm - 2:00pm
Nov 8th	Courthouse Basement	4:00pm - 5:00pm
Nov 9th	D3 Brownsboro	7:00am
Nov 9th	Courthouse	10:00am - 11:00am

**MEETINGS AT THE SHERIFF'S DEPARTMENT AND JAIL WILL ONLY BE FOR EMPLOYEES IN THOSE DEPARTMENTS**

## Planning to retire in 2024?

- Contact HR 90 days prior to the expected retirement date.
- Retirements are always on the 1st of the month.
- Employees retiring who are eligible for Medicare must enroll in Part A and B to begin consistent with the 1st day of retirement.
- Review leave accrual balances on the employee portal.
- To maintain Health Coverage:
  - Over 60? You must have served 20 or more continuous years with Madison County and have been enrolled in LGHIP for at least 10 years.
  - After 25 years of service with Madison County at any age, while having been enrolled in LGHIP for at least 10 years.



# Frequently Asked Questions

## **Q: What is Open Enrollment?**

A: Open Enrollment provides benefit-eligible employees the opportunity to make changes to their benefits elections and re-enroll in Flexible Spending Accounts.

## **Q: When does Open Enrollment begin?**

A: 2024 Benefits Open Enrollment runs Wednesday, November 1 at 8 AM through Tuesday, November 14 at 5 PM.

## **Q: Where do I make changes during Open Enrollment?**

A: Visit our website at [www.madisoncountyhr.org/openenrollment](http://www.madisoncountyhr.org/openenrollment) to enter your changes.

## **Q: Do I have to do anything during Open Enrollment?**

A: Annual re-enrollment is required for Benefit Strategies Flexible Spending Accounts. **If you don't need to make any changes to your 2024 elections, you do not need to complete the survey.**

## **Q: What can I change during Open Enrollment?**

A: During Open Enrollment, you may make changes to your Health Insurance, Vision, Flexible Spending, Pre-Tax Deductions, or enroll in the Sick Leave Bank. Some changes may include moving from single to family coverage, adding or removing a spouse or eligible dependent, or dropping from family to single coverage.

## **Q: Where can I find my current payroll deductions?**

A: Employees can check their current deductions in the Employee Portal under the MyHR tab.

## **Q: Do I have to complete the survey to make changes?**

A: Yes, however, you may submit forms either electronically through the survey or directly to HR.

## **Q: How will I know if my responses were recorded and received by HR?**

A: Following completion of the survey, employees will receive a confirmation email with a copy of their elections to the email provided.

## **Q: I made a mistake on my elections or am having trouble in the survey. What should I do?**

A: For corrections or issues, please call HR at (256) 532-3614 or visit HR at 819 Cook Ave NW Suite 132.

## **Q: Do I have to re-enroll in Flexible Spending?**

A: Yes, employees must re-enroll each year during Open Enrollment to continue payroll deductions and add funds to their FLEX card. Participants can begin using 2024 FLEX dollars on or after 01/01/2024.

## **Q: When do elections go into effect?**

A: January 1, 2024; however, any changes in deductions in health and vision will begin on December 8th for coverage in January.

## **Q: Who should I call if I have questions?**

A: Call HR at (256) 532-3614 to schedule a benefits meeting or for more information on Open Enrollment.

## **Q: Will Lincoln Voluntary Benefits be part of this Open Enrollment?**

A: No, Lincoln Voluntary Benefits were finalized earlier this year, from October 2nd to 13th, and will not be included in this Open Enrollment period. Your next opportunity to make changes to Lincoln Voluntary Benefits will be Nov 1, 2024.

# Contact information

## **Madison County HR**

(256) 532-3614

[www.madisoncountyhr.org](http://www.madisoncountyhr.org)

## **LGHIP (Local Government Health Insurance Plan)**

(866) 836-9137

[www.lghip.org](http://www.lghip.org)

## **Blue Cross Blue Shield**

(800) 321-4391

[www.bcbsal.org](http://www.bcbsal.org)

## **Behavioral Health Systems (EAP)**

(800) 245-1150

[www.behavioralhealthsystems.com](http://www.behavioralhealthsystems.com)

## **Employee Clinic**

(256) 265-0220

Monday - Friday 7am - 4pm

## **Employees' Retirement System / RSA-1**

(877) 517-0020

[www.rsa-al.gov](http://www.rsa-al.gov)

## **Hinge Health**

(855) 902-2777

[hinge.health/lghip-oe](http://hinge.health/lghip-oe)

## **Lincoln Financial Group (Life / LTD)**

(877) 275-5462

[www.lfg.com](http://www.lfg.com)

## **Nationwide**

(877) 677-3678

[www.nrsforu.com](http://www.nrsforu.com)

## **OptumRX**

(844) 785-1603

[www.optumrx.com](http://www.optumrx.com)

## **Teladoc**

(855) 477-4549

[www.teladoc.com/Alabama](http://www.teladoc.com/Alabama)

## **Vision Service Plan (VSP)**

(800) 877-7195

[www.vsp.com](http://www.vsp.com)

## **Voya (FLEX / FSA)**

(888) 401-3539

[www.vsp.com](http://www.vsp.com)

