



Bayfield County Administrator

117 E 5th Street, PO Box 878, Washburn, WI 54891

Ph: 715-373-6181 Fx: 715-373-6153

Mark Abeles-Allison, *County Administrator*
Kristine Kavajecz, *Human Resources Director*
Paige Terry, *Clerk*

TO: Bayfield County Employees
FROM: Kris Kavajecz
DATE: September 22, 2021
SUBJECT: 2022 Benefits Open Enrollment

Hard to believe 2022 is right around the corner.

Each Fall, Bayfield County sponsors an Open Enrollment Period for employees to enroll, cancel or make changes to various benefits for the coming year. **Employee benefit review meetings this year will be held on-line through TEAMS. Spouses are welcome to participate.** These meetings are not mandatory, but they are a good review of what changes may be occurring and also a good review of benefits (even those benefits not impacted by open enrollment). **All forms are due to the County Clerk's Office no later than October 22, 2021.**

Benefit Review Teams Meetings will be held:

Thursday, September 30th 1:30pm

Join on your computer or mobile app

[Click here to join the meeting](#)

Or call in (audio only)

+1 715-318-2087,,748054413# United States, Eau Claire

Phone Conference ID: 748 054 413#

Monday, October 4th 1:30pm

Join on your computer or mobile app

[Click here to join the meeting](#)

Or call in (audio only)

+1 715-318-2087,,407293350# United States, Eau Claire

Phone Conference ID: 407 293 350#

Benefit enrollment/change information can also be obtained by contacting the Human Resources Office, or on the county web site at: [EMPLOYEE OPEN ENROLLMENT WEB PAGE](#)

This memo will contain a lot of very detailed information. Please read it carefully. *There are several links included in this document to take you directly to the associated information or form.*

HEALTH INSURANCE:

Teamster Health: Members will be notified of premium adjustments and any benefit modifications announced by the Teamster Health Plan once they become available.

State of Wisconsin Health Plan Members: Bayfield County will continue the State of Wisconsin [LOCAL DEDUCTIBLE HEALTH PLAN](#) in 2022. The state has announced a .2% rate decrease for Bayfield County in 2022. When Bayfield County enrolled in the health plan in 2020, we were assessed a surcharge due to our high utilization history. That surcharge will expire at the end of 2021, which will result in an overall 17% decrease in premiums for 2022. The attached [rate sheet](#) reflects the premium for 2022.

There are no changes to the networks provided for 2022. There are still 4 preferred provider networks that service the Bayfield County area. These are: [GHC of Eau Claire](#), [HealthPartners](#), [WEA Trust West Chippewa Valley and WEA Trust West Mayo Clinic Health System](#). In addition, employees may choose to enroll in the “Local Access Plan” which provides nationwide coverage (no preferred provider network).

- If you DO NOT wish to make changes to your health plan you do NOT need to do anything regarding the Health Insurance.
- You WILL need to complete a [Health Insurance Application/Change Form](#) if you want to make ANY of the following changes for 2022:
 - Employees wishing to change provider networks (Example: Change from GHC of Eau Claire to another provider network).
 - Employees wishing to change coverage from Single to Family or Family to Single Coverage.
 - Employees wishing to Cancel health insurance coverage for 2022.
 - Employees that are eligible, but did not previously enroll in health insurance, may enroll in health insurance coverage for 2022.

A few tips for State Health Plan enrollees:

- **StayWell** Flu Clinics are 100% covered for health insurance members.
- Flu shots obtained at In-Network pharmacies are covered at 100%.
- Flu shots obtained at a Dr office will result in a fee.
- COVID19 vaccinations and boosters are covered 100% by the health plan.

DENTAL INSURANCE:

Dental Insurance through Delta Dental will continue to be offered to benefit-eligible employees. There are 2 components to the dental coverage: [Preventive/Uniform Coverage and Supplemental Coverage](#). Premiums are listed on the attached [Premium list](#). You may participate in the Preventive and/or Supplemental Dental Insurances even if you do not participate in the health insurance coverage. You do not have to enroll in the preventive coverage to enroll in the supplemental coverage. You can select either or both.

