



TO: ALL Full-Time Iredell County Government Employees

FROM: Tania Trent, HR Benefits Specialist

RE: 2022 Section 125 Benefits Enrollment

Date: April 5, 2022

READ THIS MEMO TO ITS ENTIRETY

**Open Enrollment will be Monday, April 11 - Friday, May 13, 2022
(For the Benefit Period Covering 7/1/22 - 6/30/23)**

This year, each employee will have a designated Human Resources Representative to contact if you have questions or need any assistance during the Open Enrollment Process. Within the next several days, your HR Representative will be sending you a Personalized Benefit Statement showing you what benefit elections you currently have.

- If you **DO NOT** want to make any changes for the upcoming year, you will simply sign the Benefit Statement Form and forward it to your designated HR Representative by Friday, April 22, 2022 if at all possible. This will assist HR to process Open Enrollment in a more timely fashion.
- If you **DO** want to make changes, you will complete a Benefit Change Form and forward that Form **AND** your signed Benefit Statement to your designated HR Representative by Friday, April 22, 2022 if at all possible. This will assist HR to process Open Enrollment in a more timely fashion.

DESIGNATED HR REPRESENTATIVES ARE AS FOLLOWS:

- **Administration:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **Animal Services:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **Building Standards & Central Permitting:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **Cooperative Extension:** Jennie Taylor (704) 928-2408 or jennie.taylor@co.iredell.nc.us
- **DSS:** Tania Trent (704) 878-3043 or tania.trent@co.iredell.nc.us
- **ECOM:** Jennie Taylor (704) 928-2408 or jennie.taylor@co.iredell.nc.us
- **Elections:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **EMS:** Tania Trent (704) 878-3043 or tania.trent@co.iredell.nc.us
- **Facility Services:** Sandra Gregory (704) 878-3128 or sgregory@co.iredell.nc.us
- **Finance:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **Fire Services & Emergency Management:** Jennie Taylor (704) 928-2408 or jennie.taylor@co.iredell.nc.us
- **Health:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **Human Resources:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **ICATS:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **IT:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **Library:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us
- **Parks & Recreation:** Jennie Taylor (704) 928-2408 or jennie.taylor@co.iredell.nc.us
- **Planning:** Sandra Gregory (704) 878-3128 or sgregory@co.iredell.nc.us
- **Register of Deeds:** Jennie Taylor (704) 928-2408 or jennie.taylor@co.iredell.nc.us
- **Sheriff & Jail:** Sandra Gregory (704) 878-3128 or sgregory@co.iredell.nc.us
- **Solid Waste:** Jennie Taylor (704) 928-2408 or jennie.taylor@co.iredell.nc.us
- **Tax:** Jennie Taylor (704) 928-2408 or jennie.taylor@co.iredell.nc.us
- **Vehicle Services:** Jennie Taylor (704) 928-2408 or jennie.taylor@co.iredell.nc.us
- **Veterans Services:** Sarah Williams (704) 878-3056 or swilliams@co.iredell.nc.us

GREAT NEWS!!!!

- **NO RATE INCREASES!!!** We will be transitioning our Voluntary Benefits with MetLife to Lincoln Financial Group. There will be NO RATE INCREASES!!!!
- There will be minimal videos again this year! The only videos required to watch is the Wellness Program Video and the Workplace Harassment Video. If you need assistance with your Voluntary Benefits through Lincoln Financial Group, TransAmerica, and/or Allstate, you may contact **Creative Works at 1-866-971-9715**. If you need assistance with Medical, Dental, Vision, or anything else, contact your Human Resources Representative. It's that simple!

LINKS TO OPEN ENROLLMENT DOCUMENTS:

[2022-2023 Iredell County Benefits Book](#)

[Health/Dental/Vision Change Form](#)

[Voluntary Benefit Change Form](#)

[Beneficiary Form](#)

[Spouse Employment Affidavit](#)

[Health Insurance Waiver](#)

[Dependent Wellness Form](#)

[MANDATORY VIDEO - Workplace Harassment Prevention](#)

[MANDATORY VIDEO - Wellness Program Overview](#)

[MANDATORY VIDEO - Dependent Wellness Requirements](#)

MORE IMPORTANT INFORMATION!!!!!!

- **SPOUSAL RULE AND DEPENDENT DOCUMENTS:** As a reminder, if your Spouse is eligible for Health Insurance coverage through their Employer, they are **NOT** eligible to be on the Iredell County Health Insurance Plan. Failure to comply with eligibility of the Spousal Policy may result in disciplinary action up to and including termination as well as a reimbursement to the County for all claims incurred on the spouse who was not eligible to be on the Plan. A Spouse of an Iredell County employee who is remaining on the Iredell County Health Insurance Plan, **OR** is being added, **MUST** complete a Spouse Employment Affidavit.
- Employees who are adding a **NEW** Spouse and/or Dependent(s) for FY 22/23 to Medical, Dental or Vision **MUST** provide Verification Documents to prove their relationship. A list of acceptable.
- **ALL Spouse Employment Affidavits AND Verification Documents MUST accompany your Benefit Statement Form and Open Enrollment Change Form. Failure to submit documents may result in cancellation of benefits effective 7/1/22.**
- **PRUDENTIAL 401(k)/457:** Donny Dutton, Iredell County 401(k)/457 Representative, is available by phone appointment or virtual meeting. Please contact Donny at (336)209-3507 or donny.dutton@prudential.com to schedule your appointment or click on the following link to schedule a virtual meeting:<https://prutimetrade.secure.force.com/cts?Id=a3S53b000000p7VZEAY>.

