



OPEN ENROLLMENT 2021

READY!

Important Dates

The 2021 open enrollment portal will be open at 12:01 a.m. on October 14, 2020 and close at midnight, November 1, 2020. All changes made during open enrollment will be effective on January 1, 2021.

Review Your Coverage

At any time you can login to www.aflacatwork.com to review your current coverage and cost.

Your Employee ID is the first four digits of your last name and the last four digits of your Social Security Number.

Your PIN is the last four digits of your Social Security Number and the last two digits of your birth year.

Update Your Email

Before Open Enrollment begins it is the perfect time to sign-in and make sure we have a current email address for you, as this is how most of the Open Enrollment communication will be sent to you.

SET!



Access 2021 Benefits Information and Material

Review the 2021 Benefits Guide available at www.williamsoncounty-tn.gov/mybenefits

Contact the Benefits Department if you have any questions.

Consider your Options

The online open enrollment process will take you step by step so you can determine if you want to:

- Add or drop any medical, dental, flexible spending account, or voluntary benefits.
- Add or drop any dependents, and begin to collect documents needed.
- Make an election to a Flexible Spending Account. You must make a new election to continue this benefit or are enrolling for the first time in 2021.
- Make an election to contribute to a Health Savings Account (HSA). You must make a new election to continue this benefit or are enrolling for the first time for 2021.
- Name beneficiaries for your life insurance policies.



GO!

October 14 - November 1, 2020

Getting Started

The online benefits system is easy to use, and will walk you through all of the benefits available, giving you the option to make changes or keep your benefits the same for 2021. Please complete the entire enrollment program in order to ensure your benefits choices are processed correctly upon submission.

<https://aflacatwork.com/enroll>

Sign In and Make Your Benefit Selections

Sign in to access the Online Open Enrollment portal.

Your Employee ID is the first four digits of your last name and the last four digits of your Social Security Number.

Your PIN is the last four digits of your Social Security Number and the last two digits in your year of birth.

Sign, Print, and Review

After making your benefit selections, sign with your PIN, and print. After printing your benefit confirmation, verify that your benefit choices are accurate for 2021. If you have any questions about the benefits you have chosen, please contact the benefits department by November 1, 2021.

OPEN ENROLLMENT SUMMARY

<p><u>MEDICAL PLANS</u></p>	<p>*Medical benefits, deductibles and out of pocket expenses remain the same.</p> <p>*Per pay period costs remain the same</p> <p>*Plan coverages and network choices are the same</p> <p>*If you do not submit a new election for 2021 by the deadline, your medical coverage will continue with the current network and at the same coverage level (i.e., no coverage, employee only, employee +1, family) for 2021.</p>
<p><u>DENTAL PLAN</u></p>	<p>*Dental benefits remain the same</p> <p>*Per pay period costs remain the same</p> <p>*Plan coverages and network choices are the same</p> <p>*If you do not submit a new election for 2021 by the deadline, your dental coverage will continue with the same coverage level (i.e., no coverage, employee only, family) for 2021.</p>
<p><u>H.S.A PARTICIPATION</u></p>	<p>Your account remains active; however, to continue contributing to your HSA through pre-tax payroll deductions, you must make a new election for 2021.</p>
<p><u>F.S.A PATICIPATION</u></p>	<p>Your participation will end on December 31, 2020. To continue contributing to these accounts, you must reenroll and elect your contribution for 2021.</p>
<p><u>VOLUNTARY SUPPLEMENTAL BENEFITS</u></p>	<p>*If you do not submit a new election for 2021 for any of the voluntary benefits, your current election(s) will continue without interruption.</p> <p>*Per pay cost may change if enrolled in Long Term Disability and/or Supplemental Life Insurance. Premiums for these programs are based on age and income.</p> <p>*See summary below of each voluntary supplemental benefit.</p>
<p><u>VISION</u></p>	<p>*NEW PLAN OPTIONS FOR 2021</p> <p>*If currently enrolled in the Principal vision plan, and do not make a new vision election for 2021, you will automatically be moved to the Cigna Allowance Plan (Option 1). If you would like to enroll in the Cigna Network Plan (Option 2), you will need to select that option during the open enrollment process.</p>

MEDICAL PLAN and NETWORK INFORMATION

OAP MEDICAL PLAN INFORMATION

If you choose the OAP (Open Access Plus) network, employees and dependents will have a per pay period cost for this network election. Refer to the below informational sheets for the per pay period cost and provider network.

