



Benefits Enrollment Guide '17

Benefit Carrier Information

Selecthealth - Medical

www.selecthealth.org

800-538-5038

The Standard - Dental

800-547-9515

www.standard.com/dental

Opticare- Vision

www.opticareofutah.com

800-363-0950

The Hartford- Voluntary Life

Customer Solutions Center at 800-523-2233

Intermountain Employee Assistance Plan

1-800-832-7733

1-801-442-3509

www.intermountainhealthcare.org/EAP

Keyes Insurance Services, Inc. - Broker/Claims Assistance

www.keyesinsuranceservices.com

Dirk Keyes- 801-394-2600

dirk@keyesinsuranceservices.com

Toll Free: 800-331-0167

Utah State Retirement Systems

www.URS.org

1-800-695-4877





Health Plans

YOUR COST IN 2017

Despite rising health care costs and unprecedented changes resulting from health care reform, Weber County is still able to provide multiple options with little or no cost out of your check. The County will provide you with the following contributions with which to purchase one of the 6 medical plan options available.

Employee Only	\$350
Employee +1	\$815
Family	\$1000

Dental for you and your family will continue to be covered by Weber County.

YOUR MONTHLY DEDUCTIONS AFTER THE COUNTY CONTRIBUTION			
	Employee Only	Employee & Spouse	Employee & Family
Selectmed Plus Signature	\$65.50	\$162.90	\$184.40
Select Value Signature	\$33.20	\$87.20	\$93.20
Selectmed Healthsave \$1500/3000 HDHP	\$33.00	\$86.50	\$91.80
Select Value Healthsave \$1500/3000 HDHP	\$2.70	\$15.30	\$6.00
Selectmed Healthsave \$2500/5000 HDHP	\$11.50	\$35.80	\$30.50
SelectValue Healthsave \$2500/5000 HDHP	\$-17.10	\$-31.40	\$-50.50

- ANY EXCESS MONEY FROM THE COUNTIES CONTRINUTION WILL AUTOMATICLALY BE CONTRUBITED TO YOUR H.S.A

The County will make the following contribution to your H.S.A accounts for 2017

Employee	\$ 750
Two- Party	\$1,000
Family	\$1,250

Health Insurance

Traditional Plans

The following charts compares our current health benefits for the 2017 plan year.



Services	SelectMed Signature		Select Value Signature
	In- Network	Out Of Network	In Network
Deductible - Individual - Family	\$1,000/\$2,000	\$2,000/\$4,000	1,000/\$2,000
Out-of-pocket Maximum - Individual - Family	\$4,000/\$8,000	\$8,000/\$16,000	\$4,000/\$8,000
PCP/ SCP- Physician Visit Copay	\$35/\$50	40% After Ded	\$35/\$45
Hospitalization	20% After Ded	40% After Ded	20 % After Ded
Preventive Care	100%	Not Covered	100%
Emergency Room Copay	\$300 After Ded	\$300 After Ded	\$300 After Ded
Prescription Drugs Retail - Tier 1 - Tier 2 - Tier 3 - Tier 4	\$10 \$100 Ded- \$30 \$50 \$100		\$10 \$100 Ded- \$30 \$50 \$100

Health Insurance

\$1500/ \$3000 Deductible HDHP Plans



	SelectMed \$1500 Healthsave		Select Value \$1500 Healthsave
Services	In- Network	Out Of Network	In Network
Deductible - Individual - Family	\$1,500/\$3000	\$1,750/\$4500	\$1,500/\$3,000
Out-of-pocket Maximum - Individual - Family	\$3,000/\$6,000	\$3,500/\$9000	\$3,000/\$6,000
PCP/ SCP- Physician Visit Copay	After Ded \$15/\$25	40% After Ded	After Deductible \$15/\$25
Hospitalization	20% After Ded	40% After Ded	20 % After Ded
Preventive Care	100%	Not Covered	100%
Emergency Room Copay	\$75 After Ded	\$75 After Ded	\$75 After Ded
Prescription Drugs - Retail - Tier 1 - Tier 2 - Tier 3 - Tier 4	After Ded \$7 \$21 \$42 \$100		After Ded \$7 \$21 \$42 \$100

Health Insurance

\$2500/ \$5000 Deductible HDHP Plans



	SelectMed \$2500 Healthsave		Select Value \$2500 Healthsave
Services	In- Network	Out Of Network	In Network
Deductible - Individual - Family	\$2,500/\$5,000	\$2,750/\$5,500	\$2,500/\$5,000
Out-of-pocket Maximum - Individual - Family	\$2,500/\$5,000	\$4,000/\$8,000	\$2,500/\$5,000
PCP/ SCP- Physician Visit Copay	After Ded 100%	40% After Ded	After Ded 100%
Hospitalization	After Ded 100%	40% After Ded	After Ded 100%
Preventive Care	100%	Not Covered	100%
Emergency Room Copay	After Ded 100%	\$75 After Ded	After Ded 100%
Prescription Drugs - Retail - Tier 1 - Tier 2 - Tier 3 - Tier 4	After Ded 100%		After Ded 100%



Employee Assistance Program

"Thank you for providing this service. It has really helped ease my burdens and made my life better, including my worklife!"

