

Employee Benefits 2023



Our Mission:

Provide the services, leadership, and vision to improve the quality of life in Jefferson Parish

PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

Jefferson Parish strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Benefits Guide.

If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to your Department's Benefits Coordinator or The Department of Human Resource Management– Benefits Division.

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WHO IS ELIGIBLE?

If you're a full- or part-time Jefferson Parish employee (working 20 or more hours per week), you are eligible to enroll in the benefits described in this guide after you have completed your new hire waiting period. Spouses and dependent children are also eligible for medical, dental, vision, and voluntary group life insurance through Jefferson Parish. Children are eligible for medical, dental, and vision coverage through age 26. If your dependent does not have the same last name, you will be required to submit proof of dependent status, such as a birth certificate or marriage certificate.

HOW TO ENROLL?

Employees can make annual benefit elections through Selerix, our online enrollment platform or with an in person meeting with an enrollment. Website address and login credentials will be sent out soon.

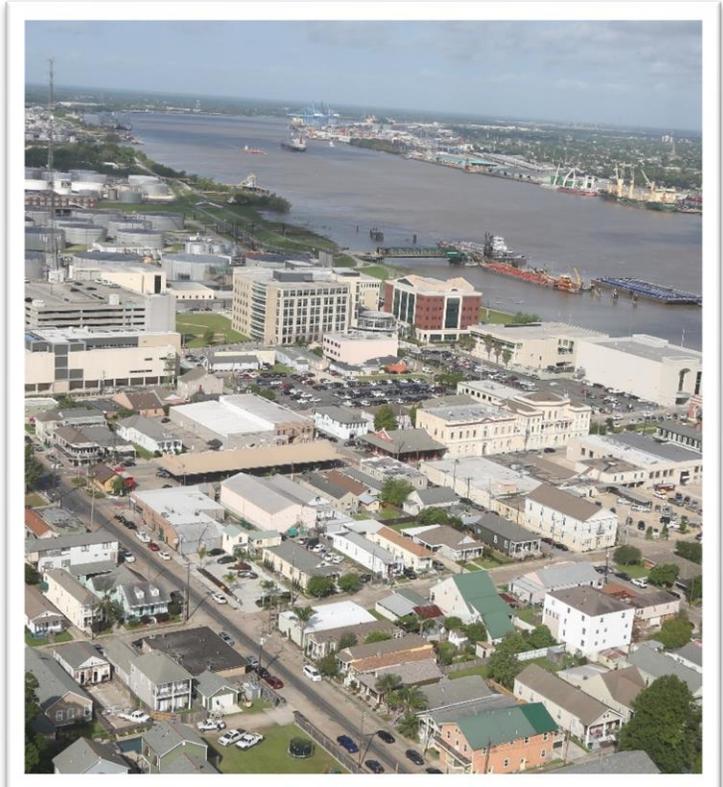
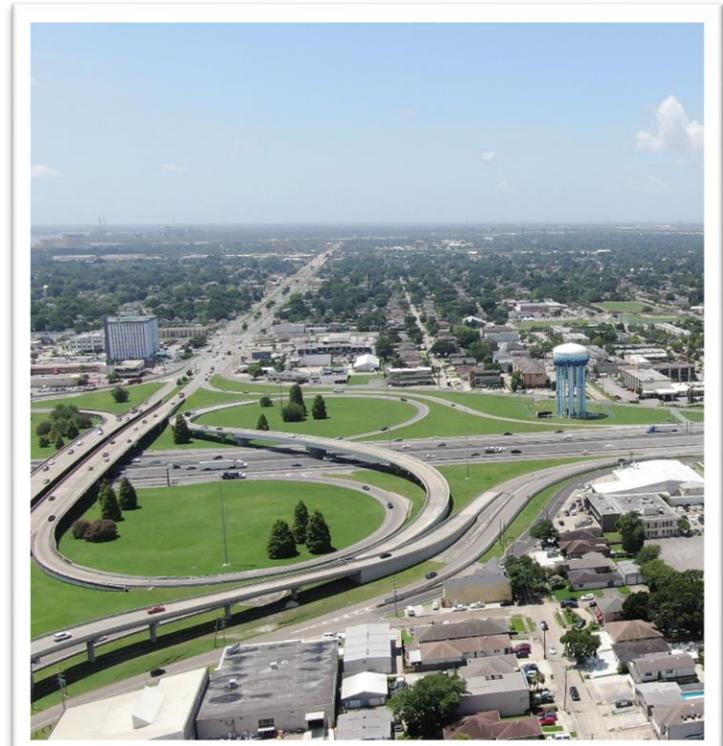
WHEN TO ENROLL?

Coverage for all benefits begins first of the month following 1 Month of employment.