OAP network

[OAP Central TN](#)

[OAP East TN](#)

[OAP West TN](#)

- [Option 1 OAP deductible plan cost](#)
- [Option 2 OAP deductible plan with HSA cost](#)
 - [2021 HSA employer contributions](#)
- [Convenient Care Clinics covered under Local PlusIN and OAP](#)

LOCAL PlusIN PLAN INFORMATION

IN stands for **in-network providers only**. These plans have no out of network benefits and the network of providers is limited. If you use a provider not in the Local PlusIN network your claim will be denied.

If you choose the Local PlusIN network, employees have no per pay period cost, only dependents have a per pay period cost for this election. Refer to the below informational sheets for the per pay period cost and provider network.

Local PlusIN network

- [Option 3 Local PlusIN deductible Plan cost](#)
- [Option 4 Local PlusIN deductible plan with HSA cost](#)
 - [2021 HSA employer contributions](#)
- [Helpful Information on the Local PlusIN Network and finding providers outside of Tennessee](#)
- [Convenient Care Clinics covered under Local PlusIN and OAP](#)
- [Will my child have coverage if living outside of the Local PlusIN network](#)
- [Coverage for emergencies outside the Local Plus IN network](#)

DENTAL PLAN:

No Change to benefits

[2021 per pay period dental cost](#)

VOLUNTARY SUPPLEMENTAL BENEFIT OPTIONS

Aflac Short Term Disability provides a benefit payment directly to you for up to three months if you are unable to work due to a covered illness or injury. **You may select a minimum benefit amount of \$500 per month, up to a maximum benefit amount based on a percentage of salary, available in \$100 increments.** This is the amount you would receive from Aflac should you become disabled, upon approval of your claim. Premiums for this coverage vary according to the monthly benefit amount selected and your current age.

If you are currently enrolled in this coverage and have had a salary increase, you may increase your benefit amount at Open Enrollment, up to the benefit maximum.

Short Term Disability can be used for maternity claims. Aflac will pay for six weeks for non-Caesarian delivery or eight weeks for Caesarian delivery, minus any elimination period. Maternity could be considered a pre-existing condition if you deliver within 10 months of the effective date of the policy. There is a 12/12 pre-existing condition limitation as defined by the policy on all claims in the first year of coverage.

How to enroll or make changes to existing coverage:

When enrolling in this coverage during online Open Enrollment, you will want to specify the following options:

- Payroll deduction billing method (monthly)
- Class A coverage
- 3 month benefit period
- 14/14 elimination period
- After tax option
- Do NOT select any RIDERS as they will not be honored

If you need assistance or have questions about your benefit amount, please contact The Drury Group - Jennifer: 615-628-3377 (JenniferD@DruryGroup.com) or Charles: 615-628-3377 (CharlesP@DruryGroup.com).

Aflac Accident coverage pays cash benefits in the event of a covered accident. Coverage is for injuries on or off the job. Benefits are based on a set fee schedule. Includes coverage for accidental death and dismemberment. After one year of coverage, this policy pays a wellness benefit of \$50 per year for wellness checkups.

Aflac Critical Illness coverage pays a cash benefit upon diagnosis of a covered critical illness, including cancer, stroke, heart attack and other covered illnesses. You select a benefit amount at enrollment, from a minimum of \$5000 to a maximum of \$50,000. Premiums vary based on the benefit amount selected and your age. After one year of coverage, this policy includes a health screening benefit of \$50 per year for covered health screening tests, including mammogram, PSA, stress tests, or certain blood tests. Spouse coverage is also available.

