



2019 **EMPLOYEE
BENEFIT
GUIDE**





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**Any changes you make
during open enrollment
will go into effect
January 1, 2020**

Welcome to Webster County Open Enrollment

Webster County values the contributions of every employee. Without employees like you, we would not be able to deliver long-term value to our citizens. And, just as we add value to our citizens, we believe it's important that your employee benefits package adds value to your career at Webster County.

When it comes to employee benefits, we understand the one size doesn't necessarily fit all. That's why we give you the flexibility to choose the combination of benefits that's right for you, your family, and your goals.

Webster County offers a competitive employee benefits package, that recognizes top performance, compensates you for a job well done, and contributes to your financial security.

To make the right choices, you need to understand your benefit options. You can start by reading this guide, which gives you details about your benefits, explains the enrollment process, and directs you to the tools and resources that can help you along the way.

Thank you, in advance, for all that you add to Webster County!





THE BASICS ABOUT YOUR BENEFITS

Before you dive into the details of the various plans available to you, take a few minutes to read up on the basics about your Webster County Company benefits.

This is your opportunity to choose - Don't miss out!

Right now is your open enrollment window. This window allows you to make changes to your elections without having a major life event (marriage, birth, etc.). Within this open enrollment window, you have the opportunity to choose the benefits and coverage you need - make sure you take advantage of this opportunity.

All elections should be made and given to the County Clerks Office no later than **Friday, November 29, 2019**. Changes made after this date may not be able to be processed.

WHO IS ELIGIBLE FOR BENEFITS?

You can enroll yourself and your eligible dependents. Your eligible dependents include:

- Your legally married spouse, except when legally separated.
- Dependent children, including biological, adopted, step, and children under your court-appointed legal guardianship under age 26 (medical), regardless of the child's student or marital status. This also includes children for which you have a Qualified Medical Child Support Order (QMCSO). *Note: Grandchildren can be covered only if you are the court-appointed legal guardian*
- Your single children of any age who are handicapped or totally disabled who were enrolled in your benefits before age 26.

IF, AFTER CHECKING BENEFIT SUMMARIES, YOU CAN'T FIND THE ANSWER TO YOUR QUESTION, CALL THE COUNTY CLERK'S OFFICE AT (417) 468-2223 or swhitehurst@webstercountymo.gov

IMPORTANT: This document was written for easy readability. Therefore, it may contain generalizations and informal language rather than precise legal terms. Also, this document only summarizes benefits, and individual situations may vary. For full details, including eligibility, you should consult the summary plan documents, summaries of material modifications, company policies and guidelines or the official plan documents. In all cases, the official plan documents and company policies govern and are the final authority on the terms of the plan and programs.





CAN I CHANGE MY COVERAGE?

The elections you make for 2020 will stay in effect through December 31, 2020, unless you experience a qualified change event. If you experience a qualified life event, you must make any coverage change within 30 days of that event and the change you make must be consistent with the event.

Qualified life events include (but are not limited to):



PATIENT PROTECTION AND AFFORDABLE CARE ACT

The **Patient Protection and Affordable Care Act**, also known as Healthcare Reform or the Affordable Care Act (ACA) requires most U.S. citizens to have medical insurance in Webster County - so whether you get it through Webster County, your spouse's or parent's plan, or the individual market, make sure you have medical coverage.

You may have heard about government provided subsidies that will be available to some people to help fund their purchase of health insurance through a public marketplace (sometimes referred to as health care exchange). If you are eligible for Webster County medical plan you will not qualify for the subsidy because the Webster County plan meets the plan design affordability requirements under health care reform. Since the company pays the majority of the medical cost, a Webster County medical plan will almost always be the more cost-effective option. You should receive additional information about healthcare reform and the online health insurance marketplace.