HOW TO MAKE CHANGES?

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage or divorce
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under a spouse's employer-sponsored plan
- Change in eligibility for Medicare or Medicaid



Health Insurance

UnitedHealthcare® will be our health insurance carrier for 2023. The Parish will offer a dual option United Healthcare Choice Plan with the Standard Choice Network. Network providers can be found at www.myuhc.com or by downloading the United Healthcare app on your tablet or smartphone.

The following charts provide an overview of our medical plan benefits and the bi-weekly cost.

UnitedHealthcare® Choice Plan – Standard Choice Network		
	UHC Choice 500	UHC Choice 1500
Deductible	\$500 Individual / \$1,000 Family	\$1,500 Individual / \$3,000 Family
Co-Insurance	20%	20%
Out-of-Pocket Maximum	\$3,000 Individual / \$6,000 Family	\$6,000 Individual / \$12,000 Family
PCP Office Visit	\$30 Copayment	\$30 Copayment
Specialist Office Visit	\$45 Copayment	\$45 Copayment
Virtual Visits	\$0 Copayment	\$0 Copayment
Labs and X-Ray	Covered at 100% (LabCorp, Quest, Clinical Pathology Labs and Ochsner) Other Providers- Deductible & 50% Co-Insurance	Covered at 100% (LabCorp, Quest, Clinical Pathology Labs and Ochsner) Other Providers- Deductible & 50% Co-Insurance
Major Diagnostic and Imaging (CT Scans, MRI, etc.)	Annual Deductible & 20% Co-Insurance	Annual Deductible & 20% Co-Insurance
Urgent Care	\$75 Copayment	\$75 Copayment
Emergency Room	\$350 Copayment	\$350 Copayment
Inpatient Hospital / Outpatient Surgery and Procedures	Annual Deductible & 20% Co-Insurance	Annual Deductible & 20% Co-Insurance
Prescriptions	\$10 / \$50 / \$75	\$10 / \$50 / \$75

Bi-weekly payroll deductions for the health insurance will be as shown:

Employee bi-weekly deductions				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
UHC Choice 500	\$72.70	\$312.63	\$252.65	\$492.58
UHC Choice 1500	\$46.05	\$254.01	\$202.03	\$409.98

DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

Employees have the option of selecting between two UnitedHealthcare PPO Dental Plans. United Healthcare offers improved coverage over previous plans, such as offering coverage for composite fillings and dental implants, offering endodontic coverage under the basic services category, offering access to orthodontic care through SmileDirectClub, and on-site cleanings through JetDental.

The following charts outline the dental benefits Jefferson Parish offers and the cost for each plan.

UHC Dental PPO Plan

	UHC Dental Base Plan	UHC Dental Premier Plan
Annual Maximum	\$1,000 per person	\$1,500 per person
Deductible	\$50 Individual / \$150 Family	\$50 Individual / \$150 Family
Preventative Services	100%	100%
Basic Services	80% - After the deductible	80% - After the deductible
Major Services	50% - After the deductible	50% - After the deductible
Orthodontia	50%- \$1,000 Lifetime Maximum (Children up to age 21)	50%- \$1,500 Lifetime Maximum (Adults and Children)

UHC Dental PPO Plan	Base Plan	Premier Plan
Employee Only	\$8.37	\$9.24
Employee & Spouse	\$16.46	\$18.78
Employee & Child(ren)	\$20.25	\$25.71
Family	\$24.67	\$27.39

VISION INSURANCE

Jefferson Parish offers employees a dual option base or premium vision insurance plan through VSP. The plans offer an annual vision exam, frames, and lenses or contact lenses. You can find in-network providers by searching the Choice Network at www.vsp.com. No card is needed to access your benefits. Just contact an in-network provider and identify yourself as a VSP member.

VSP Vision Care – Base Plan	
Vision Exam	\$10 Copay
Prescription Glasses	\$25 Copay
Frames	\$130 Allowance <u>every other</u> calendar year
Lenses	Single vision, lined bifocal, and lined trifocals <u>every calendar year</u>
Lens Enhancements	Standard progressive lenses \$0 Copay
Contact Lenses	\$130 Allowance for contacts <u>every calendar year</u>
Contact Lens Exam (fitting & evaluation)	Up to \$60

VSP Vision Care – Premier Plan	
Vision Exam	\$10 Copay
Prescription Glasses	\$25 Copay
Frames	\$150 Allowance <u>every calendar year</u>
Lenses	Single vision, lined bifocal, and lined trifocals <u>every calendar year</u>
Lens Enhancements	Standard progressive lenses \$0 Copay
Contact Lenses	\$150 Allowance for contacts <u>every calendar year</u>
Contact Lens Exam (fitting & evaluation)	Up to \$60

VSP Vision Plan	Base Plan	Premier Plan
Employee Only	\$2.72	\$3.69
Employee & Spouse	\$5.45	\$7.39
Employee & Child(ren)	\$5.83	\$7.90
Family	\$9.32	\$12.63

BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. Jefferson Parish provides full- and part-time employees working at least 20 hours a week with one time their annual salary in group life and accidental death and dismemberment (AD&D) insurance.

