

Auglaize County Open Enrollment

November 1st – November 16, 2020



Flexible Spending Accounts – Contribute pre-tax dollars to a reimbursement account, lowering your taxable income which will increase your spendable income. The money can be used to pay out-of-pocket medical expenses. The 2021 maximum annual contribution is \$2750.

Dental Insurance – Voluntary Dental Insurance will still be available through Superior Dental.

VSP Vision - For a complete list of providers visit www.vsp.com/choice. VSP has some additional benefits including Primary Eye care Program – covers pink eye and other urgent eye care needs.

Disability Insurance – Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

Accident Insurance – Helps offset the unexpected medical expenses, such as emergency room fees, deductibles, and copayments that can result from a fracture, dislocation or other covered accidental injury by paying directly to you on top of health insurance.

Hospital Confinement Insurance – Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans.

Life Insurance – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members. *A helpful rule of thumb to determine the amount of life insurance you may need is to multiply your current salary by five to eight years.*

Critical Illness Insurance – Critical Illness is a lump sum amount that pays directly to you to cover out-of-pocket expenses for Critical Illnesses. Covered Illnesses include Heart Attack, Stroke, Major Organ Transplant, Cancer, End Stage Renal Failure.

****THIS YEAR WILL BE A PASSIVE ENROLLMENT/SELF ENROLLMENT.**

IF YOU ARE NOT MAKING ANY CHANGES AND DO NOT NEED TO SIGN UP FOR FLEX, YOU DO NOT NEED TO DO ANYTHING. YOUR ELECTIONS FROM LAST YEAR WILL CARRY OVER.

****IF YOU ARE SIGNING UP FOR THE FLEXIBLE SPENDING ACCOUNT FOR 2021 YOU DO HAVE TO COMPLETE YOUR ENROLLMENT TO MAKE THAT ELECTION.**

Benefit counselors will NOT be on location this year, if you would like assistance with your enrollment you may contact NWGS at 1-877-825-1130 between the hours of 9:00am-4:30pm. Please reference Auglaize County as your employer.

Northwest Group Services

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www.nwgsonline.com

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