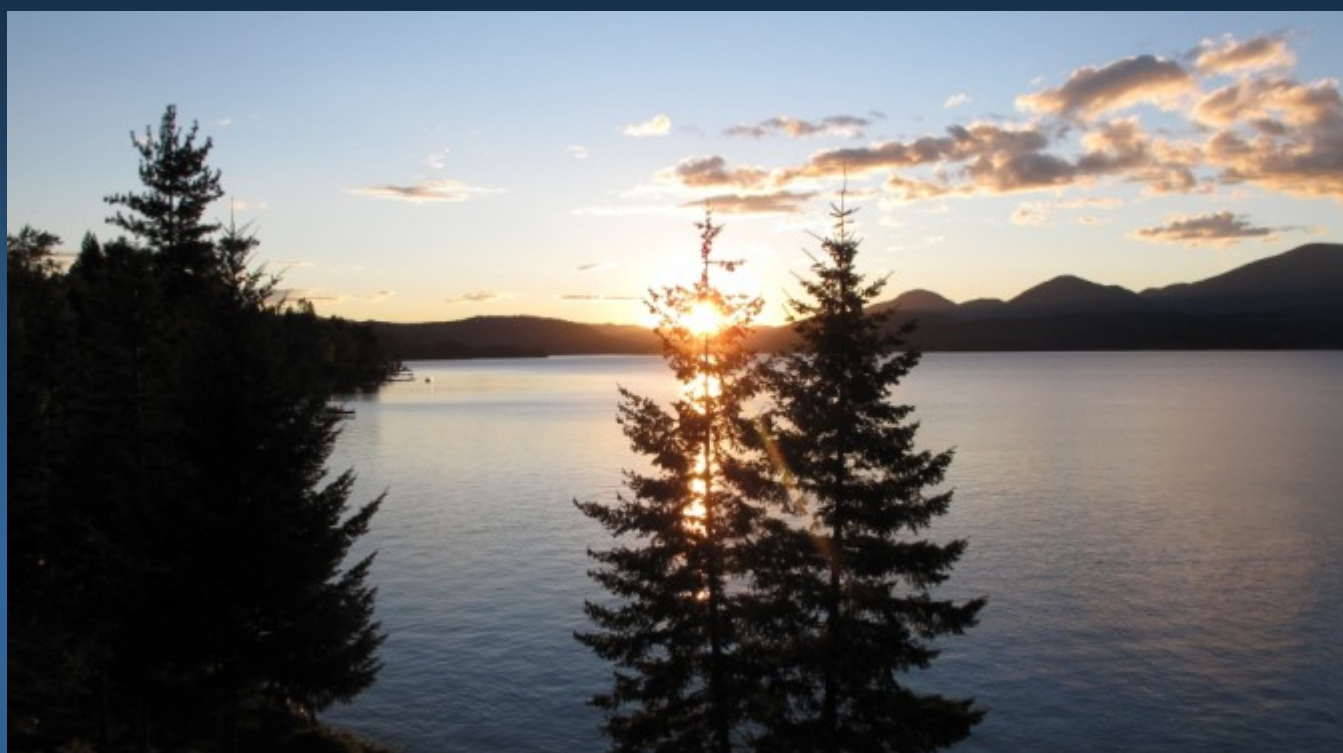


# BONNER COUNTY

## Employee Benefits Enrollment Guide

Plan Year: 2016-2017



# Welcome to Bonner County's Benefits Program!

Bonner County offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.



## Who is Eligible?

If you are a full-time employee (working 30 or more hours per week) you are eligible to enroll in the benefits described in this guide. Your eligible dependents are also able to enroll in the medical, dental and vision coverage.



## How to Enroll

We are using HR Connection for on-line enrollment this year. Use the username and password that you were given to log into [www.hrconnection.com](http://www.hrconnection.com). Verify your personal information and make any changes if necessary. Make your benefit elections. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified change in status.



## Who do I contact?

Who do I contact with questions?

- ♦ Nancy or Kaia at Helbling Benefits Consulting at 1-877-765-2620 can answer questions about your coverage options as well as questions about the HRconnection system.
- ♦ Cindy or Sandi in Human Resources can answer questions about County policies and payroll procedures.



## How to Make Changes

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include, for example: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, commencement or termination of adoption proceedings, change in employment status or change in coverage under another employer-sponsored plan. Please contact Human Resources to make changes.

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## Information

### Bonner County Human Resources

Contact Human Resources for payroll, enrollment and County policy questions.

**Cindy Binkerd**

Director

[cbinkerd@bonnercountyid.gov](mailto:cbinkerd@bonnercountyid.gov)

**Sandi Nicholson**

HR Coordinator

[sanda.nicholson@bonnercountyid.gov](mailto:sanda.nicholson@bonnercountyid.gov)

**Shelley Munson**

Payroll

[smunson@bonnercountyid.gov](mailto:smunson@bonnercountyid.gov)

Bonner County  
1500 Hwy 2, Ste. 337  
Sandpoint, ID 83864

Phone: 208-255-1456, Ext. 1339

### Helbling Benefits Consulting

Contact your service team at Helbling Benefits Consulting when you have questions about benefits, finding a provider, claims, EOBs, filing an appeal, coverage in other states, coordination of benefits, or finding plan options for dependents:

**Mark Woodworth**

Consultant

[mwoodworth@helblingbenefits.com](mailto:mwoodworth@helblingbenefits.com)

**Nancy Shepherd**

Account Manager

[nshepherd@helblingbenefits.com](mailto:nshepherd@helblingbenefits.com)

**Kaia Barnes**

Benefits Specialist

[kbarnes@helblingbenefits.com](mailto:kbarnes@helblingbenefits.com)

1-877-765-2620

[www.helblingbenefits.com](http://www.helblingbenefits.com)

### Carrier Contacts

Regence BlueShield of Idaho  
1-888-367-2117



Willamette Dental  
1-855-433-6825



VSP  
[www.vsp.com](http://www.vsp.com)



Delta Dental of Idaho  
1-888-367-2117



Reliant Behavioral Health  
1-866-750-1327



Peak1 Administration  
1-866-315-1777  
[membercare@mypeak1.com](mailto:membercare@mypeak1.com)

FSA & HSA administrator

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.