1) For employees that participate in the State Health Insurance Plan:

- **Uniform (preventative)** dental coverage: If you want to add, delete or make changes to the Uniform (preventative) Dental coverage you must complete the [Health Insurance Enrollment/Change Form](#). Page 2, Item 5 is the section applicable to dental.
 - **Supplemental** dental Coverage: Use the [Delta Dental Enrollment/Change Form](#) to add, delete or modify your SUPPLEMENTAL Dental coverage.
 - Go to the Delta Dental of Wisconsin [website](#) to find your provider. This will tell you if the provider is a PPO (Select Plan) or PPO Plus Premier (Select Plus Plan) participant.
 - Check the box at the top of the form to choose the “Select” or “Select Plus” plan.
 - In the box at the lower right hand corner indicate whether you want Self Only, Self plus children, Self plus spouse, or Entire Family coverage.
- 2) Benefit eligible employees that DO NOT participate in the State Health Insurance program may elect to participate in the Preventive and/or the Supplemental dental coverage:
- **Preventive** dental coverage: Use the [Delta Dental Enrollment/Change Form](#) to add, delete or modify your coverage.
 - Check the box at the top of the form to select the Preventive Coverage
 - In the box at the lower right hand corner indicate whether you want single or family Preventive coverage.
 - **Supplemental** dental coverage: Use the [Delta Dental Enrollment/Change Form](#) to add, delete or modify your coverage.
 - Go to the Delta Dental of Wisconsin [website](#) to find your provider. This will tell you if the provider is a PPO (Select Plan) or PPO Plus Premier (Select Plus Plan) participant.
 - Check the box at the top of the form to choose the “Select” or “Select Plus” plan.
 - In the box at the lower right hand corner indicate whether you want Self Only, Self plus children, Self plus spouse, or Entire Family coverage

VISION INSURANCE:

Benefit-eligible employees may enroll in Vision Insurance through Delta Vision (subsidiary of Delta Dental). Premiums for vision insurance are listed on the attached [premium list](#).

Be sure to review the vision [coverage](#) and research the [provider network](#) when making a decision regarding vision insurance. There are no local optometrists in the network. There are providers in the Duluth/Superior, Ironwood and Hayward areas and the coverage also provides a lump sum payment for out of network providers for exams.

If enrolling in vision insurance, you must remain enrolled for the entire year. You may add or cancel coverage during each year’s open enrollment period.

To enroll, complete the [Delta Vision Enrollment/Change Form](#). If you do not wish to enroll you do not need to complete the form.

ACCIDENT INSURANCE:

Benefit-eligible employees may enroll in [Accident Insurance through Securian](#). This is the same company that currently provides the group term life insurance. Premiums for accident insurance are listed on the attached premium list.

Accident insurance is also offered through AFLAC. Employees that already have accident insurance through AFLAC may continue their coverage through AFLAC or they could switch to Securian (or have both).

If enrolling in accident insurance, you must remain enrolled for the entire year. You may add or cancel coverage during each year's open enrollment period.

To enroll, cancel, or make changes, complete the [Securian Accident Insurance Enrollment/Change Form](#). If you do not wish to enroll, make changes or cancel your coverage, you do not need to complete the form.

AFLAC INSURANCES:

Short Term Disability, Cancer Care, Critical Care, Accident and Rider are available through AFLAC. Employees that wish to enroll, cancel or make changes to any AFLAC coverage should contact Sam Dec directly at samuel_dec@us.aflac.com or 715-209-1269.

VANTAGE FLEX HRA and FSA:

ALL benefit eligible employees MUST complete the Vantage Flex enrollment form even if not participating in the FSA.

A Flexible Spending Account is a special account that the employee can put money into and then, when needed, access it to pay for certain out-of-pocket health care costs.

You can use a Flexible Spending Account (FSA) to pay for copayments, deductibles, vision expenses, dental expenses, some drugs, and some other health care costs. You may also elect the Dependent Care FSA for daycare expenses.

You don't pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside.

FSAs are limited to \$2,750 per year per employee for medical and \$5,000 per year per employee for dependent care expenses.

