



## OPEN ENROLLMENT

### Plan Effective Dates 4/1/2023 through 3/31/2024

Benefits Open Enrollment for all eligible full-time City employees begins on February 8, 2023, with a plan effective date of April 1, 2023.

The City's Payroll team will notify employees when the Open Enrollment Portal will be active at [www.dayforcehcm.com](http://www.dayforcehcm.com). You may access your benefits online or through your Dayforce mobile app. **The Open Enrollment Portal closes on March 3, 2023.**

**Benefits Open Enrollment is available for all eligible Full Time, Regular Employees with the City of Lebanon. This year, we are renewing with Cigna and Mutual of Omaha. This is a passive enrollment, so you only need to visit Payroll & Benefits if you need to make a change to your existing coverage or wish to add/drop dependent coverage.**

Additional voluntary, employee paid benefits are available during open enrollment through AFLAC, Legal Shield and ID Shield.

#### **CHANGES FOR THIS PLAN YEAR**

There are no changes to employee premiums this plan year. The City received a 0% renewal from Cigna.

Cigna lowered the Out-of-Pocket Max (OOP) on the PPO plans to \$3,000 employee and \$6,000 family. This is a reduction from the previous OOP of \$4,000 employee and \$8,000 family.

The HDHP/HSA plan deductible was minimally increased to \$3,000 employee and \$6,000 family from the previous plan year \$2,700/\$5,400. These increases are required to keep our plans HSA qualified with the IRS.

#### **The City is increasing the employer contribution into the Health Savings Accounts as follows:**

TIER	Prior Employer Monthly Contribution	<b>NEW Employer Monthly Contribution</b> <i>Effective as of April 1, 2023</i>
Employee Only	\$80	<b>\$100</b>
Employee + Spouse	\$130	<b>\$180</b>
Employee + Children	\$130	<b>\$180</b>
Family	\$170	<b>\$210</b>

#### **PLAN OPTIONS**

The City offers 2 PPO choices and 2 HDHP/HSA choices.

The lower-cost plans are Local Plus Network PPO and HDHP/HSA. If you are on an Open Access Plan, we recommend that you check to see if your providers are in the **Local Plus Network**, you will save money on premiums by making a change to one of those low-cost network plans.

**The BASE plan is Option 3, the Local Plus network HDHP/HSA plan with \$0 premiums for all 4 tiers.**

Employees electing one of the other 3 plan options will be charged a monthly premium.

Both PPO and the HDHP/HSA plans offer 2 network choices, Local Plus and Open Access.

The two HDHP/HSA plans include an employer contribution into an employee health savings account which is held at Wilson Bank and Trust. The employer contributions into the HSA accounts match for both plans.

**Health, Dental, and Vision Insurance:**

Health, Dental and Vision plans are offered through CIGNA. Monthly premiums and benefits coverage are outlined below. All Benefits are subject to change at any time and at open enrollment.

**Monthly Premiums for Health Plans – Note that premium amounts listed are for Non-Tobacco Users**

<i>Option 1 PPO</i>		<i>Monthly Premium</i>	
<i>Open Access Network</i>			
<i>Employee Only</i>		\$111	
<i>Employee + Spouse</i>		\$233	
<i>Employee + Children</i>		\$203	
<i>Family</i>		\$337	
<i>Option 2 PPO</i>		<i>Monthly Premium</i>	
<i>Local Plus Network</i>			
<i>Employee Only</i>		\$66	
<i>Employee + Spouse</i>		\$139	
<i>Employee + Children</i>		\$121	
<i>Family</i>		\$200	
<i>Option 3 HDHP/HSA</i>		<i>Monthly Premium</i>	<i>Employer Monthly Contribution to Health Savings Account</i>
<i>Local Plus Network</i>			
<i>Employee Only</i>		\$0	\$100
<i>Employee + Spouse</i>		\$0	\$180
<i>Employee + Children</i>		\$0	\$180
<i>Family</i>		\$0	\$210
<i>Option 4 HDHP/HSA</i>		<i>Monthly Premium</i>	<i>Employer Monthly Contribution to Health Savings Account</i>
<i>Open Access Network</i>			
<i>Employee Only</i>		\$44	\$100
<i>Employee + Spouse</i>		\$92	\$180
<i>Employee + Children</i>		\$80	\$180
<i>Family</i>		\$133	\$210

**IMPORTANT**, any employee electing Option 3 or 4 HDHP/HSA, must make a minimum contribution through payroll deduction in order to receive the employer contribution. That minimum contribution may not be less than \$1.00 per pay period.

**Surcharge for tobacco use and spousal coverage may apply.**

- \$40 monthly surcharge for each tobacco user (employee and/or spouse).
- \$200 monthly surcharge if spouse has health plan coverage available through their own employer yet elects coverage through the City.

