



Department of Human Resources
Division of Employee Benefits

November 18, 2016

Dear Milwaukee County Employee,

Every year during open enrollment, you have the opportunity to adjust your benefit elections to suit your changing needs. This year's open enrollment period and informational sessions will be held from **December 5th, 2016 through December 14th, 2016**. County Benefit staff and representatives from the County's medical, pharmacy, dental, life insurance, wellness, and FSA plans will be present to answer questions.

The 2017 adopted budget made no changes to medical deductibles, coinsurance, or office copays. However, it did include a minor change to Milwaukee County's benefit programs, including:

- Up to \$1500 dollar-for-dollar employer match into the medical flexible spending account

A summary of the key benefits provisions for 2017 is included with this letter.

Enrollment Changes:

Not everyone needs to enroll this year. You only need to enroll if you want to change your benefit elections, update your dependent information, **and/or contribute to a flexible spending account (FSA)** in 2017. If you do not change your benefit elections in the Benefits System, your 2017 benefit elections will be assigned to the option that best matches the choices you made for your 2016 plan year elections **except your contributions to a flexible spending account**. To contribute to the flexible spending account, **you must enroll** to confirm your contribution each year.

The Benefits Enrollment System will be open from **December 5th through December 14th**, allowing you to make changes to your benefits. All requested enrollment changes will be applied as of January 1st, 2017.

Annual Enrollment Informational Session Schedule

<p>Tuesday, Dec 6th Safety Building – Sheriffs Gymnasium 821 W. State Street 1:00 PM - 4:00 PM</p>	<p>Thursday, Dec 8th Zoofari Conference Center 9715 W Bluemound Road 9:00 AM – 12:00PM</p>
<p>Monday, Dec 12th Safety Building – Sheriffs Gymnasium 821 W State Street 9:00 AM - 11:30 AM</p>	<p>Monday, Dec 12th Washington Park Senior Center 4420 W Vliet Street 1:30 PM – 4:00PM</p>
<p>Wednesday, Dec 14th Boerner Botanical Gardens - Lower Level 9400 Boerner Drive 9:00 AM - 12:00 PM</p>	

Flexible Spending Account (FSA)

Milwaukee County will continue to offer medical and dependent daycare FSA programs to all benefits-eligible County employees. The maximum employee contribution to Health Care FSA for 2017 is \$2600. Health FSA funds can be used to reimburse you for eligible health care expenditures such as copays, deductibles, coinsurance, dental, or vision care.

The maximum contribution for Dependent Daycare FSA remains at \$5000.

Claim reimbursement is based on the date you receive services, not the date you pay the invoice or the date you are billed, which must be within January 1, 2017 and March 15, 2018. With the medical FSA, you can be reimbursed for your entire claim up to your plan-year election, including your Milwaukee County contribution minus any previous claim reimbursements, even if that amount has not yet been deducted from your pay.

FSA is a “use it or lose it” program. Any funds remaining in your account at the end of the plan year are forfeited, including both your contributions and matching contributions made by the County.

Medical FSA Matching Contribution: All benefits-eligible employees, *except those employees who are not required to contribute to ERS*, who contribute their own funds into the Health Care Flexible Spending Account (FSA), will receive a matching contribution up to a **maximum of \$1500 per year** to their plan from Milwaukee County.

2017 Medical Plan Coverage *At-A-Glance*

	Network	Non-Network
Annual Deductible	Single: \$1,000 EE+Child(ren): \$1,250 EE+Spouse: \$2,000 EE+Family: \$2,250	Single: \$2,000 EE+Child(ren): \$2,500 EE+Spouse: \$4,000 EE+Family: \$4,500
Office Visits	\$30 Copay	\$60 Copay
Inpatient Hospital	80% of eligible charges	60% of eligible charges
Outpatient Surgery	80% of eligible charges	60% of eligible charges
Emergency Room	\$200 Copay	\$200 Copay
Preventive Services	100% of eligible charges	60% of eligible charges
Medical Out-of-Pocket Maximum	Individual: \$3,000 Aggregate Family: \$6,000	Individual: \$4,600 Aggregate Family: \$9,200
Pharmacy Copay – Retail <i>Up to 30-day supply</i>	Tier One: \$10 Tier Two: \$30 Tier Three: \$50	Tier One: \$10 Tier Two: \$30 Tier Three: \$50
Pharmacy Copay – Mail Order <i>Up to 90-day supply</i> <i>Required for maintenance medications</i>	Tier One: \$25 Tier Two: \$75 Tier Three: \$125	Tier One: N/A Tier Two: N/A Tier Three: N/A
Specialty Pharmacy – Mail Order <i>Up to 30-day supply</i>	Tier 4: \$75	Not Covered
Pharmacy Out-of-Pocket Maximum	Individual: \$2,000 Aggregate Family: \$4,000	Individual: \$2,000 Aggregate Family: \$4,000

