



SEDGWICK COUNTY



**2021**  
*Benefits Book*  
Sedgwick County Employees



[ELINE.SEDGWICK.GOV/HUMANRESOURCES](http://ELINE.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

*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, 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, however, please notify Human Resources **within 60 days after the coverage ends**.

## Medical/Prescription Plan – UnitedHealthcare (UHC)



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](http://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, under the Human Resources section 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.

# Medical/Prescription Summary

Note: This chart reflects **IN-NETWORK** benefit coverage. For out-of-network coverage visit [www.myuhc.com](http://www.myuhc.com)

Medical/RX Plan Coverage	Premier PPO Plan	Base PPO Plan	High Deductible Plan
<b>Deductible (Annual)</b>			
Individual	\$750	\$1,250	\$2,800
Two-Person/Family	\$1,500	\$2,500	\$5,600
<b>Co-insurance</b> (Plan Pays after deductible)	80 percent	80 percent	100 percent
<b>Out-of-Pocket Maximum</b>			
Individual	\$1,500	\$2,500	\$2,800
Two-Person/Family	\$3,000	\$5,000	\$5,600
<b>Co-pays</b>			
<b>Primary Care Physician</b>			
Under age 19	\$10	\$10	100 percent (after deductible)
Over age 19	\$20	\$20	
<b>Specialist</b>			
Tier 1 Provider	\$20	\$20	
Non-Premium Provider	\$50	\$50	
<b>Urgent Care</b>	\$50	\$50	
<b>Emergency Room</b> (Waived if admitted)	\$300	\$350	
<b>Hospital-inpatient stay</b>	80 percent (after deductible)	80 percent (after deductible)	100 percent (after deductible)
<b>Lab, X-ray, Major Diagnostics</b> (i.e. CT, MRI)			
<b>Preventive Care</b>	100 percent	100 percent	100 percent
<b>Mental Health</b>			
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)	
<b>*Retail Prescription Drugs</b>			
Generic	\$10	\$10	100 percent (after deductible)
Brand	\$40	\$40	
Non-Preferred Brand	\$70	\$70	
<b>**Mail Order Prescription Drugs</b>			
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 3 options for telehealth services through Amwell, Teladoc and Doctor on Demand. For more information on details and pricing, please visit [myuhc.com](http://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



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

Delta Dental's website, [www.deltadentalks.com](http://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

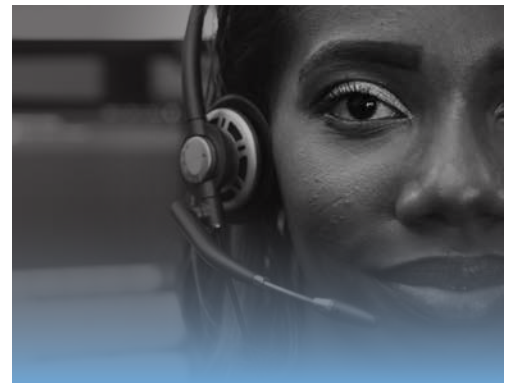
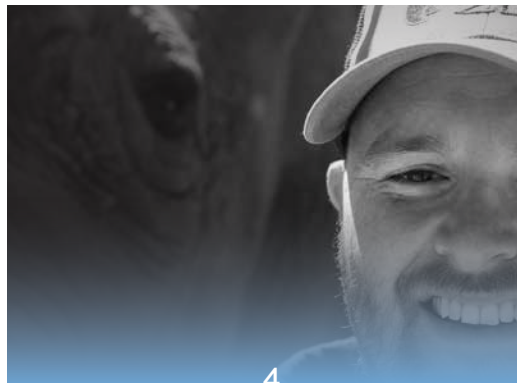
Note: This chart reflects **IN-NETWORK** benefit coverage. For out-of-network coverage visit [www.deltadentalks.com](http://www.deltadentalks.com)

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



VSP's website, [www.vsp.com](http://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](http://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	\$34.72	\$18.56	\$6.68	\$3.42	\$4.37
Two-Person	\$69.42	\$37.12	\$13.36	\$6.83	\$8.74
Family	\$100.66	\$53.82	\$19.37	\$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 a 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-\$2,750 for calendar year  
\* *subject to 2021 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, 2022
- File claims or submit receipts by May 14, 2022
- Any funds left in the account as of May 15, 2022 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](http://www.fsastore.com)

