

# Jefferson Parish Employee Benefits Guide 2024



## Our Mission

**Provide the service, leadership, and vision to improve the quality of life in Jefferson Parish.**

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## Introduction

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 your benefits - that's why we've put together this Open Enrollment Benefits Guide.

### 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. Your legal spouse and dependent children are also eligible for medical, dental, vision, and voluntary group life insurance through Jefferson Parish.

### HOW TO ENROLL?

Employees can make annual benefit elections through our online enrollment platform or in-person with a Benefits Enroller. The website address and login credentials will be sent out soon. Please see your department's Benefits Coordinator to schedule an in-person meeting.

### WHEN TO ENROLL?

JPG's open enrollment will begin on **October 23, 2023 and end on November 17, 2023**. Coverage elected during this time will **become effective January 1, 2024**. Any supplemental coverage that requires medical underwriting will become effective upon approval from the insurance company.

### HOW TO MAKE CHANGES?

Open enrollment elections are for the entire plan year. You may only make changes to your insurance coverage if you have a life changing event or family status change as defined by the IRS. It is your responsibility to report any qualifying event within 30 days of the event. If you do not submit a change request within 30 days of the qualifying event, your right to make changes is lost. Please see your department's benefit coordinator to complete a Request for Change Form.

### NEARING RETIREMENT?

To be eligible to participate in the Parish Retiree Insurance Program, you and any eligible dependents must be covered on the Parish medical plan on the day before you retire. Dependents are not allowed to be added on after retirement, for any reason.

Qualifying Event	Required Documentation
Marriage	Copy of Marriage Certificate
Divorce	Copy of Final Divorce Decree
Birth or Adoption	Copy of Birth Announcement from the Hospital/ Copy of Adoption Papers
Death of a Dependent	Death Notice
Child Custody/Court Order	Copy of Court Order/Decree
Change in Spouse's Employment	Letter from Spouse's employer – must provide date of hire or termination, type of coverage, who is/was covered, and the coverage start or cancellation date.
Medicaid Eligibility Status	Copy of Medicaid Letter

## Health Insurance

UnitedHealthcare® will be our health insurance carrier for 2024. The Parish will continue to offer a dual option UnitedHealthcare® Choice Plan with the Standard Choice Network. Network providers can be found at [www.myuhc.com](http://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 Plans – 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 scan, 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

Employee Bi-Weekly Deductions				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
UHC Choice 500	\$79.53	\$342.01	\$276.39	\$538.88
UHC Choice 1500	\$50.38	\$277.88	\$221.01	\$448.52

## 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. UnitedHealthcare® offers improved coverage over previous plans, such as offering coverage for composite fillings and dental implants, offering endodontic coverage under the basic services category, and offering access to orthodontic care through SmileDirectClub.

Find a dentist at [www.myuhc.com](http://www.myuhc.com).

Select “Find a Dentist”, “Employer Plans”, enter your zip code, and select National Options PPO 30

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](http://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 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	\$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. Benefit is subject to age reduction at age 65 and age 70.

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 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

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 is a Flexible Spending Account (FSA)?

An “FSA” is an employer-sponsored program offered as a part of the Section 125 or Cafeteria Plan where an employee can pay certain expenses (medical or dependent care) on a pre-tax basis.

**If you currently have an FSA, you must re-enroll during open enrollment. Your FSA deduction will not carry over to 2024.**

### Medical Expenses

A qualified medical expense includes medical, dental, vision, and prescription drug copayment or deductibles and many over-the-counter medications. Annual Maximum - \$3,050

### Dependent Care Expenses

A qualified dependent care expense includes the cost of child or elder care paid by an employee for the care of dependent children, a legal spouse, or parents paid for by an employee while they work. Annual Maximum - \$5,000

### “Use It or Lose It” Rule

FSA funds must be used for expenses incurred during the same year that the funds were elected.

Medical FSA’s allow for up to a \$610 rollover to the next plan year, if the employee continues to participate. Any amount over \$610 at the end of the year will be lost.

