



SEDGWICK COUNTY



2022

Benefits Book

Sedgwick County Employees



[ELINK.SEDGWICK.GOV/HUMANRESOURCES](https://elink.sedgwick.gov/humanresources)



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The Benefits Book does not in any way constitute an employment contract. Sedgwick County reserves the right to amend this publication at any time, subject only to the approval by the Board of County Commissioners.

Sedgwick County provides programs which are accessible to the public without regards to race, color, national origin, sex, age, religious or political affiliations, disability, or status as a disabled or Vietnam-era veteran.

The Benefits Book is intended to be a brief summary of the Sedgwick County Benefit Plans. In the event of a conflict between the book and IRS regulations, Plan provisions, contracts, certificates, Summary Plan Descriptions and/or riders, the terms of those items shall rule in all cases.

Eligible Dependents for Health Plans and Life Insurance



- Legal Spouse by marriage contract
- Children up to age 26*
 - Natural birth or adoption
 - Stepchild from present marriage
 - Legal guardianship by court decree
 - *Married children can be covered under health, cannot be married and covered under dependent life insurance

If your dependent is incapable of self-support due to a disability resulting from a physical, nervous, or mental condition PRIOR to their 26th birthday, you may be eligible to continue to cover the dependent after age 26. Please contact Human Resources for more information.

No individual can be insured as both an employee and as a dependent under the Medical, Dental, and/or Vision plan through Sedgwick County.

Changes due to a Qualified Family Status Event



Benefit changes may be made during the year only if you have a “qualified family status event” as defined by IRS regulations and the change you want to make is consistent with the event. To make a change to your benefits, a benefits change form and proof of event must be submitted to Human Resources within **31 DAYS OF THE EVENT**. Qualifying family status events include:

- Legal marriage, divorce, legal separation, and annulment
- Birth, adoption, placement for adoption
- Change of employment status for employee, spouse, or dependent child including: termination, new hire, strike, beginning or returning from an extended leave of absence
- Loss or gain of other coverage
- Significant cost increase in other coverage for health plans
- Significant cost change in dependent day care costs
- Qualified medical child support order filed by legal court

General Notice of Special Enrollment Rights: If you or a dependent lose coverage under Medicare or a State Children’s Health Insurance Program (SCHIP), you may be eligible to enroll in the Medical Plan. Please notify Human Resources within 60 days after the coverage ends.

Medical/Prescription Plan – UnitedHealthcare (UHC)

Group#-902769
www.myuhc.com
888-364-5089



UHC is the third party-administrator for the Medical Plans offered through Sedgwick County. Sedgwick County’s Medical Plans are self-insured which means claims are paid from your paycheck deductions and the County’s contribution to your Medical Plan.

Optum RX, a subsidiary of UHC, is the administrator for the Prescription Plans. The prescription drug benefit utilizes the Optum RX formulary, a list of pharmaceutical drugs that are safe, medically effective, and cost effective.

Some medications may require prior authorization or step therapy. Step therapy helps you use less expensive, but equally effective medication for certain therapeutic conditions. Most therapeutic classes have multiple medication options. You are required to initially try a Step One prescription before a Step Two prescription will be covered. If you and your provider determine

the treatment is ineffective, you may request a coverage review by UHC.

Review the Plan Summary on the following pages to understand the coverage levels and plan designs.

UHC’s website, www.myuhc.com, lists the providers and pharmacies participating in the network and also includes detailed Plan information, claim information, and provides tools to help you and your family act as informed and engaged consumers.

You may also refer to the Summary Plan Description, found on E-line, Human Resources for more information.

You do not need to designate a Primary Care Physician (PCP) or obtain a referral to see a specialist for insurance purposes – just remember to choose in-network providers.