HOW TO ENROLL

Make your benefits work for you

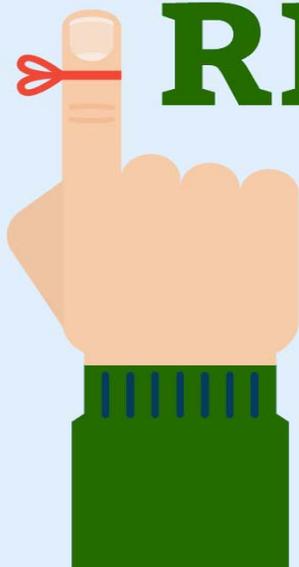
Here's a handy checklist of what you can do before, during, and after you enroll to make your benefits work for you.

- Review you current benefit elections
- Review this guide fully
- Decide which plans best meet your needs
- Fill out the necessary forms
- Ask questions. Use the contact information on page 15 or call The County Clerk's Office at (417) 468-2223.



Make your choices and enroll

The open enrollment periods runs from **November 21, 2019** through end of business day **Friday, November 29, 2019**.



REMINDER

ALL FORMS ARE DUE BACK TO THE
COUNTY CLERK'S OFFICE BY:

Friday, November 29, 2019

BENEFITS AT A GLANCE



BENEFIT HIGHLIGHT IN-NETWORK	UNITED HEALTHCARE (UHC)	UNITED HEALTHCARE (UHC)	UNITED HEALTHCARE (UHC)
	Base Plan (HSA)	Mid Plan (PPO)	Buy Up Plan (PPO)
	Choice (Cox Only)	Choice Plus (Cox & Mercy)	Choice Plus (Cox & Mercy)
Office Visit Co-Pay	You pay deductible then UHC pays 100%	PCP: You pay a \$0 Copay SPEC: You pay \$100 Copay	PCP: Under age 19, you pay \$0; Age 19+ you pay \$15 Copay SPEC: You pay \$75 Copay
Deductible ¹	\$5,000 for Individual / \$10,000 for Family	\$2,500 for Individual / \$5,000 for Family	\$1,500 for Individual / \$3,000 for Family
Coinsurance ²	UHC pays 100%	United Healthcare pays 80%	UHC pays 80%
Max Out-of-Pocket ³	\$6,050 for Individual / \$12,100 for Family	\$6,500 for Individual / \$13,000 for Family	\$4,000 for Individual / \$8,000 for Family
Preventive Care / Wellness	UHC pays 100%	UHC pays 100%	UHC pays 100%
Hospitalization / Imaging (CT/PET Scans/MRIs)	You pay deductible then UHC pays 100%	You pay deductible then UHC pays 80%	You pay deductible then UHC pays 80%
Diagnostic Testing (x-ray, blood work)	You pay deductible then UHC pays 100%	You pay deductible then UHC pays 80%	You pay deductible then UHC pays 80%
Emergency Room	You pay deductible then UHC pays 100%	You pay deductible + \$250 copay then UHC pays 80%	You pay deductible + \$300 copay then UHC pays 80%
Urgent Care	You pay deductible then UHC pays 100%	You pay a \$50 Copay	You pay a \$25 Copay
Pharmacy Benefit	Applies to Medical Deductible	Tiers 3 & 4 Only	
Deductible:		\$250 Individual (2x Family)	\$100 Individual / \$300 Family
Retail:	\$10 / \$35 / \$60	\$5 / \$50 / \$100 / \$250	\$15 / \$40 / \$75
Mail order:	\$25 / \$87.50 / \$150	\$12.50 / \$125 / \$250 / \$625	\$37.50 / \$100 / \$187.50

¹Deductible = the portion you pay first for services outside of those that fall under Copays; based on a calendar year.

²Coinsurance = the percentage United Healthcare pays after you pay your deductible.

³Max Out-of-Pocket = the maximum amount you pay in a calendar year (this includes deductible, coinsurance, copays)



HEALTH SAVINGS ACCOUNT (HSA)

Webster County provides you the opportunity to pay for out-of-pocket medical, dental, vision expenses with pre-tax dollars through a Health Savings Account (HSA).

