



Bayfield County Administrator

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TO: Bayfield County Employees
FROM: Kris Kavajecz
DATE: October 2, 2020
SUBJECT: 2021 Benefits Open Enrollment

Hard to believe 2021 is right around the corner. Here's hoping that it is a less eventful year than 2020!

Each Fall, Bayfield County sponsors an Open Enrollment Period for employees to enroll, cancel or make changes to various benefits for the coming year. **Employee benefit review meetings this year will be held on-line through TEAMS. Spouses are welcome to participate.** These meetings are not mandatory, but they are a good review of what changes may be occurring and also a good review of benefits (even those benefits not impacted by open enrollment). **All forms are due to the County Clerk's Office no later than October 23, 2020.**

Benefit Review Teams Meetings will be held:

THURSDAY, OCTOBER 8, 2:00pm

[Join Microsoft Teams Meeting](#)

+1 715-318-2087 United States, Eau Claire (Toll)

Conference ID: 235 296 959#

TUESDAY, OCTOBER 13, 10:00am

[Join Microsoft Teams Meeting](#)

+1 715-318-2087 United States, Eau Claire (Toll)

Conference ID: 768 350 604#

Benefit enrollment/change information can also be obtained by contacting the Human Resources Office, or on the county web site at: [EMPLOYEE OPEN ENROLLMENT WEB PAGE](#)

This memo will contain a lot of very detailed information. Please read it carefully. *There are several links included in this document to take you directly to the associated information or form.*

HEALTH INSURANCE:

Teamster Health: Members will be notified of premium adjustments and any benefit modifications announced by the Teamster Health Plan once they become available.

State of Wisconsin Health Plan Members: Bayfield County will continue the State of Wisconsin [LOCAL DEDUCTIBLE HEALTH PLAN](#) in 2021. The state has announced a 6.3% rate increase for Bayfield County in 2021. When Bayfield County enrolled in the health plan in 2020, we were assessed a surcharge due to our high utilization history. That surcharge will continue in 2021, but will be decreased. The surcharge will be eliminated completely in 2022. The attached [rate sheet](#) reflects the premium for 2021 including the surcharge. All participants will see a slight decrease in premiums for 2021 due to the reduced surcharge.

There are no changes to the networks provided for 2021. There are still 4 preferred provider networks that service the Bayfield County area. These are: [GHC of Eau Claire](#), [HealthPartners](#), [WEA Trust West Chippewa Valley](#) and [WEA Trust West Mayo Clinic Health System](#). In addition, employees may choose to enroll in the “Local Access Plan” which provides nationwide coverage (no preferred provider network).

- If you DO NOT wish to make changes to your health plan you do NOT need to do anything.
- You WILL need to complete a [Health Insurance Application/Change Form](#) if you want to make ANY of the following changes for 2021:
 - Employees wishing to change provider networks (Example: Change from GHC of Eau Claire to another provider network).
 - Employees wishing to change coverage from Single to Family or Family to Single Coverage.
 - Employees wishing to Cancel health insurance coverage for 2021.
 - Employees that are eligible, but did not previously enroll in health insurance, may enroll in health insurance coverage for 2021.

A few tips for State Health Plan enrollees:

- **StayWell** Flu Clinics are 100% covered for health insurance members.
- Flu shots obtained at In-Network pharmacies are covered at 100%.
- Flu shots obtained at a Dr office will result in a fee.
- When a COVID-19 vaccine is available, the vaccine will be covered under the medical coverage, not the pharmacy coverage.

DENTAL INSURANCE:

Dental Insurance through Delta Dental will continue to be offered to benefit-eligible employees. There are 2 components to the dental coverage: [Preventive/Uniform Coverage and Supplemental Coverage](#). There is no change to premiums for dental coverage in 2021. Premiums are listed on the attached Premium list. You may participate in the Preventive and/or Supplemental Dental Insurances even if you do not participate in the health insurance coverage.

1) For employees that participate in the State Health Insurance Plan:

- Preventive/Uniform dental coverage is included as part of the Health Insurance program if you enroll in the health insurance. If you want to add, delete or make changes to the Preventive/Uniform Dental coverage you must complete the [Health Insurance Enrollment/Change Form](#).
- Use the [Delta Dental Enrollment/Change Form](#) to add, delete or modify your SUPPLEMENTAL Dental coverage.
 - Check the box at the top of the form to select the “Select Plus” plan. There are no providers in our local area in the Select plan, only the Select Plus plan.

- In the box at the lower right hand corner indicate whether you want Self Only, Self plus children, Self plus spouse, or Entire Family coverage.
- 2) Benefit eligible employees that DO NOT participate in the State Health Insurance program may elect to participate in the Preventive and/or the Supplemental dental coverage:
- Use the [Delta Dental Enrollment/Change Form](#) to add, delete or modify your Preventive/Uniform Benefits.
 - Check the box at the top of the form to select the Preventive/Uniform Coverage
 - In the box at the lower right hand corner indicate whether you want single or family Preventive coverage.
 - Use the [Delta Dental Enrollment/Change Form](#) to add, delete or modify your SUPPLEMENTAL Dental coverage.
 - Check the box at the top of the form to select the “Select Plus” plan. There are no providers in our local area in the Select plan, only the Select Plus plan.
 - In the box at the lower right hand corner indicate whether you want Self Only, Self plus children, Self plus spouse, or Entire Family coverage.