Jefferson Parish pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Contact your department's Benefits Coordinator if you would like to update your beneficiary information.

SUPPLEMENTAL BENEFITS

The following supplemental benefits are offered through Jefferson Parish. Employees may apply for coverage during open enrollment. Coverage is not guaranteed and some products require medical underwriting.

- **AFLAC Accident** – Provides on & off the job coverage for you and your family in the event of an accident.
- **Allstate Group Universal Life** – Group Universal Life Insurance, employee, spouse, and dependent options available.
- **Colonial Critical Illness** – Provides a lump-sum benefit for direct & indirect costs related to a covered critical illness.
- **Colonial Cancer Plan** – Helps offset out-of-pocket and indirect, non-medical expenses related to cancer that most plans do not cover.
- **Colonial Hospital Confinement Indemnity** – Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery.
- **Group Voluntary Life Insurance** – Group Life Insurance, employee, spouse, and dependent options available
- **Group Long Term Disability** - Provides a monthly income if approved for long term disability benefits, 30% and 60% options available.
- **Colonial Short Term Disability** – Helps replace a portion of income if you become disabled due to a covered accident or sickness.
- **Voluntary AD&D** – Accidental Death and Dismemberment Insurance.
- **Colonial Term Life** - Enables you to tailor life coverage for individual needs.

FLEXIBLE SPENDING ACCOUNTS

In order to help employees pay for out-of-pocket expenses, Jefferson Parish offers employees the option to participate in a flexible spending account (FSA) administered by Ameriflex.

WHAT ARE THE BENEFITS OF A HEALTH CARE FSA?

There are a variety of different benefits of using an FSA, including the following:

- **It saves you money.** Allows you put aside money tax-free that can be used for qualified medical expenses.
- **It's a tax-saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is flexible.** You can use your Health Care FSA funds at any time, even if it's the beginning of the year.

A Health Care FSA allows you to contribute pre-tax dollars to pay for eligible medical, prescription, dental, vision, and some over-the-counter health care expenses. FSA participants are allowed to carry over up to \$570 of unused contributions into the next year. Any amount over \$570 will be forfeited.

WHAT IS A DEPENDENT CARE FSA?

A Dependent Care FSA allows you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately). There is no carry over allowed for a Dependent Care FSA. Any balance remaining at the end of the year will be forfeited.

HOW DO I ENROLL?

You must make an election every year in order to participate. Elections do not roll over from year to year.



	WITHOUT FSA	WITH FSA
Annual Income	\$40,000	\$40,000
Unreimbursed Expenses	(\$2,000)	\$ -
Annual FSA Contribution	\$ -	(\$2,000)
Taxable Salary	\$40,000	\$38,000
Tax Deduction (est. 35%)	(\$14,000)	(\$13,300)
Net Take-Home Pay	\$24,000	\$24,700
ANNUAL SAVINGS:	\$0	\$700

ADDITIONAL BENEFITS

Employee Assistance Plans

The employee assistance plans are free and available 24 hours a day/ 7days a week. All information is confidential.

UnitedHealthcare® Care24 – 1-888-887-4114

The Standard Insurance EAP – 1-888-293-6948

Employees can receive assistance with:

- Depression, grief, loss and emotional well-being
- Life improvement and goal-setting
- Stress or anxiety with work or family
- Identity theft and fraud resolution
- Family, marital and other relationship issues
- Addictions such as alcohol and drug abuse
- Financial and legal concerns
- Online will preparation

Nationwide Deferred Compensation Program

The deferred compensation program through Nationwide Retirement Solutions is an optional way to put additional money away for retirement. Both Pre and Post tax investment options are available. The minimum contribution is ten dollars per paycheck. The Parish's Nationwide representative can help you decide on investment options to help you supplement your retirement savings. Employees can now enroll online at www.nrsforu.com or by contacting David Miller at (985) 438-1514 or by email at Milld30@nationwide.com

Jeff Fit Wellness Program

Through UnitedHealthcare®, employees have the opportunity to learn about healthy living and earn up to \$300 in gift cards by participating in interactive programs such as *Simply Engaged Plus, Rally, and Real Appeal*. More information can be found on the JeffFit webpage at www.jeffparish.net or by contacting our Wellness Coordinator.

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“ Turn over a new leaf”

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.