

Date: October 24, 2023

To: Ramsey County Employee

From: Kristen Schultz, Human Resources Manager, 651-266-2924
Amber Kempe, Human Resources Supervisor, 651-266-2927

Subject: Open Enrollment for 2024 Insurance Benefits – Summary of changes

Open enrollment for 2024 insurance benefits will be 11/8 – 11/15/2023. The Summit system will be available for employees to enter elections beginning at 7am on November 8, 2023. To enroll in or decline coverage, employees must make their elections by 11:59pm on November 15, 2023.

There are many changes for 2024 insurance benefits including NEW medical, dental and vision providers, plans and enrollment tiers. Human Resources is encouraging all employees to attend one in-person or virtual Open Enrollment information session. Please register for a session in the County's Learning Management System (LMS), search 2024 enrollment, to ensure adequate access.

2024 changes are summarized in this letter and supportive resources are available on RamseyNet (search 2024 Insurance Benefits) and at www.ramseycounty.us/openenrollment. In addition, questions can be emailed to 2024InsuranceQuestions@ramseycounty.us or to your department Payroll, Benefits, Transactions Assistant (PBTA). See list on last page.

NOTICE - electronic access to open enrollment materials

Federal guidelines require certain benefit plan documents be provided during open enrollment. The following documents are available for your review and retrieval as needed at www.ramseycounty.us/openenrollment. To request mailed paper copies at no charge, email your department PBTA (see list on last page) no later than Wednesday November 1st at 4pm to ensure arrival by November 8th.

- Premium assistance under the State's Children's Health Insurance Program (CHIP)
- Eligibility and Special Enrollment Rights
- Summary of Benefits Coverage (SBC) for BCBS Preferred, Broad and High Deductible medical plans.
- Employee Insurance Benefits Reference Guide
- Online Enrollment quick guide and benefits worksheet

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.

Summary of 2024 Insurance Benefit Changes
read more in the online Reference Guide - www.ramseycounty.us/openenrollment

Premium deductions from paychecks

Medical premiums for all enrollment tiers will be split between two paychecks/month. All other benefit premiums will be deducted from the second paycheck of the month.

Enrollment Tiers for medical, dental and vision – (previously Single or Family)

Two enrollment tiers are added for 2024. Employee dependent(s) and legally married spouse can be insured.

1. Single
2. Employee + Spouse - **NEW**
3. Employee + Child(ren) - **NEW**
4. Family (employee + spouse + child(ren))

Medical Insurance - Blue Cross Blue Shield (previously HealthPartners)

Choose from four enrollment tiers and three plans; **Preferred Plan, Broad Plan or High Deductible Plan with Health Savings Account (HSA)**. Monthly premiums are decreasing for all employees depending on the plan and enrollment tier selected. Refer to the enclosed plan design summaries and monthly premium rates. Detailed Summary of Benefits Covered are available for review at www.ramseycounty.us/openenrollment or from your department PBTA. Employees and their dependents with HealthPartners coverage in 2023, will be auto enrolled in the Broad plan if no other plan is selected during open enrollment. Employees covered by another non-Ramsey County Health plan cannot enroll in the High Deductible Plan. Call the Blue Cross Blue Shield customer support with questions 1-844-348-0582, Monday-Friday, 7am – 8pm.

Wellness Incentive 2023 for completing Healthy Benefits

There will not be a copay reduction in 2024. Employees who completed the HealthPartners Healthy Benefits program by 9/30/23 will receive \$125 (taxed) on a paycheck by the end of April 2024.

Wellness Incentive 2024

Blue Cross Blue Shield will provide up to \$240 (\$20/month, tax free) in electronic gift cards to each enrolled employee and spouse who participate in qualified wellness activities. Information about how to qualify and redeem earned gift cards will be available in the Blue Care Advisor portal in early January.

Dental Insurance – MetLife (previously HealthPartners)

Choose from four enrollment tiers and two plans; **Open Plan or Select Plan**. Refer to enclosed plan design summary and monthly premium rates. Premiums are decreasing for most enrollment tiers. Detailed Summary of Benefits Covered (SBC) are available for review from www.ramseycounty.us/openenrollment or from your department PBTA. If no other plan is selected during open enrollment, employees and their dependents currently enrolled in the HealthPartners Tiered Plan will be auto enrolled in the Open plan. Employees and their dependents currently enrolled in the HealthPartners Narrow Plan will be auto enrolled in the Select Plan. Call MetLife customer service with questions 1-800-GETMET8.

Voluntary Vision Insurance - NEW – VSP, Advantage Plan

Provides coverage for one annual eye exam and other eye-related services and savings for prescription eyewear, lenses and contact lenses. Choose from four enrollment tiers and one plan. Refer to enclosed coverage summary and monthly premium rates. A detailed plan design summary is available for review on www.ramseycounty.us/openenrollment or from your department PBTA.

Life Insurance - Minnesota Life (no change)

2024 rates remain the same. The optional supplemental life insurance maximum for employees will increase to \$750,000 (previously \$500,000) and to \$500,000 (previously \$250,000) for spouses. Evidence of insurability may be required. During open enrollment, there will be a one-time opportunity to elect or increase supplemental life coverage without Evidence of Insurability. Employees may elect up to \$40,000 (not to exceed \$100,000 when combined with current coverage) and Spouses may elect up to \$10,000 (not to exceed \$50,000 when combined with current coverage). See examples below. Elections must be in \$1,000 increments.

