



BENEFITS GUIDE

2025 Open Enrollment

Issued October 2024

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What's New in 2025?

- Changes to Deductibles on the High Deductible Plan
- Changes to health insurance premiums
- Increased IRS contribution limits for Flexible Spending Accounts and Health Savings Accounts
- New copays for Preventive Rx medication on the High Deductible Health Plan

Important Dates to Remember

Please keep these dates in mind as you consider making changes to your plans:

Open Enrollment Begins <i>(Begin making plan changes or enroll online with ASI.)</i>	October 28, 2024
Last day to submit forms to elect and make changes to your health, dental, vision, and voluntary life insurance plans, and to enroll in an FSA with ASI for 2024.	November 8, 2024
Effective date of all changes made during Open Enrollment	January 1, 2025

A Note from Human Resources

Happy Open Enrollment!

If you're not sure what that means or what you need to do, don't worry! We'll walk you through essential steps and deadlines.

Use this bulletin as a resource as you review your benefits and think about making changes to your benefits for 2025. Inside is more information about all of the valuable health, wellness, and retirement benefits Boone County offers. Please don't hesitate to reach out to Human Resources if you have questions or need help through the Open Enrollment process (or in general!)

As 2024 comes to a close, we want to thank all of our employees who make Boone County a better place to live and work. We're proud to be of service to you as you do what you do best: faithfully serve the citizens of Boone County.

Best wishes for 2025,

Your Human Resources Team

Important Reminders

- Dependent children may be covered under Boone County's **health, dental, and vision plans** until the end of the calendar **month** in which they turn **26**.
- Individuals may only be added or removed from the health, dental, and vision plans during Open Enrollment or within 30 days of a **qualifying life event**. A qualifying life event can be a marriage, divorce, birth, adoption, death, or a dependent gaining/losing coverage due to changing jobs or gaining/losing coverage at their current job.
- It is your responsibility to notify the Human Resources Department if a dependent is no longer eligible for coverage under your health, dental, and vision plans or life insurance.
- Flexible Spending Account (ASI) deductions may only be stopped on January 1 or within 30 days of an eligible "life event."
- Health, dental, and vision deductions are automatically made tax-exempt through the County's Cafeteria Plan unless you request, complete, and return a waiver to Human Resources during the open enrollment period.
- **ALL EMPLOYEES will need to return the Insurance Plan Election Form by November 8, 2024. If you don't want to make changes for 2025, please check the appropriate box on the form.**

Important Reminders

Your Boone County health and dental benefits are paid for by the Boone County Health and Dental Trust. The Health Trust Committee meets throughout the year to monitor the health and dental benefit plans to ensure that Boone County can continue to offer valuable benefits. Seven individuals serve on the committee, including elected officials, other Boone County employees, and citizen representatives with expertise in health care and not-for-profit organizations. The committee reviews the financial impact of the plans and benchmarks Boone County's benefits and premiums against those offered by other employers. The current Committee members are the following: Presiding Commissioner Kip Kendrick, County Clerk Brianna Lennon, County Treasurer Jenna Redel, Robbie Sapp of Road and Bridge, Major Gary German of the Sheriff's Office, and Citizen Representatives Jason Hoffman and June Pitchford.

Boone County Wellness Committee

The Wellness Committee looks forward to bringing more wellness programs and activities to employees in 2025.

Remember to check **Wellbeing Solutions**, the new wellness incentive program offered through Anthem Blue Cross/Blue Shield where covered employees and their spouses can earn up to \$200.00 in rewards! Login to your Anthem account online or on Anthem's app for more information.

Stay tuned for more information regarding wellness activities at Boone County.

Want to join the Wellness Committee? Have ideas to share? Contact Sara Enyard in Human Resources at 573-886-4128 or senyard@boonecountymo.org.