Note: this at-a-glance guide is intended as a summary only. For specific terms, provisions, conditions, limitations or exclusions, please refer to the Summary Plan Description.

The prescription drug formulary (covered drug list) is reviewed and adjusted throughout the year. In the event of formulary changes, impacted members will be contacted via mail by Optum RX. For the most current information about coverage for specific medications, please contact Optum RX by calling the number on your insurance card.

Milwaukee County Dental Plan Summary

Milwaukee County Employee Dental Plans Benefit Comparison *At-A-Glance*

Benefit	Milwaukee County Conventional Plan (Delta Dental)	Dental Associates (Care Plus)
Network of providers	Services may be performed by the dentist of your choice	Services must be performed at a Dental Associates, Ltd. Dental Center
Annual Maximum Benefit	\$2,500 per person	\$3,000 per person
Annual Deductible	\$25 per person (Maximum of 3 deductibles per family per year)	\$25 per person (Maximum of 3 deductibles per family per year)
Diagnostic and Preventive:		
- Dental exams and cleanings	100% of approved charges	100% of approved charges
- Bitewing x-rays	100% of approved charges	100% of approved charges
- Full mouth x-rays	100% of approved charges	100% of approved charges
Minor Restorations (regular fillings: acrylics, amalgams, & composites)	80% of approved charges	100% of approved charges
Major Restorations (crowns, inlays, onlays)	50% of approved charges	80% of approved charges
Prosthetics (dentures, bridges)	50% of approved charges	80% of approved charges
Simple Extractions	80% of approved charges	80% of approved charges
Endodontics (root canal treatment)	80% of approved charges	80% of approved charges
Periodontics	80% of approved charges	100% of approved charges
Orthodontics	50% of approved charges (includes coverage for adults) with a \$2500 life time maximum benefit.	75% of approved charges (includes coverage for adults if approved by the plan)
Ancillary Services	80% of approved charges	80% of approved charges
Oral Surgery	80% of approved charges	80% of approved charges (surgeon fee only)

Monthly Employee Medical Premium Contributions as of 1/1/2017

Firefighters

<i>Milwaukee County Choice Plus Plan (PPO Comparable)</i>		
	<i>Not Participating in Wellness</i>	<i>Participating in Wellness</i>
Employee Only	\$130.00	\$91.00
Employee + Child/Children	\$160.00	\$112.00
Employee + Spouse/Partner	\$230.00	\$180.00
Employee + Family	\$250.00	\$200.00

Deputy Sheriffs

<i>Milwaukee County Choice Plus Plan (PPO Comparable)</i>		
	<i>Not Participating in Wellness</i>	<i>Participating in Wellness</i>
Employee Only	\$130.00	\$91.00
Employee + Child/Children	\$150.00	\$105.00
Employee + Spouse/Partner	\$210.00	\$160.00
Employee + Family	\$230.00	\$180.00

Monthly Employee Dental Premium Contributions as of 1/1/2017

Firefighters

<i>Conventional Dental Plan (Delta Dental) and Dental Associates (Care Plus)</i>	
Employee Only	<i>\$15.00</i>
Employee + Child/Children	<i>\$35.00</i>
Employee + Spouse/Partner	<i>\$35.00</i>
Employee + Family	<i>\$35.00</i>

Deputy Sheriffs

<i>Conventional Dental Plan (Delta Dental) and Dental Associates (Care Plus)</i>	
Employee Only	<i>\$2.00</i>
Employee + Child/Children	<i>\$6.00</i>
Employee + Spouse/Partner	<i>\$6.00</i>
Employee + Family	<i>\$6.00</i>