



# OPEN ENROLLMENT 2020

## READY!

### Important Dates

The 2020 open enrollment portal will be open at 12:01 a.m. on October 14, 2019 and close at midnight, October 31, 2019. All changes made during open enrollment will be effective on January 1, 2020.

### Review Your Coverage

At any time you can login to [www.aflacatwork.com](http://www.aflacatwork.com) to review your current coverage and cost.

**Your Employee ID** is the first four digits of your last name and the last four digits of your Social Security Number.

**Your PIN** is the last four digits of your Social Security Number and the last two digits of your birth year.

### Update Your Email

Before Open Enrollment begins it is the perfect time to sign-in and make sure we have a current email address for you, as this is how most of the Open Enrollment communication will be sent to you.

## SET!



### Access 2020 Benefits Information and Material

Review the 2020 Benefits Guide available at [www.williamsoncounty-tn.gov/mybenefits](http://www.williamsoncounty-tn.gov/mybenefits)  
Contact the Benefits Department if you have any questions.

### Consider your Options

The online open enrollment process will take you step by step so you can determine if you want to:

- Add or drop any medical, dental, flexible spending account, or voluntary benefits.
- Add or drop any dependents, and begin to collect documents needed.
- Make an election to a Flexible Spending Account. You must make a new election to continue this benefit or are enrolling for the first time in 2020.
- Make an election to contribute to a Health Savings Account (HSA). You must make a new election to continue this benefit or are enrolling for the first time for 2020.
- Name beneficiaries for your life insurance policies.



## GO!

### Getting Started

The online benefits system is easy to use, and will walk you through all of the benefits available, giving you the option to make changes or keep your benefits the same for 2020. Please complete the entire enrollment program in order to ensure your benefits choices are processed correctly upon submission.

<https://aflacatwork.com/enroll>

### Sign In and Make Your Benefit Selections

Sign in to access the Online Open Enrollment portal.

**Your Employee ID** is the first four digits of your last name and the last four digits of your Social Security Number.

**Your PIN** is the last four digits of your Social Security Number and the last two digits in your year of birth.

### Sign, Print, and Review

After making your benefit selections, sign with your PIN, and print. After printing your benefit confirmation, verify that your benefit choices are accurate for 2020. If you have any questions about the benefits you have chosen, please contact the benefits department by October 31, 2019.

## HELPFUL INFORMATION FOR OPEN ENROLLMENT

<b>Medical</b>	<ul style="list-style-type: none"> <li>*Deductible on all medical plans are increasing</li> <li>*Out of pocket maximum on all plans are increasing</li> <li>*Per pay period costs remain the same</li> <li>*Plan coverages and network choices are the same</li> <li>*If you do not submit a new election for 2020 by the deadline, your medical coverage will continue with the current network and at the same coverage level (i.e., no coverage, employee only, employee +1, family) for 2020.</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>*Dental benefits remain the same</li> <li>*Per pay period costs remain the same</li> <li>*Plan coverages and network choices are the same</li> <li>*If you do not submit a new election for 2020 by the deadline, your dental coverage will continue with the same coverage level (i.e., no coverage, employee only, family) for 2020.</li> </ul>
<b>HSA Participation</b>	Your account remains active; however, to continue contributing to your HSA through pre-tax payroll deductions, you must make a new election for 2020.
<b>FSA participation</b>	Your participation will end on December 31, 2019. To continue contributing to these accounts, you must reenroll and elect your contribution for 2020.
<b>Voluntary benefits participation</b>	<ul style="list-style-type: none"> <li>*If you do not submit a new election for 2020 for any of the voluntary benefits, your current election(s) will continue without interruption.</li> <li>*Per pay cost may change if enrolled in Long Term Disability and/or Supplemental Life Insurance. Premiums for these programs are based on age and income.</li> </ul>

### **MEDICAL PLAN**

#### **OAP MEDICAL PLAN(S) INFORMATION**

If you choose the OAP (Open Access Plus) network, employees and dependents will have a per pay period cost for this network election. Refer to the below informational sheets for the per pay period cost and provider network.

□ **OAP network**

[OAP Central TN](#)

[OAP East TN](#)

[OAP West TN](#)

- [Option 1 OAP deductible plan cost](#)
- [Option 2 OAP deductible plan with HSA cost](#)
  - [2020 HSA employer contributions](#)
- [Convenient Care Clinics covered under Local PlusIN and OAP](#)

## **LOCAL PlusIN PLAN(s) INFORMATION**

IN stands for **in-network providers only**. These plans have no out of network benefits, the network of providers is limited and plans do not have out of network benefits. If you use a provider not in the Local PlusIN network your claim will be denied.

If you choose the Local PlusIN network, employees have no per pay period cost, only dependents have a per pay period cost for this election. Refer to the below informational sheets for the per pay period cost and provider network.

### **Local PlusIN network**

- **Option 3 Local PlusIN deductible Plan cost**
- **Option 4 Local PlusIN deductible plan with HSA cost**
  - **2020 HSA employer contributions**
- **Helpful Information on the Local PlusIN Network and finding providers outside of Tennessee**
  
- **Convenient Care Clinics covered under Local PlusIN and OAP**
- **Will my child have coverage if living outside of the Local PlusIN network**
- **Coverage for emergencies outside the Local Plus IN network**

### **DENTAL PLAN:**

No Change to benefits

**2020 per pay period dental cost**

### **LONG TERM DISABILITY and/or SUPPLEMENTAL LIFE INSURANCE:**

If you see an increase to your Long Term Disability and/or Supplemental Life Insurance premium, this due to an increase in salary and/or age change. When you go through the online open enrollment process, any change in your premium for 2020 because of a salary and/or age during 2019 will be reflected at that time.

### **HELPFUL DOCUMENTS:**

**2020 Health Plan Options Booklet**

**Option 1 OAP deductible plan 2020 Summary of Benefits and Coverage**

**Option 2 OAP deductible plan with HSA 2020 Summary of Benefits and Coverage**

**Option 3 Local PlusIN deductible plan 2020 Summary of Benefits and Coverage**

**Option 4 Local PlusIN deductible plan with HSA 2020 Summary of Benefits and Coverage**

Contact any of the staff in the Williamson County Benefits Department with questions regarding open enrollment.

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