

THAD LICHTENSTEIGER  
TODD WOLFRUM  
STAN OWENS



**VAN WERT**



Ryanne Bollenbacher  
CLERK

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**COUNTY COMMISSIONERS**

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**IMPORTANT INFORMATION FOR COUNTY EMPLOYEES CONCERNING  
ADDITIONAL GROUP HEALTH BENEFITS AND  
OPEN ENROLLMENT FOR IRS SECTION 125 & OTHER PROGRAMS**

**2019 OPEN ENROLLMENT FOR SECTION 125 AND OTHER PROGRAMS**

December is open enrollment month for certain insurance benefit plans. If you need to change any medical or dental coverage, it must be done at this time.

The total medical insurance cost paid by the County for employees and their families is listed below for 2018 and 2019.

We are now self-funded with UMR/HCC for 2018. We will be changing coverage to CEBCO for 2019. There will be meetings to explain the new coverage on November 19, 2018, and November 20, 2018.

Coverage	2018 Monthly	2018 Annually	2019 Monthly	2019 Annually
Single	\$ 816.63	\$ 9,799.56	\$ 712.62	\$ 8,551.44
Emp. & Spouse	\$1,714.93	\$20,579.16	\$1,569.90	\$18,838.80
Emp. & Child	\$1,551.62	\$18,619.44	\$1,280.58	\$15,366.96
Family	\$2,449.91	\$29,398.92	\$2,137.86	\$25,654.32

Employee monthly contributions toward the cost of insurance for 2018 and 2019 are as follows:

	2018	2019
Single	\$ 81.66	\$ 71.26
Emp. & Spouse	\$171.50	\$157.00
Emp. & Child(ren)	\$155.16	\$128.06
Family	\$245.00	\$213.78

In an effort to show appreciation for our employees' commitment to help decrease health care costs, the Commissioners are giving employees a Premium Holiday in December, 2018, for January, 2019, insurance deductions.

You must complete and return the attached form in order to change coverage no later than December 3, 2018. Failure to respond will keep coverage the same. Dependents over 23 may now be eligible for coverage if requirements are met. Dependents 26-28 may be eligible for coverage at a cost not greater than single coverage.

The Commissioners have made available to each employee a plan in which you can purchase qualifying insurance before tax dollars. This is allowed through IRS Section 125. The monthly contributions for medical coverage may be pre-taxed (not subject to Federal and State tax) if you sign up for the Section 125 deduction. Aflac will be presenting their qualified programs. In order for this plan to be offered, IRS rules state that county employees who are not interested in the program must sign a form declining participation. An Aflac representative will have these forms available.

You may only change coverage other than during open enrollment due to a status change for the following reasons:

- \* The employee's marriage or divorce;
- \* The birth or adoption of an employee's child;
- \* The death of an employee's spouse or child;
- \* The commencement or termination of employment by the employee or employee's spouse;
- \* The change of employment status from full-time to part-time (or vice versa) by the employee's spouse, or if either take an unpaid leave of absence from work;
- \* A significant change in health benefits coverage attributable to the employment of the employee's spouse.
- \* Participant may drop coverage if the cost of coverage significantly increases, and there is no similar alternative coverage available.
- \* If there is a significant decrease in the cost of coverage, eligible employees, including participants in similar benefit options and employees who are not enrolled in the plan, may elect the affected benefit.