Nurse line: 800-846-5089

Medical/Prescription Summary

Note: This chart reflects **IN-NETWORK** benefit coverage. For out-of-network coverage visit www.myuhc.com

Medical/RX Plan Coverage	Premier PPO Plan	Base PPO Plan	High Deductible Plan
Deductible (Annual)			
Individual	\$750	\$1,250	\$2,800
Two-Person/Family	\$1,500	\$2,500	\$5,600
Co-insurance (Plan Pays after deductible)	80 percent	80 percent	100 percent
Out-of-Pocket Maximum			
Individual	\$1,500	\$2,500	\$2,800
Two-Person/Family	\$3,000	\$5,000	\$5,600
Co-pays			
Primary Care Physician			
Under age 19	\$10	\$10	100 percent (after deductible)
Over age 19	\$20	\$20	
Specialist			
Tier 1 Provider	\$20	\$20	
Non-Premium Provider	\$50	\$50	100 percent (after deductible)
Urgent Care	\$50	\$50	
Emergency Room (Waived if admitted)	\$300	\$350	
Hospital-inpatient stay	80 percent (after deductible)	80 percent (after deductible)	100 percent (after deductible)
Lab, X-ray, Major Diagnostics (i.e. CT, MRI)			
Preventive Care	100 percent	100 percent	100 percent
Mental Health			
Inpatient	80 percent (after deductible)	80 percent (after deductible)	100 percent (after deductible)
Outpatient	100 percent (after \$50 co-pay)	100 percent (after \$50 co-pay)	
*Retail Prescription Drugs			
Generic	\$10	\$10	100 percent (after deductible)
Brand	\$40	\$40	
Non-Preferred Brand	\$70	\$70	
**Mail Order Prescription Drugs			
Generic	\$25	\$25	100 percent (after deductible)
Brand	\$100	\$100	
Non-Preferred Brand	\$175	\$175	

*31 day supply at Retail Pharmacy

**90 day supply through OptumRX Mail Delivery

Telehealth - UnitedHealthcare



Available 24/7, a Telehealth Virtual Visit is faster and less costly than going to the doctor's office, urgent care or the emergency room (ER). Members and eligible dependents can visit with a licensed physician from the convenience of a computer, tablet, or mobile device about common medical conditions and even prescribe medications, if needed. United Healthcare provides three options for telehealth services through Amwell, Teladoc and Doctor on Demand. For more information on details and pricing, please visit myuhc.com or the UnitedHealthcare app. Use a Virtual Visit for these common conditions:

- Allergies
- Flu or Cold
- Headaches/migraines
- Rashes
- Bronchitis
- Eye infections
- Sore throat
- And more!

Dental – Delta Dental

Group#-90192
www.deltadentalks.com
(316) 264-4511



Review the Plan Summary to understand the coverage levels and plan design.

Delta Dental's website, www.deltadentalks.com, lists the participating Delta providers. You can also check your eligibility and Plan information, print an identification card, estimate your out-of-pocket costs, and learn about oral health and wellness.

There are no deductibles under the Delta Dental Plan for any eligible expense.

The annual maximum benefit the Plan will pay is \$1,000 for each covered individual. The \$1,000 includes your cleanings that are paid at 100 percent.

Dental Plan Summary

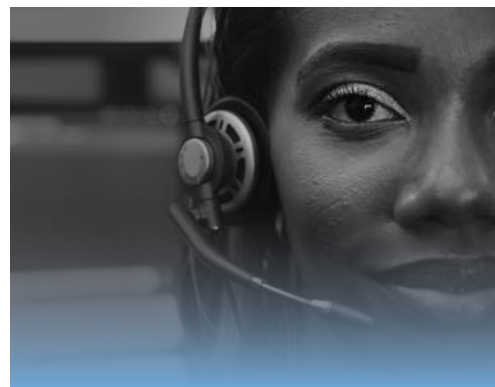
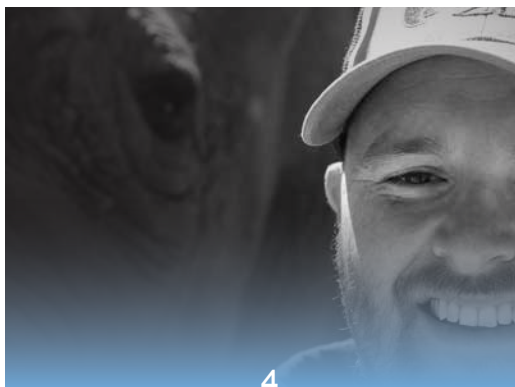
Note: This chart reflects **IN-NETWORK** benefit coverage. For out-of-network coverage visit www.deltadentalks.com