An HSA is a tax-advantaged savings account that can be used for your health care expenses. Money comes out of each paycheck and is deposited into the account for future use.

With the high deductible health plan (Base Plan), an HSA can help provide some security for your health care costs and limit out-of-pocket expenses.

Advantages of an HSA

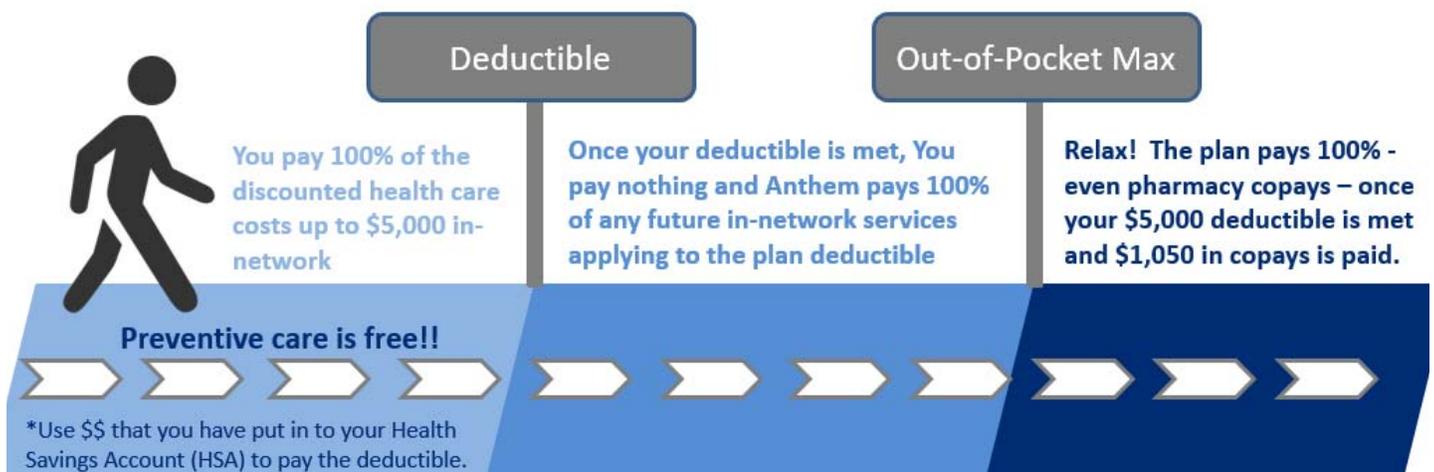
An HSA can help you save money and conveniently pay for health care costs.

An HSA provides triple tax benefits. Since the deposits are coming straight out of each paycheck, the money you contribute to an HSA is pre-tax, and the interest that accumulates in the account is tax-free. In addition, money withdrawn from an HSA is not taxed, provided that you use it for qualified medical expenses.

2019 vs. 2020 Contribution Limits

Type of Limit		2019	2020	Change
HSA Contribution Limit	<i>Self-only</i>	\$3,500	\$3,550	Up \$50
	<i>Family</i>	\$7,000	\$7,100	Up \$100
HSA Catch-up Contributions <i>(not subject to adjustment for inflation)</i>	<i>Age 55 or older</i>	\$1,000	\$1,000	No change

You can budget how much you contribute to your HSA and any unspent \$\$ will roll over each



Mutual of Omaha: DENTAL

BENEFIT HIGHLIGHT IN-NETWORK	Mutual of Omaha Network
Calendar Year Deductible	\$50 per person, up to \$150 per family (waived for preventative)
Calendar Year Benefit Maximum	\$1,000 per person on the plan
Preventive Services (such as cleanings & oral exam)	Plan pays 100%
Basic Services (such as extractions and fillings)	Plan pays 80%
Major Services (such as crowns and bridges)	Plan pays 50%
Orthodontics	Not Covered
Out -of-Network Coverage	If you go out-of-network, plan pays based on 90% of Reasonable and Customary