# Employee Benefit Website



24-7 Access to all your plan information,  
forms and provider lists in one place....

## Access Your Summary of Benefits and Coverage Information:

The Federal Health Care Law or also known as the Affordable Care Act (ACA) requires that health insurance companies provide members with a **Summary of Benefits and Coverage**. The intent of this document is to provide members with straightforward information about their health care coverage. Real Life Ministries has made these documents available for you on the Company's Employee Benefit Website. Also included is a **Uniform Glossary of Health Coverage** that is also required by the ACA to accompany the Summary. A free printed copy is available by calling 1-888-367-2117

These documents do not replace the full contract of your policy, and you are still encouraged to call the benefit specialists at Helbling Benefits Consulting if you have any questions regarding your coverage at (208) 765-2620.

## Here's How to Login:

Go to: [www.hrconnection.com](http://www.hrconnection.com)

User Name: [this will be given to you by HR](#)

Password: [Password1](#) (you will need to change your password after your first log-in)



Dear Benefit Eligible Employee or Enrolled Dependent:

You are entitled to a comprehensive description of your rights and obligations under the Bonner County health plan. We have posted many required notices to include your summary plan description (SPD) to our benefit website at [www.hrconnection.com](http://www.hrconnection.com), use your unique password created at open enrollment. The notices are posted under **Important Notices**. In order to ensure that you fully understand the benefits available to you, you should familiarize yourself with the information contained within the SPD and any other provided notices. As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Participating in the health coverage option is an important decision. To help you make an informed choice, our plan also makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you understand our medical plan.

***If you would like to receive a paper copy of any of the model notices posted, you may e-mail [cbinkerd@bonnercountyid.gov](mailto:cbinkerd@bonnercountyid.gov) or call 208-265-1456 ext. 1235 and the requested documents will be provided to you free of charge.***

In order to effectively access information provided electronically, you should reference this letter for your login and have the following:

- A computer with Internet access
- Microsoft Word or Adobe Acrobat Reader.

If you do not have access to these programs, please contact us and we will provide you with a copy of any electronically furnished document free of charge. Contact information is: [cbinkerd@bonnercountyid.gov](mailto:cbinkerd@bonnercountyid.gov) or call 208-265-1456 ext. 1235.

Please note: This letter is being sent to you at the address on file with us as your employer or if you are an enrolled dependent, the address on file with the insurance carrier. However if you no longer wish to receive electronic disclosures, you must inform us. At any time, your request to receive free paper copies can be accomplished by contacting [cbinkerd@bonnercountyid.gov](mailto:cbinkerd@bonnercountyid.gov) or call 208-265-1456 ext. 1235.

## New Health Insurance Marketplace Coverage Options and Your Health Coverage

Beginning in 2014, there is a new way to buy health insurance: the **Health Insurance Marketplace**. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

The 2016 open enrollment period for health insurance coverage through the Marketplace ran from Nov. 1, 2015, through Jan. 31, 2016. Individuals must have enrolled or changed plans prior to Dec. 15, 2015, for coverage starting as early as Jan. 1, 2016. After Jan. 31, 2016, you can get coverage through the Marketplace for 2016 only if you qualify for a special enrollment period or are applying for Medicaid or the Children's Health Insurance Program (CHIP). The 2017 open enrollment period for health insurance coverage through the Marketplace will run from Nov. 1, 2016, through Jan. 31, 2017.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards.

If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5 percent (as adjusted each year after 2014) of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit. (An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.)

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact the *Bonner County Human Resources Department*.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, as well as an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

## Medical and Prescription Drugs

Please use the chart below to compare the medical plans offered.\*

### Regence BlueShield of Idaho

	Classic	HSA \$2,000 (single)	HSA \$2,600 (w/dependents)
<b>Physician Visit</b>	\$30 Primary / \$45 Specialist	Deductible + Coinsurance	Deductible + Coinsurance
<b>Deductible</b> - Individual - Family	\$1500 \$3000	\$2000 \$4000	\$2,600 \$5,200
<b>Preventive Care</b>	100%	100%	100%
<b>Out-of-Pocket Max</b> - Individual - Family	\$6,250 \$12,500	\$5,000 \$10,000	\$5,000 \$10,000
<b>Prescription Drugs</b>  - Generic  <b>Brand Rx Deductible</b>  - Preferred - Non-Preferred - Specialty	\$15  \$250 Deductible (waived for generics) \$30 \$45 \$200	Deductible + Coinsurance	Deductible + Coinsurance

\*Please see full summaries of benefits and coverages at <http://bonnercounty.us/human-resources/personnel-forms/>

## Dental

There are no plan or cost changes to your dental benefits in 2016. Bonner County will again offer your choice of either Delta Dental or Willamette Dental. \*

### Delta Dental

Delta Dental	Amount You Pay
<b>Services</b>	
<b>Preventive Services</b>	Exams, cleanings, x-rays – 0% PPO/ 20% Premier
<b>Deductible</b>	Applies to basic and major services only - \$50 PPO & Premier
<b>Basic Services</b>	Fillings, simple extractions – 20% PPO / 30% Premier
<b>Major Services</b>	Oral surgery, root canal, crowns – 50% PPO / 60% Premier
<b>Annual Maximum</b>	\$1250 PPO / \$1000 Premier

\*Please see full summaries of benefits and coverages at <http://bonnercounty.us/human-resources/personnel-forms/>

