

SUMMARY OF EXPIRING INSURANCE PROGRAMS

PERSONAL INCOME PROTECTION PLANS

Description: Voluntary insurance products that pay cash benefits for specified medical conditions, treatments and screenings. Benefits are paid regardless of health insurance plan coverage.

Current Vendor: American Heritage Life Insurance Company (Allstate)

Contract Expiration: June 30, 2021

Renewals Remaining: None

Participation and Contract Value (Paid 100% by Employee):

Year	Accident	Cancer	Critical Illness	Hospital Indemnity	Annual Contract Value
2017	382	206	291	265	\$352,023
2018	501	201	392	316	\$433,643
2019	680	220	393	413	\$518,347
2020	730	211	383	400	\$520,000
2021	868	294	547	701	\$645,566

ADDITIONAL INFORMATION:

Personal Income Protection Plans are supplemental insurance plans that help cover the cost of treatment due to an accident, cancer, illness or hospitalization. The plans pay a cash benefit directly to the enrollee based on the plan's schedule of benefits. Income protection plans are stand-alone plans and are not integrated with the member's health plan. Although enrollees may use the cash benefit to cover medical expenses, the plans are not integrated, and the member may use the cash benefit as they choose. Enrollees may continue their coverage directly through Allstate upon retirement or leaving County employment.

INSURANCE PRODUCTS	COVERAGE	BENEFIT HIGHLIGHTS
Accident Insurance	Benefits payable for a covered person's death, dismemberment or injury caused by a covered accident that occurs on or off the job.	<ul style="list-style-type: none"> • Ambulance • Emergency & Follow-up Treatment • Initial Hospitalization/Confinement • Specified Surgeries • Physical Therapy • Accidental Death • Wellness Benefit
Cancer Insurance	Coverage for cancer and 29 specified diseases. Coverage includes initial diagnosis and cancer screenings. Coverage subject to medical underwriting.	<ul style="list-style-type: none"> • Hospital Confinement • Outpatient Hospital • Surgical/Anesthesia • Radiation/Chemotherapy • Prosthesis • Cancer Screening Benefit
Critical Illness Insurance	Benefits are payable upon diagnosis of one of the specified conditions. Coverage options include two Basic plan options and two Enhanced plan options.	<ul style="list-style-type: none"> • Heart Attack • Stroke • Major Organ Transplant • Advanced Alzheimer's/Parkinson's (buy up)
Hospital Indemnity Insurance	Benefits payable while enrollee is confined in a hospital for a covered sickness or injury. Plan includes coverage for surgery, diagnostic and wellness benefits. Coverage options include a Basic plan for High Deductible Health Plan enrollees and an Enhanced plan for non-High Deductible Health Plan enrollees.	<p>HDHP Plan</p> <ul style="list-style-type: none"> • First Day Hospital Confinement • Daily Hospital Confinement <p>NON-HDHP Plan</p> <ul style="list-style-type: none"> • Benefits above • Ambulance • Surgery • Anesthesia • Outpatient Diagnostic X-ray & Lab

SUMMARY OF EXPIRING INSURANCE PROGRAMS

THIRD-PARTY ADMINISTRATION OF EMPLOYEE HEALTH REIMBURSEMENT (HRA), FLEXIBLE SPENDING (FSA) AND HEALTH SAVINGS (HSA) ACCOUNTS

Description: Third-Party Administration for County-funded Health Reimbursement Account (HRA), Health Savings Account (HSA) and employee-funded Flexible Spending Accounts (FSA) – Medical Expense and Dependent Day Care for active employees enrolled in the plans.

Current Vendor: PayFlex Systems USA, Inc.

Contract Expiration: December 31, 2021

Renewals Remaining: None

Participation and Contract Value (Paid 100% by County):

Year	HSA	HRA	FSA Medical Expense	FSA Dependent Day Care	Annual Contract Value
2017	3870	1332	233	99	\$154,203
2018	4395	986	203	106	\$155,179
2019	4803	736	214	125	\$161,899
2020	5021	852	226	79	\$162,000
2021	5303	341	188	74	\$172,000

ADDITIONAL INFORMATION:

Health Savings Accounts are tax-exempt, employer- and employee-funded accounts that employees enrolled in a High Deductible High Health plan can use to pay for health care expenses as defined by IRC Section 213(d). Unused account balances roll over from year to year and accumulate for use after retirement or leaving County employment. The HSA plan includes an investment option.

Health Reimbursement Accounts are tax-exempt, employer-funded accounts that employees use to pay for health care expenses as defined by IRC Section 213(d). Unused account balances roll over from year to year and accumulate for use after retirement. At time of retirement or separation from County employment, remaining account balance is transferred to a Retirement Health Savings Plan at ICMA-RC. Members can submit eligible health care expenses and insurance premiums for reimbursement.

Flexible Spending Accounts (Medical Expense and Dependent Care) are tax-exempt, employee-funded accounts that reimburse employees for health care expenses as defined by IRC Section 213(d). Flexible Spending Accounts are governed by IRC Section 125, which defines who can contribute, how much can be contributed, which expenses can be covered under the accounts, which dependents are covered, and when an employee can enroll, change or stop contributions. The Flexible Spending Accounts are subject to the IRS Code “Use-it-or-Lose-it” rules and cannot be rolled over and saved for retirement.

Employees enrolled in a Health Savings Account, Health Reimbursement Account or Flexible Spending Accounts for Medical Expenses are provided with a Debit Card to pay for services at the time of service or point of sale; however for those who would prefer to pay and submit a claim for reimbursement, online claim or paper claim submission is an option. Flexible Spending Accounts for Dependent Day Care are not eligible for debit card usage.