Dental Plan Coverage	Delta Network
Diagnostic (i.e. oral evaluations and X-rays)	100 percent
*Preventive (i.e. cleanings, sealants)	100 percent
**Basic (i.e. fillings, root canals)	80 percent
Major (i.e. bridges, crowns)	50 percent
***Orthodontics	50 percent

*Two cleanings are covered each year per individual covered and there is no requirement to wait exactly six months between visits.

**If you do not have at least one cleaning in the prior year, the basic level reduces to 50 percent paid by the plan.

***The lifetime maximum for orthodontics is \$1,500 per covered individual.



Vision – Vision Service Plan (VSP)

Group#-30078063
www.vsp.com
800-877-7195



VSP's website, www.vsp.com, lists the participating VSP providers. You can also check your eligibility and Plan information, view special offers, and learn about eye care health and wellness.

If you choose an out-of-network provider for your exam and/or frames, lenses, or contacts, you must pay for the services in full and then file a claim to be reimbursed for a portion of your benefits.

Vision Plan Summary

Note: This chart reflects **IN-NETWORK** benefit coverage. For out-of-network coverage, visit www.vsp.com.

Vision Plan Coverage	Max Plan Pays	Co-pay	Frequency
Eye Exam		\$10	Yearly
Frames	\$180	\$0	Bi-Yearly
Eye Glass Lenses	\$160	\$0	Yearly
Contacts (in lieu of eye glass lenses)	\$160		Yearly
Contact lens exam		\$40	
*Diabetic Eye Care Plus Program	\$20	\$0	As needed

*Services related to diabetic eye disease, glaucoma, and age related macular degeneration. Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply.

KidsCare Program



This benefit is included in your Vision Plan. Dependent children under the age of 18 can receive two comprehensive eye exams and one new pair of frames and lenses every year.

Medical, Dental, and Vision Costs (First two paychecks of each month)



Tier	Premier PPO Plan	Base PPO Plan	High Deductible Plan	Dental	Vision
Single	\$35.76	\$19.12	\$6.88	\$3.42	\$4.37
Two-Person	\$71.51	\$38.24	\$13.76	\$6.83	\$8.74
Family	\$103.68	\$55.43	\$19.95	\$9.91	\$12.68



IMPORTANT! You are only eligible for this Plan if you are enrolled in Sedgwick County's Premier PPO or Base PPO Medical Plan or enrolled in no Medical Plan through the County.

You must make an active election each year you want an FSA.

The County offers two FSA plans which allow you to set aside money to pay for certain health and dependent day care expenses tax free. You can lower your taxable income and increase your take home pay! These plans are administered by Surency.

Healthcare FSA

This plan is used to pay for eligible healthcare expenses which you have to pay out-of-pocket for you and your eligible family members.

Plan highlights:

- Contribute \$50-\$2,850 for calendar year
* *subject to 2022 IRS announcement*
- Contribution amount is deducted from 24 paychecks throughout year (first two paychecks of each month)
- Entire election amount is available immediately
- You will receive a debit card to pay for eligible expenses. You can still send in claims if you don't want to use the card
- Keep your receipts as you may have to verify expenses

- Incur expenses through March 15, 2023
- File claims or submit receipts by May 14, 2023
- Any funds left in the account as of May 15, 2023 are forfeited
- If you do not send in receipts to verify your expenses when requested by Surency, you will be required to reimburse the Plan, or be subject to taxation per IRS regulations

Eligible expenses include:

- Deductibles and co-insurance
- Co-pays
- Dental and Vision out-of-pocket expenses
- Certain over-the-counter purchases
- Items purchased at www.fsastore.com

For a complete list of qualified expenses, please visit <https://www.irs.gov/publications/p502>.

