

2011 Benefits Enrollment Guide



Getting started

Currently enrolled employees must enroll!

You **must** go online to enroll (or decline benefits) **before noon, October 29**, or your current medical coverage will default to Medical Option 2. Enrollment is an ideal time to review your benefit elections and beneficiary(ies) and make any necessary changes.

Not sure which plan to choose? Visit www.mycignaplans.com (User Name: Rutherford2011; Password: cigna — the log-in is case-sensitive).

Once you enroll, your choices remain in effect for the entire plan year.

You cannot change your benefits during the year unless you experience a life status change, such as marriage, birth or a gain or loss of coverage through your spouse's employer. Visit www.employease.com or see your summary plan description for details.

Quick start guide



Start here if you're currently enrolled for benefits.

1. Review this guide to see your benefit options for 2011.
2. Enroll online using the steps on the next page.
3. Don't miss the deadline — **make sure you enroll before noon, October 29**. You must go online to maintain your current benefits in 2011.



Start here if you're enrolling for the first time.

1. Review this guide to learn about your benefit options for 2011.
2. Visit www.mycignaplans.com for help choosing the right plan for you (User Name: Rutherford2011; Password: cigna — the log-in is case-sensitive).
3. Enroll online using the steps on the next page.
4. Don't miss the deadline — you must enroll within 30 calendar days of your first physical day of employment or life status event. If you don't enroll by this deadline, you will not have benefits coverage and you will have to wait until the next annual enrollment to elect coverage.

How to enroll

To enroll online, follow these steps:

1. Sign on.

- Using any computer with Internet access, go to **www.employease.com** and click Customer Log-In. The process is case-sensitive.
- Enter the following:
 - User Name: rc (lowercase) plus last 6 digits of your Social Security number (e.g., rc456789)
 - Company Identifier: rutherford (lowercase)
 - Password: first and last initial (UPPERCASE) plus birth date MMDDYY (e.g., JS060269)
- **All passwords will be reset on October 4, 2010, so be sure to follow the instructions above.**

2. Add/update personal and family information.

- Follow the prompts to review/change your password (optional).
- Review and update personal, work and emergency contact information.
- Review and update family information.
- Add eligible family members to your benefits. **You will be required to certify your dependents' eligibility status within 30 days following enrollment. If you don't provide this information within this timeframe, coverage is cancelled.**

Enrollment tip

You must furnish Social Security numbers for all enrolled dependents.

Enrollment tips

- The Employease log-in is case-sensitive. Use UPPERCASE and lowercase as instructed.
- Use the "back" or "next" buttons only. If you click the Internet arrows at the top of your screen, you will be logged out of Employease.

3. Choose your benefits.

- Follow the prompts to review/change your benefits.
- If you're enrolling dependents, make sure they are listed under each applicable benefit plan with their Social Security number. If not, click Add a Dependent.
- If you enroll for life and/or AD&D, you must designate a beneficiary(ies) and applicable percentage(s); otherwise, benefits are paid to your estate.

4. Complete your enrollment.

- View your Benefits Summary. If you are satisfied with your elections, **click Submit to Administrator**. You can change your elections until noon, October 29.
- Print a Benefits Statement for your records (choose Print Statement as of 1/1/2011). This a summary of your elections and not a guarantee of coverage.

Don't have Internet access?

- Enroll during Employee Appreciation Day on October 23. A computer will be provided along with a representative to assist you.
- A computer may be provided at your work location, or you can use the Insurance Department's computer kiosk.

Medical

Medical options are administered by CIGNA and use the Open Access Plus network.