Dependent Care FSA’s do not allow for any rollover. Any funds remaining at the end of the year will be lost.

### FSA Frequently Asked Questions

**If I end my employment, can I continue to use my FSA?** No, your FSA will end the day your employment ends.

**Do I need to provide a receipt every time I use my Ameriflex Debit Mastercard?** Ameriflex is now using advanced technology to ensure that participants enjoy a “no-stress” experience. Ameriflex will rely on the technology in place to verify the transaction.

**What kind of over-the-counter products can I purchase with the Medical FSA?** Medical FSA’s can be used to pay for OTC pain relievers like Tylenol or Motrin, heartburn and other stomach medications, allergy medications, and many more. Medical FSA’s can also be used to purchase feminine care products and over the counter contraceptives.





# JeffFit Wellness Program

*Work with Steve toward goals you can achieve!!*

**Stephen Roch Jr., RD, LDN**  
 Onsite Wellness Coordinator  
 Office Location – Yenni Bldg. Suite 504  
 Phone – (504)239-9201  
 Email – [JeffFit@jeffparish.net](mailto:JeffFit@jeffparish.net)

**1:1 Health Coaching**  
 In Person, Virtual, or Telephonic

- Stress Reduction
- Nutrition and Eating Habits
- Weight Loss
- Blood Pressure Reduction
- Physical Activity Consistency
- Sleep Improvement



Call or email to set up your appointment!

Through UnitedHealthcare® and the JeffFit Program, employees can learn about healthy living and earn up to \$1,000 by participating in the NEW UnitedHealthcare® Rewards Program. (New for 2024)

## UHC Rewards payout structure

Action	Description	Dollars Earned
		<b>Premium</b>
Connect a tracker	Automatically track activities	\$65
Daily activity – goal 1	Track 15 active minutes or 5K steps per day	\$0.75
Daily activity – goal 2	Track 30 active minutes or 10K steps per day	\$1.25
Fitness challenge – weekly goal	Complete the daily activity goals 5 out of 7 days (Sunday to Saturday)	\$5
Sleep tracking	Track sleep for 14 days	\$10
Sleep challenge – weekly goal	Track 7 hours of sleep for 5 out 7 nights (Sunday to Saturday)	\$5
Complete health survey	Complete the health survey	\$25
Get a biometric screening	Complete annual bloodwork and measurements	\$75
Go paperless	Switch to paperless communications	\$5
24/7 Virtual Visit	Talk to a provider by video for common urgent care needs	\$30
Flu shot	Get an annual flu shot	\$30
Annual checkup	Complete an annual checkup to support health and prevent illness	\$50
<b>Maximum annual incentive</b>		<b>\$1,000</b>

## 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](http://www.nrsforu.com) or by contacting David Miller at (985) 438-1514 or by email at [Milld30@nationwide.com](mailto:Milld30@nationwide.com)

### Frequently Asked Questions –

**Do I need to go through open enrollment?** Going through open enrollment is always encouraged. Reviewing your benefit elections every year gives you the opportunity to review your coverage to ensure that everything is correct and that you have the benefits that you want. Employees will be able to complete enrollments online or meet with an enroller in person. If you participate in the FSA, then you must go through open enrollment, otherwise you are dropped from the plan. If you choose not to go through open enrollment then the benefits we have in our system, except FSA, will rollover to the new plan year.

**Will I get a new insurance card?** - Our health plan options did not change this year. Members will not receive a new medical card unless the member has newly elected coverage, changed plans, had a name change, or added or deleted a dependent. If you did not make a change to your health plan, then you can continue to use your ID card from 2023. Dental cards are available online through [www.myuhc.com](http://www.myuhc.com) and vision cards are available online through [www.vsp.com](http://www.vsp.com).

**When is my coverage effective?** Coverage elected during open enrollment is effective January 1, 2024. If you elected supplemental coverage (life or disability) that requires medical underwriting, that coverage is not effective until it is approved and issued by the insurance company. Updated payroll deductions will start with the first paycheck of the new year, which is January 5, 2024. Please make sure to check that your benefits and deductions are correct.

*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.*