



To: All Full Time Edgemont County Government Employees

From: Carolyn Hedgepeth, Human Resources Director

Re: Internet Based Enrollment- Section 125 Cafeteria Benefits

Date: June 6, 2011

Have you heard the news? Once again it is time for our Annual Benefits Enrollment. You will have the luxury of enrolling from the comfort of your home or desk without a personal meeting unless you need to speak with a Mark III Benefits Counselor.

Beginning June 28th through July 3rd all employees may access an Internet connection to perform the following:

- Review current benefit elections, read the Benefits booklet & make benefit changes (if the benefit is web accessible)
- Update personal information e.g., address, phone number, etc. (This **will not update** personal information on file with Edgemont County Government)
- Add and modify family information (important for spouse and children's insurance coverage)

Benefits which DO NOT REQUIRE assistance from a Benefits Counselor (you may enroll via the internet)

- Gilsbar Health Care & Dependent Care Spending Accounts –Must re-enroll annually
- Superior Vision
- Standard Life Short Term Disability

Benefits that WILL REQUIRE a personal meeting with a Benefits Counselor*

- CSO Cancer Plan- If you currently have a CSO Cancer Plan and wish to cancel it, you will need to see a Counselor
- Assurity Cancer
- Transamerica Accident
- MetLife Term Life
- Lincoln Financial Group Long Term Disability
- Texas Life Whole Life

***The benefits that require assistance from a Benefits Counselor CANNOT be changed or added via the Internet.**

You may want to leave your benefits the same and that is fine, but it is a good idea to go online and review the benefit information about yourself and your dependents. Also, remember to update personal and family information online so that your insurance coverage is correct.

Mark III Benefits Counselors will be available June 28th through June 30th to assist you with the Internet enrollment should you require it. **Remember** that unless a **qualifying event** occurs, this is the only time during the year that you can make changes to your benefits package.

You will have until **Sunday, July 3rd at 11:59pm** to add or make changes to those benefits which **DO NOT** require you to see a Counselor.

For those benefits that **require you to see a Counselor**, please **do not wait until the last minute** and fail to see a Counselor. The Enrollment schedule is below and you may visit a Counselor at your convenience.

Schedule for Annual Enrollment

Tuesday June 28, 2011	Wednesday June 29, 2011	Thursday June 30, 2011
8:30am - 12:00(noon) County Administration Conference Room #260 1:00pm- 4:30pm County Administration Conference Room #260	8:30am - 12:00 (noon) Sheriff's Department 1:30 pm—4:30pm Rocky Mount DSS Conf. Room #2	8:30am - 12:00(noon) Health Department Lab 1:00pm—4:30pm County Administration Conference room #260

Gilsbar Flexible Spending Accounts

Please remember that the Health Care & Dependent Care Spending Account balances **DO NOT** carry over from one year to the next. Any unused balance will be forfeited under the IRS regulation, "Use it or Lose it". **You MUST re-elect your HealthCare and/or Dependent Care account each year if you wish to participate.**

With Flexible Spending Accounts, you can save a significant amount of money on your health and day care expenses. The amount you elect is deducted from gross earnings before federal and state taxes are calculated. This means your take home pay increases. One key point to remember is that out-of-pocket medical expenses for you and your dependents are eligible for reimbursement whether or not you are insured through your company health plan.

The **great news** is that the County is increasing their contribution to you on the flexible spending accounts. The amount that the County contributes will increase to \$150 annually. The total amount that you may have in your flexible spending account for 2011-2012 is \$2,150.

If you have had your debit card since 8-1-2008 and the expiration date on it is 7-31-2011, Gilsbar will mail you another card prior to 8-1-2011. The card will be sent via USPS in a very plain envelope. Please don't throw away the envelope without opening it.

Cigna Medical & Dental Plans

The enrollment for Health & Dental coverages has already occurred. You will **NOT** be able to elect or make changes to these benefits during this Enrollment.

CSO Cancer Plan

If you wish to cancel your CSO plan and apply for the Assurity Cancer plan, you MUST see a Benefits Counselor.

If you feel that you are not able to cancel the CSO Cancer policy and switch to Assurity Life Cancer, you may keep your CSO/ Philadelphia American Cancer plan on payroll deduction.

Assurity Cancer

This plan is designed to put money **in your pocket** if you are stricken with Cancer. In order to apply for coverage, you must be cancer and treatment free for 10 years.

Texas Life Whole Life

Remember that as an employee, you are able to apply for up to \$100,000 Whole Life insurance coverage. Your spouse may be covered for up to \$50,000 coverage if you also apply. This is a great opportunity for you to take advantage of electing Life Insurance. You will also be able to apply for coverage on your **child(ren) and grandchild(ren)**. You **must see** a Benefits Counselor if you wish to apply for Texas Life Whole Life.

Should you have any questions or need any further information, please feel free to contact Carolyn Hedgepeth at 252.641.7832 or Kathy Yount, Mark III Brokerage, 1.800.532.1044 x.209.