



OFFICE OF THE CHAMPAIGN COUNTY EXECUTIVE

1776 East Washington Street, Urbana, Illinois 61802-4581

Steve Summers, County Executive

TO: County Employees

FROM: DeShonna Matthew, Insurance Specialist
Administrative Services Department

DATE: October 25, 2024

RE: Open Enrollment for Employee Benefits

Open enrollment season is upon us! From November 4th through November 27th, you will be able to make changes to your health, dental, vision, flexible spending account and other voluntary benefits. **No changes will be accepted after November 27, 2024.**

On November 1st, individual memos, outlining current benefit selections, will be emailed to employees who are presently participating in a benefit program. If you do not receive this memo by close of business, please email dmatthew@champaigncountyil.gov.

The County and Gallagher Benefit Services, Inc. would like to thank you once again for participating in the health insurance survey earlier in the year. Great feedback and insightful ideas were the result of this survey. We heard you and will continue to hear you. One commonly mentioned suggestion was a Health Reimbursement Arrangement (HRA). I am happy to announce that the County will be incorporating this request through Blue Cross and Blue Shield of Illinois, who offers a Health Care Account (HCA).

Effective January 1, 2025, the County will offer the BlueEdge HCA Direct plan to employees. The current health insurance benefits offered will remain the same for the new plan year. Note, the benefit structure is changing, and the County will fund a portion of the increased annual deductible through the HCA plan for in-network providers only. This change will have **no** effect on employees enrolled in a health insurance plan, as you will continue to only pay up to the individual \$2,000 deductible, which is the same arrangement as previous years. The attached PowerPoint presentation details how the HCA will work.

Chard Snyder will continue to be the administrator of the flexible spending accounts. The maximum deferment for the medical flexible spending account is \$3,300. The maximum deferment for the dependent day care expenses is \$5,000/family. **To participate in the flexible spending account benefit program for 2025, you MUST complete an enrollment form.**

Allstate will continue as the County's accident/disability and cancer provider. Delta Dental will continue as the County's dental insurance provider. EyeMed will continue as the County's vision insurance provider.

Reliance Standard Life Insurance Company is the County's optional term life insurance carrier. If you currently have optional term life insurance, you may increase your coverage by \$10,000 or \$20,000 guaranteed issue. You may increase your spouse coverage by \$5,000 or \$10,000 guaranteed issued (as long as the spouse coverage is not more than 50% of employee coverage). If you did not sign up for optional term life insurance when you originally became eligible for benefits, you may purchase up to \$20,000 for yourself, up to \$10,000 for spouse coverage, and \$10,000 in child coverage.

To learn more about the health insurance benefit structure change and the other voluntary benefits that the County has to offer, please consider attending an open enrollment meeting. A schedule of meeting times and locations is attached. A link is provided in the body of this email for you to sign up. You will be required to sign-in to document attendance. Note, the presentation will begin promptly at the meeting start time.

Three of our vendors have graciously donated items that will be raffled off to those who attend an open enrollment meeting in its entirety. Raffle items are: \$25 Starbucks gift card (Allstate); JBL Bluetooth speaker (BCBSIL); iPad (Reliance Standard).

If you wish for your benefits to remain the same for 2025, you **DO NOT** have to complete an enrollment/change form. Your current benefits will automatically rollover to the new year at the new premium rate. As a reminder, if you wish to continue in the flexible spending account program, you have to complete a new enrollment form.

All benefit changes will become effective on January 1, 2025. New insurance rates will take effect on your January 10, 2025 paycheck.

On November 4, 2024, the Insurance Information tab on the County's website will be updated to reflect the 2025 benefit information.

<https://www.co.champaign.il.us//HeaderMenu/openenrollment.php>

As a reminder, Wednesday, November 27th is the **ABSOLUTE** deadline to sign up, make changes, or cancel any of your insurance coverages. No enrollment/change forms will be accepted after November 27th. Forms can be turned in at an open enrollment meeting, scanned and emailed to dmatthew@champaigncountyil.gov; via interoffice mail – DeShonna Matthew, Administrative Services Department, or hand delivered to the Administrative Services Department at Brookens.

If you have any questions regarding the information you have received, please contact me at 217-384-3776 or dmatthew@champaigncountyil.gov.

OPEN ENROLLMENT MEETING SCHEDULE

Open Enrollment Dates – November 4th through November 27th

Monday	Tuesday	Wednesday	Thursday	Friday
4	5	6 Brookens Shields- Carter Room 9:00 – 10:00 am Court Services Conference Room 1:30 – 2:30 pm	7	8
11	12 Court Services Conference Room 9:00 – 10:00 am Paul Lawrence Pope Jail Classroom 3:00 – 4:00 pm	13	14	15
18	19 Brookens Shields-Carter Room 2:00 – 3:00 pm	20 Highway Conference Room 2:00 – 3:00 pm	21	22 Microsoft Teams 11:30am – 12:30 pm 12:30 – 1:30 pm
25	26 Reserved for individual appointments with DeShonna Matthew	27 Last day to make changes	28 Office Closed	29 Office Closed

The presentation will begin promptly at the meeting start time and will take approximately 30-40 minutes. The remainder of the meeting will be for questions. Attendance is not mandatory; however, due to the benefit structure change attendance is highly recommended. Employees will be required to sign-in to document attendance.