

Open Enrollment (May 3-14) is only time changes can be made to health/dental/life/disability/FSA changes*

Open enrollment is available for eligible Kent County employees, retirees, dependents, and former employees/dependents with COBRA benefits from May 3 – May 14, 2021. Open enrollment is the only time eligible participants can make additions/changes to certain employee type benefits such as health and dental, etc., *unless a qualifying event occurs during the plan year.



County employee/eligible retiree health insurance premiums increased a very low 4.15% for 2021-22 for the Delaware Valley Health Trust plans utilizing the **Aetna network**. No enrollment forms are required, unless you wish to change coverage or add or drop an eligible dependent for health or dental coverage. If you want DVHT or the Personnel Office to assist with claims resolution, you must complete a HIPAA form – unless one was previously submitted.

The DVHT (Aetna) plan designs are unchanged for 2021-22 with a High PPO/Modified HRA option and a Low PPO/Modified HRA option featuring an integrated HRA – meaning that the \$5,000 single/\$10,000 family deductible fully paid by the County will cover both in-network and out-of-network expenses. As a PPO, eligible participants can use non-Aetna network providers, but will be required to pay the applicable co-insurance percentage. Kent County pays 100% of the HRA expense.

Eligible retirees/dependents over age 65 are covered under a PPO \$0 100% Medicare supplement plan that offers out-of-network benefits by providers accepting Medicare.

The County deducts health insurance premiums one month in advance, so any plan, dependent, or rate change will be reflected on the June 11, 2021 paycheck direct deposit or June 1, 2021 pension direct deposit for eligible retirees. Learn more at www.co.kent.de.us

FY2022 (July 1, 2021 – June 30, 2022)	Employee/Retiree	Employee & Spouse	Employee & Child(ren)	Employee & Family
PPO 100%/Modified HRA – High DVHT-Aetna 7% employee & 20% dependents	Employee pays \$88.06/month	Employee pays \$415.14/month	Employee pays \$239.02/month	Employee pays \$540.94/month
PPO 90%/Modified HRA – Low DVHT - Aetna 7% employee & 20% dependents	Employee pays \$83.26/month	Employee pays \$392.46/month	Employee pays \$225.96/month	Employee pays \$511.40/month
PPO \$0 Medicare–(retirees 65+) DVHT - Aetna \$0 retiree & 20% dependent	\$0.00/month	Retiree pays \$162.58/month		
DENTAL INSURANCE – (July 1, 2021 – June 30, 2022)	Employee/ Retiree only	Family coverage – employee & spouse &/or children		
Delta Dental of Delaware	\$3.10/month	Employee pays \$45.10/month		

Dependent rates for 2021-22 are set at 20% (all employees & retirees under age 65 pay 7%/month of premium)

No changes were made to the current dental program, which begins the first year of a 2-year term with Delta Dental of Delaware. Maximum coverage per calendar year remains \$2,000 per enrollee.

*****Please promptly notify the Personnel Office of divorce or death of a covered spouse. Employees/Retirees will be responsible for payment of full premium cost for months overcharged (\$1,000+/- per month). DVHT will only credit premiums back 60 days.*****

VOLUNTARY LIFE INSURANCE

The SunLife group rate optional supplemental term life insurance premiums will increase a minimum 10% beginning with the July 9 biweekly pay advice, especially for those employees experiencing a certain birthday during Fiscal Year 2021.

During Open Enrollment, the SunLife insurance coverage allows current employees to enroll spouses for term life insurance coverage up to \$50,000, with a guaranteed issue of \$10,000 at the employee’s age rate with a completed health-related questionnaire. Children (1 or more) can also be covered with \$10,000 of guaranteed coverage for a flat \$2 per month. Voluntary Accidental Dismemberment & Disability coverage is also available at \$0.030 per \$1,000 for the employee or \$0.050 per \$1,000 for family coverage.

Employees turning 30, 35, 40, 45, 50, 55, 60, 65 or 70 after June 30, 2020 and before July 1, 2021 go up to the next age bracket rate. Those with birthdays after July 1, get the rest of the fiscal year at the old rate. Spouse coverage also moves to the higher age rate as the primary insured. Children coverage continues until age 26 – please inform the Personnel Office when the youngest of your children is no longer eligible due to age in order to stop deductions.

The following rate chart, which changes for the first time in several years, can be used to calculate the new monthly premium by multiplying the level of coverage (½, 1, 2 or 3) with annual salary, rounding up to the nearest \$1,000, dividing by 1,000 and multiplying by the age rate:

FY2022 Supplemental Life Insurance Rates - SunLife

AGE	<30	30-34	35-39	40-44	45-49
Rate	\$0.077	\$0.099	\$0.121	\$0.187	\$0.286
AGE	50-54	55-59	60-64	65-69	70+
Rate	\$0.462	\$0.737	\$0.957	\$1.617	\$2.431

FLEXIBLE SPENDING ACCOUNT

The FSA open enrollment window is May 1-June 1, 2021 for enrollment or re-enrollment (must be completed annually) for the Flexible Spending Account program administered by ASIFlex featuring a no cost debit card for the eligible participating employee. Any rollover for current FSA participants will also be administered by ASIFlex and enrollment can be completed electronically. For more information, check out articles posted on the Employee News blog at www.co.kent.de.us

OTHER VOLUNTARY BENEFITS

Other valuable employee-paid voluntary insurance benefits can offer additional financial protection for you and your family in the event of hospitalization, accident, cancer, critical illness, death, or short and long term disability. Premiums for AFLAC insurance and the MassMutual (which acquired MetLife) whole life insurance programs vary, but the representatives are happy to schedule an appointment with you to discuss the programs further.

Due to the COVID-19 response, no in-person meetings are scheduled again this year. AFLAC representative Julie Ziegler Julie_ziegler@us.aflac.com is accepting telephone appointments from current participants and interested employees. Please schedule an appointment by calling her at (302) 697-2430.

The MassMutual whole life insurance representative will be direct mailing information and speaking by telephone or video conference with current participants and those employees interested in more information about portable whole life insurance available for you, your spouse, your children and grandchildren from MassMutual. This whole life insurance policy can be continued into retirement at the same rate, while the optional term life insurance policy currently offered to employees from SunLife loses the lower cost group rate upon retirement. Please schedule MassMutual appointments directly with the representative Garrett Mayhart at GMayhart@lcreative.com.

BENEFIT COST SAVINGS

Want to save your health plan money and help keep future health insurance premiums as low as possible? Check out www.healthcarebluebook.com and use the code DVHT1 to access high quality, lower cost procedures that can reward you with a cash incentive.

Want to help reduce ever increasing prescription costs? Check out discount websites that bypass the health insurance plan and often reduce the Rx copay using manufacturer coupons such as www.GoodRx.com or www.singlecare.com

If you have questions or concerns, please contact the Personnel Office for more information.

(Posted 04/27/21/corrected 04/30/21)