## Willamette Dental (you must access services at a Willamette facility)

Services	Amount You Pay
<b>Preventive Services</b>	Exams, cleanings, x-rays – \$15 Copay
<b>Deductible</b>	Applies to basic and major services only – No Deductible
<b>Basic Services</b>	Fillings, simple extractions – Covered with office visit copay
<b>Major Services</b>	Minor oral surgery - \$80 Copay, root canal - \$85-\$140 Copay, crowns – \$225 Copay
<b>Annual Maximum</b>	No Annual Maximum

\*Please see full summaries of benefits and coverages at <http://bonnercounty.us/human-resources/personnel-forms/>

## Vision

Bonner County offers two choices of vision plans through United Heritage VSP. The Exam Only vision plan is paid by Bonner County. You may choose to elect the Eyewear Buy-up plan. \*

## VSP

### Exam Only

Services	Amount You Pay
<b>Exam</b>	\$10 Copay - every 12 months
<b>Prescription Glasses</b>	Discounts available

### Eyewear Buy-Up

Services	Amount You Pay
<b>Exam</b>	\$10 Copay - every 12 months
<b>Lenses</b>	\$25 Copay – every 12 months
<b>Frames</b>	\$130 allowance – every 24 months
<b>Contact Lenses</b>	\$130 allowance in lieu of glasses – Every 12 Months

\*Please see full summaries of benefits and coverages at <http://bonnercounty.us/human-resources/personnel-forms/>



## Your Cost 2016 – 2017

Monthly Employee Contribution								
Regence Classic Plan								
	Employee Cost			Employee Cost with Wellness Incentive				
Employee	\$113.08			\$76.89				
Employee & Spouse	\$242.93			\$206.74				
Employee & 1 Child	\$160.48			\$124.29				
Employee & Children	\$216.95			\$180.77				
Family	\$321.98			\$285.79				
Regence HSA \$2,000								
	Employee Cost			Employee Cost with Wellness Incentive				
Employee	\$80.74			\$48.44				
Regence HSA \$2,600								
	Employee Cost			Employee Cost with Wellness Incentive				
Employee & Spouse	\$162.56			\$130.26				
Employee & 1 Child	\$107.42			\$75.12				
Employee & Children	\$145.22			\$112.92				
Family	\$215.48			\$183.18				
Delta Dental Rates								
Employee	\$5.00							
Employee & Spouse	\$10.00							
Employee & 1 Child	\$10.00							
Employee & Children	\$10.00							
Family	\$15.00							
Willamette Rates								
Employee	\$5.00							
Employee & Spouse	\$10.00							
Employee & 1 Child	\$10.00							
Employee & Children	\$10.00							
Family	\$15.00							
United Heritage Rates*								
	Eyeware Buy-up							
Employee	\$5.53							
Employee & Spouse	\$12.38							
Employee & 1 Child	\$12.68							
Employee & Children	\$12.68							
Family	\$21.62							
*Exam only benefit provided by Bonner County								

### Working Spouse Premium Surcharge

If your spouse has group health coverage available through his/her employer and chooses to enroll in the Bonner County medical plan, a Working Spouse Premium Surcharge of \$75 per month will apply.

## County Paid Group Life Insurance

### United Heritage

Bonner County provides full-time employees with a Basic Group Life Insurance and Accidental Death & Dismemberment (AD&D) plan worth 1X Annual Earnings (up to \$100,000). The County pays the full cost of this benefit. **You must add your beneficiary information in the HRconnection system during enrollment.** You may make beneficiary changes at any time during the year by contacting the Human Resources department.

## Optional--Voluntary Life Insurance Buy Up

### United Heritage

Bonner County employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through semi-monthly payroll deductions. You can purchase coverage for yourself in \$10,000 increments (spouse \$5k increments). Guaranteed issue is \$100,000 and maximum coverage is \$250,000 (medical questionnaire required for any amounts over \$100,000). The HRconnection system will walk you through the enrollment for this optional benefit.

Please note: you will only be able to apply for guaranteed issue life insurance when first eligible for benefits. Future elections will require evidence of insurability (medical questionnaire). \*

*Reduction Schedule: At age 65 your benefit will reduce 65%, age 70+ will reduce 50%.  
Spouse premium is based on the EMPLOYEE'S age.*

### Group Term Supplemental Life Rate Table—MONTHLY PREMIUM for Employee Coverage

	Benefit Amount									
Age Band	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000
0-24	\$ 0.60	\$ 1.20	\$ 1.80	\$ 2.40	\$ 3.00	\$ 3.60	\$ 4.20	\$ 4.80	\$ 5.40	\$ 6.00
25-29	\$ 0.50	\$ 1.00	\$ 1.50	\$ 2.00	\$ 2.50	\$ 3.00	\$ 3.50	\$ 4.00	\$ 4.50	\$ 5.00
30-34	\$ 0.60	\$ 1.20	\$ 1.80	\$ 2.40	\$ 3.00	\$ 3.60	\$ 4.20	\$ 4.80	\$ 5.40	\$ 6.00
35-39	\$ 0.90	\$ 1.80	\$ 2.70	\$ 3.60	\$ 4.50	\$ 5.40	\$ 6.30	\$ 7.20	\$ 8.10	\$ 9.00
40-44	\$ 1.40	\$ 2.80	\$ 4.20	\$ 5.60	\$ 7.00	\$ 8.40	\$ 9.80	\$ 11.20	\$ 12.60	\$ 14.00
45-49	\$ 2.30	\$ 4.60	\$ 6.90	\$ 9.20	\$ 11.50	\$ 13.80	\$ 16.10	\$ 18.40	\$ 20.70	\$ 23.00
50-54	\$ 3.80	\$ 7.60	\$ 11.40	\$ 15.20	\$ 19.00	\$ 22.80	\$ 26.60	\$ 30.40	\$ 34.20	\$ 38.00
55-59	\$ 6.20	\$ 12.40	\$ 18.60	\$ 24.80	\$ 31.00	\$ 37.20	\$ 43.40	\$ 49.60	\$ 55.80	\$ 62.00
60-64	\$ 8.20	\$ 16.40	\$ 24.60	\$ 32.80	\$ 41.00	\$ 49.20	\$ 57.40	\$ 65.60	\$ 73.80	\$ 82.00
65-69	\$ 13.00	\$ 26.00	\$ 39.00	\$ 52.00	\$ 65.00	\$ 78.00	\$ 91.00	\$ 104.00	\$ 117.00	\$ 130.00
70-74	\$ 22.70	\$ 45.40	\$ 68.10	\$ 90.80	\$ 113.50	\$ 136.20	\$ 158.90	\$ 181.60	\$ 204.30	\$ 227.00
75 and Over	\$ 39.80	\$ 79.60	\$ 119.40	\$ 159.20	\$ 199.00	\$ 238.80	\$ 278.60	\$ 318.40	\$ 358.20	\$ 398.00

