

MEMO TO : All Eligible Monmouth County Employees
FROM : William McGuane, Benefits & Workers' Compensation Manager
DATE : June 17, 2019
RE : Employee Benefits Open Enrollment

The Open Enrollment for the Plan Year October 1, 2019 through September 30, 2020 will take place **Monday, July 8, 2019 through Friday, August 2, 2019** for all healthcare and voluntary dental, vision, short term disability, life, critical illness, cancer and accidental insurance. **Information will be made available through your department benefit liaison and Colonial Life.**

Open enrollment is a **once a year opportunity** to enroll in both health and voluntary benefit plans. *It is also the time to check that your coverage tiers are accurate (Single, Employee Plus or Family).* The purpose of open enrollment is to provide employees an opportunity to enroll in benefit plans, change benefit plans or with proper documentation add or delete eligible dependents to their existing plans. As of October 2010, dependent children, are entitled to dependent status on their parent's healthcare plan until age 26. In order to enroll a young dependent, employees must complete the appropriate healthcare enrollment form and provide the required proof of eligibility. The appropriate forms can be found on the Employee Intranet or through your benefit liaison. **Changes made during this open enrollment period will become effective on October 1st.**

Please remember

- A) *At any time other than open enrollment eligible dependents must be added to your coverage within thirty (30) days of the qualifying event **AND***
- B) *in accordance with COBRA Legislation, it is the employee's responsibility to notify the benefits office if a dependent is no longer eligible for coverage because of age, marital status or member passing. Failure to do so could result in higher non-reimbursable premium contributions.*

IMPORTANT

Attached is an "Employee Contribution Schedule" effective October 2019. Now is the time to assess potential rate changes and make appropriate plan selections. The County will continue to provide employees with exceptional medical coverage from the following providers.

- A. Horizon OMNIA Plan
- B. Horizon, Blue Cross Blue Shield of NJ, Direct Access Plan
- C. IAA (an option for those employees hired on, or before July 1, 1994)
- D. Horizon EPO Value Plan

(over)

Monmouth County

Division of Benefits & Workers' Compensation

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- E. Horizon Vision Plan (*automatically included with the Horizon OMNIA Plan*)
- F. Horizon Dental Plans (HDC & HDOP)
- G. Dental Services Organization Plan
- H. Colonial Life

Enrollment materials relative to Horizon health, dental and vision plans, along with Dental Services Organization information will be sent to each department Benefits Liaison and in Social Services to the Human Resources Department.

Your department's benefit liaison will also schedule meetings with Colonial Life representatives to provide product and enrollment information to you during this year's open enrollment period.

Should you wish to change health benefit plans, or make a change under your current plan contact your **Benefits Liaison** or the **Social Services Human Resources Department (DSS Employees)** and you will be provided with the proper forms.

The information sent to your department's Benefit Liaison gives detailed information on accessing the Horizon website to locate participating physicians. We urge all employees to use this tool to assist them in confirming their healthcare providers remain in their plan's network, or in the network of a plan you may be considering changing to for the upcoming plan year.

Completed forms should be returned to your Benefits Liaison who will forward them to the Benefits Department in the Hall of Records. **All forms must be received by the Benefits Department no later than 4:00 P.M. Friday, August 2, 2019.** If your Benefits Liaison or the Social Services Human Resources Department cannot answer any questions you may have, please ask them to contact Cathy Fiore at 732-866-3622 Ext. 7655 or Pam Pezzullo at 732-866-3622 Ext. 6671 in the Benefits Department.

Lastly, employee healthcare deductions are automatically taken on a pretax, Section 125 plan basis to enable employees to take advantage of the obvious tax advantages. If for some reason, you would prefer not to have the deduction taken on a pretax basis, please call the Monmouth County Benefits Department at 732-866-3622 Ext 7655, or 732-866-3622 Ext 6671.

WMcG/cf
Cc: Teri O'Connor, County Administrator