VISION INSURANCE:

New for 2021, benefit-eligible employees may enroll in Vision Insurance through Delta Vision (subsidiary of Delta Dental). Premiums for vision insurance are listed on the attached premium list.

Be sure to review the vision coverage and research the provider network when making a decision regarding vision insurance. There are no local optometrists in the network. There are providers in the Duluth/Superior, Ironwood and Hayward areas and the coverage also provides a lump sum payment for out of network providers for exams.

Details on the Vision Insurance coverage through Delta Vision are available on the ETF web site.

If enrolling in vision insurance, you must remain enrolled for the entire year. You may add or cancel coverage during each year’s open enrollment period.

To enroll, complete the [Delta Vision Enrollment/Change Form](#). If you do not wish to enroll you do not need to complete the form.

ACCIDENT INSURANCE:

New for 2021, benefit-eligible employees may enroll in Accident Insurance through Securian. This is the same company that currently provides the group term life insurance. Premiums for accident insurance are listed on the attached premium list.

Accident insurance is also offered through AFLAC. Employees that already have accident insurance through AFLAC may continue their coverage through AFLAC or they could switch to Securian (or have both).

Details on the Accident Insurance coverage through Securian are available on the ETF web site and on the Bayfield County 2021 Employee Open Enrollment Web Page.

If enrolling in accident insurance, you must remain enrolled for the entire year. You may add or cancel coverage during each year's open enrollment period.

To enroll, complete the [Securian Accident Insurance Enrollment/Change Form](#). If you do not wish to enroll, you do not need to complete the form.

AFLAC INSURANCES:

Short Term Disability, Cancer Care, Critical Care, Accident and Rider are available through AFLAC. Employees that wish to enroll, cancel or make changes to any AFLAC coverage should contact Sam Dec directly at samuel_dec@us.aflac.com or 715-209-1269.

VANTAGE FLEX HRA and FSA:

ALL benefit eligible employees MUST complete the Vantage Flex enrollment form even if not participating in the FSA.

A Flexible Spending Account is a special account that the employee can put money into and then, when needed, access it to pay for certain out-of-pocket health care costs.

You can use a Flexible Spending Account (FSA) to pay for copayments, deductibles, vision expenses, dental expenses, some drugs, and some other health care costs.

You don't pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside.

FSAs are limited to \$2,750 per year per employee for medical and \$5,000 per year per employee for dependent care expenses.

You must use the money in your FSA by March 15th of the following year (14.5 months) or you forfeit any money left over in your FSA. It's important to plan carefully and not put more money in your FSA than you think you'll spend within a year on things like copayments, coinsurance, drugs, and other allowed health care costs.

Employees may choose to enroll in the FSA on an annual basis during open enrollment time. If you wish to enroll, please indicate the amount you would like deducted from each paycheck to be placed in your FSA Account on the [Vantage Flex Enrollment Form](#).

If you do not want to enroll in the FSA program, please check the box at the bottom of the form indicating that you are declining to participate for the 2021 year.

FSA funds must be used before access to the HRA will be authorized.

Vantage Flex Debit Cards can be used for FSA and HRA reimbursements. Debit Cards are used year-to-year and are re-loaded with the new elections. There is a fee for a replacement card. If you would like to obtain a debit card, please complete the Vantage Flex [FSA Debit Card Form](#).

HRA balances in employee roll-over accounts will remain there. Vested employees will again be allowed to access up to \$2,000 of their roll-over HRA balances for eligible dental and vision expenses in 2021. An employee is vested if they have had an HRA for 5 years or more.

WELLNESS INCENTIVE:

The StayWell Incentive program will be offered again in 2021. Additional wellness activities will be offered as identified on the wellwisconsin.staywell.com web site.

Bayfield County will continue to offer the alternative wellness program in 2021 as well. The list of approved activities will be modified to add additional options.

BAYFIELD COUNTY 2021 BENEFITS OPEN ENROLLMENT

YOUR TO-DO LIST:

- Visit etf.wi.gov for information about your 2021 ETF benefits.
- Complete the [ETF Health Insurance Application/Change Form](#) if you plan to enroll, cancel or make changes to your Health Insurance.
- Complete the [ETF Health Insurance Application/Change Form](#) if you plan to enroll, cancel or make changes to your Preventive/Uniform Dental coverage (if you are enrolled in the health insurance plan).
- Complete the [Delta Dental Application/Change Form](#) if you are NOT enrolled in the health insurance, but plan to enroll, cancel or make changes to your Preventive/Uniform Dental coverage.
- Complete the [Delta Dental Application/Change Form](#) if you plan to enroll, cancel or make changes to your Supplemental Dental coverage.
- Complete the [Delta Vision Application/Change Form](#) if you wish to enroll in the Vision insurance program.
- Complete the [Securian Application/Change Form](#) if you wish to enroll in the Securian Accident Insurance program.
- Contact Sam Dec with AFLAC at samuel_dec@us.aflac.com or 715-209-1269 if you plan to enroll, cancel or make changes to any of your AFLAC coverages.
- Complete the [Vantage Flex Enrollment/Change Form](#)
- Submit your Enrollment/Change forms to the County Clerk's Office no later than **4:00 p.m. on October 23, 2020.**