

Special Enrollment Opportunity!

The Standard & WCIF are hosting a special open enrollment opportunity.

Voluntary Life Insurance: New increased guarantee issue amounts for you and your spouse. New opportunity to apply for coverage. Visit our [benefits website](#) for details.

Short Term Disability: New opportunity to enroll. Visit our [benefits website](#) for details.



Image courtesy of: Catherine Beebe

Benefit Year: January 1, 2024 – December 31, 2024

Thurston County Open Enrollment 2024

What do I need to do?

- ✓ You don't have to complete anything to continue the same plans you have now (except for the FSA plan).
- ✓ Are you enrolled in a Kaiser Permanente medical plan? Rates are increasing significantly in 2024. Review the rate charts for changes.
- ✓ If you are making changes, enrollment forms must be turned in to HR *before* 3:00pm on **November 30, 2023**.
- ✓ New forms completely replace old forms. Don't forget to list all current dependents!

Appointments

Do you have detailed questions about benefits? You can [email](#), call, or schedule an appointment with Benefits staff.

Appointments are not necessary to simply turn in forms. Forms can be [emailed](#) to Benefits, sent interoffice mail or dropped off in person to HR at the Atrium.

HR Benefits Team

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Welcome to Open Enrollment!

Open Enrollment is your annual opportunity to make changes to your benefit elections, including adding or removing dependents. Outside of open enrollment you will not be able to make changes to your benefit elections unless you experience a qualifying life event such as marriage, divorce, birth, adoption, etc. You must notify HR within 60 days of an event to make a change to your medical plan mid-plan year and 31 days for dental or vision.

Open Enrollment will begin on Wednesday, November 1, 2023, and will close at 3:00pm on Thursday, November 30, 2023. Enrollment forms submitted after 3:00pm November 30, 2023, will not be accepted. There are no exceptions to this due date.

All changes made during the open enrollment period will take effect on January 1, 2024. **Changes in employee deductions will begin on your December 22 paycheck.**

Important 2024 Benefit Plan Changes

All PEBB Medical Plans -

UMP Plus-UW Medicine ACN will leave Kitsap County and will expand to Benton and Franklin counties. **Members in Kitsap County must change plans.**

Premium Changes – Our Kaiser Permanente medical plans experienced significant premium increases for 2024. Please make sure to review the upcoming premium increase for your medical plan and make any plan changes you would like to make during open enrollment.

Check out the new rate charts on the [benefits website](#).

2024 Medical and Limited Purpose FSA Maximum Contribution Limit - \$3,050
2024 FSA Maximum Carryover Limit - \$610

Consumer-Directed Health Plans (CDHP) -

Effective January 1, 2024, plan deductibles will increase on both CDHP plan offerings to \$1,600 for employee only coverage and \$3,200 for employees enrolled with one or more dependents. The contribution towards the HSA will not change. The maximum contribution limit changes to \$4,150 individual/\$8,300 family.

2024 Rate Changes

Kaiser Permanente WA

Kaiser announced an overall rate increase for the 2024 plan year. This impact will be seen in all Kaiser plans.

Rate increases are for employee only elections as well as employee and dependent elections. This may mean that if you did not pay premiums before, you will in 2024.

Please see the new rate sheets for rate plan changes.

Uniform Medical Plans

UMP has announced an overall rate increase for the 2024 plan year.

The rate increase is not as significant for UMP enrolled employees and dependents as Kaiser.

In some cases, your uniform medical plan premiums may decrease.

Please see the new rate sheets for rate plan change details.

Benefit Highlight: Employee Assistance Program

Thurston County employees and their spouses domestic partners, and children up to the age of 26 have access to the Employee Assistance Program (EAP), now provided through WCIF. An EAP is a short-term counseling and referral service that is 100% confidential.

Beginning in January 2024, our EAP services through First Choice Health will now be administered through WCIF. You will have access to the same EAP customer care and counseling services but with enhancements!

Your EAP is available 24 hours a day, 7 days a week. Simply call (800) 777-4114 and a Customer Service Representative will assist you.

