

**DATE: OCTOBER 19, 2023** 

TO: GALLATIN COUNTY EMPLOYEES FROM: SUSAN SHANE, HUMAN RESOURCES

RE: 2024 HEALTH BENEFITS & OPEN ENROLLMENT

## **IMPORTANT INFORMATION—PLEASE READ CAREFULLY!!**

Please refer to the attached **Gallatin County 2024 Benefits Booklet** for **ALL** the details and contact information for the below highlights.

- •First of all, *GOOD NEWS*, there will be NO increases to our monthly health benefit premiums effective January 1, 2024!! ©
- •FIRST CHOICE HEALTH: Will continue to administer our medical and vision coverage.
- •<u>DENTAL COVERAGE</u>: Delta Dental will continue to provide our dental coverage, including both our basic coverage (employer paid) and the buy-up Option (employee paid, which includes some implant and child orthodontia coverage). Delta Dental offers In-Network Providers. Please refer to page 16 and 17 of the attached **2024 Benefits Booklet** for more details.
- PROACT: Will continue to be our Pharmacy Benefit Manager.
- COUNTY PAID GROUP LIFE INSURANCE: Our County paid Group Life Insurance will continue to be provided by Mutual of Omaha. All regular active eligible employees will receive Basic Life & AD&D coverage in the amount of \$50,000, with an age benefit reduction of: age 70: 65% / age 75: 50%. Please refer to page 18 of the attached 2024 Benefits Booklet for eligibility and details. To make any beneficiary changes, please go to mybensite.com/gallatin and follow the steps.
- •<u>SUPPLEMENTAL VOLUNTARY PLANS:</u> Our supplemental voluntary plans will continue to be with **Mutual of Omaha**. Coverage policies include Accident, Critical Illness and Voluntary Life. Please refer to pages 32 37 of the attached **2024 Benefits Booklet** for all the details, premiums and the coverage highlights.

## •OPTIONAL 457/ROTH RETIREMENT PLAN OPTIONS:

~EMPOWER: Offers a pre-taxed payroll deduction deferred compensation plan and/or a ROTH. Please refer to page 27 in the **2024 Benefits Guide** for detailed information, contact information and how to enroll, you can enroll on-line or by contacting one of the representatives, both options are listed on page 27 in the attached 2024 Benefits Guide.

OVER →



**NATIONWIDE:** Offers a pre-taxed payroll deduction deferred compensation plan and/or a ROTH. Please refer to page 28 in the **2024 Benefits Guide** for detailed information and contact information. To enroll and/or make changes to your current plan election, you can call our representative listed on page 28 of the attached 2024 Benefits Guide or you can contact our office if you would like to increase and/or decrease your current election amounts.

**★PLEASE NOTE**: Employees can enroll and/or make changes (increase and/or decrease) at anytime to both EMPOWER and NATIONWIDE throughout the plan year. These plans are NOT tied to Open Enrollment.

## **OPEN ENROLLMENT DATES**

Employees will be able to enroll in our Health Benefits, Medical Flexible Spending Account, Dependent Care Spending Account, Delta Dental Buy-Up Option and Mutual of Omaha Supplemental policies through our current Enrollment System from <a href="November 13th thru November 30th!!">November 30th!!</a> Please refer to page 6 and 7 of the attached 2024 Benefits Booklet for the <a href="maybensite.com/gallatin">mybensite.com/gallatin</a> enrollment website and instructions on how to enroll. This is the same system you completed your Open Enrollment in last year or your new hire enrollment.

<u>Remember:</u> When logging into the system, you will use the Employee Login, not the New Member Login, as you are already in the system.

If you are NOT making any changes to your Health Benefits, you do not have to re-enroll. You will remain in your current elected medical, pharmacy, dental, vision and Mutual of Omaha plans. HOWEVER, if you want to elect the Medical Flex or Dependent Care Spending Accounts for 2024 and/or if you want to make any changes to your health benefits, i.e., add or waive coverage for you and/or your dependents for 2024, you MUST ENROLL / RE-ENROLL at mybensite.com/gallatin.

**REMINDER**: Please refer to the attached **Gallatin County 2024 Benefits Guide** for ALL the details, contact information and website links. This Guide is also listed on our Internal webpage, under HR, Health Benefits Information, and then click on Gallatin County 2024 Health Benefits Guide.

Thank you for your time and please contact me at 406-582-3045 or email me at <a href="mailto:susan.shane@gallatin.mt.gov">susan.shane@gallatin.mt.gov</a> with any questions!