~ EAP CUSTOMER



Your LiVe Well Partner Offering free, confidential, and brief counseling to employees and their family members.

The LiVe Well Employee Assistance Program is your partner in living a life filled with energy, strength, and vitality. Taking care of your mental health is as essential to your wellbeing as taking care of your physical health. Rewarding relationships at home and work, effective stress management skills, and learning to thrive with life changes all improve your ability to LiVe Well.



EAP SERVICES

Counseling: Free, brief counseling for life problems such as conflict at work or with a family member, depression, anxiety, and life stress. Services are available to employees, spouses or partners, and dependent children (under 26 years old and single.)

Help for Caregivers: Information, resources, and coaching for employees who are providing assistance to a spouse or relative who is ill, disabled, or needs help with basic activities of daily living. Caregiver services can help identify medical, legal, and financial resources, as well as provide support for the emotional issues of caregiving.

Crisis Services: 24/7 telephone crisis services with a licensed mental health professional. Adverse Event Support Services are available when an unexpected trauma occurs affecting the worksite.

Website: Valuable resources for employees and family members including *Quick Tips* on common life problems, resources such as "Our Favorite Books," and a sign up for bi-monthly *LiVe Well E-Tips*. You will also find details about our office locations and staff biographies.

www.intermountainhealthcare.org/eap

CONTACT US

Call 801.442.3509 or 800.832.7733 from 8:00 a.m. – 5:00 p.m. (MST) to schedule an appointment or speak with the office staff. A crisis counselor is available by phone 24/7 at the same number.

You can also e-mail us at eap@imail.org with non-urgent questions or feedback.



YOUR HEALTHCARE

Online Tools

Whether you need to see how much a doctor billed, look up prescription costs, or learn more about your benefits, *My Health* is your source for personal plan information. *My Health* is available 24 hours a day, seven days a week at **selecthealth.org** or through our mobile app.

COVERAGE AND CLAIMS

View your plan information, claim details, Explanations of Benefits (EOBs), and sign up for paperless EOBs.

PHARMACY TOOLS

Access your pharmacy benefit information, claims, prescription history, and lower-cost drug alternative information.

ID CARDS

No worries—view and print copies of your ID Card by clicking on “Coverage” in the “Insurance” tab.

SEND SECURE MESSAGES

Send secure messages to SelectHealth® Member Services or your doctor. This is a confidential and convenient way to get your questions answered.

ACCESS MEDICAL RECORDS

Our integration with Intermountain Healthcare® gives you access to your medical records* through *My Health*. You can view lab results, medications, and imaging reports. You can also track your doctors' appointments and email questions to providers who participate in this program.

**May not be available for all providers and facilities.*



NEED MORE INFORMATION?



WEB
selecthealth.org/myhealth



PHONE
800-538-5038

REQUEST A CALL

Use our call request feature to get in touch with Member Services. You can schedule an immediate call or set a time for us to call you back.



Dental

DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

We're happy to say that there are no cost for your dental benefits for 2017. The following chart outlines the dental benefits we offer.



Type of Service	Amount You Pay- In Network
Preventive Services	Exams, cleanings, X-rays – 100%
Deductible	Applies to basic and major services only – \$50/\$150
Basic Services	Fillings, simple extractions – 80%
Major Services	Oral surgery, root canal, crowns – 50%
Annual Maximum	\$3000
Orthodontia Child or Adult	50% to \$1000 lifetime maximum benefit
	Services out of network may be subject to balance billing

Customer Service 1-800-547-9515

www.standard.com/dental

The background of the slide is a light blue gradient. On the left side, there is a vertical strip of darker blue containing various white line-art icons. These icons include: a dollar sign inside a heart, a dollar bill, a group of three people, a heart rate line, a large eye, a tooth, a clock, a wheelchair, a heart with a plus sign, a group of three people, a piggy bank with a dollar sign, a dollar bill, a heart with a plus sign, a group of three people, a large eye, a tooth, a clock, a wheelchair, and a heart rate line. The title 'Pre-Tax Accounts' is written in a bold, dark blue font, positioned to the right of the icon strip.

Pre-Tax Accounts

FLEXIBLE SPENDING ACCOUNTS

Paying for health care can be stressful. That's why Weber County offers an employer-sponsored flexible spending account (FSA).

WHAT ARE THE BENEFITS OF AN FSA?

- **It saves you money.** Allows you put aside money tax-free that can be used for qualified medical expenses.
- **It's a tax-saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is flexible.** You can use your FSA funds at any time, even if it's the beginning of the year.

You cannot stockpile money in your FSA. **If you do not use it, you lose it.** You should only contribute the amount of money you expect to pay out of pocket that year.

WHAT IS A DEPENDENT CARE FSA?

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately).

HOW DO I ENROLL?

