

INSTRUCTIONS

- 1) View the Open Enrollment Benefit Guide, Election Form, e-Binder or find general benefit information online at: www.fdl.wi.gov/hr/employee-resources/benefits/. Reach out to Nikki in Human Resources with any questions at 920-322-3623 or nwillner@fdl.wi.gov.
- 2) Complete the 2023 Open Enrollment Election form IN FULL. This includes complete employee information, all election information that applies to you, full dependent information, and all necessary signatures. We do need an elect or waive for every line of coverage. Any missing information will result in the form being returned to you. Please note that the deadline is 11/11/2022.

2023 HIGHLIGHTS

- There are no major changes to the medical plan. We are adding Prudent Rx for specialty medications, those employees affected will be notified.
- We are adding voluntary Accident, Critical Illness, and Hospital Indemnity.
- CarePlus Dental Associates in Fond du Lac is currently searching for an Orthodontist. Currently the closest location is Appleton.

Summary of Benefits & Coverage. Monthly premium rates are included. Please complete and return the enrollment form even if waiving this benefit. You will need to complete all dependent information to ensure coverages even if this was the same in years prior.

Additional things to know:

- If you have a dependent reaching age 26 who is enrolled in the health, dental, or vision, coverage for that dependent will end on the last day of the month in which they turn 26. Your dependent will then be sent COBRA information. If your dependent is unmarried and incapable of self-sustaining employment by reason of Developmental Disability or physical handicap, primarily dependent upon the participant for support and maintenance, they may remain on the plan as your dependent even above the limiting age. Reach out to Nikki in Human Resources.

Flexible Spending

This plan allows pre-tax dollars to be used for certain medical or dependent care expenses in accordance with IRS rules. Because it is a “use it or lose it” plan, those eligible expenses should be estimated conservatively. The maximum amount allowed by law for **Healthcare Flex in 2023 is \$3,050**. The maximum for **Dependent Care Flex is \$5,000**. There is more information about Flexible Spending included in the Benefit Guide and e-Binder on the City’s website.

Other Features

Our health plan includes the option of using **NOVO Health, Teladoc, and Corporate Care Clinic**. More information on all of these features is in the Benefit Guide and d-Binder on the City’s website.

2023 MONTHLY PREMIUMS Monthly rates could be different based on union contract

Health Insurance	Single	Family		
Full-Time Employee	\$116 HRA / \$165 No HRA	\$301 HRA / \$430 No HRA		
Part-Time Employee	\$116 HRA / \$165 No HRA	\$1,438 HRA / \$1,488 No HRA		
Dental Insurance	Single	Employee + Spouse	Employee + Child(ren)	Family
Care Plus	\$39.98	\$79.96	\$89.20	\$147.80
Delta Dental	\$51.96	\$105.84	\$115.72	\$192.06
Vision Insurance	Single	Employee + Spouse	Employee + Child(ren)	Family
Delta Vision	\$6.24	\$12.48	\$12.74	\$18.98