



2021 INSURANCE OPEN ENROLLMENT FOR ACTIVE EMPLOYEES CITY OF BATON ROUGE/PARISH OF EAST BATON ROUGE

The Open Enrollment Period runs from October 28, 2020 to November 13, 2020 except November 11th. During this time, we recommend that you review your personal information, the benefits being offered by the City of Baton Rouge/Parish of East Baton Rouge (City-Parish), and the plan you are enrolled in, to determine if you would like to make any changes. Open Enrollment changes can be made on site with a benefit counselor. New insurance benefit elections are effective January 1, 2021.

Open Enrollment is the time to:

- » Enroll in a benefit plan or change current plan elections.
- » Add/Delete dependents
- » Opt out of insurance coverage
- » Enroll/Re-Enroll in Flexible Spending Account (FSA)

Open Enrollment Highlights:

- » Insurance premiums will remain the same for 2021 plan year.
- » Health Savings Account (HSA) annual maximum for single is \$3,600 and family is \$7,200.
 - Health Savings Account (HSA) is only available if you are enrolled in the High Deductible Health Plan.
 - HSA catchup option of \$1,000 is available to employees 55 or older, if you are not Medicare eligible.
- » Employees who wish to keep their Flexible Spending Account (FSA) **must** complete a new enrollment form. The annual maximum for single is \$1,250 and family is \$2,500.
 - FSA elections do not carry over from one plan year to the next. You must use it or lose it.

Points of Interest:

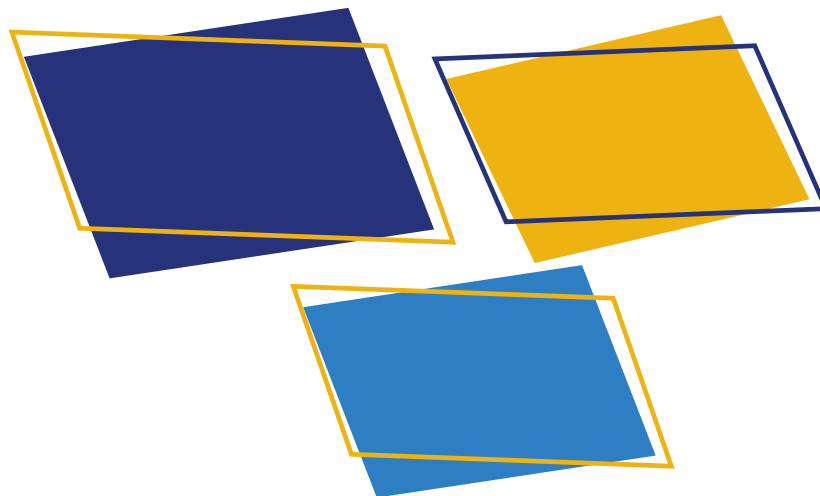
- » A divorced spouse must be dropped at the end of the month in which the divorce is final.
- » Dependent children can remain on the medical, dental and vision plans offered by the City-Parish through the end of the month of their 26th birthday regardless of student or marital status.
- » Part-time rehired retirees are not eligible for Voluntary Benefits or the Flexible Spending Account (FSA).
- » If you elect to opt out of insurance coverage, please complete a "Waiver of Medical Group Benefits Form" in HR-Payroll and Benefits.
- » Double covering a dependent is not allowed on any insurance offered by the City-Parish.
- » In order for a dependent to enroll in any coverage the employee must be enrolled in the coverage.
- » "Omada" connects the dots between knowing how to get healthy and actually doing it. You can find additional information at <https://go.omadahealth.com/br>.

Employee Information:

- » You are responsible for paying your insurance premiums while you are on any type of leave without pay. Please contact HR – Payroll and Benefits at 225-389-3134 for the amount due.
- » Insurance premiums are not automatically deducted from your workers comp check. You can sign an authorization in the HR – Payroll and Benefits Division, so premiums can be deducted. If you decide not to have the premiums deducted from your worker comp check, contact HR – Payroll and Benefits at 225-389-3134 for the payment information.
- » If you sign up for ancillary benefits (Cancer, Accident, Short-Term Disability, Long-Term Disability, Critical Illness or Life Insurance) during open enrollment you must physically be at work on the effective date of plan (January 1) in order to receive benefits.

Approaching Retirement:

- » You must be enrolled in the Medical and/or Dental insurance 12 months prior to retirement in order to keep the insurance as a retiree.
- » The Insurance Vesting Plan determines an employee's premium for health and dental insurance as a retiree. A retiree's premium will be based upon total "actual" years worked for the City-Parish. Employees covered under health and/or dental as of January 1, 2003 are "grandfathered" and are not subject to this plan. Employees with 20 or more year of service are not subject to the Vesting Plan.
- » At the time of retirement your basic life insurance reduces to \$5,000.
- » Once you retire you can no longer put funds into your FSA. Any funds remaining in your FSA account must be spent or they will be lost. You cannot sign up for an FSA if you are retiring in the same year.
- » You may convert your optional life policy. You must elect to convert within 30 days of your retirement date so that you have plenty of time to review the offer to convert. After the 30 days from your retirement date, your right to convert is lost.
- » You may elect to keep your cancer and accident insurance. The request to keep the plan must be made through your retirement process.



