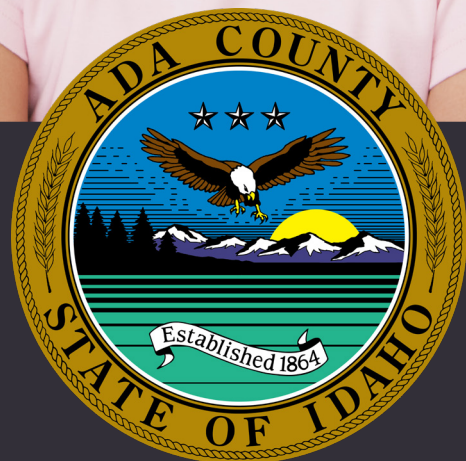


Benefit Summary

Helping you make informed choices about your employee benefits.



October 1, 2018 through September 30, 2019

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This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

Benefits Overview

Ada County is proud to offer a comprehensive benefits package to eligible employees who work 20 hours or more per week. The complete benefits package is briefly summarized in this booklet. You can view plan booklets on the benefits portal.

You share the costs of some benefits (medical, dental and vision), and Ada County provides other benefits at no cost to you (life, accidental death & dismemberment). In addition, there are voluntary benefits with reasonable group rates that you can purchase through Ada County payroll deductions.

Benefits Offered

- » Medical
- » Dental
- » Vision
- » Life Insurance
- » Accidental Death & Dismemberment (AD&D) Insurance
- » Voluntary Life Insurance
- » Short-Term Disability
- » Voluntary Long-Term Disability
- » Flexible Spending Account (FSA)
- » Deferred Compensation Plan 457(b)
- » PERSI Retirement
- » PERSI Choice 401(k)
- » Aflac
- » Paid Time Off

Eligibility

You and your dependents are eligible for Ada County benefits on the first of the month following 30 days of continuous employment.

Eligible dependents are your spouse, children under age 26, or disabled dependents of any age. Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact Human Resources within 30 days.

Employees will electronically enroll in and make changes to their benefits online at AdaCounty.hrintouch.com

Enrolling as a New Hire

You will participate in New Employee Orientation (NEO) generally within the first two weeks of your first day of work. In NEO, you will receive your benefit enrollment information. You will have seven (7) days from NEO to complete your online enrollment at AdaCounty.hrintouch.com and return your required forms to Human Resources. Your benefits will then be in effect on the first day of the month following 30 days of continuous employment.

For example, if you were hired on March 13, your benefits would become effective on May 1.

Required Documents

You must provide documentation that proves the relationship of an eligible dependent. Documents are to be scanned in and uploaded to AdaCounty.hrintouch.com. If your dependent(s) is/are currently enrolled in Ada County benefits, electronic documentation is not required. Below are common documents used to establish proof of eligibility:

- » Tax Returns
- » Birth Certificates
- » Court Documents

Other documents could be acceptable; please contact Human Resources for a more comprehensive list.

Making Changes to Your Enrollment Throughout the Year

You can make certain benefit changes throughout the plan year if something big happens, such as getting married, divorced, having a baby, or dependents losing/gaining coverage. These are examples of “qualified” changes under IRS rules. You **must** log in at AdaCounty.hrintouch.com online, upload any proof of dependent documents, and request the change **within 30 days** of the event. If the online request is not completed **within 30 days** of the event, you will have to wait until the next annual open enrollment period.

If you have a question about whether or not your life event is considered qualified, please contact Human Resources at **208.287.7123** or EmployeeBenefits@adaweb.net.

Medical Benefits

Administered by Regence BlueShield

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention can go a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, they can often be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Ada County.

Ada County offers you a Preferred Provider Organization (PPO) medical plan. With the PPO, you may select where you receive your medical services. If you use in-network providers, your costs will be less.