2025 Health Plan Summary

	PPO Plan	HDHP (High Deductible Health Plan)
Health Savings Account Eligible	No	Yes
Employer Contribution to Employee's Health Savings Account	No	\$100.00 Monthly Contribution (\$1,200.00 Annual Contribution)
Eligible for up to \$200 in Wellness Rewards through Anthem <i>(Employees and Covered Spouses)</i>	Yes	Yes
Deductible In-Network Single / Family Out-of-Network Single / Family Type of Deductible	\$1,000 / \$2,000 \$2,000 / \$4,000 Embedded*	\$3,300 / \$6,600 \$5,000 / \$10,000 Embedded*
Cost Share After Deductible In-Network (Employee Share) Out-of-Network (Employee Share)	20% 50%	20% 50%
Maximum Out-of-Pocket In-Network Single / Family Out-of-Network Single / Family	\$3,500 / \$7,000 \$7,000 / \$14,000	\$4,000 / \$8,000 \$10,000 / \$20,000
Preventive Care	Covered 100%	Covered 100%
Physician Visits Primary Care (Employee Share) <i>virtual and Office Visits</i> Specialist Care (Employee Share) Out-of-Network (Employee Share)	\$25 Copay per visit <i>deductible does not apply</i> 20% After Deductible 50% After Deductible	20% After Deductible 20% After Deductible 40% After Deductible
Urgent Care and ER In-Network (Employee Share) Out-of-Network (Employee Share)	20% After Deductible 50% After Deductible**	20% After Deductible 40% After Deductible**
Inpatient/Outpatient In-Network (Employee Share) Out-of-Network (Employee Share)	20% After Deductible 50% After Deductible	20% After Deductible 40% After Deductible
Prescription Drugs Retail Pharmacies (In-Network) Impact on Deductible Retail Pharmacies (Out-of-Network) Home Delivery (In-Network 90-Day Supply)	Tier 1: Greater of \$15 or 5% Tier 2: Greater of \$45 or 10% Tier 3: Greater of \$75 or 20% Tier 4: 20% to max of \$250 •Pharmacy copays do not accumulate towards your deductible, but help accumulate towards your out-of-pocket expenses. 50% Tier 1: Greater of \$30 or 5% Tier 2: Greater of \$90 or 10% Tier 3: Greater of \$150 or 20% Tier 4: 20% to max of \$250	Tier 1: \$15 Tier 2: \$45 Tier 3: \$75 Tier 4: 20% up to max of \$250 • Preventive Rx Plus drugs do not accumulate towards your deductible, but help accumulate towards your out-of-pocket maximums. • All other drugs will be subject to your deductible, then the copays above. 40% •Preventive Rx Plus applies to HDHP members only. See qualifying "Preventive Rx" medication list for qualifying drugs.

*Embedded deductibles require only an individual deductible to be met for a member on a family plan to begin coinsurance.

Medical Coverage

Anthem Blue Cross/Blue Shield

Pharmacy Benefits

- The pharmacy may substitute a generic for a brand-name drug. **If you or the doctor do not want the pharmacist to do this, the drug may cost more.**
- Some drugs require Anthem's approval before the pharmacy can fill the prescription. This is called **prior authorization**. Usually, the pharmacist can talk to Anthem BC/BS for approval, or the pharmacist may need to contact the doctor who prescribed the drug.
- For some drugs, you may need to try a different drug that's just as effective instead. Trying drugs in a step-by-step way is called **step therapy**. Step therapy helps you and your doctor choose drugs that are safe, affordable and right for you.
- Taking too much medicine or using it too often is dangerous and costly. Your plan may limit how much of a medicine you can get each month. For example, a drug may have a limit of 30 pills for 30days. This is called a **quantity limit**.

How do I choose a plan?