2020 Open Enrollment Schedule

October 28th through November 13th, Except November 11th

OCTOBER				
MONDAY 26	TUESDAY 27	WEDNESDAY 28	THURSDAY 29	FRIDAY 30
<p>Verify your change before signing the confirmation form. Once open enrollment ends all changes are FINAL.</p>		<p>Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 2 BC</p>	<p>Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 3 BC</p>	<p>Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 2 BC 8am-11am; 1 BC</p>
<p>Retirees, Surviving Spouse and Part-time Rehired Retirees must go to the Payroll and Benefits front counter at Human Resources to make open enrollment changes.</p>		<p>DA's Office 222 St Louis St, 5th Floor 8am-5pm; 2 BC</p>	<p>Coroner's Office 4030 T.B. Herndon Ave 8am-4:30pm; 1 BC</p>	<p>Juvenile Services 8333 Veteran's Mem'l Blvd. 1pm-5pm; 1 BC</p>
<p>Social security numbers are required for current and new dependents. You may want to bring this information with you when you sit with an enroller.</p>		<p>DA Family Law 9048 Airline Hwy 8:30am-5pm; 1BC</p>	<p>Airport 9430 Jackie Cochran Dr Downstairs Conference Rm 10am-7pm; 1 BC</p>	<p>Animal Control & Rescue Ctr 2680 Progress Rd 8:30am-5pm; 1BC</p>
		<p>Police Headquarters 9000 Airline Hwy * Baton Rouge 5th Floor Conference Rm 10am-4pm; 2 BC</p>	<p>Police Headquarters 9000 Airline Hwy * Baton Rouge 5th Floor Conference Rm 10am-4pm; 2 BC</p>	<p>Police Dep't (2nd District) 2265 Highland Road 5am-10am and 1pm-4pm; 2 BC</p>
				<p>DHDS Admin (Headstart) 4523 Plank Rd, 8am-5pm; 1 BC</p>
NOVEMBER				
MONDAY 2	TUESDAY 3	WEDNESDAY 4	THURSDAY 5	FRIDAY 6
<p>Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm (2 BC)</p>	<p>Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 1BC</p>	<p>Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 2BC</p>	<p>Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 2 BC</p>	<p>Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm;; 3 BC</p>
<p>Central Garage 333 Chippewa St 7am-11am; 1 BC</p>	<p>City Hall 222 St. Louis St, Rm 804 8am-5pm; 2 BC</p>	<p>City Hall 222 St. Louis St, Rm 804 8am-5pm; 3 BC</p>	<p>Fire Department 8011 Merle Gustafson Dr 8am-5pm; 2 BC</p>	<p>Fire Department 8011 Merle Gustafson Dr 8am-5pm; 2BC</p>
<p>DPW East Lot 15202 South Choctaw Dr 7am-11am (or 12pm if needed) 1 BC</p>	<p>Fire Department 8011 Merle Gustafson Dr 8am-5pm; 2 BC</p>	<p>City Court 233 Saint Louis St, Rm 348 8am-5pm; 2 BC</p>	<p>OEP ATW/OEC Bldg Downstairs Classroom 7am-5pm; 1 BC</p>	<p>DPW North Lot 3207 Main St * Baker, LA 7am-10am (stay 'til 11am if needed) 1 BC 1 BC</p>
<p>Charlie Thomas Headstart 8686 Pecan Tree Dr 1pm-4pm; 1 BC</p>	<p>DPW South Lot 2931 Valley St 7am-11am ('til 12pm if needed) 1 BC</p>		<p>City Court 233 Saint Louis St, Rm 348 8am-5pm; 2BC</p>	<p>Greenwell Springs Library 11300 Greenwell Springs Rd Study Rm 1pm-6pm; 1 BC</p>
<p>Main Library 7711 Goodwood Blvd Circulation Conference Rm 9am-5pm; 1 BC</p>	<p>Blue Bonnet Library 9200 Bluebonnet Blvd Study Rm 12:30pm-6pm; 1 BC</p>			<p>Police Dep't (4th District) 8227 Scenic 5am-10am and 1pm-4pm 1 BC</p>
<p>19th JDC/Family Court 300 North Blvd 8am-4:30pm 2 BCs</p>	<p>DPW Chippewa Lot 329 Chippewa St 7am-11am</p>			
	<p>Baker Library 3501 Groom Rd, Baker, LA 70714 1pm - 6pm; 1 BC</p>			