	Option 1 (OAP)	
Employee cost per month (pre-tax)	County (based on 12 months)	Board of Education (based on 10 months)
- Employee	\$106.35	\$127.62
- Employee + spouse	\$223.32	\$267.98
- Employee + child(ren)	\$196.73	\$236.08
- Employee + family	\$308.40	\$370.08
	In-network	Out-of-network
Annual deductible	\$300/person \$600/family	\$500/person \$1,000/family
HRA contribution (Option 3 only)	N/A	N/A
Annual out-of-pocket maximum	\$2,000/person \$3,750/family	\$3,500/person \$6,750/family
Plan pays...		
Office visits	80% after deductible	60% after deductible
Preventive care	100% after \$20 copay no deductible or annual max	Not covered
On-site medical clinic	100%	
Hospital care	80% after deductible	60% after deductible
Emergency room	80% after deductible; additional \$250 per visit deductible may apply ¹	
Chiropractic care (26 visits per year)	Up to \$17.50 per visit after separate \$150 deductible	
Vision care		Up to plan limits
- Eye exams (every 12 months)	100% after \$10 per copay	
- Frames ² (every 24 months)	100% after \$15 copay	
- Lenses ² (every 12 months)	100% after \$15 copay	
- Contacts (in lieu of frames/lenses)	100% (medically necessary)	
Prescription drugs		Not covered
- Generics (retail, 30-day)	100% after \$5 copay	
- Generics (mail order, 90-day)	100% after \$15 copay	
- Generics (on-site medical)	100%	
- Preferred brand	80%; no deductible	
- Non-preferred brand	65%; no deductible	
Prescription drug out-of-pocket maximum	\$1,250/person \$2,500/family	N/A

¹ Copay does not apply to your annual deductible and is waived if admitted or deemed a true emergency; coinsurance applicable after deductible is met.

² Only one copay is required when you buy frames and lenses together.

Options 1 and 2: OAPs

Options 1 and 2 are Open Access Plus plans (OAPs), which center around a network of providers and facilities that provide medical services at a discount. The only differences between Options 1 and 2 are

the deductibles, out-of-pocket maximums and the premiums you pay through payroll deduction. All coinsurance and copays are exactly the same.

Enrollment tip

Visit www.mycignaplans.com or call 1-800-401-4041 for a list of network providers or to ask questions about the medical plan. And take the time to “Get to Know Your Health” at www.mycigna.com.

Option 2 (OAP)		Option 3 (HRA)	
County (based on 12 months)	Board of Education (based on 10 months)	County (based on 12 months)	Board of Education (based on 10 months)
\$40.19	\$48.23	\$0	\$0
\$84.40	\$101.28	\$0	\$0
\$74.35	\$89.22	\$0	\$0
\$116.54	\$139.85	\$0	\$0
In-network	Out-of-network	In-network	Out-of-network
\$500/person \$1,000/family	\$900/person \$1,800/family	\$1,500/single \$3,000/family collective	\$2,500/single \$5,000/family collective
N/A	N/A	\$750/single; \$1,500/family	
\$2,550/person \$4,850/family	\$4,850/person \$9,450/family	\$5,000/single \$10,000/family collective	\$10,000/single \$20,000/family collective
80% after deductible	60% after deductible	90% after deductible	60% after deductible
100% after \$20 copay no deductible or annual max	Not covered	100% no annual maximum	Not covered
100%		You pay \$0 preventive, \$50 per visit non-preventive	
80% after deductible	60% after deductible	90% after deductible	60% after deductible
80% after deductible; additional \$250 per visit deductible may apply ¹		90% after deductible	60% after deductible
Up to \$17.50 per visit after separate \$150 deductible		90% after deductible	60% after deductible
Limits apply: \$10 copay \$15 copay \$15 copay 100% (medically necessary)	Up to plan limits	Limits apply: \$10 per visit \$15 copay \$15 copay 100% (medically necessary)	Up to plan limits
100% after \$5 copay 100% after \$15 copay 100% 80%; no deductible 65%; no deductible	Not covered	70% after deductible 70% after deductible 100% 60% after deductible 50% after deductible	Not covered
\$1,250/person \$2,500/family	N/A	Included in medical maximum	N/A

Option 3: HRA

Option 3 is a medical plan coupled with an HRA, or health reimbursement account. This plan takes a different approach to health insurance:

- No payroll deductions — the County pays the entire cost of coverage, even family coverage.
- Preventive care is covered at 100% in-network.
- The County establishes an HRA in your name and makes an annual contribution (\$750/person or \$1,500/family) to help you pay for qualifying medical expenses.
- The family deductible and out-of-pocket maximum can be met by one or more family members.
- Before enrolling in Option 3, visit www.mycignaplans.com (Username: Rutherford2011; Password: cigna — the log-in is case-sensitive).