Additional plan and rate information is included on the next page.

\*Please see full summaries of benefits and coverages at <http://bonnercounty.us/human-resources/personnel-forms/>

# Bonner County

## Summary of Benefits

### Group Term Supplemental Life Insurance

All Full-Time Employees working a minimum of **30 hours** per week are eligible.

Classification	Supplemental Life Benefit
All Full-Time Employees	Up to \$250,000, in <b>\$10,000 increments</b> , not to exceed 3 X Basic Annual Earnings, whichever is less
<b>Guarantee Issue – \$100,000</b>	

Classification	Supplemental Life Benefit
Spouse	Up to \$125,000, in <b>\$5,000 increments</b> , not to exceed 50% of the Employee's Supplemental Life Benefit Election
Children 15 days to 6 months of age	\$ 1,000
Children 6 months to 26 years of age (Unmarried and financially dependent upon you)	Up to \$10,000, in \$2,000 increments
<b>Spouse Guarantee Issue – Up to \$25,000; Children Guarantee Issue – Up to \$10,000</b>	

Age	Employee & Spouse Supplemental Life Rate per \$1000
0 - 24	\$ .06
25 – 29	\$ .05
30 – 34	\$ .06
35 – 39	\$ .09
40 – 44	\$ .14
45 – 49	\$ .23
50 – 54	\$ .38
55 – 59	\$ .62
60 – 64	\$ .82
65 – 69	\$1.30
70 - 74	\$2.27
75 & Over	\$3.98
Child(ren) Unit Per \$1000	\$ .20

**Supplemental Spouse rates and premiums are based on the Employee's age, not the Spouse's age.**

**Conversion Privilege** – An Insured Employee and Dependent(s) may convert Group Supplemental Life Insurance coverage, without evidence of insurability, to an Individual Life Insurance policy during the 31 day period following termination of employment.

**Waiver of Premium** - If an Insured Employee becomes totally disabled prior to attainment of age 60 and if disability lasts 9 months or more, no further premiums will be required for the Employee during the continuance of total disability.



United Heritage Life Insurance Company (208) 493-6100 or Toll-Free (800) 657-6351  
 707 E. United Heritage Ct. Meridian, Idaho 83642-3527 P.O. Box 7777 Meridian, Idaho 83680-7777  
[www.unitedheritage.com](http://www.unitedheritage.com)

## Optional--Disability Income Benefits

### United Heritage

Bonner County is providing you with the opportunity to purchase Long-term Disability Insurance. In the event you become disabled from a non work-related injury or sickness, disability income benefits are provided as a source of income.\*

	Long-term Disability
<b>Benefits Begin</b>	October 1, 2015
<b>Percentage of Income Replaced</b>	60%
<b>Maximum Benefit</b>	\$5,000 per month
<b>Elimination Period</b>	90 Days

To calculate your semi-monthly payroll deduction

### Voluntary Long Term Disability

Calculating your payroll deduction:

1	Gross Monthly Earnings	\$	(not to exceed \$8,333.33)
2	Rate from Chart (below)	X	
3	Divide by 100	/ 100	
4	Estimated Monthly Premium	\$	
5	Divide by 2	/2	
6	Estimated Semi-monthly deduction	\$	

*Your final payroll deductions may vary slightly pending final enrollment and payroll deduction frequency*

**LTD Rate Table**

Age	Rate Per \$100 of Monthly Covered Payroll
<25	0.23
25-29	0.28
30-34	0.36
35-39	0.45
40-44	0.73
45-49	1.05
50-54	1.42
55-59	1.69
60 +	1.69

\*Please see full summaries of benefits and coverages at <http://bonnercounty.us/human-resources/personnel-forms/>

# Health Care and Dependent Care Flexible Spending Accounts

## Peak1 Administration

Bonner County provides you the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through a Flexible Spending Account. You must enroll/re-enroll in the plan to participate for the plan year October 1, 2016 to September 30, 2017. You can save approximately 25 percent of each dollar spent on these expenses when you participate in a FSA.

**Classic Medical Plan only:** A health care FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. The maximum that you can contribute to the Health Care Flexible Spending account is set by your employer.

**All Medical Plans:** A dependent care FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work. The maximum that you can contribute to the Dependent Care Flexible Spending Account is \$5,000 if you are a single employee or married filing jointly, or \$2,500 if you are married and filing separately.

Contributions to your FSA come out of your paycheck before any taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period.

The following example shows how you can save money with a flexible spending account.