Cigna Long Term Disability provides a benefit when your disability continues for longer than three months. Upon approval of your claim, this coverage pays you 60% of your salary, and coverage would continue as long as you are medically disabled or until you reach social security defined retirement. Premium rates are based on your age and salary level. There is a 12/24 pre-existing condition limitation.

Cigna Voluntary Life Insurance may be elected in increments of \$10,000, up to a maximum of \$500,000 or 7x your annual salary, whichever is less. Guaranteed issue amount is \$250,000 or 5x your annual salary, whichever is less. Any amount over guaranteed issue is subject to additional medical questions. If you participate, you may also elect coverage for your spouse, up to a maximum of \$100,000 or 50% of the employee amount, whichever is less. Guaranteed issue amount for spouse coverage is \$50,000 and they must be under the age of 65. You may also elect coverage for a child or children, up to age 26, with a maximum of \$10,000.

VISION:

Your current vision plan (offered by Principal) is ending on December 31, 2020. At Open Enrollment, you will have two new Cigna Vision plans to choose from:

Cigna Allowance Plan (Option 1):

- This plan is similar to your current vision plan and provides allowance amounts for services received.
- There are no deductibles and no copays.
- You may see any provider you wish, and submit a claim for reimbursement.
- Your premium costs are lower than your current vision plan.
- This is the best option if the provider you want to see is **not** in the Cigna network.

Cigna Network Plan (Option 2):

- This is a network plan. Benefits are better when you see an in-network provider.
- No claim forms or reimbursements are necessary when in-network providers are used.
- Low copays for most services.
- Your premium costs are lower than Option 1 (Cigna Allowance Plan).
- This is the best option if the provider you want to see is **in** the Cigna network.
- To find in-network providers: <https://cigna.vsp.com/find-eye-doctors.html>

Cigna Allowance Plan (Option 1)

Exam Copay	N/A
Materials Copay	N/A
Exam	\$75 allowance
Lenses	
Single Vision	\$50 allowance
Lined Bifocal	\$75 allowance
Lined Trifocal	\$100 allowance
Lenticular Lenses	\$100 allowance
Contact Lenses - Therapeutic	\$175 allowance
Contact Lenses - Elective	\$175 allowance
Frames (retail allowance)	\$125 allowance
Employee Only:	\$8.44 per month
Employee + One	\$16.88 per month
Employee + Two or more	\$25.32 per month

Cigna Network Plan (Option 2)

	In Network	Out of Network
Exam Copay	\$10	N/A
Materials Copay	\$25	N/A
Exam	Covered in full	\$45 allowance
Lenses		
Single Vision	Covered in full	\$32 allowance
Lined Bifocal	Covered in full	\$55 allowance
Lined Trifocal	Covered in full	\$65 allowance
Lenticular Lenses	Covered in full	\$80 allowance
Contact Lenses - Therapeutic	Covered in full	\$210 allowance
Contact Lenses - Elective	\$150 allowance	\$120 allowance
Frames (retail allowance)	\$150 allowance	\$83 allowance
Employee Only:	\$6.70 per month	
Employee + One	\$12.55 per month	
Employee + Two or more	\$19.16 per month	

Provided information is not intended to replace policy plans or provisions and should be used solely to inform employees of their options. Please refer to plan documents for detailed plan descriptions.

*****ACTION NEEDED: If you are currently enrolled in the Principal vision plan, and do not make a new vision election at Open Enrollment, you will automatically be moved to the Cigna Allowance Plan (Option 1). If you would like to enroll in the Cigna Network Plan (Option 2), you will need to select that option during Open Enrollment using the online enrollment system.*****

HELPFUL DOCUMENTS:

[2021 Health Plan Options Booklet](#)

[Option 1 OAP deductible plan 2021 Summary of Benefits and Coverage](#)

[Option 2 OAP deductible plan with HSA 2021 Summary of Benefits and Coverage](#)

[Option 3 Local PlusIN deductible plan 2021 Summary of Benefits and Coverage](#)

[Option 4 Local PlusIN deductible plan with HSA 2021 Summary of Benefits and Coverage](#)

Contact any of the staff in the Williamson County Benefits Department with questions regarding open enrollment.

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