- Read information about both plans.
- Estimate any health costs you may have in2025 (premiums, medications, office visits, procedures, etc.) and calculate your expenses.
- Read over eligibility requirements and guidelines for opening a Health Savings Account to see if you qualify.
- Figure out your medication costs for both plans and check to see if any of your medications are on the Preventive Rx Plus list. (Preventive Rx Plus meds are free to employees on the HDHP only.)
- Ask questions! Human Resources is here to help.
- Fill out the Insurance Plan Election Form and submit it to Human Resources by **November 8, even if you don't plan to make changes for next year.**

2025 Health Insurance Premiums

High Deductible Health Plan

Employee Only	\$0.00/month \$0.00/payroll
Employee + Spouse	\$366.84/month \$183.42/payroll
Employee + Children	\$275.12/month \$137.56/payroll
Employee + Family	\$641.98/month \$230.99/payroll

PPO Health Plan

Employee Only	\$41.00/month \$20.50/payroll
Employee + Spouse	\$488.14/month \$244.07/payroll
Employee + Children	\$376.36/month \$188.18/payroll
Employee + Family	\$823.50/month \$411.75/payroll

Health Savings Accounts

- Health Savings Accounts (HSAs) are administered through Central Bank of Boone County.
- Boone County's HSA contribution for 2025 will remain at \$50 per pay period or \$100 a month.
- HSA contribution limits for 2025 are **\$4,300 for a covered individual** and **\$8,550 for a covered family** (this limit **includes** any employer contributions you or your spouse receives).

Dental Coverage

Guardian

- Preventive Care covered 100%
- Subsidized dependent dental insurance is available through payroll deduction.
- Annual plan maximum = \$1,500 benefits paid/individual.
- Visit www.guardiananytime.com to create an online account to track your claims, find a dentist, and print an I.D. card!
- Dental Maximum Rollover—you may be able to have a portion of unused benefits rolled over to the following year. The maximum rollover amount in a year is \$500 and the total maximum rollover benefit is \$1,250.

2025 Dental Premiums

Employee Only	Employee + Spouse	Employee + Children	Employee + Family
No Cost	\$11.37/biweekly \$22.74/month	\$8.53/biweekly \$17.06 month	\$19.91/biweekly \$39.82/month

Dental Plan Summary

Calendar Year Deductible

Individual	\$50
Family	3 per family (\$150 max)
Applies To	Basic and Major Care

Calendar Year Maximum Benefit

Each Eligible Family Member	\$1,500
Applies To	Preventive, Basic, and Major Care
Network	DentalGuard Preferred

	Preventive Care	Basic Care	Major Care	Orthodontia
Coinsurance	100%	80%	50%	N/A
Description of Services	Oral exams, cleanings, X-rays, sealants, fluoride treatments (for members under 19)	Anesthesia, fillings, periodontal surgery, periodontal maintenance, root canal, scaling, and root planning, simple and surgical extractions	Bridges, dentures, dental implants, inlays, onlays, crowns	No coverage

Vision Coverage

Guardian is the plan administrator of the Boone County Vision Plan.

Guardian utilizes the VSP network for in-network providers.

Did you know?

- 50% of the U.S. population requires corrective lenses.
- Nearly 40% of consumers fear not being able to afford adequate vision treatment without a vision plan, so they may postpone or avoid care because of the cost.

Plan Features:

- Doctors who offer flexible hours and office settings
- Access to the largest national network of private-practice eye care doctors in the industry through Vision Service Plan (VSP).

How the Plan Works

Employees get the most from their vision benefits when they visit a VSP doctor. VSP's doctor network offers a wide choice of private practice optometrists, ophthalmologists, and opticians. A VSP provider can be located by visiting vsp.com, by calling VSP's Member Services department at 800.877.7195, or by contacting HR.

If you visit an in-network provider for services and materials, you don't need an ID card or have forms to complete. If you visit an out-of-network provider for services and materials, you'll be required to pay the full amount to the provider at that time. You can then submit a claim for reimbursement, which is a lesser benefit when compared to visiting a VSP doctor.

