

**To:** Ramsey County Employees

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

**Date:** October 24, 2017

**Subject:** Open Enrollment for Insurance Benefits for 2018

Open Enrollment for 2018 insurance benefits runs from November 1 through November 15, 2017. Please read through this letter and review the enclosed Employee Insurance Benefit Plan Reference Guide so that you have the necessary information to select your insurance coverages and benefits for 2018.

Again this year, you will make your open enrollment elections online. Online enrollment directions are included in this packet. Contact your Department Benefit Representative if you need assistance with enrollment.

**Please note that the 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 2017 level until new rates are set by union contract and County Board resolution. Until that time, the employee will assume the full increase on medical and dental insurance, and the online enrollment forms and Reference Guide reflect this.**

**The deadline for submitting your 2018 Open Enrollment elections is November 15, 2017.** However, if you want your insurance elections to remain the same and are *not* enrolling in the Health Care Reimbursement Program or Dependent Care Reimbursement Program in 2018, you do not need to take any action - your current elections will continue in 2018. Health Care Reimbursement Program and Dependent Care Reimbursement Program elections do not continue year to year and you must complete on-line enrollment and elect them to participate in 2018.

**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 2018 by 5%. Ramsey County is not making any plan design changes to the Distinctions plan for 2018. HealthPartners has made one corporate change to the Distinctions plan, in response to a parity requirement established in the federal government's 2008 Mental Health Parity and Addiction Equity Act (MHPAEA). Because of this Act, office visits with an "allergy injection" or "all other injections in a physician's office" will have an added \$2 per visit copay in order to comply with the cost equity provisions of MHPAEA .

Each year, there are potential changes in the Distinctions plan clinic tiering. HealthPartners rates clinics

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based on 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](http://www.ramseycounty.us/OpenEnrollment). If you require a paper copy of the SBC, contact your Department Benefit Representative.

### ***Healthy Benefits***

Employees and spouses covered under the County's HealthPartners Distinctions Plan are invited to take the HealthPartners Health Assessment and then 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 2018 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 for you and your family to qualify for the lower co-pay plan in 2018.

### **Dental Insurance – Delta Dental**

Ramsey County will continue to offer Delta Dental coverage to employees and their families. There will be a 3% increase in premiums in 2018. There are no plan design changes for 2018.

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

### **Life Insurance – Minnesota Life**

Minnesota Life, with Ochs, Inc. as the plan administrator, will continue as the County's life insurance provider in 2018. 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 attractive features as enhancements to 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 2018 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 2018, you must make a new annual election and submit your elections by November 15, 2017.

*If there is a significant change in your anticipated medical or dependent care expenses for 2018 after you complete your online enrollment, you may change your 2018 election amount by contacting your Department Benefit Representative in writing no later than December 1, 2017.*

The TASC Card will again be offered in 2018 for use with the HCRP and DCRP. The TASC card is a debit card that can be used to pay for eligible Health Care or Dependent Care expenses at a participating provider. When using the TASC card, you do not have to submit a claim for reimbursement – the expense will be automatically paid and then deducted from your annual election. If you already have a TASC card, you will use the same card in 2018 as 2017. A new card will not be issued.

### **Reminder: TASC Reimbursement Option in 2018**

- You can be reimbursed for eligible expenses through direct deposit, a paper check mailed to your home address, or by having cash added to your TASC card (MyCash) to use as you would a cash card. New enrollees will automatically have MyCash as their reimbursement option. *To change your reimbursement method, go to [www.TASOnline.com](http://www.TASOnline.com), log-in to MyTASC, and visit MyCash Manager or call TASC Customer Care at 1-800-422-4661.*

***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 2017. If you are *not* currently participating but would like to participate in 2018, you will need to elect the before-tax options for medical and/or dental coverage on your online election enrollment panel in Summit Self Service.

***The Cafeteria Plan Reference Guide for 2018*** contains important information regarding these pre-tax plans. It is available on RamseyNet by clicking on Job information, Training & Benefits/ Employee Resources/ Pre-Tax Programs, or you can pick up a paper copy from your Department Benefit Representative.

**Open Enrollment Meetings** – Open enrollment meetings have been scheduled at a number of County locations. The schedule is on the back of this letter. Human Resources Benefits staff will be at each meeting to assist you. There will be a brief overview of the insurance and benefit options available at the beginning of most meetings. Representatives from the insurance carriers and Deferred Compensation will also be available at most meetings to answer your questions.

If you have any questions regarding open enrollment, please contact your Department Benefit Representative.

**RAMSEY COUNTY**  
**2018 OPEN ENROLLMENT**  
**11/01/17 – 11/15/17**

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**EMPLOYEE MEETING SCHEDULE**

<b>WEDNESDAY, NOV. 1</b>	<b>10:30 am – 11:30 am</b>	<b>PLATO - CONFERENCE CENTER</b>
<b>WEDNESDAY, NOV. 1</b>	<b>1:30 pm – 2:30 pm</b>	<b>METRO SQUARE - AUDITORIUM</b>
<b>THURSDAY, NOV. 2</b>	<b>10:00 am – 11:00 am</b>	<b>RCGC EAST – ROOM 7600</b>
<b>THURSDAY, NOV. 2</b>	<b>2:00 pm – 3:00 pm</b>	<b>PARKS &amp; REC – 2<sup>ND</sup> FLOOR MTG. RM.</b>
<b>WEDNESDAY, NOV. 8</b>	<b>7:30 am – 8:30 am</b>	<b>PUBLIC WORKS - MARSDEN ROOM</b>
<b>WEDNESDAY, NOV. 8</b>	<b>2:30 pm – 3:30 pm</b>	<b>LAW ENFORCEMENT CENTER - 2<sup>ND</sup> FL</b>
<b>THURSDAY, NOV. 9</b>	<b>10:00 am – 11:00 am</b>	<b>COURTHOUSE – ROOMS 40 A&amp;B</b>
<b>MONDAY, NOV. 13</b>	<b>1:00 pm – 2:00 pm</b>	<b>RCGC EAST – ROOM 7600</b>