

KITSAP COUNTY  
2024 BENEFITS

# OPEN ENROLLMENT

NOVEMBER 1 – 15TH



## THINGS TO KNOW

Open Enrollment is done online through **Workday**- no paper enrollment process

You can access Workday at home through **office.com**

The Workday mobile app is not recommended for Open Enrollment elections



## WHEN IS OPEN ENROLLMENT?

Open enrollment opens officially on **Wednesday, November 1, 2023** and ends **Wednesday, November 15, 2023**.



## WHAT IS OPEN ENROLLMENT?

Open Enrollment gives all benefit eligible employees the opportunity to review, make changes, edit dependents or waive/cancel coverages to their benefit elections.

Open enrollment elections go into effect the following January 1, 2024. This is employee's only time during the year to change their enrolled benefits, unless they experience a qualifying life event.



## WHAT CAN YOU CHANGE?

- Enroll in or change your medical and/or dental coverage
- Add or remove qualified dependents, including a spouse or state-registered domestic partner to/from your health plan
- Waive your medical coverage if you are covered by another employer-based group medical insurance
- Enroll or re-enroll in optional pre-tax savings programs such as Flexible Spending Arrangement (FSA)

**\*\*Must re-enroll into FSA benefits each Open Enrollment**



## WANT TO LEARN MORE ABOUT YOUR AVAILABLE BENEFITS?

Human Resources will be hosting 2 dedicated Lunch + Learn sessions before Open Enrollment to help outline and compare your benefit options.



**THURS 10.19 | VTL, LTD BUY-UP, STD**



**THURS 10.26 | HSA, FSA, DRS**



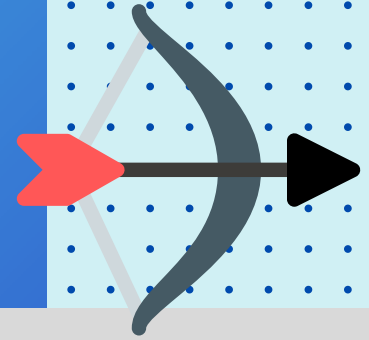
**WED 11.1 | MEDICAL, DENTAL, VISION**

Scan the QR Code to the Open Enrollment website for the Teams Invite to attend the Lunch + Learn sessions



# TARGET YOUR BENEFITS

# COMPARISON OF MEDICAL PLANS



**KAISER PERMANENTE®**

In-Network Costs	Value	Classic	High Deductible HP <i>(only during OE)</i>
Annual Deductible	\$350/person \$1,050 family	\$250/person \$750 family	\$1,600 individual * \$3,200 family
Annual Out-of-Pocket Maximum	\$2,000/person \$6,000/family	\$1,000/person \$3,000/family	\$3,000/person \$6,000/family
Plan Co-Insurance	n/a	n/a	20%
Emergency Room	\$75 co-pay after deductible	\$100 co-pay after deductible	20% after deductible
Office Visits	\$30 co-pay after deductible	\$25 co-pay after deductible <i>(First 4 visits not subject to deductible)</i>	20% after deductible
Urgent Care	\$30 co-pay after deductible	\$25 co-pay after deductible	20% after deductible
Prescription Drugs <i>(Generic/Preferred/Non-Preferred)</i>	\$0 / \$20 / \$40	\$15 / \$15 / \$30	\$0 / \$20% / 20% <i>(deductible applies)</i>
Health Savings Account	---	---	\$1,200 for individual \$2,400 for family



**\*IRS requires an increase to deductibles for HDHP medical plans for 2024  
(\$100 increase to individual - \$200 increase for family)**

In-Network Costs	Value	Classic	High Deductible HP <i>(only during OE)</i>
Annual Deductible	\$500/person \$1,500 family	\$300/person \$900 family	\$1,600 individual * \$3,200 family
Annual Out-of-Pocket Maximum	\$3,000/person \$9,000/family	\$2,500/person \$7,500/family	\$3,000/person \$6,000/family
Plan Co-Insurance	20%	10%	20%
Emergency Room	\$125 co-pay after deductible, then 20%	\$125 co-pay after deductible, then 10%	20% after deductible
Office Visits	\$25 co-pay	\$25 co-pay	20% after deductible
Urgent Care	\$25 co-pay	\$25 co-pay	20% after deductible
Prescription Drugs <i>(Generic/Preferred/Non-Preferred)</i>	\$20 / \$40 / \$60	\$10 / \$30 / \$50	20% after deductible
Health Savings Account	---	---	\$1,200 for individual \$2,400 for family