Dental

Dental options are administered by CIGNA and use the CORE network. Visit www.mycignaplans.com or call 1-800-401-4041 for a list of network providers or to ask questions about the dental plan.

	Option 1		Option 2	
Employee cost per month (pre-tax) - Single - Family	County (based on 12 mos.) \$6.06 \$41.63	Board of Ed. (based on 10 mos.) \$7.27 \$49.95	County (based on 12 mos.) \$16.90 \$75.36	Board of Ed. (based on 10 mos.) \$20.29 \$90.45
	In-network	Out-of-network¹	See any dentist¹	
Annual deductible	\$50/person \$150/family	\$100/person \$300/family	\$50/person \$150/family	
Plan pays...				
Preventive/diagnostic ²	100%; no deductible	80% after deductible	100%; no deductible	
Basic restorative	80% after deductible	60% after deductible	80% after deductible	
Major restorative ³	50% after deductible	40% after deductible	50% after deductible	
Orthodontia (dependents up to age 19) ³	50% after separate \$50 deductible	40% after separate \$100 deductible	50% after separate \$50 deductible	
Annual benefit max	\$1,000/person		\$1,000/person	
Lifetime orthodontia max	\$1,000/person		\$1,000/person	

¹ Out-of-network benefits are subject to reimbursable limits.

² Bitewing x-rays are covered at each preventive visit; panoramic x-rays are covered every five years.

³ Major restorative and orthodontia benefits are payable after enrollee has been in the plan for 12 consecutive months.

Life and AD&D

All full-time employees receive basic life and accidental death & dismemberment (AD&D) insurance equal to \$35,000 **at no cost**. You may purchase additional coverage, as shown below. If both you and your spouse work for the County, you may both purchase basic, supplemental and/or spouse/domestic partner coverage; you may also both elect coverage for eligible dependents. Life and AD&D coverage is provided through The Standard. Visit www.standard.com or call 1-800-628-8600.

NEW
for 2011

Optional coverage:	Choose:
Supplemental employee life and AD&D	Up to 5 times your annual salary or \$500,000 (in \$10,000 increments), whichever is less
Basic spouse/domestic partner life	Up to \$25,000 (in \$5,000 increments)
Supplemental spouse/domestic partner life and AD&D ¹	Up to \$250,000 (in \$5,000 increments)
Child life ²	\$5,000 or \$10,000

¹ You must elect supplemental life for yourself in order to elect it for your spouse/domestic partner; however, your spouse/domestic partner's total life insurance amount cannot exceed 50% of your supplemental life insurance amount.

² From 15 days to age 19, age 25 if you receive an income tax exemption for the child.

Enrollment tip

During this enrollment only, you can enroll for (or increase) your life and AD&D coverage up to the guarantee issue amount of \$300,000 (\$50,000 for your spouse/domestic partner) without providing evidence of insurability (EOI). If you decline coverage now but choose to elect it later, EOI will be required.

Flexible spending accounts

The County offers two flexible spending accounts (FSAs) — administered by AmeriFlex — that let you set aside tax-free money from your pay to reimburse yourself for many common health and dependent care expenses. Visit www.Flex125.com or call Ameriflex at 1-888-868-3539 for details.

	Medical Reimbursement Account	Dependent Care Reimbursement Account
You can contribute...	Up to \$5,000/year — tax-free	Up to \$5,000/year ¹ — tax-free
To reimburse yourself for...	Medical, dental and vision expenses not covered by insurance ²	Care expenses for your eligible dependents ²

¹ If you're married and file separate tax returns, the maximum you can contribute is \$2,500/year.