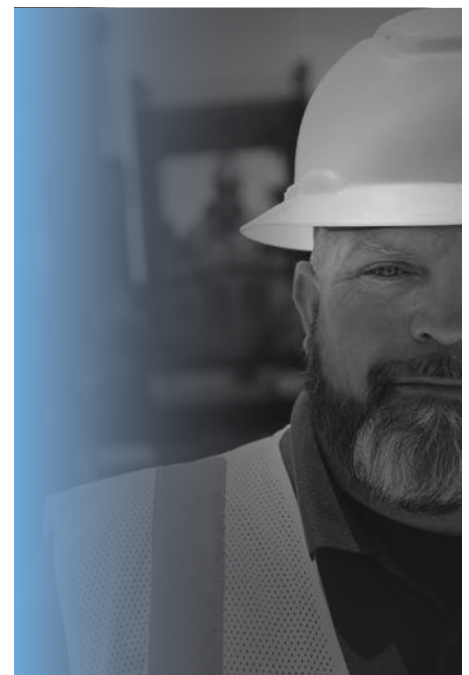
For a complete list of qualified expenses, please visit <https://www.irs.gov/publications/p502>.

## 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 2021 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, 2022
- File claims or submit receipts by May 14, 2022
- Any money left in the account as of May 15, 2022 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?

- o 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
- o Tax Savings
  - The money you deposit is tax-free
  - Withdrawals for qualified expenses are also tax-free
- o It's not just for medical expenses
  - Dental care
  - Vision care
- o 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
- o 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:

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



## Contribution Limits

There are contribution limits, set by the IRS and adjusted annually. For 2021, the limits are:

— Single = \$3,600 — Two-Person/Family = \$7,200 — 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, Accidental Death & Dismemberment (AD&D), Dependent Life - Advance Life

Life insurance provides protection to you and your family in the event of your death. AD&D can protect you or your family in the case of your accidental death or dismemberment. Certain limitations and exclusions can apply to these plans.

All eligible employees are given a basic Advance Life and AD&D policy based on their annual salary at no cost. The cost listed below shows what the County is paying for that coverage.

You may elect to increase or decrease levels of coverage to fit your personal insurance needs. You will pay the difference if you choose to increase your coverage. To calculate what your per paycheck cost would be,

you will subtract the cost amount of the coverage you choose from the amount of coverage the County is providing at no cost. The difference will be your cost. **For example, if I make \$26,000 a year, the County will give me \$25,000 of Life and \$25,000 of AD&D at no cost to me. If I want to increase my Life to \$100,000, then I would pay the difference of \$4.50 and \$1.13 each paycheck.** Your Life Insurance and AD&D do not have to be the same coverage level. If decreasing coverage, the difference is credited (the first two paychecks of each month).

All coverage terminates at employment separation.

Life benefits reduce starting at age 70.

Annual Salary Range	Life Insurance	Cost	AD&D	Cost
\$17,000 or Less	\$10,000	\$0.46	\$10,000	\$0.10
\$17,001 - \$23,000	\$15,000	\$0.67	\$15,000	\$0.15
\$23,001 - \$36,000	\$25,000	\$1.13	\$25,000	\$0.25
\$36,001 - \$45,000	\$35,000	\$1.57	\$35,000	\$0.35
\$45,000 and Greater	\$50,000	\$2.25	\$50,000	\$0.50
Optional Choice	\$75,000	\$3.38	\$75,000	\$0.75
Optional Choice	\$100,000	\$4.50	\$100,000	\$1.00
Optional Choice	\$125,000	\$5.62	\$125,000	\$1.25
Optional Choice	\$150,000	\$6.75	\$150,000	\$1.51

*Important note about life insurance taxation:*

*Federal laws state that the first \$50,000 of group life insurance coverage is not subject to taxes. Amounts in excess of \$50,000 are taxable. The government assigns a value to these amounts and the value is added into your W-2 earnings. These amounts are called imputed income and are calculated based on a rate table established by the IRS. Any combination of group life insurance coverage which exceeds \$50,000 in coverage will be taxed based upon the imputed income tables.*

## Dependent Life Coverage - Advance Life



Dependent Life Insurance is offered to assist you with financial needs in the event of the death of your spouse and/or child(ren). Dependent Life Insurance coverage ends when the employee reaches age 75. Unmarried dependent child(ren) can be covered up to age 26.

Dependent Life Insurance Options	Coverage Amount	Cost
Spouse and Child(ren)	\$5,000	\$0.82
Spouse Only	\$10,000	\$0.65
Spouse and Child(ren)	\$10,000	\$1.65
Child(ren) Only	\$10,000	\$1.00

# 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, 2020 through September 30, 2021
- Complete the preventative exam attestation on E-line, Employee Self Service, Benefits no later than **October 4, 2021**

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** on E-line, Employee Self Service (ESS), Benefits, 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 at top of screen
- Click on My Personal Info
- Click on Remote Access to ESS
- Click on Remote Access Self-Service Portal and follow directions
- After you have given yourself access, you can access ESS from a non-County computer:
  - △ [www.sedgwickcounty.org](http://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.