EMPLOYEE ELECTION EXAMPLES

Current Supplemental Life	Maximum Election without Health Questions (Guaranteed)	Total Supplemental Life
\$0	\$40,000	\$40,000
\$60,000	\$40,000	\$100,000
\$80,000	\$20,000	\$100,000
\$100,000+	Elections require health questions & underwriting approval	

SPOUSE ELECTION EXAMPLES

Current Supplemental Life	Maximum Election without Health Questions (Guaranteed)	Total Supplemental Life
\$0	\$10,000	\$10,000
\$20,000	\$10,000	\$30,000
\$40,000	\$10,000	\$50,000
\$50,000+	Elections require health questions & underwriting approval	

Lifestyle benefits are available to all employees and their families at no additional cost including beneficiary counseling, will preparation, and travel assistance. Explore <https://securian.com/ramsey-insurance>.

Disability Insurance – Madison National Life with National Insurance Services (no change)

Premiums will decrease for Long-term and Short-term disability. Review sick leave balance to determine the appropriate Short Term Disability elimination period for 2024. Identity theft protection is included at no cost.

Pre-Tax Premium Options - refer to the Summary of Plan Benefits online for full details

Medical, dental and vision monthly premiums can be deducted pre-tax. 2023 pre-tax elections for medical and dental premiums will continue automatically unless waived during open enrollment. Elect or change pre-tax deductions for 2024 medical, dental or vision during open enrollment.

Flex Spending Accounts – WEX (previously HealthPartners)

Health Care, Dependent Care, Transportation Accounts – refer to the Summary of Plan Benefits online

Employees must reenroll for 2024. New pre-tax Health Care and Dependent Care election amounts must be entered in Summit by November 15, 2023 at 11:59pm or participation will be terminated/waived. 2024 maximum monthly contribution amounts for single or married couples who file taxes jointly are: Health Care: \$3200, Dependent Care \$5000, transportation \$300. Employees who enroll in the High Deductible Health plan with a Health Saving Account are only eligible to enroll in the Limited Purpose Flex Spending Account per IRS regulations. Unused 2023 Health Care contributions will be carried over to 2024 up to \$500. Pending County Board approval, unused 2024 Health Care contribution will NOT carry forward to 2025. Carefully consider 2024 contribution amounts to avoid loss of unused contributions.

Health Savings Account – administered by WEX

Employees enrolled in the BCBS High Deductible medical plan are eligible for a health savings account (HSA) with a monthly contribution from the County (pre-tax). Refer to the enclosed plan design and monthly premium summary. Employees can also contribute to the account via payroll deduction up to IRS limits (tax free). The 2024 maximum employee contribution amounts, when combined with employer contributions are: Single \$3430 all other enrollment tiers: \$6800. Employees covered by another non-Ramsey County Health plan cannot enroll. Refer to the Summary of Plan Benefits (Cafeteria Plan) on RamseyNet for full details.

Direct all 2024 Benefit questions to your department PBTA or to 2024InsuranceQuestions@ramseycounty.us

Payroll, Benefits, Transactions Assistants (PBTA's)

DEPARTMENT NAME	Email
Board of Commissioners	Strategic.Payroll@co.ramsey.mn.us
Comm & Public Relations	CommunicationsHR@co.ramsey.mn.us
Community Corrections	CommCorrectionsHR@co.ramsey.mn.us
Community & Economic Development	CommEconDevHR@co.ramsey.mn.us
County Assessor	CoAssessorHR@co.ramsey.mn.us
County Manager	Strategic.Payroll@co.ramsey.mn.us
County Attorney	yvonne.schneider@co.ramsey.mn.us
Courts	Jenine.degraw@courts.state.mn.us
Emergency Communications	EmergencyCommCtrHR@co.ramsey.mn.us
Emergency Management	EmergencyMgmtHR@co.ramsey.mn.us
Enterprise & Admin Services	EnterpriseAdminSvcHR@co.ramsey.mn.us
Finance	Strategic.Payroll@co.ramsey.mn.us
Financial Assistance Services	FAS.Payroll@co.ramsey.mn.us
Health & Wellness Admin	HWA.Payroll@co.ramsey.mn.us
Housing Stability	HousingStabilityHR@co.ramsey.mn.us
Human Resources	Strategic.Payroll@co.ramsey.mn.us
Information Services	InformServicesHR@co.ramsey.mn.us
Lake Owasso Residence	LakeOwassoHR@co.ramsey.mn.us
Law Library	Shannon.stoneking@co.ramsey.mn.us
Library	LibraryHR@co.ramsey.mn.us
Medical Examiner	MedicalexamHR@co.ramsey.mn.us
Office of EGCI	OfficeECGIHR@co.ramsey.mn.us
Office of Safety and Justice	Tania.Mulvaney@co.ramsey.mn.us
Parks & Recreation	ParkRecHR@co.ramsey.mn.us
Property Management	PropertyMgmtHR@co.ramsey.mn.us
Property Tax, Records & Elections Services	PropTaxRecElectionHR@co.ramsey.mn.us
Public Defender	PublicDefenderHR@co.ramsey.mn.us
Public Health	PublicHealthHR@co.ramsey.mn.us
Public Works	PublicWorksHR@co.ramsey.mn.us
Sheriff	SheriffHR@co.ramsey.mn.us
Social Services	SSD.Payroll@co.ramsey.mn.us
Transit	TransitHR@co.ramsey.mn.us
Veteran Services	VeteranServicesHR@co.ramsey.mn.us
Workforce Solutions	WorkforceSolutionsHR@co.ramsey.mn.us