*Bob and Jane's combined gross income is \$30,000. They have two children and file their income taxes jointly. Since Bob and Jane expect to spend \$2,000 in adult orthodontia and \$3,300 for day care next plan year, they decide to direct a total of \$5,300 into their FSAs.*

	Without FSAs	With FSAs
Gross income:	\$30,000	\$30,000
FSA contributions:	0	-5,000
Gross income:	30,000	25,000
Estimated taxes:		
Federal	-2,550*	-1,776*
State	-900**	-750**
FICA	-2,295	-1,913
After-tax earnings:	24,255	20,314
Eligible out-of-pocket		
Medical and dependent care expenses:	-5,000	0
Remaining spendable income:	\$19,255	\$20,561
Spendable income increase:		\$1,306

\*Assumes standard deductions and four exemptions.

\*\*Varies, assume 3 percent.

The example above is for illustrative purposes only. Every situation varies and we recommend that you consult a tax advisor for all tax advice.



## Healthcare FSA Calculator

While there's no such thing as free money, a Flexible Spending Account (FSA) can help your money go a lot further. Use our Savings Calculator below to see how much you could save by enrolling in an FSA.

### Eligible FSA Expenses

A healthcare FSA can cover medical, dental or vision expenses that you would otherwise pay out of pocket. Enter the annual amounts you spend on each expense to see how much you should contribute to your FSA.

Medical deductible	\$_____
Office visit copays	\$_____
Chiropractic services	\$_____
Psychiatric services	\$_____
Medical supplies and equipment	\$_____
Laboratory or x-ray charges	\$_____
Surgical or outpatient procedures	\$_____
Hospitalization expenses	\$_____
Prescription drugs	\$_____
Other medical expenses	\$_____
Dental deductible	\$_____
Dental preventative visits	\$_____
Orthodontia expenses	\$_____
Other dental expenses	\$_____
Vision deductible	\$_____
Vision exam	\$_____
Glasses, contact lenses, supplies	\$_____
Other vision expenses	\$_____
Other expenses	\$_____

**Annual FSA Election \$\_\_\_\_\_**

### Dependent Care Assistance Program (DCAP)

A Dependent Care Assistance Program FSA (DCAP) covers the cost of most types of caregivers who watch your dependents while you work. Enter the amounts you spend on each expense to see how much you should contribute to the DCAP.

Day care center	\$_____
Au pair or in home care	\$_____
Nursery school	\$_____
Before school care	\$_____
After school care	\$_____
Elder care	\$_____
Other dependent care expenses	\$_____
Annual DCAP Election	_____

Annual Elections\_\_\_\_\_ (from left & above)

(X) tax rate\_\_\_\_\_ (from table below)

= \_\_\_\_\_ **Tax Savings!**

<u>Annual Household Income</u>	<u>Estimated Tax Rate*</u>
less than \$30,000	25%
\$30,000 - \$39,999	29%
\$40,000 - \$69,999	31%
\$70,000 or greater	33%

*\*The tax rates are estimated based on a combination of social security, federal and state income taxes using national averages. They may not reflect your actual tax rate.*

## Sample Eligible FSA Expenses

**The following are eligible for tax-free purchase with your FSA funds.**

Acupuncture	Diagnostic services	Organ transplant
Alcoholism treatment	Drug addiction treatment	Orthodontia (not for cosmetic reasons)
Ambulance	Eye examination	Oxygen
Artificial limb	Eye glasses & related materials	Physical exam
Automobile modifications for physically handicapped person	Fertility treatment	Physical therapy
Birth control pills	Flu shot	Prescription drugs
Blood pressure monitoring device	Guide dog or other animal aide	Psychiatric care
Braille books & magazines (above the cost of regular printed material)	Hearing aids	Smoking cessation program
Chiropractic care	Hospital services	Surgery
Christian Science practitioner	Immunization	Transportation for medical care
Contact lenses & related materials	Insulin	Weight loss program to treat obesity
Crutches	Laboratory fees	Wheelchair
Dental treatment	Laser eye surgery	
Dentures	Medical testing device	
	Nursing services	
	Obstetrical expenses	

### Sample Expenses that are NOT Eligible for FSA Funds

These items are never eligible for tax-free purchase with FSA funds.

Cosmetic surgery  
 COBRA premiums  
 Exercise equipment  
 Fitness programs  
 Funeral expenses  
 Hair transplants  
 Household help  
 Illegal operations and treatments  
 Insurance premiums  
 Long-term care premiums  
 Maternity clothes  
 Retiree medical insurance premiums  
 Teeth whitening  
 Vitamins



## Eligible Dependent Care Expenses

DCAP funds cover care costs for your eligible dependents while you are at work. Remember to use your funds by the end of your plan year (with grace period); IRS rules require that you forfeit any money deposited in a DCAP account that is not spent.

### Dependent Care Expenses that **CAN** Be Reimbursed Through a DCAP

*Please note: Expenses must be for dependent care provided during working hours.*

- Care of an incapacitated adult who lives with you at least eight hours a day
- Placement fees for a dependent care provider, such as an au pair
- Child care at a day camp, nursery school, or by a private sitter
- Before school or after school care (other than tuition expenses)
- Custodial care for dependent adults
- Nursery schools or pre-schools
- Summer or holiday day camps
- Licensed day care centers
- Late pick-up fees

### Dependent Care Expenses that **CANNOT** Be Reimbursed Through a DCAP

- Expenses for children 13 and older
- Educational expenses including kindergarten or private school tuition fees
- Amounts paid for food, clothing, sports lessons, field trips and entertainment
- Payment for services not yet provided (payment in advance)
- Care for dependent while sick employee stays home
- Overnight camp expenses
- Transportation expenses
- Late payment fees
- Registration fees
- Medical care



# Healthcare Flexible Spending Account FAQs

## How much can I contribute to my Healthcare FSA?

The maximum annual contribution is \$2,550 for Healthcare FSA plans. Please see your plan documents or consult with your Human Resources office for more information. For a Dependent Care FSA, you may not contribute more than \$5,000 according to IRS regulations.

