

To: Ramsey County Employees

From: Greg Anderson, Human Resources Manager
Sam Howell, Human Resources Supervisor

Date: October 28, 2020

Subject: Open Enrollment for Insurance Benefits for 2021

Open Enrollment for 2021 insurance benefits runs from November 2 through November 16, 2020. Please read through this letter and review the Employee Insurance Benefit Plan Reference Guide so that you have the necessary information to select your insurance coverages and benefits for 2021.

Again, this year, you will make your open enrollment elections online. Unfortunately, due to the current COVID-19 pandemic Ramsey County will not be holding in-person Open Enrollment Meetings. Online presentations are available for the HealthPartners Medical and Dental plans and the Minnesota Life insurance coverage options. Please go to www.ramseycounty.us/openenrollment for access to this content.

Notice about electronic access to open enrollment materials

In an effort to reduce the cost and administration of open enrollment for employee insurance benefits, the County is implementing the distribution of benefit plan documents through a dedicated Ramsey County web site. Under federal guidelines, certain benefit plan documents must be provided as part of an employer's open enrollment process. The following documents are being made available on this dedicated website for your review and retrieval as needed:

- Premium assistance under the State Children's Health Insurance Program (CHIP)
- Eligibility and Special Enrollment Rights
- Summary of Benefits Coverage (SBC) for HealthPartners Distinctions II Medical Insurance Plan
- Employee Insurance Benefits Reference Guide
- Online Enrollment quick guide and benefits worksheet

This website can be accessed by going to www.ramseycounty.us/openenrollment.

You may however choose to have the open enrollment materials sent to you in paper form at no charge to you. To request a paper copy, please contact your department benefits specialist no later than Wednesday November 4th at 4 pm so that you can receive a copy prior to the November 16th deadline for making elections. If you decide not to receive electronic delivery of required plan documents going forward, please contact your department benefits specialist to indicate your intent to opt out of future electronic delivery of open enrollment materials. Please note, benefit plan documents are not required to be available on this website for more than one year and may be replaced with an updated version of the document once it is uploaded to the website. For more information on accessing plan documents, please contact the Human Resources Benefits Division by calling 651 266-2700.

**Benefits, Workers' Compensation,
Occupational Health &
Safety Division**
121 7th Place East, Suite 2100
Saint Paul, MN 55101
Phone: (651) 266-2700
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TDD: Dial 711
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Please note that the 2021 County and Employee contributions to single and family medical and dental insurance that will appear on your online enrollment form and the Reference Guide are subject to change. The County contribution will remain at the 2020 level until new rates are set by union contract and County Board resolution. In the event those rates are not established by 1/1/21, the employee contributions will reflect the full increase on medical (6.7%) and dental insurance (2%). Any necessary adjustments will be made once the 2021 contributions are set. The online enrollment forms and Reference Guide reflect this temporary adjustment.

The deadline for submitting your 2021 Open Enrollment elections is November 16, 2020. If you want to continue participating in the Pre-Tax Health Care or Dependent Care Reimbursement programs, you must make a new election each year. Your participation will terminate if you don't make an election. If you want your insurance elections to remain the same and you are not enrolling in the Health Care or Dependent Care Reimbursement programs in 2021, you do not need to take any action.

Medical Insurance - HealthPartners Distinctions

Ramsey County will continue to offer HealthPartners Distinctions to employees and their families. The premiums for HealthPartners Distinctions will increase in 2021 by 6.7%. There are no plan design changes for 2021. There are however changes in the Distinctions plan clinic tiering. Each year, HealthPartners rates clinics on the basis of both cost and quality and assigns them to either Benefit Level 1 or Benefit Level 2. A listing of Level 1 and Level 2 clinics and a detailed Summary of Benefits Coverage (SBC) are available online at www.ramseycounty.us/OpenEnrollment. If you require a paper copy of the SBC, contact your Department Benefit Representative.

Healthy Benefits

This year, the County again participated in the HealthPartners Healthy Benefits program. Employees and spouses covered under the County's HealthPartners Distinctions Plan were invited to take the HealthPartners Health Assessment and then were asked to enroll in and complete one of the designated wellness programs by September 30th. If you successfully completed the Healthy Benefits program, you will pay \$20 less for office visit co-pays in 2021 than those who did not complete it. If you have family coverage, and your spouse is carrying HealthPartners Distinctions and is covered under your policy, your spouse must also have completed the Healthy Benefits program in order for you and your family to qualify for the lower co-pay plan in 2021.

Dental Insurance – HealthPartners

Ramsey County will continue to offer HealthPartners Dental coverage to employees and their families. There will be 2% premium increase and no plan design changes for 2021.

Remember that if you drop dental insurance, or reduce from family to single coverage, you will not be eligible to re-enroll or return to family coverage until the first open enrollment after three years. Read more about this restriction in the Employee Insurance Benefit Plan Reference Guide on Page 8.

HealthPartners has a dedicated phone line for your medical and dental questions, (952) 883-7428.

Life Insurance – Minnesota Life

Minnesota Life, with Ochs, Inc. as the plan administrator, will continue as the County's life insurance provider in 2021. The rates for County-paid Basic Life and employee-paid optional coverage for employees and spouses will remain the same.

Minnesota Life continues to offer several additional benefit features along with the County's life insurance plan – beneficiary financial counseling, will preparation, and travel assistance - at no additional cost to covered employees and their families. You can read more about these features on page 13 of the Reference Guide. There is also information on that page about beneficiary designation.

