

2020 Enrollment Notice

Benefit Plan Changes



This is a passive enrollment. If you are happy with what you have, you don't need to submit an enrollment - unless you are enrolled in a flexible spending account for health care, limited use, or dependent care. To make changes to your election or to continue flexible spending account contributions, **you must enroll online before the enrollment deadline of May 7 at 5 p.m.**

Important Information for 2020 Plan Year:

- Montgomery County benefits will be moving to a calendar year plan effective January 1, 2021. This enrollment period will extend the current plan year another six months, ending December 31, 2020. A second enrollment period will be held in November of 2020 to allow you to make elections for the plan year beginning January 1, 2021.
- Medical deductibles and out-of-pocket maximums will continue through December 31, 2020 and will reset in January 2021. Employee contribution rates have not increased.
- The Superior Dental plan will reset on July 1, 2020 and will continue through December 31, 2020. A full plan year of dental benefits will be available for this six-month period. Rates have not increased.
- The EyeMed Vision plan will reset on July 1, 2020 and will continue through December 31, 2020. Benefits continue to be available on a rolling 12-month period.
- The 2020 IRS contributions for the Health Savings Account (HSA) have increased to \$3,550 for single and \$7,100 for family. The catch-up contribution remains at an additional \$1,000.
- Montgomery County will match your pre-tax HSA contribution made via payroll deduction dollar for dollar up to a total match of \$500, to be deposited over the benefit pay periods throughout the six-month plan year. You must have an open HSA through Optum Bank in order to receive matching funds.
- Information on the wellness program effective July 1, 2020 will be forthcoming. Incentive dollars for the current earning period will be deposited in July 2020 and January 2021.
- For Health Care and Limited Purpose FSA accounts, funds must be used for expenses incurred in the six-month period between July 1, 2020 and December 31, 2020. A rollover up to \$500 will be permitted. Any balance above \$500 is lost after December 31, 2020.
- For Dependent Care FSA accounts, funds must be used for expenses incurred in the six-month period between July 1, 2020 and December 31, 2020. Any unused funds after December 31, 2020 will be lost.
- Supplemental life and short-term disability plans will not be included in the enrollment platform. Prudential will conduct a separate enrollment prior to July 1 for employees who wish to elect new policies or increase existing policies.

To make a change to your elections or to contribute to a flexible spending account beginning July 1, 2020, you must enroll online. Click "Open Enrollment" on the payroll system and follow the instructions on the screens. **The deadline for enrollment is 5pm on May 7, 2020.** To reset your password, contact Payroll at 937-225-4346 or auditorpayroll@mcoho.org.

Enrollment meetings will not be held onsite. The Benefits team will offer individual appointments by request as needed. Contact (937) 225-4018 or hr@mcoho.org.