In Network Reimbursement

Type	Amount/Frequency
Network	VSP Choice
Exams Co-pay	\$10
Materials Co-pay	\$25
Exams	Every calendar year
Lenses	Every calendar year
Frames	Every calendar year \$150 allowance + 20% discount over allowance
Contacts <i>(in lieu of eyeglasses)</i>	Every calendar year \$150 allowance

Out of Network Reimbursement

Type	Amount/Frequency
Comprehensive Exam	Up to \$59
Lenses – Single Vision	Up to \$30
Bifocal	Up to \$50
Trifocal	Up to \$65
Frames	Up to \$70
Contact Lenses -Elective	Up to \$120

Vision Insurance Premiums

Insured	Premiums
Employee Only	\$4.78/biweekly \$9.56/month
Employee + Spouse	\$7.92/biweekly 15.84/month
Employee + Children	\$10.50/biweekly \$21.00/month
Family	\$15.29/biweekly \$30.58/month

Important Form Deadlines

Enrollment Deadline

All **Insurance Plan Election Forms** and **health, dental, and vision change forms** to add or remove coverage effective January 1, 2025, must be received by Human Resources by:

**Friday,
November 8, 2024**

Dependents may only be added to the health, dental and vision plans during Open Enrollment each year or within 31 days of an eligible "life event," such as a birth, adoption, death, marriage, divorce or change in spouse's employment or insurance coverage.



Basic Life/AD&D, LTD, Voluntary Life Insurance

Basic Life and Accidental Death (AD&D) Insurance – Guardian

- \$50,000 of employee Life/AD&D insurance is provided at no cost to the employee.
- Reminder: Please keep your Beneficiary Designation Forms up to date. Contact Human Resources if you'd like to update your beneficiaries.

Long Term Disability (LTD) Insurance – Guardian

- Employee LTD coverage is provided at no cost to the employee.
- LTD pays 66.67% of pre-disability wages after a 180-day waiting period.
- Contact Human Resources to start the process if you would like to submit a claim.

Voluntary Life Insurance & Will Prep Services – Guardian

- Voluntary Life insurance is available through payroll deduction.
- See your Guardian packet for more information and rates for coverage.
- Employees who already have voluntary coverage can increase their coverage by \$50,000 - up to a max of \$150,000 without having to complete a health questionnaire. Employees who elect coverage for themselves or their dependents for the first time must complete a health questionnaire to enroll in any amount.
- Employees who elect voluntary life insurance have access to **WillPrep Services** by calling 1-877-433-6789 or by going to willprep.uprisehealth.com, and clicking on No Cost Will Maker then "LOGIN". First-time users will need to then click the "REGISTER NOW" button and follow the prompts.

Flexible Spending Accounts

Flexible Spending Accounts allow you to save taxes on the following:

Medical Expenses

Coinsurance, deductibles, eyeglasses, contact lenses, Lasik surgery, dental work, orthodontics, prescriptions, and others (Visit www.asiflex.com for a more comprehensive list of qualified expenses)

2025 annual limit—\$3,300

Dependent Care Expenses

Babysitting expenses, daycare expenses, general purpose day camps, and before & after school care costs.

2025 annual limit— Maximum \$5,000 or \$2,500 if married and filing separately

Check out the ASI Self-Service mobile app— it is FREE to download! Use your phone/tablet to review your account and file claims. No more need to scan or copy your receipt -- simply use the app to take a picture with your device's camera!

Available on the ASI Web Site

- Tax savings calculator
- Dependent definitions
- Sample letter of medical necessity
- Qualified / Non-qualified expenses

Visit ASI's web site, www.asiflex.com, to find examples of valid expenses for the health care and dependent care accounts.

If you have further questions about this notice or need assistance with your FSA, please contact:

ASI
(573)442-3035 or (800) 659-3035
573-442-4435 (fax)
asi@asiflex.com
Infoline 125: 1-800-366-4827 (automated)

Notice to Employees Regarding FSAs and HSAs

Important Notice:

If you or your spouse are enrolled in a Health Care FSA in 2025, you and your spouse are ineligible for Health Savings Account contributions. That includes HSA contributions from anyone (you, your spouse, an employer, etc).