You must use the money in your FSA by March 15th of the following year (14.5 months) or you forfeit any money left over in your FSA. It's important to plan carefully and not put more money in your FSA than you think you'll spend within a year on things like copayments, coinsurance, drugs, and other allowed health care costs.

Employees may choose to enroll in the FSA on an annual basis during open enrollment time. If you wish to enroll, please indicate the amount you would like deducted from each paycheck to be placed in your FSA Account on the [Vantage Flex Enrollment Form](#).

If you do not want to enroll in the FSA program, please check the box at the bottom of the form indicating that you are declining to participate for the 2022 year.

FSA funds must be used before access to the HRA will be authorized.

Vantage Flex Debit Cards can be used for FSA and HRA reimbursements. Debit Cards are used year-to-year and are re-loaded with the new elections. There is a fee for a replacement card. If you would like to obtain a debit card, please complete the Vantage Flex [FSA Debit Card Form](#).

There are two HRA funds: Teamster HRA and Roll-Over HRA. The Teamster HRA is only for employees that participate in the Teamster Health Fund insurance. The roll-over HRA is available to employees that have participated in the health insurance program for 5 years or more and have funds that were unused in previous years.

HRA balances in employee roll-over accounts will remain there. Vested employees will again be allowed to access up to \$2,000 of their roll-over HRA balances for eligible dental and vision expenses in 2022. An employee is vested if they have had an HRA for 5 years or more.

If you would like to have access to your vested roll-over balance in 2022, check the “Courthouse \$2,000 Vested Dental/Vision HRA” box on the enrollment form. Any unused monies will be returned to your roll-over account.

WELLNESS INCENTIVE:

Employees that participate in a county sponsored health insurance plan are eligible for premium reduction incentives if they complete a wellness incentive program. Two program options will be provided again in 2022 (for 2023).

- 1) The StayWell Incentive program will be offered again in 2022 for participants in the State of Wisconsin Health Plan. This option requires the participant to complete a wellness exam, an on-line health risk assessment, and a wellness activity identified through the Stay Well Program. In exchange, the employee is eligible for up to a 5% (2.5% employee, 2.5% spouse or 5% single) health insurance premium reduction and each will receive a \$150 visa gift card from the StayWell program.
- 2) Bayfield County will continue to offer the alternative wellness program in 2022 as well. This alternative does not require the on-line health risk assessment and requires the employee to provide documentation of the wellness exam and the county authorized wellness activity. In exchange, the employee is eligible for up to a 5% (2.5% employee, 2.5% spouse or 5% single) health insurance premium reduction. There is no Visa gift card associate with this program.

BAYFIELD COUNTY 2022 BENEFITS OPEN ENROLLMENT

YOUR TO-DO LIST:

- Visit etf.wi.gov for information about your 2022 ETF benefits.
- Complete the [ETF Health Insurance Application/Change Form](#) if you plan to enroll, cancel or make changes to your Health Insurance.
- Complete the [ETF Health Insurance Application/Change Form](#) if you plan to enroll, cancel or make changes to your Preventive/Uniform Dental coverage (if you are enrolled in the health insurance plan).
- Complete the [Delta Dental Application/Change Form](#) if you are NOT enrolled in the health insurance, but plan to enroll, cancel or make changes to your Preventive/Uniform Dental coverage.
- Complete the [Delta Dental Application/Change Form](#) if you plan to enroll, cancel or make changes to your Supplemental Dental coverage.
- Complete the [Delta Vision Application/Change Form](#) if you wish to enroll, cancel or make changes to your Vision insurance coverage.
- Complete the [Securian Application/Change Form](#) if you wish to enroll, cancel or make changes to your Securian Accident Insurance coverage.
- Contact Sam Dec with AFLAC at samuel_dec@us.aflac.com or 715-209-1269 if you plan to enroll, cancel or make changes to any of your AFLAC coverages.
- Complete the [Vantage Flex Enrollment/Change Form](#)
- Submit your Enrollment/Change forms to the County Clerk's Office no later than **4:00 p.m. on October 22, 2021.**