Dependent Day Care FSA

This plan is used to pay for expenses you incur for daycare for children under the age of 13 or for care of elderly adults for whom you are responsible.

Plan highlights:

- Contribute \$50-\$5,000 for calendar year
* *subject to 2022 IRS announcement*
- Contribution amount is deducted from 24 paychecks throughout year (first two paychecks of each month)
- File claims to get reimbursed
- You will be reimbursed up to what you have contributed
- Incur expenses through March 15, 2023
- File claims or submit receipts by May 14, 2023
- Any money left in the account as of May 15, 2023 is forfeited





Health Savings Accounts - Optum Bank

HSA

IMPORTANT! You are only eligible for this Plan if you are enrolled in Sedgwick County's High Deductible Health Plan (HDHP)

The County offers a HSA which can be a great part of planning ahead for your future. Your HSA can help you and your family plan, save, and pay for health care expenses. This plan is administered by Optum Bank.

Why have an HSA?

- You own it
 - The money is yours until you spend it, even deposits made by your employer. You keep it even if you change jobs, health plans, or retire
- Tax Savings
 - The money you deposit is tax-free
 - Withdrawals for qualified expenses are also tax-free
- It's not just for medical expenses
 - Dental care
 - Vision care
- Save for the future
 - HSA rolls over from year-to-year, so you can continue to grow your savings and use it in the future, even into retirement
- Flexibility
 - Contribution amount is deducted from 26 paychecks and you can change your election anytime throughout the year

Who can open an HSA?

To be eligible for an HSA, you must enroll in the County's HDHP. In addition, you must:

- Not be covered by any other Medical Plan
- Not be covered by Medicare or TRICARE
- Not be claimed as a dependent on someone else's tax return

Contribution Limits

Contribution limits set by the IRS and adjusted annually. 2022 limits are:

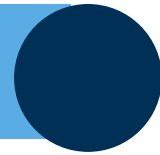
Single = \$3,650 Two-Person/Family = \$7,300 Age 55+ = \$1,000 "catch up"



- o There is a \$2 monthly fee for your HSA which will be deducted from your balance
- o You'll receive a Mastercard for purchases or ATM withdrawals
 - There is an ATM withdrawal limit of \$300 within 24 hours
 - There is an ATM withdrawal fee through Optum Bank in addition to any required fee through the ATM
- o You can set up online banking and bill payment or choose to pay with checks from your account
- o On the mobile app, you can view balances, make a contribution, pay bills and more
- o You can reimburse yourself for expenses
- o If you use the money in the account for non-qualified expenses, the money will be considered taxable income and subject to an additional 20 percent IRS penalty. Remember, you need to have enough in health care receipts to cover any money you use out of the account
- o After you turn 65 or become entitled to Medicare, you may withdraw money from your HSA for non-medical purposes without penalty. The withdrawal is treated as retirement income and is subject to normal income tax. The same holds true if you become disabled before age 65, you are not liable for the 20 percent penalty and the withdrawals are treated as income
- o Once your account reaches \$2,000, you may choose to set up a separate investment account to invest a portion of your account in mutual funds
- o When you set up an HSA, it is important you also select a beneficiary. This will ensure that your HSA money is immediately available to your beneficiary upon your death. If you do not select a beneficiary, the money will go to your estate and may be subject to taxation. You will be able to name your beneficiary once you have set up your account
- o You do not have to send in receipts to Optum Bank to verify eligible purchases. If you are audited by the IRS, you'll need to provide documentation showing you have had eligible health care expenses to cover any withdrawal from your HSA. Keep all health care receipts

For a complete list of qualified expenses,
please visit <https://www.irs.gov/publications/p502>.