- **BENEFICIARY UPDATES:** We encourage you to review your Beneficiary(ies) on a regular basis. You can make changes to your Beneficiary(ies) by completing the Beneficiary section of the Change Form.

IMPORTANT DEADLINES:

Monday, April 11th - Friday, April 22th - Return your signed Benefit Statement to your Human Resources Representative. Be sure to include a Spouse Affidavit if you are carrying a Spouse.

If adding a Spouse or Dependent child to Medical, Dental, or Vision Plan, please provide Verification Documents (ex. Birth Certificate, Marriage Certificate, Adoption Agreement, etc.) to HR and the Spouse Affidavit Form.

Monday, April 11th - Friday, May 13th - Watch the Wellness Program and the Workplace Harassment Video.

By Wednesday, June 1st - Submit Dependent Wellness Forms for FY 22/23.

WELLNESS PROGRAM:

ON-SITE WELLNESS CLINIC: The County offers a Wellness Clinic with a Nurse Practitioner, Medical Office Assistants, and Physical Therapists to all employees eligible for benefits. Employees may seek care for chronic disease management, same day acute care, writing prescriptions, diagnosis and treatment of minor medical conditions, service referrals, advisory services, health education counseling, age specific annual physicals and well-woman care. The Physical Therapy Clinic provides therapy for non-surgical treatment of musculoskeletal injuries. There is no charge for visiting the Clinic and you will NOT be required to use accrued time to attend the Clinic IF you work your scheduled shift on the day you visit the clinic. Dependents age 3 and up are covered on the County's Health Insurance Plan are able to utilize the Clinic! The Clinic provides Primary Care and Sick Care for Dependents 13 years of age and above (Sick Care only for ages 3 - 12). Employees will be required to use sick time if accompanying a spouse or dependent to the Clinic. Referrals for care outside of the Clinic will require the use of sick time and charges will be filed on insurance.

BIOMETRIC SCREENING: The County will provide up to a \$500 Wellness Incentive for employees who meet four (4) out of five (5) of the following Biometric Measurements: Blood

Pressure, Waist Circumference, Cholesterol Ratio, A1C, and the absence of Tobacco use. Please refer to the chart on the next page.

WELLNESS REQUIREMENTS:

- If you have two (2) or more risk factors below, you will be required to complete a Wellness Activity Quarterly in order to qualify for the Wellness Discount of \$30 per pay period.

Risk Factor
Blood Pressure \geq 138/ \geq 86 mm/Hg
Cholesterol Ratio \geq 4.5
A1C \geq 5.7%
Tobacco use
Waist Circumference: Men \geq 40" or Women \geq 35"

INCENTIVE: Employees meeting four (4) out of five (5) of the criteria listed above are eligible for a \$250 Incentive. Employees meeting all five (5) criteria will be eligible for \$500 Incentive.

Your Health Plan is committed to helping you achieve your best health status. Incentives for participating in a Wellness Program are available to all employees. If you think you might be unable to meet the standard for an Incentive under this Wellness Program, you might qualify to earn the same Incentive by different means. Contact Melissa Poteat at (704) 832-2329 and we will work with you to find a Wellness Program with the same Incentive that is right for you in light of your health status.

WHAT IF I DON'T COMPLETE A WELLNESS ACTIVITY DURING ONE OF THE QUARTERS? If you miss a Quarterly Wellness Activity, you will be charged \$25 per pay period (total of \$150 for the Quarter) for each Quarterly visit that you miss. You will only be charged for the number of Quarters that you miss your appointment. Screenings are performed during an employee's original full-time month of hire. Quarters will vary depending on your date of hire. Quarters begin after completing your HRA screening in the Clinic.

1st QUARTER: January 1 - March 31

2nd QUARTER: April 1 - June 30

3rd QUARTER: July 1 - September 30

4th QUARTER: October 1 - December 31

HOW MUCH WILL I BE CHARGED IF I DECIDE NOT TO PARTICIPATE IN THE WELLNESS PROGRAM AT ALL?

You may choose to Opt-Out of the Wellness Program entirely. To do this, you will be required to pay \$30.00 per pay period, 24 pay periods per year, for Employee Only Health Insurance for the entire year. You will not be eligible to Opt-In again until the month of your original full-time hire date.

DEPENDENT & RETIREE WELLNESS REQUIREMENTS:

- Spouses and Dependents who elect to take the County's Health Insurance will need to have a Wellness Exam in order to receive the discounted premium. This applies to Retirees and their Dependents as well. The physical can be performed in the Wellness Clinic. If having it done in your personal Physician's Office, make sure they know to code it as a Preventive Wellness visit so the charges are paid 100%. You will receive a detailed letter mailed to your home in July with the Form you will need to have filled out as well as a list of those covered on your Insurance Plan who will need to have this form completed. The Form must be returned by June 1st of each year.

- Remember, if your Dependent age 18+ **DOES NOT** participate in the Wellness Program, you will **pay an additional \$30** per pay period, 24 pay periods per year, for your Health Insurance premiums. The higher premium **will apply** for any Spouse or Dependents who Opt-Out of participating (the fee will be per non-participant). ***For Example: if you have a Spouse and Dependent child over the age of 18 who does not complete the requirements, you will pay an additional \$60 per pay period.***