## How can I find out my account balance and review transactions?

Account Balance and Claims Status information is available 24 hours a day, seven days a week: Log into your account at MyPeak1.com.

## Does Peak1 have a mobile app?

Yes. Peak1 offers a convenient mobile app that allows users to view their balances, file claims and more. It is compatible with iPhone, iPad, iPod and Android devices. Download it through the Peak1 portal, the App Store or Google Play Store.

## How will I be able to access my FSA funds?

You can pay for eligible expenses with any form of payment and request reimbursement from your account.

## When can I request reimbursement from my FSA?

You have access to the account when your plan becomes effective.

## How will I receive my reimbursements?

You are eligible to receive funds by check or direct deposit. For quicker reimbursements, sign up for direct deposit.

## What if I don't submit my receipts?

You must provide the receipts within the time requested, or the transaction will be deemed ineligible, and you will be required to refund the amount of the transaction. If you fail to submit required receipts within 60 days, your payment card will be deactivated. If you fail to reimburse the account, the amount of the ineligible expenses may be withheld from your pay.

## Is Orthodontics an eligible expense for my FSA?

Yes. IRS regulations allow a Health FSA participant to be reimbursed for orthodontia services. Peak1 requires a letter of medical necessity as orthodontic treatments can be considered cosmetic.

## What information is required from my receipts?

The receipt must contain the following information:

- date of service
- name and address of service provider/merchant
- description of the service or expense provided
- amount charged

Receipts for DCAP purchases must contain the above information, as well as:

- Name and age of the dependent

\*Please note that non-itemized cash register tapes, credit card receipts and cancelled checks alone do not provide proper substantiation.

## Health Savings Accounts (HSA)

If you participate in either Regence HSA high-deductible health plan, you can set aside money in a Health Savings Account (HSA) before taxes are deducted to pay for eligible medical, dental and vision expenses. An HSA is similar to a flexible spending account in that you are eligible to pay for health care expenses with pre-tax dollars. There are several advantages of an HSA. For instance, money in an HSA can be invested much like 401(k) funds are invested. Unused money in an HSA account is not forfeited at the end of the year and is carried forward. Also, your HSA account is yours to keep, which means that you can take it with you if you change jobs or retire. If you have any money remaining in your HSA after your retirement, you may withdraw the money as cash.

The maximum amount that you can contribute to an HSA in 2016 is \$3,350 for individual coverage and \$6,750 for family coverage. Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000.

**For those enrolling in the H.S.A. medical plan, Bonner County will contribute the following amounts to your Health Savings Account:**

**Single (\$2,000 H.S.A.): \$1,500**

*Employees electing this option may elect to contribute up to an additional \$1,850 of their own funds through semi-monthly payroll deductions.*

**Family (\$2,600 H.S.A.): \$2,000**

*Employees electing this option may elect to contribute up to an additional \$4,750 of their own funds through semi-monthly payroll deductions.*

***Additional information about the F.S.A. and H.S.A. plans administered through PEAK1 is included in the following pages.***



## HSA 101

### WHAT IS AN HSA

An HSA is a tax-advantaged account for the purpose of paying for eligible medical expenses that are not covered by a HDHP (High Deductible Health Plan). HSAs must be combined with an HDHP and are individual health accounts that are owned by the employee. They are not employment based, and allow contributions by the employer and employee (pre-tax or post-tax). It is also possible to pair with Limited Purpose FSA and/or HRA for Vision, dental expenses only. An HSA is similar to an Individual Retirement Account (IRA) in that the participant owns it and directs the investments. Balances in the HSA continue to accumulate in the account year after year if not used.

### WHAT IS AN HDHP

An HDHP is a High Deductible Health Plan and covers serious illness or injury, while an HSA can pay for medical expenses until the deductibles are met. There are minimum limits on both deductible and out-of-pocket maximum expenses:

#### **Minimum annual HDHP deductible**

2015: \$1,300 individual – \$2,600 family

#### **Annual HDHP out-of-pocket maximum**

2015: \$6,450 individual – \$12,900 family

### FEATURES AND BENEFITS OF AN HSA

- **Tax-advantaged** - Contributions are tax-free, gains on invested funds accumulate tax-free, and distributions are tax-free when used to pay for qualified medical expenses.
- **Flexible** - Funds can be used for non-medical expenses but they are subject to a 20% penalty, except when an individual is 65 or older, disabled or died during the year. At age 65, any remaining HSA funds can be withdrawn for non-medical reasons without penalty; ordinary income tax will be charged on the money withdrawn for non-medical reasons.
- **Portable** - The remaining balance rolls over from year to year with no “use it or lose it” requirement; accounts move with employees even if they change employment or retire.

### THE NEXT BIG THING IN HEALTHCARE

According to America’s Health Insurance Plans (AHIP), 13.5 million people are covered by HSA/HDHPs as of January 2012. HSAs are a savings solution for future health needs – unused contributions accumulate and can be saved and used for future medical expenses. For example, unused funds can be used to pay Medicare premiums in retirement or premiums for Long Term Care insurance.

### HOW THE HSA PROGRAM WORKS

You or your employer can deposit funds in the HSA via payroll deductions or through the web portal up to an annual limit per person or family limit set by the IRS. The money in the HSA can be used to pay for eligible medical expenses. For a complete list of eligible and non-eligible expenses, please see: <http://www.irs.gov/pub/irs-pdf/p502.pdf>.)

## INVESTMENT OPTIONS

One of the biggest benefits of an HSA is that unused funds can be invested. The employee has convenient access to investments via a single sign-on from their HSA account. All HSA funds greater than the employee's target cash balance will automatically sweep into the investment account. Employees also have the ability to set the asset allocation of their choosing.