Life and Accidental Death and Dismemberment Insurance

Life and accidental death and dismemberment (AD&D) insurance provides financial protection for those who depend on you for financial support. Upon your death, your designated beneficiary will receive the life benefit. If you die as the result of an accident, your beneficiary will receive both the life and AD&D benefits.

Basic Life and AD&D Insurance

- Salary Range: \$17,000 or Less: \$10,000 Life Benefit
- Salary Range \$17,001-\$23,000: \$15,000 Life Benefit
- Salary Range \$23,001-\$36,000: \$25,000 Life Benefit
- Salary Range \$36,001-\$45,000: \$35,000 Life Benefit
- Salary Range \$45,000 and up: \$50,000 Life Benefit

Sedgwick County provides you with basic life and AD&D insurance at no cost to you.

Employee Rates Paid by Sedgwick County:

\$10,000 Life Benefit: \$0.50/ \$10,000 AD&D Benefit: \$0.10
\$15,000 Life Benefit: \$0.75/ \$15,000 AD&D Benefit: \$0.15
\$25,000 Life Benefit: \$1.25/ \$25,000 AD&D Benefit: \$0.25
\$35,000 Life Benefit: \$1.76/ \$35,000 AD&D Benefit: \$0.35
\$50,000 Life Benefit: \$2.50/ \$50,000 AD&D Benefit: \$0.50

Optional Voluntary Life Rates:

\$75,000 Life Benefit: \$3.75/ \$75,000 AD&D Benefit: \$0.75
\$100,000 Life Benefit: \$5.01/ \$100,000 AD&D Benefit: \$1.00
\$125,000 Life Benefit: \$6.25/ \$125,000 AD&D Benefit: \$1.25
\$150,000 Life Benefit: \$7.50/ \$150,000 AD&D Benefit: \$1.51

*Please remember to subtract the difference of the county's employer paid rates from your total benefit of the Optional Life Rates.

Dependent Life Rates:

Spouse Only \$10,000 Life Benefit: \$.65
Spouse and Child(ren): \$5,000 Life Benefit, \$.82
Spouse and Child(ren): \$10,000 Life Benefit, \$1.65
Child(ren): \$10,000, \$1.00

Deductions will come out of the first two paychecks of each month. Dependent life insurance can only be for spouses and unmarried children under the age of 26. Benefits reduce starting at age 70. Dependent Life Insurance coverage ends when the employee reaches age 75.

Voluntary Life and AD&D Insurance

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. **Sedgwick County** provides you the option to purchase voluntary life and AD&D insurance at group rates through **Advance Life**. You may also purchase voluntary coverage for your spouse and eligible children.

Employee Coverage options:

4 Voluntary Options:

- \$75,000 Life Benefit
- \$100,000 Life Benefit
- \$125,000 Life Benefit
- \$150,000 Life Benefit
- In order to calculate your rate, you will first select one of the life benefit option amounts above. Then you will subtract the rate (cost) of what Sedgwick County is paying for your Employer Paid Benefit and then you will pay the difference.
- **Dependent Life Options:**
- Spouse Only: \$10,000 Life Benefit
- Spouse and Child(ren): \$5,000 Life Benefit
- Spouse and Child(ren): \$10,000 Life Benefit
- Child(ren): \$10,000 Life Benefit

**Federal laws state that life insurance amounts in excess of \$50,000 are taxable and are added to your W-2. These amounts are called imputed income.*

Sedgwick County's Contribution to Healthcare FSA or HSA



As an incentive for getting your FREE preventative physical, Sedgwick County will contribute to an existing Healthcare FSA, HSA or create a Healthcare FSA for you if you:

- Are enrolled in Sedgwick County's Premier PPO, Base PPO Medical Plan, or High Deductible Health Plan
- Have an annual physical exam from October 1, 2021 through September 30, 2022
- Complete the preventative exam attestation on E-line, Employee Self Service (ESS), Benefits, Benefits Attestation Form no later than **September 30, 2022**

If your spouse is enrolled in Sedgwick County's Medical insurance, you can complete the online attestation on their behalf. If your spouse is covered on your Medical insurance, they **MUST** have an annual physical exam in order to receive the maximum contribution.