The EAP will now provide up to 6 face-to-face assessment and referral sessions with a Licensed Behavioral Health Provider who is skilled in assessing your concerns. If preferred, you may request an online appointment at www.FirstChoiceEAP.com.

The EAP can also assist with legal and financial referrals, and initial consultations. Additionally, the EAP offers ID theft resolution, childcare and eldercare referrals, and home ownership consultations.

The EAP also provides convenient, private virtual therapy via text, email, phone, or secure video through Telehealth. You can self-refer directly with Talkspace at www.talkspace.com/FirstChoiceHealthEAP, or call the EAP phone number and request a referral. You will then complete a brief matching questionnaire and be placed with a counselor right from your smart phone, tablet, or computer within 48 hours of receiving your match.

Explore online tools and resources at www.FirstChoiceEAP.com and click login. Our organization username is: WCIF

MetLife Worksite Benefits

As a reminder, Thurston County offers access to additional worksite benefit plans to help you with out-of-pocket expenses you may incur during a hospital stay, critical illness, or accident.

Hospital Indemnity Insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event and meet the policy requirements. Typically, a flat amount is paid for the day that you are admitted to a hospital and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay.

Critical Illness Insurance and Accident Insurance can provide a financial cushion for life's unexpected events by providing a lump-sum payment when your family needs it most.

For more information on these benefit offerings and how to apply please visit the [HR Benefit](#) website.

NEW! Legal Plan

Thurston County employees and their spouses, domestic partners, and children up to the age of 26 now have access to a new and exciting legal plan through MetLife.

The MetLife Group Legal Plan is \$20.75 per employee per month and includes employee, spouses, and dependents. This is a voluntary option that is paid by employees, not the County.

The MetLife legal plan hosts a network of over 18,000 qualified attorneys. The legal plan works very much like a medical insurance plan with a network of providers at your disposal.

Use a MetLife legal plan attorney and rest easy knowing there are no waiting periods, deductibles, or claim forms.

MetLife attorneys can help with:

- ❖ Marital and family planning
- ❖ Buying or Selling a Home
- ❖ Identity Theft Assistance
- ❖ Caring for Aging Parents
- ❖ Wills and Estate Planning
- ❖ Traffic Violations and more

To sign up, complete the **MetLife Legal enrollment form** on our benefits website.

Discount Program

SmartHealth Wellness

SmartHealth is Washington State's voluntary and confidential wellness program. SmartHealth focuses on your health and well-being. As you progress on your wellness journey, you can qualify for a financial wellness incentive.

What's the Incentive?

Earn 2,000 points on the SmartHealth website by November 30, 2023, and you'll earn a \$125 wellness incentive!

The \$125 wellness incentive credits your medical plan in one of two ways:

- ❖ Non-CDHP plans: A \$125 reduction to the subscriber's medical deductible, OR
- ❖ CDHP plans: A one-time deposit of \$125 into the subscriber's health savings account.

You must be covered on a county medical plan to participate. Log into the SmartHealth website and get started today.

Please note! SmartHealth is moving from their current vendor Limeade to WebMD.

All program components, including the well-being assessment, point earning system, and incentives will remain the same. Additionally, SmartHealth will continue to adhere to strict privacy standards.

Some things will change.

SmartHealth will move from Limeade's web-based platform and mobile app to WebMD's web-based platform and mobile app. However, you will still access SmartHealth through your SAW account.

For more details, please visit the SmartHealth link on our benefits website.

LTC Solutions: Long Term Care Insurance

As a reminder, Thurston County offers access to a life insurance plan with a long-term care policy rider through LTC Solutions.

Long Term Care Insurance is designed to pay for long-term care services received at home, in an assisted living facility or nursing home if you are unable to perform defined "Activities of Daily Living" or suffer from severe cognitive impairment.

Benefit eligible employees hired 10/1/2022 – 11/30/2023 working 30+ hours per week ages 18-64 can apply with Guarantee Issue (No Health Questions) up to \$80,000 of Life Insurance Benefit and can apply up to \$300,000 subject to medical underwriting.

All other benefit eligible employees working 30+ hours per week ages 18-64 can apply up to \$300,000 of Life Insurance Benefit subject to medical underwriting.