**Health Plan Design Tiers**

**The City offers a choice of a PPO plan or a High Deductible Health Plan with a Health Savings Account. Each plan option has a choice between the Cigna Open Access Network or the Cigna Local Plus Network**

Plan Name	Option 2 PPO	Option 3 HDHP/HSA	Option 4 HDHP/HSA
Network	Open Access	Local Plus	Local Plus
Office Visit Copay	\$40/\$60	\$40/\$60	Deductible/Coinsurance
Individual Deductible	\$2,000/individual	\$2,000/individual	\$3,000/individual
Individual Out of Pocket Max (OOP)	\$3,000/individual	\$3,000/individual	\$4,000/individual
Family Deductible	\$4,000/family	\$4,000/family	\$6,000/family
Family Out of Pocket Max (OOP)	\$6,000/family	\$6,000/family	\$8,000/family
ER Copay	\$500 Co Pay	\$500 Co Pay	Deductible/Coinsurance
Outpatient Surgery	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Drug Card	\$20/\$45/\$75	\$20/\$45/\$75	Deductible/Coinsurance
In-Network Coinsurance	80% after \$2,000 individual or \$4,000 family level is met 100% after \$3,000 individual or \$6,000 family level is met	80% after \$2,000 individual or \$4,000 family level is met 100% after \$3,000 individual or \$6,000 family level is met	70% after \$3,000 individual level or \$6,000 family is met 100% after \$4,000 individual OR \$8,000 family level is met
Deductible included in OOP	yes	yes	yes

**Health Savings Account (H.S.A.)**

Employees enrolled in HDHP/HSA Options 3 or 4 must establish a Health Savings Account with Wilson Bank & Trust. Wilson Bank partners with the City to provide a ZERO fee health savings account. Once the account is set up, the employee shall bring the account number to payroll and indicate how much will be contributed into the savings account, through payroll deduction. **All contributions in to the H.S.A. are tax-free.** The IRS sets the maximum that may be contributed in a calendar year. All employer and employee contributions in to the H.S.A. belong to the employee, unused funds roll over year after year. The IRS limits are employer and employee contributions, combined. Therefore, the amount the City is contributing for the employee must be deducted from the Annual Limit listed here and from that, the employee may determine how much additional may be contributed.



For 2023, the annual IRS contribution limits are:

<b>Tier</b>	<b>Annual Limit</b>
<b>Employee Only</b>	<b>\$3,850</b>
<b>Employee + Spouse</b>	<b>\$7,750</b>
<b>Employee + Children</b>	<b>\$7,750</b>
<b>Employee &amp; Family</b>	<b>\$7,750</b>
<b>Additional contribution allowed for ages 55+</b>	<b>+ \$1,000</b>

### Monthly Premiums for Dental and Vision Plans

<i>Dental</i>	<i>Monthly Premium</i>
<i>Employee Only</i>	\$35.43
<i>Employee + Spouse</i>	\$71.36
<i>Employee + Children</i>	\$70.09
<i>Family</i>	\$113.58

<i>Vision</i>	<i>Monthly Premium</i>
<i>Employee Only</i>	\$0
<i>Employee + Spouse</i>	\$5.29
<i>Employee + Children</i>	\$4.81
<i>Family</i>	\$10.95

### Life and Disability:

Life and Disability insurance is offered through Mutual of Omaha. The City pays 100% towards a group short term disability plan that provides a weekly benefit that is 40% of basic weekly salary, a group life insurance plan with a \$25,000 benefit and pays 100% towards employee long term disability insurance. New hire employees may elect to purchase voluntary short-term disability up to 60% (additional 20% coverage over the group 40% benefit) and supplemental term life coverage. Premium amounts are specific to the individual employee and are outlined under separate cover. There is a 30-day waiting period for short term disability benefits following a disability and a 6-month waiting period for long term disability following a disability.

**During Open Enrollment**, if you elect to make changes to your voluntary life and voluntary short term disability elections, this will require Evidence of Insurability (EOI). You must make an appointment to see your Payroll & Benefits Specialist for those changes.

### Legal Shield

The City offers all employees the opportunity to elect voluntary legal assistance and identity theft protection benefits through Legal Shield at [www.seeyourbenefits.com/Lebanon](http://www.seeyourbenefits.com/Lebanon). Enrollment materials may be obtained from HR and Payroll staff.

### AFLAC

Supplemental, voluntary benefits are available through AFLAC for accident, short term disability, critical illness, cancer and hospitalization. Details are outlined under separate cover, see your Payroll representative to obtain an enrollment packet.

**Employee Assistance Plan (EAP):** The City provides this program through Cigna to all employees at no cost. Contact your HR Representative for information.

**Sick Leave Donation Bank** – see your Payroll or HR representative for membership into this program.

**Section 125 IRS**

Employees electing health, dental or vision coverage during open enrollment acknowledge they are subject to the terms of the employer's Section 125 cafeteria plan for pre-tax contributions and payroll deductions. The Plan Administrator is authorized to modify this agreement in the event he/she believes it advisable to satisfy certain provisions of the Internal Revenue Code. The reduction in employee compensation under this agreement shall be in addition to any reductions under other agreements or benefits programs maintained by the employer. Pre-tax contributions are not subject to state or federal income or Social Security ("FICA") taxes.

**Call ahead to schedule an appointment with a Payroll & Benefits Specialist.****Human Resources Contact Information:**

PH: 615-443-2809

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