

2024 EMPLOYEE BENEFIT GUIDE

Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of quality benefits to protect your health, your family and your way of life. This brochure was designed to answer some of the basic questions you may have about your benefits. Please read it carefully along with any supplemental materials you have received. **You will see a small increase to Medical plans and a new Dental Carrier to keep those rates low.**

Open Enrollment

Open enrollment dates are October 31 through November 7, 2023. The benefits platform Steele Benefits will store your elections and your waivers: <http://guardian.benselect.com/>. **Your username is your SSN, your password is the last 4 of your SSN and the last 2 of your birth year.** Benefit assistance is available through [Employee Services](#).

Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a Qualifying Event during the year. The following are examples of the most common Qualifying Events:

- ▶ Marriage or divorce
- ▶ Birth or adoption of a child
- ▶ Child reaching age 26
- ▶ Death of a spouse, Registered Domestic Partner (RDP), or child
- ▶ Change in child custody
- ▶ Change in coverage election made by your spouse/RDP during his/her employers Open Enrollment period
- ▶ You lose coverage under your spouse's/RDP's plan

**EMPLOYEE SERVICES
ELIZABETH
SENSENSTEIN**

812-349-7314

esensenstein@co.monroe.in.us

Medical Plans



Monroe County Government is pleased to offer you three choices of health plans from Anthem.

Plan	Coverage Tier	Employee/Pay	MCG/Pay
Plan 1 PPO \$750/\$1500 Deductible	Employee Only	\$60.54	\$242.17
Out of Pocket Maximum \$4,000 Individual \$8,000 Family	Employee + Spouse	\$157.41	\$629.66
	Employee + Child(ren)	\$145.30	\$581.22
	Family	\$205.85	\$823.39
Plan 2 PPO \$2000/\$4000 Deductible	Employee Only	\$57.52	\$230.07
Out of Pocket Maximum \$5,000 Individual \$10,000 Family	Employee + Spouse	\$149.54	\$598.17
	Employee + Child(ren)	\$138.04	\$552.16
	Family	\$195.55	\$782.22
Plan 3 \$3000/\$6000 HDHP	Employee Only	\$21.22	\$244.08
Out of Pocket Maximum \$5,000 Individual \$10,000 Family	Employee + Spouse	\$55.18	\$634.59
	Employee + Child(ren)	\$50.94	\$585.78
	Family	\$72.16	\$829.85

Health Savings Account

Monroe County Government offers an annual contribution for those enrolled in the Plan 3 High Deductible Health Plan.

2024 Insurance Tier	2024 MCG Contribution	2024 Max allowable Employee Contribution (based upon MCG contribution)	Total 2024 Max Contribution
Individual	\$1,000	\$3,150	\$4,150
Family	\$2,000	\$6,300	\$8,300

Employee Health Clinic

Monroe County Government is proud to offer medical services at greatly reduced cost through our clinic.

- Physical Incentives: \$150 incentive for Annual Physical
- Employees and dependents enrolled in the Monroe County Health Plan are eligible to use the clinic
- Office visits and some medications at no cost to employees
- Flu Shots available

Dental Plans - *New Provider through MetLife*



Monroe County Government is pleased to offer you two choices from MetLife.

Plan	Tier	Employee/Pay	County/Pay
Option 1	Employee Only	\$3.73	\$8.70
	Employee + Spouse	\$7.93	\$18.51
	Employee + Children	\$10.39	\$24.25
	Family	\$14.59	\$34.05
Option 2 Additional Orthodontia for Dependent Children <u>ONLY</u>	Employee + Children	\$13.86	\$24.25
	Family	\$19.47	\$34.05

Vision Plan

You have the opportunity to enroll in the Guardian/VSP vision plan.



Tier	Employee/Pay
Employee Only	\$6.46
Employee + Spouse	\$13.04
Employee + Children	\$13.70
Family	\$17.13

Flexible Spending Accounts

You have the opportunity to enroll in Flexible Spending Accounts to pay for qualified expenses.

- Medical FSA – Medical, Dental, Vision expenses (\$3,200 limit)
- Limited FSA – Dental and Vision expenses only (\$3,200 limit)
- Dependent Care FSA – Child or Elder Care (\$5,000 limit)

Voluntary Insurance Options

Monroe County Government is pleased to offer you many voluntary insurance plans.

One America

- Short Term Disability
- Long Term Disability
- Life Insurance
 - All Full Time employees receive a **\$25,000** Monroe County paid Life Insurance Policy
 - Additional coverage options available
- Premiums are calculated during enrollment

Voya

- Accident Coverage
- Critical Illness Coverage
 - All employees on Monroe County Health Plan 3 receive a Monroe County paid **\$5,000** Critical Illness policy
- Premiums are calculated during enrollment

Guardian

- Hospital Indemnity Plan
 - Receive a cash benefit if you are admitted to the hospital

Tier	Option 1	Option 2
Employee Only	\$17.25	\$30.31
Employee & Spouse	\$36.10	\$63.65
Employee & Children	\$27.53	\$48.01
Family	\$46.38	\$81.35

Other Voluntary Plans

- CollegeChoice Advisor 529 Savings Plan
- Legal Shield – Prepaid Legal Services