Mutual of Omaha: VISION

BENEFIT HIGHLIGHT IN-NETWORK	EyeMed Insight Network
Exams (Once every 12 months)	You pay a \$20 Copay
Lenses (Once every 12 months)	You pay a \$20 Copay for Single, Bifocal, Trifocal & Lenticular
Frames (Once every 24 months)	\$0 copay; \$130 allowance + 20% discount over allowance
Contact Lenses (Once every 12 months)	\$0 copay; \$130 allowance + *15% discount over allowance
Out-of-Network Coverage	If you go out-of-network, Mutual of Omaha pays a flat amount and you would pay whatever Mutual of Omaha does not.

The vision plan will only cover glasses or contacts in a 12 month period, not both.

*Additional 15% discount applies to conventional contact lenses only.

Mutual of Omaha: Basic Life

Webster County pays for basic life and accidental death & dismemberment insurance equal to \$25,000 for each full-time eligible employee.

Mutual of Omaha: VOLUNTARY LIFE AND AD&D

Coverage For	Increments	Guaranteed Amount	Maximum Amount	Notes
Yourself	\$10,000	5x salary, up to \$100,000	5x salary, up to \$300,000	Benefits begin reducing at age 65; \$10,000 minimum
Spouse	\$5,000	100% of employee, up to \$30,000	100% of employee, up to \$250,000	Employee must elect coverage in order to add spouse coverage; \$5,000 minimum
Child(ren)	\$1,000	\$10,000	\$10,000	Employee must elect coverage in order to add child(ren) coverage; \$2,000 minimum

During this initial offering, you can elect coverage upto 5x your annual salary (\$100,000) maximum without answering medical questions. If you would like coverage over \$100,000, you will be required to complete medical questions and receive approval from Mutual of Omaha. If you elect coverage under the \$100,000 guarantee issue amount, you will be able to increase your election by \$10,000 annually up to the guarantee issue amount without completing medical questions.

If you choose to decline coverage at this initial offering, you will be require to complete medical question for any future election requested.



CONTACT INFORMATION

If you have questions about your Webster County benefits or about Annual Enrollment, please contact HM Benefits at the phone number or email below.

MEDICAL BENEFITS

United Healthcare

☎ 866-314-0335

💻 www.myuhc.com

PRESCRIPTION DRUG BENEFITS

United Healthcare (OptumRx)

☎ 866-314-0335

💻 www.myuhc.com

DENTAL BENEFITS

Mutual of Omaha

☎ 855-769-1465

💻 www.mutualofomaha.com

VISION BENEFITS

Mutual of Omaha

☎ 855-769-1465

💻 www.mutualofomaha.com

BASIC AND VOLUNTARY LIFE/AD&D

Mutual of Omaha

☎ 855-769-1465

💻 www.mutualofomaha.com

Webster County partners with HM Benefits as their broker. HM Benefits is able to assist employees and their dependents with questions on Webster County's employee benefit plans. Should you have any questions on items such as benefit questions, claims issues, etc., please do not hesitate to contact them.

They can be reached via phone or email at:



Julie Moore - (417) 414-6779

jmoore@hmbenefits.com



GLOSSARY

Co-Insurance or Cost Share: The percentage of the bill you pay after you meet the deductible.

Copay: A set fee you pay for specific services and/or prescription drug purchases.

Deductible: The amount of out-of-pocket expenses you pay before the plan begins to pay benefits for covered services.

Generic drugs: Drugs that are chemically identical to brand-name drugs in dosage form, safety, strength, and quality and the cost significantly less.

In-Network: A provider or facility that has contracted with United Healthcare to provide services at a negotiated rate.

Non-preferred brand-name drugs: Non-preferred brand-name drugs are not considered preferred because there are less expensive drugs with similar efficacies.