Benefit eligible employees ages 65-70 can apply up to \$300,000 of Life Insurance Benefit subject to medical underwriting. Spouses/partners ages 18-70 can apply with medical underwriting up to \$300,000.

Please Note! Signing up for the LTC Solutions LTC policy does not exempt you from the WA Cares Fund LTC program. The deadline for an other-coverage based exemption was December 31, 2022.

Talk with an LTC Benefits Expert at (877) 286-2852

NEW! Voluntary Life/STD Special Open Enrollment

The Standard and Washington Counties Insurance Fund (WCIF) are hosting a one-time special open enrollment, offering the opportunity to increase or apply for voluntary life and/or short-term disability insurance.

Voluntary Life Insurance: You and your spouse may increase or apply for coverage up to the new guaranteed issue amounts without answering any medical underwriting questions. Amounts elected above the guaranteed issue amounts will require evidence of insurability.

New Guarantee Issue Amounts:
\$200,000 for Employees
\$50,000 for Spouses

Short Term Disability (STD): You may enroll in Short Term Disability insurance without answering medical underwriting questions. After open enrollment, evidence of insurability will be required.

Please Note: If you previously applied and were denied coverage, you will need to re-submit a medical history statement and your request will go through underwriting

Submit a new enrollment form by November 30, 2023 to apply for or increase your existing coverage to the new guarantee issue amounts.

New coverage will become effective January 1, 2024.

Frequently Asked Questions

Q. When I log into My Account with the PEBB, why does it say I am not enrolled in dental?

A. Our dental coverage is not through the PEBB, it is through WCIF. The PEBB does not have access to any dental enrollment information for Thurston County employees.

Q. I want to make changes, can I do this online with the County or directly with the PEBB?

A. No, enrollments forms are required for all changes.

Q. I don't want to make changes, what do I have to do?

A. If you want to participate in the 2024 Health Care or Daycare FSA, you **must** complete a new FSA election form.

If you do not participate in the FSA, you **do not** need to do anything.

Q. I participate in the FSA. Will I get a new debit card?

A. No, your current card will be loaded with your new election amount.

Q. What is the deadline for enrollment forms?

A. Forms must be received in HR no later than 3:00pm on Thursday, November 30, 2023. There are **no exceptions** to this due date.

Q. If I make changes when will they become effective?

A. All Open Enrollment changes will become effective on January 1, 2024.

Q. What will my coverage cost next year?

A. Check out the 2024 rate sheets on the [HR Benefits Website](#).

Q. Where do I send enrollment forms?

A. You can send them to HR via:

1. Interoffice mail to HR at the Atrium.
2. Scan and email to benefits@co.thurston.wa.us
3. In the locked drop-box outside of HR (room 253) at the Atrium.

Spousal Premium Surcharge

Please note, you will be contacted by HR if you have to re-attest to the Spousal Premium Surcharge. If you have not received an email from HR about re-attesting, you do not have to do anything!

Glossary of insurance Terms

Do you have questions about common medical terms like out-of-pocket maximum, etc? Check out our comprehensive glossary of insurance terms on the [HR Benefits Website](#).

WCIF Benefit Hub Discount Program

Did you know that you have access to a website with discounts on many items? You can save money on electronics, restaurants, travel, pet insurance...and so much more!

Visit wcif.benefithub.com to register for access.

Don't Forget! Try the Benefits Cost Calculator

Did you know that there is a tool on the [HR Benefits Website](#) that can calculate your monthly medical, dental and vision costs for the upcoming year? Simply click on the Benefits Cost Calculator and enter in your union, plan selections, and any dependents you plan to cover for a look at your 2024 deductions per paycheck.

Union: AFSCME Local 618-CO Main Courthouse

Medical Plan: Kaiser Permanente WA Classic

Employee Only

Dental Plan: Delta Dental

Employee Only

Vision Plan: Vision Service Plan

Sample Premium Calculation

	Total Premium	County Pays	You Pay
Medical	914.66	845.04	69.62
Dental	58.43	58.43	0.00
Vision	7.76	7.76	0.00
Basic Life	5.80	5.80	0.00
*Monthly Totals	986.65	917.03	69.62
Employee deductions per paycheck:			34.81