## ACCOUNT DISTRIBUTIONS:

Distributions may be processed in various ways, including:

- **Benefits Card purchase (Debit Card)** which is the most popular method of accessing HSA funds.
- **Online Distribution Request** to self (via check or direct deposit from the HSA account)
- **Online Bill Pay** (Online Distribution Request to self or a provider, paid via check)
- **Paper Distribution Requests**, for any reason including transfer, rollover and death distributions.

## ACCOUNT ACCESS AND REPORTING:

- **Online access to accounts:** convenient self-service 24x7 with the online consumer portal
- **Peak1 Mobile App (Android, iPhone, iPad, iPod Touch):** Account balances, claim status, customer service information and the ability to submit receipts with the phone's camera.
- **Monthly consumer account summary including cash balance**

## FREQUENTLY ASKED QUESTIONS

- **Who owns the account?** The consumer owns the account and is able to accumulate funds year after year.
- **Who contributes to the HSA?** Either the employee or employer can contribute to the account.
- **What amount can be contributed?** The IRS establishes annual contribution limits and then adjusts them for inflation. The limit for 2015 is \$3,350 individually or \$6,650 per family.
- **How are contributions made?** Through payroll deductions, check or transfer.
- **Can funds in the account carry over from year to year?** Yes.
- **Are funds portable in the event of job change or death?** Yes.
- **Do funds accrue interest?** Yes, interest can accrue once a certain threshold is reached.
- **Can funds be invested?** Yes, funds can be invested once a certain threshold is reached.
- **What expenses can be reimbursed?** All IRS-defined qualifying medical expenses.
- **Can funds be withdrawn for non-medical expenses?** Yes, but these funds are subject to an additional 20% tax penalty, except when an individual is 65 or older, disabled or died during the year.

## Using Your Account: How It Works

Peak1 makes it easy to access and use your HSA funds. There are two ways to pay for healthcare:

1. **Use Your Peak1 Debit Card:** This is the simplest way to purchase healthcare! Pay using your Peak1 Debit Card and keep your itemized receipts as documentation.
2. **Pay Out of Pocket and Request Reimbursement:** Pay using your own personal credit card, cash or check and keep your itemized receipt as documentation. Then, log on to your online account to request a distribution. You may receive reimbursement funds via check or direct deposit.

### How to Pay at Different Locations

Below are more details about how to pay for healthcare at different locations.

#### At the Doctor, Dentist, Eye Doctor, or Hospital

When you pay for healthcare at the doctor, dentist, eye doctor, or hospital, be sure to always present your health insurance ID card first to ensure proper processing of your charges.

- **Copays.** If you are asked to pay a copay, you may pay with your Peak1 Debit Card, or you may pay out of pocket and request reimbursement from your account. Always make sure you save your receipts.
- **Additional Charges.** If you're asked to pay additional charges, do not pay your provider until the claim is processed by your health plan and you receive your Explanation of Benefits (EOB) in the mail. This helps avoid overpayment. Compare your EOB with the provider bill to verify the amount being charged by your provider is the same as the patient balance on the EOB. After you receive your EOB, you may pay with your Peak1 Debit Card, or you may pay out of pocket and request reimbursement from your account. You may also pay your Provider through your participant portal.



#### At the Pharmacy

- **Prescriptions.** When purchasing prescriptions, be sure to always present your health insurance ID card first to ensure proper processing of your charges. You may pay with your Peak1 Debit Card, or you may pay out of pocket and request reimbursement from your account. Save your itemized receipts!

# Employee Assistance Program

## Reliant Behavior Health



As a Bonner County employee, you also receive access to an Employee Assistance Program through Reliant Behavioral Health.

The EAP Provides up to 6 FREE face-to-face assessment and counseling sessions, 24-hour crisis assistance, and online resources, including the Personal Advantage website and access to counselors online.

### COUNSELING & LIFE-BALANCE RESOURCES

- ✓ 24-hour Crisis Help
- ✓ In-person Counseling
- ✓ Online Consultations
- ✓ Mediation Services
- ✓ ID Theft Services
- ✓ Simple Will Kit
- ✓ Home Ownership Program
- ✓ Financial Services
- ✓ Legal Services

Call 1-866-750-1327 | [MyRBH.com](https://www.MyRBH.com)



# Discover how the EAP fits your needs.

**Free. Fast. Confidential.**

The EAP (Employee Assistance Program) helps you **privately solve problems** that may interfere with your work, family, and life in general. EAP services are **FREE** to you, your dependents, and all household members. EAP services are **always confidential and provided by experts**.

## Confidential Counseling

**24-hour Crisis Help** – toll-free access for you or a family member experiencing a crisis.

**In-person Counseling** – up to 6 face-to-face counseling sessions for each new issue. Simply call for access to qualified, **local counselors** who can help you with a variety of problems such as family, parenting, relationship, stress, anxiety, and other challenges.

**Online Consultations** – convenient access to online consultations with licensed counselors through RBH eAccess at MyRBH.com. Online consultations are a great way to try counseling for the first time or to get support even when time is limited. You communicate using **secure email**.

## Website Resources

**MyRBH** – at MyRBH.com, you can access current health news, tools for parenting, health topic movies, wellness resources, financial calculators, legal forms, and over **50 online trainings**.

## Supervisor Resources

**Worksite Services** – all **supervisors** have fast access to phone consultations, trainings about the EAP and management topics, critical incident response, and online supervisor resources for using the EAP and making employee referrals during workplace challenges.

## Life-Balance Resources

**Legal Services** – access a free, half-hour consultation, by phone or in person, followed with a **25% discount** in legal fees.

**Financial Services** – access free phone consultations for financial issues such as debt counseling, budgeting, and college or retirement planning.

**Mediation Services** – request free consultations for personal, family, and non-work related issues such as divorce, neighbor disputes, or real estate issues.

