

**Annual Open Enrollment**  
**Begins Monday, October 21<sup>st</sup> at 8:00 AM and**  
**Ends Sunday, November 3<sup>rd</sup> at Midnight**

**Benefit elections will be effective Wednesday January 1<sup>st</sup>, 2014**

To: Benefits-Eligible Employees

Enclosed are your 2014 Benefits Enrollment Guide and additional information for the 2014 plan year Annual Enrollment. The Benefits Enrollment Guide is also posted online at the Rutherford County Risk Management website. The website address is: <http://www.rutherfordcountyttn.gov/rm/index.htm>.

You are strongly encouraged to go online and confirm your benefit plan elections for 2014. Failure to do so may result in you and your dependents NOT having the coverage you want in 2014. To review all available online benefit options, you should select "Walk Me Through The Process" after logging onto the ADP website. This will allow you the opportunity to change, elect, withdraw or decline benefits.

In accordance with Health Care Reform and in compliance with the Uniform Benefit Summaries provision, medical plan benefit summaries are posted on the Home Page of the Risk Management website. To read and review the Medical Plan Summaries go to: [www.rutherfordcountyttn.gov/rm/index.htm](http://www.rutherfordcountyttn.gov/rm/index.htm).

Employee contributions for all medical plans will increase in 2014 with the exception of the HRA plan's Employee Only coverage. Please use the enclosed information to carefully select which plan offers the best coverage and pricing for you and your family, if applicable.

The enclosed DVD presentation describes the changes for 2014 and highlights the features of the County's benefits. You may also view the same presentation at [www.rutherfordcountyttn.gov/rm/index.htm](http://www.rutherfordcountyttn.gov/rm/index.htm).

**What's New for 2014**

**Wellness Fee**

- **Please read the handout included in this packet titled "KNOW YOUR NUMBERS" for details on how you can avoid the 2014 wellness fee.** In 2014, all employees who are enrolled in a County medical plan will need to have a biometrics screening completed by February 17, 2014 to avoid a monthly wellness fee being deducted from your payroll.

**Copay Plan**

- Deductibles and Out-of-Pocket (OOP) maximums are increasing
- Emergency Room and Urgent care copays are increasing

**Deductible Plan**

- Out-of-Network deductibles are increasing
- Out-of-Pocket (OOP) maximums are increasing with one exception: the individual In-Network OOP maximum is decreasing
- Emergency Room copay is increasing

Turn this page over to learn more

### **HRA Plan**

- Deductibles are increasing; county contributions have not

### **Prescription Drug Mail Order**

- Copays for the mail orders are decreasing for all three medical plan options

### **New Life Insurance Carrier**

- The Hartford will replace The Standard as the life and AD&D administrator
- Coverage levels and rates will not change
- During Annual Enrollment, you can add or increase your Supplemental Life coverage amount by \$10,000 without answering medical questions or Evidence of Insurability (EOI) (*provided you have not reached your plan coverage maximum which is 5 times your **base** salary*)

### **New Short-Term Disability Carrier**

- Cigna will replace Reliance Standard as the short-term disability vendor
- Coverage levels and rates will not change
- During Annual Enrollment, you can add short-term disability coverage without answering medical questions; however, the 12-month pre-existing condition limit will still apply. See page 11 of the enclosed 2014 Benefits Enrollment Guide for additional information.

**FSA Reminder:** If you wish to participate in the FSA program for 2014, you must enroll in it during the Annual Enrollment. Your 2013 FSA election DOES NOT continue for 2014. See the enclosed 2014 Benefits Enrollment Guide for additional information.

### **ADDITION OF DEPENDENTS DURING ANNUAL ENROLLMENT** (Dependent Verification)

If you are enrolling or adding NEW dependents to the Medical and/or Dental plan that were not covered on a plan in 2013, you are REQUIRED to furnish proof of dependent eligibility for coverage. Refer to the enclosed 2014 Benefits Enrollment Guide for detailed information. See pages 2- 3 of the enclosed 2014 Benefits Enrollment Guide for additional information.