

# Auglaize County Open Enrollment

October 30th – November 17, 2024



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

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

**\*\*Benefit counselors will NOT be on location this year, if you would like to schedule a virtual meeting, please click the link below to access our online calendar to schedule a date and time to meet with a benefits counselor**

Virtual Link: <https://auglaizecounty.timetap.com/>

Self-Enrollment Link: <https://harmony.benselect.com/enroll>

**\*\*IF YOU ARE SIGNING UP FOR THE FLEXIBLE SPENDING ACCOUNT FOR 2025 YOU DO HAVE TO COMPLETE YOUR ENROLLMENT TO MAKE THAT ELECTION.**

**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 2025 maximum annual contribution is \$3,050 with a rollover of \$610.

**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](http://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.

**Northwest Group Services, Inc.**

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