# EXPLORE WAYS TO SAVE MONEY

## HDHP MEDICAL PLAN + HSA

Kitsap County offers two High Deductible Health Plans paired with a Health Savings Account (HSA) under Aetna and Kaiser. The HSA is an individual health account that is owned by the employee and may be used for the payment of medical expenses that are not covered by their HDHP, including expenses that go towards satisfying the deductible. **HDHP plans can only be elected during Open Enrollment periods.**

**Kitsap County will contribute \$1,200.00 for Employee Only or \$2,400.00 for Family into HSA**

Individuals may contribute additional funds to their HSA on a pre-tax basis, up to an annual per person or family limit set by the IRS. The 2024 Contribution Limits for Health Savings Accounts will be **\$4,150 for employee only (\$2,950 max for employee contribution)** or **\$8,300 for family (\$5,900 max for employee contribution)**. An additional \$1,000 is allowed for those age 55 and older.

## HEALTH CARE FSA

A Health Care Flexible Spending Account (FSA) allows employees to set aside pre-tax dollars from their paychecks to pay for eligible medical, dental or vision expenses. Employees determine an annual contribution which will be deducted evenly out of each paycheck on a pre-tax basis and put into the FSA account.

A Health Care FSA is pre-funded, which gives you access to your full annual election amount up front and can use those pre-tax dollars to pay for eligible medical, dental and vision expenses.

**The 2024 contribution limit for Health Care Flexible Spending Accounts is projected to be \$3,200. Projected remaining unspent Health Care FSA funds up to \$640, will carry over into 2025.**



Navia provides additional benefit options such as Dependent Care FSA and Limited Purpose FSA. Check out more with the QR Code

**DON'T FORGET: You must elect FSA every Open Enrollment**

Want to check out ways to spend FSA funds? Check out the FSA Store:



# BE PREPARED FOR UNEXPECTED EVENTS

## VOYA<sup>®</sup> Voluntary Insurance policies

VOYA benefit plans don't replace your medical coverage; instead, it complements it. Benefit payments paid directly to you— to be used however you'd like.

### ACCIDENT

Get benefit payments for specific events when a covered accident happens

Visit Kitsap's VOYA website for full benefit details, rates and examples

### CRITICAL ILLNESS

Get benefits for covered illnesses & conditions



### HOSPITAL INDEMNITY

Get a daily benefit if you have an eligible stay in a covered facility

<https://presents.voya.com/EBRC/Home/Kitsap>

## VOLUNTARY LIFE + LTD BUY-UP

SPECIAL OFFER

Certain voluntary insurance policies require approval of benefit coverage through a process called Medical Underwriting. **This Open Enrollment, employees and dependents may enroll in these benefits without the medical review, up to the max Guarantee Issue.**

### ▶ VOLUNTARY TERM LIFE INSURANCE

New 2024 Guarantee Issue Coverage Amounts:

- **Employee Life Insurance** | Elect up to \$200,000 coverage
- **Spouse Life Insurance** | Elect up to \$50,000 coverage
- **Children Life Insurance** | Elect up to \$10,000 coverage

### ▶ LONG TERM DISABILITY BUY-UP

Kitsap employees (excluding 1308 Union members) receive a free Long Term Disability benefit called Basic LTD. **This Open Enrollment, the medical underwriting is WAIVED for enrollment into Long Term Disability Buy-Up benefits.** Below is an overview comparison of the LTD benefit options:

#### BASE LTD

- 180-day elimination period
- 40% of monthly pre-disability earnings
- \$4,000 max monthly benefit

#### BUY-UP LTD

- 90-day elimination period
- 60% of monthly pre-disability earnings
- \$6,000 max monthly benefit

**Note:** Prior declines for Voluntary Term Life, Buy-Up LTD or Voluntary STD must submit Medical Underwriting to The Standard. No guaranteed issue available