Out-of-network: A provider or facility that is not contracted with United Healthcare to provide services at negotiated rates.

Out-of-pocket limit: The most you pay during a policy period before your health insurance or plan begins to pay a percentage of the allowed amount depending on the type of service. This amount includes your deductible, coinsurance amount, as well as copays. The out-of-pocket runs on a calendar year basis starting over every January 1st.

Payroll deductions: The amount you pay out of your paycheck for your chosen Webster County benefits.

Preferred drugs: Preferred drugs are either generic or brand-name drugs that are preferred by the plan because they are safe, effective alternatives to other generics or brands that may be more expensive.



2020 EMPLOYEE PAYROLL DEDUCTIONS

The chart below shows your payroll deduction for the benefit plans offered in 2020. Your payroll deductions for any elections in coverage will begin on the **December 13, 2019** paycheck.

Payroll Deductions	Employee Only	Employee/Spouse	Employee/Child(ren)	Employee/Family
Medical				
Base Plan- \$5,000 Ded / HSA Plan (Cox Only)	\$15.00	\$186.95	\$135.36	\$341.70
Mid Plan- \$2,500 Ded / PPO Plan (Cox & Mercy)	\$21.91	\$243.81	\$177.24	\$443.52
BuyUp Plan- \$1,500 Ded / PPO Plan (Cox & Mercy)	\$48.64	\$297.28	\$222.68	\$521.05
Dental				
Mutual of Omaha	\$13.42	\$27.38	\$28.86	\$43.87
Vision				
Mutual of Omaha	\$3.34	\$5.84	\$6.35	\$9.69
Employee & Spouse premiums are calculated separately Spouse premiums are based on employee's age as of 1/1/2020 <i>Age reductions begins at age 65; Pricing below does not reflect this</i>			Employee & Spouse Monthly Premium (\$1,000 increments) *Pricing includes AD&D	
0-24			\$0.10	
25-29			\$0.11	
30-34			\$0.13	
35-39			\$0.16	
40-44			\$0.23	
45-49			\$0.38	
50-54			\$0.60	
55-59			\$0.92	
60-64			\$1.41	
65-69			\$2.50	
70-74			\$4.45	
75-79			\$7.31	
80+			\$14.76	
Dependent Child Rate per \$1,000 of benefit = \$0.20				
Coverage Amount	Increment		Rate from above	Monthly Cost
Employee \$ _____	÷ \$1,000	X	\$ _____	= \$ _____
Spouse \$ _____	÷ \$1,000	X	\$ _____	= \$ _____
Children \$ _____	÷ \$1,000	X	\$ _____	= \$ _____

As a reminder, if you are electing coverage for yourself over \$300,000 or for spouse over \$25,000, you will be required to complete medical questions.

I have reviewed the benefit information in this guide.



What do I need to do?

⇒ Because a new plans and carriers are being offered for 2020, you will be required to make new plan elections. Please complete the open enrollment election form.

I do not want to elect medical, dental, vision, or voluntary life coverage for 2020.

⇒ You will need to complete the open enrollment election form to confirm your plan declinations.

I want to elect voluntary life insurance over the guarantee issue amount. What do I need to do?

- ⇒ You will need to complete the open enrollment election form requesting the full amount of coverage you would like to elect. The amount upto \$100,000 would go into effect 1/1/2020.
- ⇒ You will then need to complete the medical questionnaire for the amount elected over \$100,000. Mutual of Omaha will notify you of their underwriting decision and the date (if approved) your increased coverage would go into effect.

When do completed forms need to be returned by?

⇒ Forms need to be completed and returned back to the County Clerks office no later than November 29, 2019.

I have gone through this guide, insurance is not my favorite thing so I have some questions.

⇒ Well you're in luck! Our broker (HM Benefits) has insurance at the top of their most favorite things list!!! Please feel free to call Julie Moore (417-414-6779/jmoore@hmbenefits.com) with questions on anything within this guide.