	In-Network	Out-of-Network
Lifetime Benefit Maximum	No Lifetime Maximum	
Annual Deductible	\$250 individual / \$500 family	\$500 individual / \$1,000 family
Annual Out-of-Pocket Maximum	\$3,500 individual / \$7,000 family	\$7,000 individual / \$14,000 family
Coinsurance	25%	40%
Doctor's Office		
Office Visits—Primary Care	\$20 copay/visit	40% Coinsurance
Office Visits—Specialist	\$40 copay/visit	40% Coinsurance
Wellness Care (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	No charge	40% Coinsurance
Prescription Drugs		
Retail—Generic Drug (30-day supply)	\$15 copay	\$15 copay
Retail—Preferred Brand Name (30-day supply)	\$50 copay after \$250 deductible	\$50 copay after \$250 deductible
Retail—Non-Preferred Brand Name (30-day supply)	\$100 copay after \$250 deductible	\$100 copay after \$250 deductible
Mail Order—Generic Drug (90-day supply)	\$30 copay	\$30 copay
Mail Order—Preferred Brand Name (90-day supply)	\$100 copay after \$250 deductible	\$100 copay after \$250 deductible
Mail Order—Non-Preferred Brand Name (90-day supply)	\$200 copay after \$250 deductible	\$200 copay after \$250 deductible
Speciality Drugs (30-day supply)	\$150 copay after \$250 deductible	\$150 copay after \$250 deductible
Hospital Services		
Emergency Room	25% coinsurance after \$150 copay/visit	25% coinsurance after \$150 copay/visit
Inpatient	25% coinsurance	40% coinsurance
Outpatient Surgery	25% coinsurance	40% coinsurance
Ambulatory Surgical Center	10% coinsurance	40% coinsurance
Ambulance Service	20% coinsurance	20% coinsurance
Mental Health Services		
Inpatient Services	20% coinsurance	40% coinsurance
Outpatient Services	\$20 copay / visit	40% coinsurance
Substance Abuse Services		
Inpatient Services	20% coinsurance	40% coinsurance
Outpatient Services	\$20 copay / visit	40% coinsurance
Other Services		
Maternity Services	25% coinsurance	40% coinsurance
All other maternity hospital/physician services	25% coinsurance	40% coinsurance
Spinal Manipulations (20 spinal manipulations per claimant per plan year)	25% coinsurance	50% coinsurance
Physical, Occupational and Speech Therapy Services	50% coinsurance	80% coinsurance
TMJ and Related Services (\$2,000 lifetime maximum benefit)	25% coinsurance	40% coinsurance
Home Health Care	25% coinsurance	40% coinsurance
Other Services (Artificial limbs and other prosthetic devices; orthotic devices)	25% coinsurance	40% coinsurance

Dental Benefits

Administered by Delta Dental or Willamette Dental

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with one of Ada County's dental benefit plans.

Ada County offers two Idaho dental plan options. Carefully review the Delta Dental PPO plan and the Willamette Dental Group plan to understand your options and determine which one is right for you and your family.

Willamette Dental Group, offers you and your family rich, value-based benefits while you pay predictable, low copays. Here's how the plan works:

- » No deductibles to pay before your dental benefit applies
- » No annual maximum to your dental benefit
- » You pay a low premium
- » You may only receive services from Willamette Dental Group providers

	Delta Dental		Willamette Dental
	In-Network PPO	Out-of-Network Premier	
Annual Deductible	\$25 individual / \$75 family	\$25 individual / \$75 family	\$0
Annual Benefit Maximum	\$1,500	\$1,500	No Maximum Benefits
Preventive Dental Services (cleanings, exams, x-rays)	No cost	20%	\$15 per office visit
Basic Dental Services (fillings, root canal therapy, oral surgery)	20%	30%	\$15 per office visit for fillings; \$60–\$120 copay for Root Canal therapy
Major Dental Services (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	50%	60%	\$80 copay surgical extraction; \$150 copay for crown
Orthodontic Services (Dependent children covered to age 26)	50% Maximum lifetime benefit of \$1,000	50% Maximum lifetime benefit of \$1,000	\$2,000 copay

Delta Dental Plan works like the medical plan PPO. You may visit any licensed dentist; however, you will get the maximum benefit if you visit an in-network provider. When you visit an out-of-network provider, you may pay a higher deductible and/or coinsurance.

Not everyone's personal situation is the same; your family needs may be different from the needs of your coworkers.

