



October 23, 2021

TO: Gilmer County Employees

Re: Employee Benefits – Annual Open Enrollment

Our Annual Open Enrollment for Employee Benefits is now underway. **Representatives from our insurance broker, MSI Benefits Group, will be onsite in the Jury Assembly Room on Tuesday, November 17th and Wednesday, November 18th from 9:00 AM – 4:00 PM each day** to assist with your enrollment and answer any benefit related questions you may have.

In lieu of attending the open enrollment meeting you may confirm your coverage online. Below are instructions on how to access the online enrollment site:

ONLINE ENROLLMENT

Go to: www.eElect.com

Employer ID: **104817** (then follow the onscreen instructions)

This packet includes your new 2021 Employee Benefits Handbook and detailed information about your benefits and changes that will become effective on **January 1, 2021**. **We ask that all employees confirm their benefit elections each year either online or in-person by close of business on Friday, November 20th**. Listed below are the key highlights:

Health Insurance – coverage will continue with Anthem BCBS with only a few positive benefit changes highlighted below:

- LiveHealth Online (Telemedicine) will now be offered at no cost up to 12 visits a year
- Behavioral health will also be offered as part of the 12 free visits through LiveHealth Online (LHO)
- Sleep studies are now offered through LHO
- The new Wellness Incentive program through Anthem will allow you to earn up to \$500 in rewards (\$700 for expecting mothers)
- Physical Therapy, Occupational Therapy, Speech Therapy and Chiropractic manipulation will all now be covered under the PCP copay (\$25)
- Outpatient surgery performed at a free-standing surgical center will now only be subject to a copay

There are no other changes being made to our plan options (BASE and BUY-UP). We did receive an increase in our premiums and part of it is being passed onto employees. The majority of the increase will be absorbed by the County (first time the County has passed any portion of the increase onto employees in several years).

All other benefits (dental, vision, life, disability, accident and cancer insurance) will be renewing with no change in the plan design or rates. You could see an increase in the STD or voluntary life cost if you or a spouse with life insurance entered a new age bracket since the last time you enrolled.

Please review all the information carefully. At the conclusion of the open enrollment period each employee will receive a benefit statement summarizing all insurance coverage elections and the associated payroll deduction. As a reminder, the **deadline to confirm your benefits is 5:00 PM on Friday, November 20th**.

We want everyone to either go online or meet with a representative to confirm their benefits and beneficiaries but please know that this is a “Passive” enrollment so if you do not confirm your coverage the benefits you have in place now will automatically carry over to the new plan year effective January 1, 2021.