



## Frequently Asked Questions: Open Enrollment for the 2023 Plan Year

### 1. When will Open Enrollment take place for the 2023 plan year?

Open Enrollment will begin on Monday, October 24 and continue through close of business on Friday, November 4, 2022.

### 2. What is changing during this year's open enrollment?

- Lake County's vision plan will migrate to the IPBC with VSP as a provider effective January 1, 2023. This will include slightly enhanced benefits with lower premiums. VSP does not issue ID cards. To access cards after 01/01/2023, visit [vsp.com](http://vsp.com), use the mobile app or have your provider verify coverage. To see if your doctor is in-network, visit [vsp.com/eye-doctor](http://vsp.com/eye-doctor).
- Life Insurance will also move to the IPBC; however, Securian will still be the provider. Plan design remains unchanged, with slightly lower premiums. Your current elections will be maintained during the transition. More information on this transition to follow in a separate communication.
- Eliminating the 70/30 CDHP PPO medical plan due to low enrollment. Employees effected will be contacted individually to discuss other available options. New ID cards will be provided based on updated plan selections.
- Eliminating the commuter benefits through HealthEquity due to low enrollment and low participation. **Claims must be submitted by December 31, 2022.**

### 3. What other benefits are being offered during this time?

Lake County will continue to offer medical/Rx and dental benefits through Blue Cross Blue Shield of Illinois, Express Scripts, and Delta Dental to eligible employees. New ID cards are only provided to employees changing plans. Plan designs and rates for medical/Rx and dental will remain the same.

For more information, see the Benefits Summary located on ESP and the contact list on page 3.

### 4. What changes can I make during Open Enrollment?

- Employees can add, change or drop their medical, dental, vision and/or life elections, including the addition or change of covered dependents.
  - Documentation proving eligibility for new dependents is required ([benefits@lakecountyil.gov](mailto:benefits@lakecountyil.gov)).
- Employees must actively enroll in a Medical or Dependent Care FSA providing confirmation of their desired annual contribution amount. **Existing FSA elections will NOT automatically roll over.**
- Employees wishing to participate in the Medical Opt-Out benefit will need to certify their election by completing the opt-out form and providing proof of their other coverage. **Existing Opt-Out elections will NOT automatically roll over.**

**5. What are the maximum contributions for Flexible Spending Accounts and Health Savings Accounts this year?**

Account Type	Annual Employee Contribution Maximum
Medical Flexible Spending Account*	\$2,850**
Dependent Care Flexible Spending Account	\$5,000
Health Savings Account	\$3,850** /\$7,750** (Inclusive of Lake County contributions \$1,150/\$2,300)

\* Flexible Spending Accounts will be subject to non-discrimination testing after 1/1/2023 and these limits may reduce based on results.

\*\*Maximums may be subject to change based on IRS guidance for the 2023 plan year which have not been released as of the date this FAQ was published.

**6. I'm turning 65 this year, but I plan to continue working for the County. Is there anything I should know about my benefits?**

Employees can continue to accept County medical insurance past age 65; however, employees who are currently 65 or will be turning 65 in 2023 are not eligible to participate in the CDHP PPO. Therefore, these employees must actively elect a different medical plan if they wish to continue medical coverage.

**7. What do you need from me during Open Enrollment?**

- Review the information provided in the Open Enrollment announcement and ESP.
- During the open enrollment window, review your current elections in BOSS and make changes as necessary. See the [BOSS enrollment guide](#) for assistance with your self-service enrollment.
- It is strongly encouraged all employees review their elections, even if they do not intend to make changes. **Please note you will not see optional life included in the Open Enrollment process in BOSS.**

**8. How do I enroll in Optional Life?**

Optional life is managed outside of open enrollment. More information to come as we transition to Life Insurance being managed under the IPBC.

**9. I'm planning to retire from Lake County this year. Is there anything I should know?**

Congratulations on your upcoming retirement! There are a couple of important things for you to consider, during open enrollment:

- Retirees can only have the benefit coverage that they are enrolled in at the time of their retirement (including covered dependents). For example, if a 2023 retiree wishes to carry medical and dental into retirement with spousal coverage, they must enroll in that benefit now, during open enrollment. Once a retiree cancels a benefit or removes a dependent from a benefit, they cannot rejoin the plan at any time for any reason.
- Retirees or dependent spouses age 65 or older are eligible for a Medicare supplement through the County, Benistar. Benistar offers medical and prescription benefits that address the “donut hole” and other concerns that come with Medicare enrollment. Benistar provides enhanced benefits compared to the existing Lake County plans, at significantly lower

monthly premium rates. Retirees and covered spouses approaching age 65 will receive an enrollment packet in the mail shortly prior to their 65<sup>th</sup> birthday. Retirees must be enrolled in Medicare Parts A and B in order to qualify. For more information, see the Lake County website or contact Benistar directly at 800-236-4782.

**10. How can I find out if my prescription is covered?**

There may be some changes to the drugs covered in the formulary. To confirm, you can view the Express Scripts formulary on the Lake County website. Please note that effective July 1, 2022, all maintenance medications must be filled in 90-day quantities through CVS, Walgreens or via Mail Order. This was a new development for Lake County employees and retirees during the transition to IPBC with the goal of providing maintenance medications more cost effectively to those covered.

**11. How can I learn more about the benefits offered by Lake County?**

Refer to the Benefits Summary for more detailed information on Lake County’s medical, dental, vision and life offerings. Additionally, the County will provide the following on the website.

- Premiums/ rates sheet
- PowerPoint presentation of benefit information

For general questions regarding enrollment or eligibility, contact Lake County Human Resources at [Benefits@lakecountyil.gov](mailto:Benefits@lakecountyil.gov) or 847-377-2415. For specific information regarding plan coverage, available services, and network availability, please contact the following:

Vendor	Contact
Blue Cross Blue Shield of Illinois	HMO: 800-892-2803/PPO: 877-245-5681
Express Scripts	800-294-7041
Delta Dental	800-323-1743
VSP	800-877-7195
Benefit Wallet	877-472-4200
Securian	800-392-7295
LifeWorks Employee Assistance Plan	855-773-0207
Benistar (for prospective retirees age 65+)	800-236-4782