In recognition of these differences, we offer two dental plans for you to choose from.

Vision Benefits

Administered by VSP

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

Your coverage from a VSP doctor

Service	In-Network (any VSP provider)	Out-of-Network (any qualified non-network provider of your choice)
Eye Exam — once every 12 months	\$20 copay for exam and/or eyewear	\$20 copay for exam and/or eyewear. Then, the plan pays \$46 and you pay the rest
Lenses — once every 12 months		
Polycarbonate lenses for children — once every 24 months	\$0	Not covered
Single Vision Lenses	\$0	The plan pays \$55 and you pay the rest
Lined Bifocal Lenses	\$0	The plan pays \$75 and you pay the rest
Lined Trifocal Lenses	\$0	The plan pays \$95 and you pay the rest
Frames — once every 24 months	The plan pays \$130 towards your frames or contact lenses and you pay overage	The plan pays \$50 towards your frames or contact lenses and you pay overage
Contact Lenses — once every 12 months if you elect contacts instead of lenses/frames		

No need for an ID card. To take advantage of your VSP vision benefit, simply contact a VSP provider and let them know you have VSP coverage—they handle the paperwork for you.

VSP also offers a hearing aid discount program through its partner, TruHearing. You can enroll in the TruHearing MemberPlus Program by going to www.truhearing.com/vsp/.

VSP has additional discounts available which can be found on the benefits portal.

Life and Accidental Death & Dismemberment Insurance

Insured by Cigna

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump-sum payment if you die while employed by Ada County. The County provides basic life insurance at no cost to you if you are a benefit eligible employee.

Life and Accidental Death & Dismemberment Insurance		
Employee Basic Life Insurance	1x annual salary	up to maximum of \$50,000
Accidental Death Insurance	2x annual salary	up to maximum of \$100,000

Voluntary Life Insurance

Insured by Cigna

You can purchase additional life insurance for you, your spouse and your children. You pay the cost of coverage with after-tax dollars, but you can do so with convenient payroll deductions.

You may purchase life insurance in addition to the company-provided coverage. You may also purchase Life Insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage as a new hire (up to five times your salary with a maximum of \$500,000, and up to \$250,000 for your spouse) without answering medical questions if you enroll when you are first eligible.

Employee—Up to five times your salary; \$500,000 maximum amount in increments of \$10,000

Spouse—Up to \$250,000 in increments of \$10,000

Children 15 days to 26 years—Up to \$10,000 in increments of \$1,000

Voluntary Decreasing Term Life Insurance—Idaho NCPERS Plan

Administered by HealthSmart Benefits

As an eligible PERSI participant, you may also enroll in a voluntary term life insurance program, the Idaho NCPERS Plan. You may enroll at the time you begin working for Ada County or during a special enrollment period, sponsored by the plan. You will receive separate enrollment information about this plan during New Employee Orientation or during the annual NCPERS Open Enrollment period September through November of each year.

Short-Term Disability Insurance

Administered by Cigna

Short-Term Disability (STD) insurance provides income if you become disabled due to an injury or illness and is provided to you at no cost. Benefits begin on the seventh day of any injury, hospitalization or illness and can continue for up to 26 weeks.

Benefit Amounts—60% of weekly covered earnings.

Benefit Maximum—\$1,000 per week

Please contact Human Resources for more details.

Voluntary Long-Term Disability Insurance

Administered by Cigna

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability insurance provides protection for your most valuable asset—your ability to earn an income. Ada County offers the option for employees to enroll in Long-Term Disability insurance (LTD) coverage.

LTD coverage provides income when you have been disabled for 180 days or more. Your benefit is 60% of your monthly earnings, up to \$6,000 per month. This amount may be reduced by other deductible sources of income or disability earnings. You are guaranteed coverage if you enroll as a new hire. If you wait to enroll, you will have to go through the evidence of insurability process that ensures you are in good health before benefits are issued.

Flexible Spending Accounts (FSAs)

Administered by Peak1 Administration

You can save money on your healthcare and/or dependent care expenses with an FSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

Healthcare Spending Limit	\$2,650
Dependent Care Spending Limit	\$5,000

Peak1 Administration is the administrator of two individual Flexible Spending Accounts—one for healthcare expenses and one for dependent childcare and elder care expenses. You can enroll in one or both FSAs. You use each account separately, but they work similarly.