What this means:

You or your spouse cannot have an HSA (with contributions being made to it if you or your spouse have a Health Care FSA that could pay for any of your medical expenses before your high deductible health plan (HDHP deductible is met. **This includes if you have money remaining in an FSA from the previous year.**

If you are enrolled in ASI currently and want to open an HSA:

In order to enroll and contribute to an HSA in 2025, **ALL ELECTED FSA FUNDS FOR 2023 MUST BE SPENT BY DECEMBER 31, 2024.** If money remains in your FSA after December 31, 2024, contributions (even employer contributions) to an HSA cannot start until April 1, 2025.

You can still participate in the Dependent Care FSA regardless of whether you have an HSA or not.

Flexible Spending Accounts (continued)

To participate in the Flexible Spending Accounts (FSA) for 2025, you must enroll on-line by 11:59 p.m. on November 8, 2024. Instructions for on-line enrollment and a cost estimation worksheet are located in your benefits information email or at www.showmeboone.com/hr/employee-benefits. If you need help enrolling on-line, visit or contact Benefits & Wellness Coordinator Sara Enyard at 573-886-4128.

Flexible Spending Account Deadlines

	Health Flexible Spending Account (Unreimbursed Medical/Dental)	Dependent Care (Day Care)
Claims Incurred	January 1, 2025 - March 15, 2026	January 1, 2025 - March 15, 2026
Claims Filing Deadline	May 31, 2026	May 31, 2026

Boone County adopted the 2½-month grace period for incurring Health Flexible Spending Account (FSA) claims now allowed by the IRS. This means you have until March 15, 2025, to incur claims against your 2024 medical/dental flexible spending account. Boone County adopted this amendment to help participants use all of their money contributed to the account.

Company-Sponsored Health, Vision, Dental and/or Life Insurance Premiums

Payroll deductions for dependent health, vision and/or dental insurance as well as for employees' supplemental life insurance policies up to the allowable amount are automatically set up as pre-tax deductions. There is no cost to you for this tax advantage. This does not change your insurance coverage; it just authorizes your employer to take the deduction from your paycheck before your taxes are computed. If you do not want this benefit, please request a waiver from Human Resources. With this tax advantage you will be agreeing to maintain the same coverage for the entire year unless you experience an eligible "life event" as defined in the Summary Plan Description during the year that causes a gain or loss for that coverage. An eligible event can include one of the following: marriage, divorce, birth, adoption, death or coverage changes due to a gain or loss of employment.

Orthodontics requests may be reimbursed on a monthly payment schedule as payment is **required and paid**. Contact ASI for specific orthodontic reimbursement requirements.



If you were enrolled in ASI in 2024, and want to participate in 2025, you must re-enroll.

Voluntary Retirement Programs

Full-time, benefited employees may be eligible to participate in two voluntary retirement plans in addition to contributing to the CERF Pension Plan. Employees may enroll or change contribution amounts at any time of year by contacting Human Resources. Contributions may be deducted pre-tax or post-tax, depending on plan type. Coming soon! More information about a new retirement benefit for certain eligible law enforcement employees.

CERF Savings 457 Plan

5-year vesting period, starting from date of hire (even if you're not in the plan yet!)

Roth Option added effective 2024!!

50% match of all contributions up to 4% of your pay.

Must be enrolled in the CERF Pension Plan to participate.

Nationwide 457 Plan

No vesting period! Match money is automatically yours from day one!

Boone County matches 100% on contributions of \$10.00 to \$25.00 per pay period.

All full-time, benefited employees are eligible to participate.

Employee Assistance Programs (EAP)

Boone Hospital EAP

- The Employee Assistance Program (EAP) is a free, **confidential** short-term counseling, and referral service that provides direction to employees and their families.
- Employees, spouses, and dependent children 13 and older can receive five free counseling sessions in a year.
- Call (573) 815-6034 to schedule an appointment.
- Offices are located in the Broadway Medical Plaza 2 across from Boone Hospital, Suite 200.

Work Life Matters EAP

Free, unlimited, and **confidential** telephone consultations with an EAP counselor or 24/7 at 1-800-386-7055. Three (3) in-person counseling sessions are available per year.