² Rules and restrictions apply.

Enrollment tip

Effective January 1, 2011, over-the-counter drugs are no longer a reimbursable expense, unless you have a doctor's prescription. So be sure to estimate your expenses carefully. Don't contribute more than you expect to spend in 2011. Any money left in your account(s) at year-end will be forfeited.

Disability

The County offers short-term disability through Reliance Standard. This optional coverage continues a portion of your paycheck if you can't work because of a disabling illness or injury. Limits apply; see your enrollment packet. Visit www.rsli.com or call 1-800-351-7500.

	Short-term disability Reliance Standard (optional)	Long-term disability The Hartford (provided to benefits-eligible employees at no cost)
Benefits begin...	After 8 days of disability due to illness On 1st day of disability due to an accident	After 180 days of disability
The plan pays...	Up to 60% of your pay Limit: \$1,250/week	Up to 66.67% of your monthly earnings Limit: \$6,000/month
Benefits generally continue...	Up to 26 weeks	Until your disability ends or you reach normal retirement age, whichever comes first ¹

¹ If you are age 60 or older when your covered disability begins, your benefits duration may differ. See your summary plan description.

Enrollment tip

If you elect short-term disability when first eligible as a new hire or during annual enrollment, evidence of insurability (EOI) is not required. If you decline coverage but choose to elect it later, EOI will be required.

Voluntary insurance plans

The County offers several voluntary insurance plans through Allstate Workplace Division. For each plan, individual or family coverage is available.

New employees will receive a personalized enrollment form in the mail; enrollment is as easy as checking the coverage you want — no medical questions asked. For questions about coverage or the personalized enrollment form, call 1-888-808-1664 ext. 298.

Current employees may call 1-800-524-7965 for details or to enroll; evidence of insurability may be required.

Cancer insurance

Cancer insurance provides a guaranteed benefit following a cancer diagnosis. The plan, which is designed to assist with out-of-pocket expenses — medical and nonmedical — associated with battling this disease, pays a cash benefit directly to you.

Critical illness insurance

Critical illness insurance pays a lump-sum cash benefit directly to you following the diagnosis of a covered critical illness.

Accident insurance

Accident insurance provides coverage for nonwork-related injuries and medical expenses such as emergency room care, hospital confinement, fractures, accidental death and more.

Enrollment tip

If you choose not to enroll in the voluntary insurance plans when first eligible but wish to elect it later, you may be required to submit evidence of insurability. EOI, also known as proof of good health, must be submitted to Allstate and be approved before coverage becomes effective.

Other benefits

The County offers a variety of other benefits and special programs to complete your benefits package:

- Retirement plan (TCRS), a program that provides a pension to eligible County retirees (www.treasury.state.tn.us/tcrs)
- The BOE offers employees another way to save for retirement through a Traditional or Roth 403(b). The plan is offered through VALIC. To enroll, learn more or set a meeting time with a financial advisor, call 615-221-2541 or visit www.valic.com/rutherford.
- Rutherford County offers a 457(b) deferred compensation plan, which allows employees to set aside pre-tax dollars towards retirement. Nationwide Retirement Solutions offers this optional plan. For more information, including how to enroll, contact NRS at 1-877-677-3678 or visit www.nrsforu.com.
- Employee assistance program (www.lifeserviceseap.com)
- Wellness programs (www.rutherfordcountyttn.gov/insurance)

For more information, see your enrollment packet or visit the websites above.

This brochure is intended to provide highlights of Rutherford County's benefits program. It is not intended to include all of the benefit plan details. The complete details about how the plans work are included in the summary plan descriptions and plan documents, which are available at www.rutherfordcountyttn.gov/insurance. If there are any differences between the information in this brochure and the plan documents, the plan documents will govern the employee's rights to benefits in all cases. This document does not constitute a contract or offer of employment. Rutherford County reserves the right to change or end any of the plans or programs described in this brochure at any time. If you have any questions about Rutherford County's benefits program, contact the Insurance Department.