Here's How an FSA Works

1. You decide the annual amount you want to contribute to either or both FSAs based on your expected healthcare and/or dependent childcare/elder care expenses.
2. Your contributions are deducted from each paycheck before income and Social Security taxes, and deposited into your FSA.
3. You can pay with the Healthcare FSA **debit card** for eligible healthcare expenses. For dependent care, you pay for eligible expenses when incurred, and then submit a reimbursement claim form or file the claim online.
4. You are reimbursed from your FSA. So, you actually pay your expenses with tax-free dollars.

Ada County Deferred Compensation 457(b) Plan

Empower Retirement Services® is the administrator and recordkeeper for the Ada County Deferred Compensation 457(b) Plan. With the Deferred Compensation 457(b) Plan, you contribute a percentage of your pay and the County will match your contributions up to 3% of your annual salary. You can select from a robust lineup of funds for your account investments, including target date funds that make managing your investments a lot easier. They are timed to the date you plan to retire and are professionally managed by a financial advisor.

Contribution Limits

There are IRS limits on how much you can contribute to the PERSI Choice Plan 401(k) and the Ada County Deferred Compensation 457(b) Plan. When you contribute to both the Choice Plan 401(k) and Ada County's Deferred Compensation 457(b) Plan, you may contribute the maximum contribution amount (\$18,500) to each plan type for a total contribution of \$37,000 in 2018. The \$18,500 maximum contribution to the Deferred Compensation 457(b) Plan includes Ada County's contribution. If you will be age 50 or older in 2018, you may also make additional catch-up contributions. You can make an additional catch-up contribution of up to \$6,000 to each plan for a total catch-up contribution of \$12,000 and an overall contribution maximum of \$49,000. Please note the IRS can change these contribution amounts each year. Annual cost-of-living increases may occur.



PERSI Plans

PERSI Base Plan

Participation in the PERSI Base Plan is mandatory. The Base Plan is a pension plan, designed to provide long-term benefits when you choose a career in public service. The County makes sizable contributions on your behalf. These are combined with your pretax contributions to provide a valuable source of future income. You are fully vested in the Base Plan after five years of credited service.

The Base Plan offers three types of retirement:

- » Service retirement
- » Early retirement (including the rule of 80/90, which means you may receive an unreduced retirement allowance if your years of credited service, plus your age equal 90 (general members) or 80 (law enforcement/EMS)).
- » Disability retirement

Your PERSI Base Plan Benefits Contributions

Contribution Rates Through June 30, 2019

	County Contributions	Employee Contributions
General members	11.32% of annual salary	6.79% of annual salary
Law Enforcement/EMS members	11.66% of annual salary	8.36% of annual salary

Contribution Rates Beginning July 1, 2019

	County Contributions	Employee Contributions
General members	11.94% of annual salary	7.16% of annual salary
Law Enforcement/EMS members	12.28% of annual salary	8.81% of annual salary

PERSI Choice Plan 401(k)

Participation in the Choice Plan is totally voluntary, but you must be eligible for the Base Plan in order to participate. With the Choice Plan 401(k), you set aside a percentage of your income on a pretax basis. You can invest those contributions in a variety of investment options, although your funds will default into the PERSI Total Return Fund if you do not actively invest in other funds. You can also roll money over from another eligible retirement savings plan into the Choice Plan 401(k). Although it is not encouraged, you do have access to the money in your Choice Plan 401(k) through loans or withdrawals, although you will pay taxes on the amount (if under age 59½) in addition to regular income taxes. You may also pay a 10% early-withdrawal penalty.

Aflac Supplemental Programs

Aflac pays cash benefits directly to you if you or an immediate family member is injured in an accident or becomes sick. Aflac pays regardless of any other benefits you may receive. You pay for Aflac coverage with after-tax dollars through convenient payroll deductions.