NOVEMBER						
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY		
9	10	11	12	13		
Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 4 BC	Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 2 BC 1pm-5pm; 1 BC	Veteran's Day	Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 2 BC	Human Resources 1755 Florida St 1st Floor Training Rm 8am-5pm; 2 BC		
City Hall 222 St Louis Street 8th Floor, Rm 804 8am-5pm; 2 BC	City Hall 222 St Louis Street 8th Floor, Rm 804 8am-5pm; 2 BC	<i>No Enrollments on Veteran's Day</i>	OEP ATM/OEC Bldg Downstairs Classroom 3773 Harding Blvd 5pm-11pm; 2 BC	OEP 3773 Harding Blvd ATM/OEC Bldg Downstairs Classroom 10am-7pm; 1 BC 2pm-11pm; 1 BC		
EMS Administration 3801 Harding Blvd 2pm - 11pm; 1 BC	Juvenile Court 8333 Veteran's Mem'l Blvd. 8:30am-11:30am; 1 BC		EMS Administration 3801 Harding Blvd 2pm-11pm; 1 BC	Police Dep't (1st District) 4545 Plank Rd 5am-10am and 1pm-4pm; 1 BC		
	19th Judicial District Court 300 North Blvd 8am-4:30pm; 2 BC		19th Judicial District Court 300 North Blvd 8am-4:30pm; 2 BC	Police Dep't (3rd District) 9000 Airline Hwy 5am-10am and 1pm-4pm; 2 BC		

2021 Bi-Weekly Insurance Rates

COVERAGE	MEDICAL			DENTAL		VISION
	HMO	POS	HDHP	SILVER	PLATINUM	
EMPLOYEE ONLY:						
YOU PAY	\$74.98	\$95.51	\$32.99	\$3.25	\$6.76	\$2.55
CITY-PARISH PAYS	\$256.20	\$256.20	\$256.20	\$3.52	\$7.31	
PAY PERIOD RATE	\$331.18	\$351.71	\$289.19	\$6.77	\$14.07	
EMP. + SPOUSE:						
YOU PAY	\$223.43	\$284.39	\$135.24	\$6.49	\$13.51	\$4.84
CITY-PARISH PAYS	\$462.81	\$462.81	\$462.81	\$7.03	\$14.63	
PAY PERIOD RATE	\$686.24	\$747.20	\$598.05	\$13.52	\$28.14	
EMP. + CHILD(REN):						
YOU PAY	\$196.46	\$250.10	\$116.68	\$7.08	\$16.16	\$5.08
CITY-PARISH PAYS	\$425.29	\$425.29	\$425.29	\$7.67	\$17.52	
PAY PERIOD RATE	\$621.75	\$675.39	\$541.97	\$14.75	\$33.68	
EMP. + FAMILY:						
YOU PAY	\$304.39	\$387.54	\$191.04	\$11.03	\$24.66	\$7.81
CITY-PARISH PAYS	\$575.51	\$575.51	\$575.51	\$11.95	\$26.72	
PAY PERIOD RATE	\$879.90	\$963.05	\$766.55	\$22.98	\$51.38	

Medical, dental and vision rates are deducted twice per month for active employees.

Women's Health and Cancer Rights Act Enrollment Notice for All Covered Members

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles, coinsurance, and copayments (if any) applicable to other medical and surgical benefits provided under this plan. Information on the plan's specific deductible, coinsurance, or co-payment amounts is found in the Schedule of Benefits document that is issued with your health benefit booklet.

If you have questions about your coverage, please contact the Blue Cross Blue Shield of Louisiana Customer Service Department at the number listed on the back of your insurance ID card.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 1-30-2017)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be 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 and employment-based health coverage offered by your employer.

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. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

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% 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.¹

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 City of Baton Rouge Payroll and Benefits Office at 225-389-3134](#).

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, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name City of Baton Rouge Parish of East Baton Rouge		4. Employer Identification Number (EIN) 726000137	
5. Employer address 1755 Florida Street		6. Employer phone number (225) 389-3134	
7. City Baton Rouge	8. State Louisiana	9. ZIP code 70802	
10. Who can we contact about employee health coverage at this job? Michelle Longino			

¹ 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.

11. Phone number (if different from above)	12. Email address hrpayroll@brgov.com
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Here is some basic information about health coverage offered by this employer:

• As your employer, we offer a health plan to:

- All employees.
- Some employees. Eligible employees are:
Employees working 30 hours per week or more

• With respect to dependents:

- We do offer coverage. Eligible dependents are:
Employee's lawful spouse and/or employee's dependent children under age 26
- We do not offer coverage.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

- Yes** (Continue)
13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? _____(mm/dd/yyyy) (Continue)
- No** (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard*?

- Yes (Go to question 15) No (STOP and return form to employee)

15. For the lowest-cost plan that meets the minimum value standard

*offered **only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

- a. How much would the employee have to pay in premiums for this plan? \$32.99
- b. How often? Weekly Every 2 weeks Twice a month Monthly Quarterly Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

16. What change will the employer make for the new plan year?

- Employer won't offer health coverage
- Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs. See question 15.)

- a. How much will the employee have to pay in premiums for that plan? \$ _____
- b. How often? Weekly Every 2 weeks Twice a month Monthly Quarterly Yearly

Date of change (mm/dd/yyyy): _____

*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 (Section 36B (c)(2)(C)(ii) of the internal Revenue Code of 1986)