Disability Insurance – Madison National Life

Madison National Life, with National Insurance Services as the plan administrator, will continue in 2021 as the long-term disability (LTD) and short-term disability (STD) insurance provider. There will be no increase in premiums for either LTD or STD. Identity theft protection is included as a feature at no cost. You can read more about this on page 16 in the Reference Guide.

It's a good idea to review your Optional Long Term Disability and Short Term Disability election each year to see that you have adequate income protection; and that for Short Term Disability, you have selected an appropriate elimination period based on the size of your sick leave bank.

Pre-Tax Plans

Pre-tax plans allow you to pay eligible Health Care and Dependent Care expenses with dollars deducted from your salary before taxes are taken out (pre-tax dollars).

If you want to participate in the ***Health Care Reimbursement Program (HCRP)*** or ***Dependent Care Reimbursement Program (DCRP)*** in 2021, you must make a new annual election and submit your elections by November 16, 2020. **Your election(s) made for plan year 2020 do not apply to 2021 and you will waive participation in the program if you do not make a new election for 2021.** SPDs for these plans will be posted on RamseyNet in December. Please contact your Department Benefit Representative if you require a paper copy after you enroll.

If there is a significant change in your anticipated medical or dependent care expenses for 2021 after you complete your online enrollment, you may change your 2021 election amount by contacting your Department Benefit Representative in writing no later than November 30, 2020.

The Pre-Tax Premium Program (PTPP), for paying medical and dental insurance premiums pre-tax through payroll deduction, will *continue automatically* if you are already participating in 2020. If you are *not* currently participating but would like to participate in 2021, you will need to elect the before-tax options for medical and/or dental coverage in the online enrollment elections panel within Summit Self Service.

The maximum contribution amount for the HCRP will be \$2750 for 2021. For the DCRP, the maximum will be \$5000 for singles or married couples who file taxes jointly. The maximum for transportation expenses will be \$270 monthly. Employees currently participating in the HCRP will be allowed a carryover of excess funds into 2021, subject to a \$500 carryover limit.

Questions regarding the County's insurance benefits program should be directed to your department's benefits representative. A list of department benefit representatives can be found on the last page of this letter. You may also contact the Human Resources Department at 651 266-2700 and ask to speak to an HR Benefits Specialist.

DEPARTMENT BENEFIT REPRESENTATIVES

DEPARTMENT NAME	ADDRESS	BENEFIT REP.	PHONE #	FAX #
County Attorney	345 Wabasha St N, Ste 120	Yvonne Schneider	266-3025	266-3010
Board of Commissioners	270 Courthouse	Amber Kempe	266-2731	266-2934
Communications	90 W Plato Blvd, Suite 110	Kelly Loude Lisa Thompson (backup)	266-2194 266-2051	266-2199
Community Corrections	1210 Metro Square Bldg.	Angel Lang	266-2580	266-2393
County Assessor	90 W Plato Blvd, Suite 110	Kelly Loude Lisa Thompson (backup)	266-2194 266-2051	266-2199
County Manager	250 Courthouse	Lisa Dee	266-8008	266-8039
Courts	1700 Courthouse	Jenine DeGraw Jennifer Johnson	266-9266 266-8267	266-8278
Emergency Communications	388 13th Street, St. Paul	Tania Mulvaney	266-7714	266-7711
Financial Assistance Services Health and Wellness Administration Social Services	9800 RCGC-East	Adie Lee	266-4064	266-4439
Finance	Central Payroll Unit 4000 Metro Square Bldg.	Melissa Briese	266-1054	266-1078
Human Resources	2100 Metro Square Bldg.	Diane Tomczak	266-2734	266-2934
Information Services and Public Records Administration	90 W Plato Blvd, Suite 110	Lisa Thompson Kelly Loude (backup)	266-2051 266-2194	266-2199
Lake Owasso Residence	210 N. Owasso Blvd.	Louise Krohn	765-7708	765-7722
Law Library	1815 Courthouse	Sara Galligan	266-8391	266-8399
Library	4570 N. Victoria St.	Amber Soler	486-2205	486-2220
Medical Examiner	300 University Ave. E.	Sue Swanson	266-1701	266-1720
Parks & Rec.	2015 N. Van Dyke St. Maplewood	Sandy Labore	363-3774	748-2508
Project Management Office	90 W Plato Blvd, Suite 110	Lisa Thompson Kelly Loude (backup)	266-2051 266-2194	266-2199
Property Management	2220 Metro Square Bldg.	Red Garfield	266-2248	266-2264
Property Tax, Records & Elections Services	90 W Plato Blvd, Suite 110	Kelly Loude Lisa Thompson(backup)	266-2194 266-2051	266-2199
Public Defender	101 E. 5th St, Suite 1808	Laura Schurhamer	757-1630	215-0673
Public Health	90 W Plato Blvd, Suite 200	Maureen Bibro	266-2451	266-2593
Public Works	1425 Paul Kirkwold Drive Arden Hills, MN 55112	Pam Thompson	266-7101	266-7110
Ramsey Care Center	2000 White Bear Ave.	Gina Kalis	251-2408	777-1426
Sheriff	425 Grove St.	Rochelle Ellson Tiffany Engel	266-9369 266-9551	266-9390
Veteran's Service	90 W Plato Blvd, Suite 200	Maureen Bibro	266-2451	266-2593
Workforce Solutions	2266 Second St N North St Paul, MN 55109	Joni Xiong	266-6012	266-6050