**Home Ownership Program** – access expert support for making smarter choices and **saving money** when shopping for a home, making financing decisions, relocating, or selling a home.

**Simple Will Kit** – receive a free will template to complete in your own time, then just have it signed and notarized in accordance with your State's laws.

**Identity Theft Services** – access support to **plan the recovery** process for restoring your identity and credit after an incident.



**866.750.1327**

**www.MyRBH.com**

**Access Code: BonnerCounty**



# Open Enrollment: A Quick Start Guide

This guide is intended to help you easily navigate your way through the elections process for open enrollment. HRconnection makes the Open Enrollment process secure, private, accurate, and virtually paperless. You can enter your information from wherever you have an Internet connection.

## 1. Log in

Direct your browser to the HRconnection Web site:  
**<http://www.hrconnection.com>**. The Login dialog will display. Enter your username and password that you were given. (If you don't have a username please contact the HR Department) **You will be directed to the HRconnection End User Agreement, click the "Agree" button and it will direct you to the Bonner County Homepage.**

As a security measure, you may want to personalize your password when logging in. Enter a meaningful password that you can remember, but is not easily guessed. You can change your password by clicking on the arrow next to your name at the top right corner of the home screen. **The password must be 7-20 characters long, and include at least 1 Number, 1 Uppercase and 1 Lowercase Letter. (Example: TestEmployee2)**

**NOTE: Make sure you keep your user name and password in a safe place for future log-ins!**

## 2. Getting Started

The next page you will see is the **Homepage**. Click the bar at the top of the page **>Time to Enroll**. The next page is **where you begin** the election process.

### 3. Make your Elections

At this point click on the Start Now button. This will direct you to the screen to begin making your elections.

Home My Information Benefits Forms Wellness

My Information > My Elections

## Elections

Print elections effective as of:  View

Time to Enroll Current Elections

### Life Event - New Hire

Make New Hire elections

Note: If you can't click the **Start now** button, ensure you've confirmed your personal and contact information.

Start now

You will begin with the Medical options and continue through each plan.

## Medical

Check out the benefit options below. Select one to move on.

### Current Medical election:

Plan: Regence Classic-with Basic Vision  
Coverage: Employee - Rate  
Cost per pay period: \$53.00

Select

### Regence Classic Plan

Effective: 10/1/2016-9/30/2017  
[View plan details](#)

Compare plans



Compare

**Domestic Partners are not spouses**

### Election Summary

Click the plan name to edit plan options.

#### Medical

Dental

Vision

Group Life & AD&D

Voluntary Life & AD&D

Voluntary Long Term Disability

Health Savings Account (HSA)

Flex Spending Account (FSA)

If you do not wish to enroll in either medical plans please click the **Waive** link at the bottom of the page as shown below.

Click Here  
to Waive

Waive

### Waive coverage

Don't need this benefit? No problem! Click **Waive** and let's move on.

Note: As you review each plan make sure to review all benefits and select the coverage that is best for you.

### Regence Classic Plan

Effective: 10/1/2016-9/30/2017

[View plan details](#)

**Domestic Partners are not spouses and therefore cannot be covered.**

Cost per pay period:	Rate
<input type="radio"/> Employee	\$56.54
<input checked="" type="radio"/> Employee + Spouse	\$121.47
<input type="radio"/> Employee + Child	\$80.24
<input type="radio"/> Employee + Children	\$108.48
<input type="radio"/> Employee + Family	\$160.99
<input type="radio"/> Employee + Spouse (Working Spouse Premium Surcharge)	\$158.97

If you are electing coverage for more than just Employee Only, make sure to click on the **edit dependents** tab to add the dependents you would like to cover. **SEE NEXT PAGE.**

Hmm. Looks like there aren't any dependents. If you need them, add at least one before moving on.

[Edit dependents](#)

This is the page where you will add all your dependents. You can also add dependents before making your elections by going to the **My Information** tab & selecting **My Family and Contacts**

Please be sure to add all dependents you want to cover and/or use as a beneficiary.

My Family and Contacts

Required field

General Information

Select the type of contact you are adding. This will determine if and where the contact is available for selection in other parts of the site.  
**Note:** Adding a contact will not automatically alert your administrator that changes need to be made to your benefits.

Dependent? ☒ Yes ☐ No  
Beneficiary? ☐ Yes ☒ No  
Emergency contact? ☐ Yes ☒ No

Contact Information

First name:   
Middle initial:   
Last name:   
Suffix:   
Relationship:

Check here to cover dependent

Dependents included?  
☒ Ralph Test

[Edit dependents](#)

If you have entered in your Family Members & Beneficiaries information – it should appear at the bottom of your elections.  
**Be sure to check the dependents you want to cover on each plan.**

#### 4. Continue through your Benefit Elections:

Dental

Vision

County Paid Life Insurance—you will need to add your beneficiaries

EAP

FSA (only for PPO Medical)

HSA (only for HSA Medical)

Voluntary Life Insurance—elect or waive coverage

Voluntary Long Term Disability—elect or waive coverage

#### 5. Finish your application

Once you have selected your benefit options, it's time to lock them down until the next enrollment period. Please complete your elections **as soon as possible**.

- ❖ Review the elections you have made and click [Confirm Elections](#) to stamp your elections with an electronic signature.
- ❖ Please note that once you've made your benefit selections and clicked on [> Confirm Elections](#), you cannot make changes to your elections. You must contact Human Resources (HR).



**Bonner  
County**



Home   My Information   Benefits   Forms   Wellness

Looks like you're almost done!

To make changes, click on the benefit you want to change.  
Click **Confirm elections** to download forms and an election summary.

[Confirm elections](#)

Elections must be confirmed by 8/6/2015.

**\*\*Make sure you click  
>Confirm Elections –  
this will save all your  
elections.**



Your application is now finished. THANK YOU for completing your Enrollment!