

Welcome to Open Enrollment

Coles County

Plan Year: 2024-2025



Pick the best benefits for you and your family.

Coles County strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all the different benefits Coles County offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on 12/01/2024. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to the Treasurer's office or our Insurance Broker, Sherri Stewart.



Who is eligible?

If you're a full-time employee at Coles County, you're eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. In addition, the following family members are eligible for medical, dental, and vision coverage:

- Spouse and dependent children up to age 26.

How to enroll

The first step is to review your current benefits. Did you move recently or get married? Verify all of your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit choices. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

When to enroll

Open enrollment begins on October 16th and runs through October 25th. The benefits you choose during open enrollment will become effective on **December 1, 2024**.

How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

Coverage Overview

Health Insurance

We are changing carriers for our medical and prescription drug benefits for the upcoming year. We will offer similar plans, but the coverage will be with Blue Cross Blue Shield of IL. All local area providers remain in network – SBLHC, Carle Clinic/Hospital, Christie Clinic, OSF, and many more.

HSA vs PPO?

HSA:

A high deductible health plan that can be paired with a tax-advantaged account to pay for medical expenses.

PPO:

Provides first dollar coverage before deductible with copays for office visits and prescriptions.

Coles County Effective date 12/01/2024

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	BCBS - Select Network					
	MIESE4014 HSA Select Network		MIBCS2120 PPO Select Network		MIESE3183 HSA Select Network	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Individual	\$5,000	\$10,000	\$2,500	\$5,000	\$6,000	\$12,000
Family	\$10,000	\$20,000	\$7,500	\$15,000	\$12,000	\$24,000
Coinsurance	100%	100%	80%	50%	100%	100%
Out-of-Pocket Maximum						
Individual	\$5,000	\$10,000	\$4,500	\$13,500	\$6,000	\$12,000
Family	\$10,000	\$20,000	\$12,000	\$36,000	\$12,000	\$24,000
OutPatient Hospitalization	No charge after ded	No charge after ded	20%	50%	No charge after ded	No charge after ded
InPatient Hospitalization	No charge after ded	No charge after ded	20%	50%	No charge after ded	No charge after ded
Emergency Room	No charge after ded		\$200 / visit		No charge after ded	
PCP Office Visit	No charge after ded	No charge after ded	\$30	50%	No charge after ded	No charge after ded
Specialist Office Visit	No charge after ded	No charge after ded	\$30	50%	No charge after ded	No charge after ded
Prescription Drug Expense						
Tier 1	No charge after ded		\$0		No charge after ded	
Tier 2	No charge after ded		\$10		No charge after ded	
Tier 3	No charge after ded		\$50		No charge after ded	
Tier 4	No charge after ded		\$100		No charge after ded	
Tier 5	No charge after ded		\$150		No charge after ded	
Tier 6	No charge after ded		\$250		No charge after ded	

Your Cost in 2024-2025

Health care costs continue to rise and there are unprecedented changes happening in the health care world. For these reasons, it was necessary to change health insurance carriers for the new plan year. Biweekly payroll deductions will be as shown:

Employee biweekly deductions - Medical				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
ISA 5000 - MEDICAL	\$60.55	\$667.64	\$371.28	\$978.55
PPG 2500 - MEDICAL	\$172.21	\$944.39	\$567.65	\$1339.84
ISA 6000 - MEDICAL	\$39.80	\$616.21	\$334.99	\$911.39
Employee biweekly deductions - Dental/Vision				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Dental	\$10.84	\$21.94	\$30.40	\$45.12
Vision	\$2.87	\$5.45	\$5.73	\$8.43

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.

The benefits have not changed from last year. The following chart outlines the dental benefits we offer.

Type of service	Amount you pay
Preventive Services	Exams, cleanings, X-rays—0%
Deductible	Applies to basic and major services only— \$50 per person
Basic Services	Fillings, simple extractions—20%
Major Services	Oral surgery, root canal, crowns—50%
Annual Maximum	\$1,000

Vision Insurance

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems. 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.

The benefits AND costs to employees for vision insurance will not change for the new plan year.

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

- Routine vision exams for a \$10 copay.
- Preferred pricing on a large selection of designer frames, lenses, and lens options.

Basic Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you. provides full-time employees with \$10,000 in group life and accidental death and dismemberment (AD&D) insurance.

Coles County pays for the full cost of this benefit, meaning you are not responsible for paying any monthly premiums. You can update your beneficiary information on the enrollment portal at any time.

Additional Benefit Offerings

You are also eligible to enroll or participate in the following voluntary programs offered by AFLAC – AFLAC only requires an employee to work 16 hours per week:

- Aflac - Group Critical Illness Insurance
 - Covers Cancer, Heart Attack, Stroke, Kidney Failure, major organ transplant, bone marrow transplant, sudden cardiac arrest, coronary artery bypass surgery, skin cancer, and has a wellness benefit of \$50/year
- Aflac - Group Hospital Indemnity Insurance
 - Pays \$1,000 if someone is hospitalized and pays a \$50 wellness benefit per year for each person covered under plan
- Aflac - Group Accident Insurance
 - Covers you 24 hours a day, 7 days a week, and has a wellness benefit

AFLAC pays directly to you, not to physicians or hospitals so you can use

the money for whatever you need – the choice is yours!

AFLAC Benefits will automatically roll over from year to year unless you make changes at Open Enrollment.

Questions & Answers

What changes can I make effective Dec. 1, 2024?

- Changes to a health plan (for example, changing from an HSA to a PPO or vice versa)
- Enrollment or termination of individual and/or dependent coverage in a health plan
- Enrollment or termination of individual and/or dependent coverage in a dental or vision plan
- Enroll or update Aflac coverage

How do I enroll?

- Watch for the email from Employee Navigator. Click the link in the email and sign in with your username and password OR login at:
<https://americancentralinsurance.employeenavigator.com/benefits/Account/Login>
- Click Start Enrollment and follow prompts through the enrollment flow
- DON'T FORGET to click to sign to finalize your elections

What if I do not log in and enroll during open enrollment?

- Current Medical, Dental, Vision and Life benefits END on 11/30/2024
 - AFLAC benefits will automatically rollover
- If you do not enroll or re-enroll, you will be uncovered on 12/1/2024
- The next opportunity to enroll will be 12/1/2025

What are the dates for open enrollment?

- October 16, 2024 until October 25, 2024

Additional Questions?

- Tina Smith at Coles County 217-348-0511
- Sherri Stewart at American Central Insurance 217-599-1202
- Michelle Lee at American Central Insurance 217-698-9000