Fill out the FSA Enrollment Form during Open Enrollment. Even if you signed up last year, you must re-enroll for 2017. FSA savings example: *Bob and Jane's combined gross income is \$30,000. They have two children and file their income taxes jointly. Since Bob and Jane expect to spend \$2,000 in adult orthodontia and \$3,300 for day care next plan year, they decide to direct a total of \$5,300 into their FSAs.*

	Without FSAs	With FSAs
Gross income	\$30,000	\$30,000
FSA contributions	0	-\$5,000
Gross income	\$30,000	\$25,000
Estimated taxes		
Federal tax	-\$2,550*	-\$1,776*
State tax	-\$900**	-\$750**
FICA tax	-\$2,295	-\$1,913
After-tax earnings	\$24,255	\$20,314
Eligible out-of-pocket expenses		
Medical and dependent care expenses:	-\$5,000	\$0
Remaining spendable income	\$19,255	\$20,561
Spendable income increase		\$1,306

*Assumes standard deductions and four exemptions. **Varies, assume 3 percent.



HEALTH SAVINGS ACCOUNTS

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

WHAT ARE THE BENEFITS OF AN HSA?

- **It saves you money.** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave Weber County.
- **It is a tax-saver**—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is Adjustable.** You have flexibility on the amount you want to contribute, up to the allowable yearly limit. You can change or adjust your contribution anytime during the year.
- **It is Another Way to Invest** – Once your account balance reaches the amount determined by Health Equity, you have the option to invest your money in several investment options.
- **Save for Medical Expenses**- The money you save can be used now, and into retirement to pay for out of pocket medical expenses.

The maximum amount that you can contribute to an HSA in 2017, it is \$3,400 for individual coverage and \$6,750 for family coverage.

Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

For more information visit www.healthequity.com



Life Insurance

VOLUNTARY LIFE INSURANCE

Weber County offers group supplemental life insurance for you and your dependents. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through bi-weekly payroll deductions. You can purchase coverage for yourself or for your spouse in \$10,000 increments. The minimum coverage level is \$10,000 and the maximum is \$300,000.

Guarantee Issue:

If you enroll within 30 days of becoming eligible then you qualify for the Guarantee Issue amount. This means you can purchase up to this amount without having to prove good health.

Employee Up to \$150,000

Spouse Up to \$ 50,000

Children Up to \$ 10,000

The chart below outlines the monthly costs of purchasing additional coverage.

Monthly Cost for Every \$1,000 of Employee and Spouse Life Insurance Coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Non-Tobacco	\$.072	\$.072	\$.100	\$.138	\$.245	\$.358	\$.509	\$.813	\$1.802	\$3.775
Tobacco	\$.129	\$.172	\$.229	\$.372	\$.644	\$1.058	\$1.616	\$1.745	\$3.203	\$5.720
Dependent Children										
Amount	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
Cost-monthly	\$.25	\$.50	\$.75	\$1.00	\$1.25	\$1.50	\$1.75	\$2.00	\$2.25	\$2.50

Premium Calculation:

$$\frac{\text{Amount}}{\text{Amount}} \div \text{Div by } \$1,000 = \frac{\text{Rate}}{\text{Rate}} \times \frac{\text{Monthly Cost}}{\text{Monthly Cost}} = \$$$



Vision

VISION INSURANCE

Weber County's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

If you seek the services of a provider listed in our Preferred Provider Directory, your benefits include:



Type of Service	Benefit- In Network 10-120 plan
Eye Exam	\$10 Co-Pay
Standard Lenses	\$10 Co-Pay
Lens Options	\$50-\$100 Co-Pay
Frames	\$120 Allowance
Frequency	Exams, Lenses, Frames, Contact – Once every 12 month

Type of Service	Benefit- In Network 10-70 plan
Eye Exam	\$10 Co-Pay
Standard Lenses	\$20 Co-Pay
Lens Options	\$75-\$125 Co-Pay
Frames	\$70 Allowance
Frequency	Exams, Lenses, Frames, Contact – Once every 12 month

Cost per pay period

	10-120	10-70
Employee	\$5.41	\$3.62
Two-Party	\$9.52	\$6.36
Family	\$12.16	\$8.13

Customer Service 1-800-363-0950

www.opticareofutah.com



Retirement



Retirement Plan

Saving for retirement may be the most important financial decision you make. Weber County offers retirement plans through the Utah Retirement Systems (URS).

Depending on your hire date, you will either be placed in Tier 1 or Tier 2 plans. If you have qualified years of service with Weber County or other Utah public entities who participate in the Utah Retirement System (URS) prior to July 1, 2011, you are part of the Tier 1 plan. If you were hired on or after July 1, 2011, you are in the Tier 2 plan.

Both Tier 1 and Tier 2 plans provide a Pension Plan offering as well as the option to invest in other tax-deferred and tax savings options:

- » 401(K)
- » 457
- » Roth IRA
- » Traditional IRA

For complete details on the plans available contact Chris Ward at 801-399-8709, or visit www.urs.org or call URS at 801-366-7700

Individual Counseling

If you would like one-on-one counseling about your URS benefits and retiring, call to schedule an appointment. Appointments are taken between 9 a.m. and 4 p.m., Monday - Friday.

Salt Lake City Office

560 East 200 South, Suite 240

Salt Lake City, UT 84102

801-366-7700

800-695-4877

TTY 800-877-8339 or 711

