

2013 Douglas County

Open Enrollment

Douglas County Annual Open Enrollment will be online through Oracle Self-Service from:

Nov. 3rd at 6:00 a.m. - Nov. 13th at 4:00 p.m.

To access from home or an offsite computer:

<https://dotex.mycmsc.com/>

If you access from inside the county network, visit:

https://doteb.mycmsc.com/OA_HTML/AppsLocalLogin.jsp

For the online enrollment instructions, benefit plan summaries, premium rates, and more go to the Benefits Department Website:

<http://www.douglascounty-ne.gov/hr/open-enrollment>

Benefits staff will be available to assist during these dates & times:

November 8th – Health Center - Town Hall

(6:30a – 8:30a) & (2p – 4p) Open for all employees/retirees

November 9th – Civic Center - Room 702

(12:30p – 4p) Open for all employees/retirees

New for 2013

Online Open Enrollment —Open Enrollment will be completed online. Log on to the Self-Service enrollment website with the login you've been provided from Dot.Comm, verify your current benefit elections, and then make any changes or confirm the same choices effective January 1, 2013. You must complete all changes online! The benefits department will not accept or process any election changes made with paper forms. Instructions to guide you through the steps are available on the Open Enrollment tab on the Benefits Department's Website (<http://www.douglascounty-ne.gov/hr/open-enrollment>).

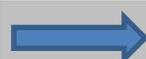
Medical Premiums Decreasing—Medical premiums for 2013 are decreasing by 3%! Your 2013 rates are included in this packet.

Lower Medical Deductible/Out-of-Pocket Maximum —Retirees who have a \$1,000 individual/\$2,000 family deductible in 2012 will have a \$600 individual/\$1,200 family deductible in 2013! These same Retirees will also have a lower out-of-pocket maximum. It will be \$2,100 individual/\$4,200 family. The co-pays will remain the same.

New Dental Provider—Effective January 1, 2013 the dental insurance will be with Delta Dental. The plan design will remain the same and a majority of the providers under MetLife are also under Delta's provider network. Delta will mail personalized dental cards and a plan summary to each employee by Dec. 31.

Frequently
Asked
Questions



 **REMEMBER: After annual enrollment, you cannot make any changes until next year unless you have a qualified status change. Be sure to review all of your current benefits and make any changes online by November 13 at 4:00**

What is the deadline for Open Enrollment?

All changes must be completed online by 4:00 p.m. on November 13th. The option to enroll for benefits will be shut off at 4:00, so you must be done by then.

What if I am satisfied with my current benefits and I do not want to make a change?

You still need to log onto the online self-service website and verify/confirm your benefits elections.

What should I do if I want to make a change?

Log on to the self-service website and review your current benefits and make your changes. All changes must be made online. The benefits department will not allow any changes made with paper forms.

Will I get a new insurance card?

UHC will send new medical cards only to Retirees that make a change to their 2013 medical coverage. Delta Dental will mail personalized dental cards and plan summaries to all Retirees with dental coverage. All cards will be sent by the beginning of 2013.

Will I get a statement confirming my elections for 2013?

Retirees will be able to print or email a confirmation statement after they confirm their 2013 elections online. The benefits department will also mail a summary to all Retirees by March 2013.

If I wish to add or drop a dependent after the open enrollment deadline, what should I do?

The IRS allows limited changes outside of open enrollment. To make a change you must have a “qualified life event” (i.e. marriage, divorce, birth, adoption, death, or change in employment status) and you must notify the benefits department within 31 days of the event.

Where can I get a medical plan summary and how do I know which PPO summary I should have?

UHC medical plan summaries are available on the Benefits Department website and have each applicable benefits group listed next to them. The premium rate sheets included in your packet has your Benefit Group listed at the top of it. You will need to match your benefit group to the correct PPO summary on the website.

What does “grandfathered and non-grandfathered status” mean?

Any plan covering individuals as of March 21, 2010 are considered grandfathered plans. Douglas County’s PPO plan is grandfathered since it was in effect on March 21, 2010 and there have not been any major changes to the plan design since that date. The CDHP plan is a non-grandfathered plan since it was effective on January 1, 2011.

Dependent Children

All children ages 19-25 are still eligible to be covered under their parent’s employer plan UNLESS they are offered insurance with their own employer (they are required to take the employer’s insurance even if it costs more than their parent’s plan).

Children ages 26-29 may also be eligible if a full-time student or if they meet other certain requirements. A dependent child form must be completed each year for children age 26-29. After the Open Enrollment is completed, the benefits department will send a form to Retirees who elected coverage for children age 26-29.

Need additional help?

The Benefit Help line number:

402-444-4173

Kathy Goodman: 402-444-6099

Lisa Osborn: 402-444-6533

Debbie Otwell: 402-444-4680

Benefits Department Website:

<http://www.douglascounty-ne.gov/hr/open-enrollment>

Benefits Department Email:

open.enrollment@douglascounty-ne.gov

Online benefits
enrollment guide
on this website!

Vendor Contacts:

Benefit	Vendor	Group Number	Customer Service	Website
Medical	United Health Care	706778	(888) 332-8885	www.myuhc.com
Vision	United Health Care	706778	(800)-638-3120	www.myuhcvision.com
Mental Health/ Substance Abuse	United Health Care	706778	(866) 374-6060	www.myuhc.com
Dental	Delta	923797	(866) 827-3319	http://www.deltadentalne.org/
Life	Minnesota Life	33329-G	444-6099 or 444-6533	www.lifebenefits.com