Employee Assistance Program	Legal and Financial Services	WorkLife Resources
<ul style="list-style-type: none">• Telephone counseling• Face to face counseling• Bereavement support• Training, resources, videos	<ul style="list-style-type: none">• Legal consulting• Financial planning• Identity theft• Will preparation• Legal document preparation• Tax consulting• Online access to wills, trust, power of attorney, and more	<ul style="list-style-type: none">• Unlimited 24/7 access to WorkLife Specialists• Family and care giving• Health and wellness• Daily living• Child and elder care services• Employee discounts (gym, dental, vision, entertainment, and more)• Webinars, articles, and podcasts

For more information and to login, visit www.worklife.uprisehealth.com. Password: WorkLife

Coordination of Benefits

General Coordination of Benefits (COB) Rules

Situation	Primary	Secondary
EMPLOYEE enrolled in more than one plan	County	Other Plan
SPOUSE enrolled in County plan and their employer's plan	Their Employer	County
DEPENDENT CHILDREN enrolled in both parents' plans	Parent with birthday first (month and day) in a year	Parent with birthday second in a year
DEPENDENT CHILDREN enrolled in their employer plan and parent's plan	Their Employer	Parent's plan
EMPLOYEE, SPOUSE, or DEPENDENT enrolled in Medicare and County Plan	County Plan	Medicare

*It's important to keep all carriers up to date on "Other Coverage" status

Online Employee Benefits Information and Form Library

This benefit bulletin acts as a summary of all of your Boone County benefits, but doesn't cover everything you might need to know. The Open Enrollment webpage has all of the information you need and more!

Use the website to print forms that you might need during Open Enrollment or to make changes throughout the year. You can also look for beneficiary forms, plan documents provided by our benefit providers, and links to helpful websites and information to help you figure out your benefits and retirement.

Can't find what you're looking for? You can always contact Human Resources or any of the benefit contacts on the last page of this bulletin.

Visit www.showmeboone.com/hr/employee-benefits/ to find more information!

Contact Information

Human Resources

Angela Wehmeyer

Director of HR & Risk Management
573-886-4405
awehmeyer@boonecountymo.org

Sara Enyard

Benefits & Wellness Coordinator
573-886-4128
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sbond@boonecountymo.org

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scharest@boonecountymo.org

Heather Lierheimer

Payroll Coordinator
573-886-4299
hlierheimer@boonecountymo.org

Molly Lowe

Payroll Administrator
573-448-7045
mlowe@boonecountymo.org

Anthem Blue Cross/Blue Shield

(Medical and Prescription Plans)

Anthem Customer Service: 1-800-490-6145
24/7 Nurse Line: 1-866-647-6117
www.anthem.com

Or download the Sydney App!

Central Bank of Boone County

Health Savings Accounts

Customer Service: 573-874-8585
hsa.boone@centralbank.net
www.centralbank.net or phone app

HSA Central

www.hsacentral.net or phone app

Guardian

(Dental, Life, LTD, Vision)

Customer Service: 888-600-1600
www.guardiananytime.com or phone app

Employee Assistance Programs

Work Life Matters

1-800-386-7055
www.worklife.uprisehealth.com Password:
WorkLife

CERF

(Pension)

Kay Haarmann
877-632-4115
khaarmann@mocerf.org
www.mocerf.org

Empower Retirement

(CERF Savings 457 and 401(a) Plans)

Benjamin Harris
314-241-1334
573-415-6216
benjamin.harris@empower.com
participant.empower-
retirement.com/participant/#/login

Nationwide Retirement Services

(457 Plan)

Wade Sundermann
877-677-3678
sunderw@nationwide.com
www.nrsforu.com

(401(a) Plan)

1-877-588-6724
www.nationwide.com/member-resource.jsp

Sundvold Financial

(Employee Benefit Consultants)

Jamie Cunningham
573-443-1000 ext. 207
jamiiec@sundvold.com

Kelly Williams
573-443-1000 ext. 208
kellyw@sundvold.com

ASI

(Cafeteria Plan)

Customer Service: 573-442-3035
asi@asiflex.com
www.asiflex.com or phone app