If you qualify for Sedgwick County's contributions, the one-time annual amount that will be deposited into your account the following January 1 based off your medical coverage tier is:

— Single = \$75 — Two-Person = \$150 — Family = \$220

Enrollment

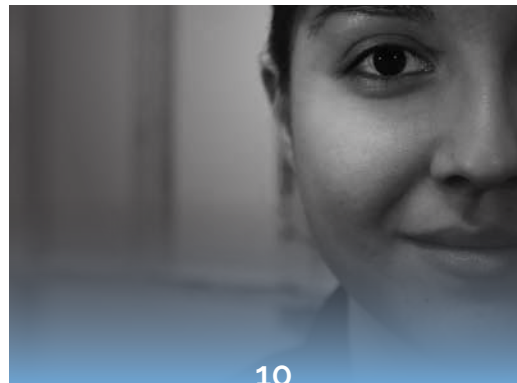


- **Newly eligible employees** can enroll in benefits within 30 days of their eligibility date. Coverage will begin the first of the month following the enrollment
- **Enroll** Using either Chrome, Firefox or Microsoft Edge, go to E-line, Employee Self Service (ESS), Benefits, Benefits Enrollment/Initial Enrollment
- Be sure to print off your confirmation statement. **Changes CANNOT** be made after Initial Enrollment unless you have a qualified family status event and submit a benefits change form with proof of event to Human Resources within 31 days of the event.
- Changes can be made annually during **Open Enrollment** and will take effect January 1st of the following year
- If you want to **access ESS** from a non-County computer, you must give yourself access from a County computer **FIRST**:

- Click on internet browser to access E-line (from County computer)
- Select Employee Self Service
- Click on Remote Access
- Click on Instructions for Remote Access and follow directions
- After you have given yourself access, you can access ESS from a non-County computer:

- △ www.sedgwickcounty.org
- △ Under Government, Departments and Services, Human Resources
- △ Click on Employee Login

- The County will have a **dependent audit** in the future. At that time you will need to show documentation to verify all dependents covered under your Health Plans are eligible. Please be sure to review your covered dependents to ensure you are covering only those eligible.



2022 Pay Periods

Pay No. Start Date End Date Pay Date

01 2022	12/19/21	01/01/22	01/07/22
02 2022	1/2	1/15	1/21
03 2022	1/16	1/29	2/4
04 2022	1/30	2/12	2/18
05 2022	2/13	2/26	3/4
06 2022	2/27	3/12	3/18
07 2022	3/13	3/26	4/1
08 2022	3/27	4/9	4/15
09 2022	4/10	4/23	4/29
10 2022	4/24	5/7	5/13
11 2022	5/8	5/21	5/27
12 2022	5/22	6/4	6/10
13 2022	6/5	6/18	6/24
14 2022	6/19	7/2	7/8
15 2022	7/3	7/16	7/22
16 2022	7/17	7/30	8/5
17 2022	7/31	8/13	8/19
18 2022	8/14	8/27	9/2
19 2022	8/28	9/10	9/16
20 2022	9/11	9/24	9/30
21 2022	9/25	10/8	10/14
22 2022	10/9	10/22	10/28
23 2022	10/23	11/5	11/10
24 2022	11/6	11/19	11/25
25 2022	11/20	12/3	12/9
26 2022	12/4	12/17	12/23