Paid Time Off

When you need a few days away, Ada County understands. Whether you are taking time off to be with family and friends, or you're trying to beat an illness, sick time, vacation time or holidays are available so you can get paid while you're away. Or, if you don't need all of your sick time, you can save it to help you pay for health insurance when you stop working for the County.

Holidays

Ada County recognizes 10 paid holidays each year:

- » New Year's Day
- » Martin Luther King, Jr. Day
- » Presidents' Day
- » Memorial Day
- » Independence Day
- » Labor Day
- » Columbus Day
- » Veterans Day
- » Thanksgiving Day
- » Christmas Day

Sick Leave Policy

The County offers a sick leave policy separate from time off for vacation. The County's policy is designed to be there for you when you need it, but it also offers some rewards if you find you don't need to use the time off.

Eligibility—You are eligible for sick leave if you regularly work 20 hours or more each week.

Rate at which your sick time builds—Generally, you accrue up to a maximum of 3.7 hours every pay period, unless you are an EMS field employee, and then you accrue up to a maximum of 4.43 hours.

Sick Leave "Sweep"—If you accumulate a balance that is more than 240 hours at the end of the last pay period of the fiscal year (varies between September 18 and September 30, depending on the year), any hours you accumulated over 240 hours will be partially credited as a dollar amount to a Post-Employment Health Plan account through Nationwide that will help you pay for insurance premiums after you stop working for the County. That credit is paid at 40 cents on the dollar.

When you can use your sick time—You can use your sick time as soon as it is available. If you need to use 8 hours for a sick day after it is earned, it is yours to take. But remember, if you use it up and you become ill, you will have to use your vacation time or take time without pay, if approved.

Vacation Leave

Eligibility for paid vacation leave begins as the leave is accrued from the first day of employment. Benefit-eligible employees, who regularly work twenty (20) or more hours per week, will accrue vacation leave at the rate of .0462 x total paid hours per biweekly pay period (up to 3.7 hours).

Rate at which your vacation time builds

The amount of vacation time you accrue is tied to your years of continuous service with the County. Amounts are listed in the table provided.

Years of Continuous Service	Rate (multiplied by total paid hours up to max)	Maximum Accrual
Benefit-Eligible Employees		
0–4 years	0.0462 Approx. 96 hours/year for full-time employee	3.7 hours per 80 hour biweekly pay period; 192 hours total
5–9 years	0.0577 Approx. 120 hours/year for full-time employee	4.62 hours per 80 hour biweekly pay period; 240 hours total
10–14 years	0.0692 Approx. 144 hours/year for full-time employee	5.54 hours per 80 hour biweekly pay period; 288 hours total
15–19 years	0.0807 Approx. 168 hours/year for full-time employee	6.47 hours per 80 hour biweekly pay period; 336 hours total
20 years +	0.0923 Approx. 192 hours/year for full-time employee	7.39 hours per 80 hour biweekly pay period; 384 hours total
EMS Field Personnel		
0–4 years	0.0846 Approx. 176 hours/year	6.77 hours per biweekly pay period; 272 hours total
5–9 years	0.0962 Approx. 200 hours/year	7.70 hours per biweekly pay period; 320 hours total
10–14 years	0.1077 Approx. 224 hours/year	8.62 hours per biweekly pay period; 368 hours total
15–19 years	0.1192 Approx. 248 hours/year	9.54 hours per biweekly pay period; 416 hours total
20 years +	0.1308 Approx. 272 hours/year	10.47 hours per biweekly pay period; 464 hours total

Employee Contributions for Benefits

Benefit Plan	Biweekly Rate
Medical	
Employee	\$17.50
Employee + Spouse	\$100.00
Employee + Child(ren)	\$55.00
Employee + Spouse + Child(ren)	\$110.00
Delta Dental	
Employee	\$0.00
Employee + Spouse	\$15.00
Employee + Child(ren)	\$20.00
Employee + Spouse + Child(ren)	\$32.50
Willamette Dental	
Employee	\$0.00
Employee + Spouse	\$15.00
Employee + Children	\$20.00
Employee + Spouse + Child(ren)	\$32.50
Vision	
Employee	\$0.00
Employee + Spouse	\$3.00
Employee + Children	\$4.00
Employee + Spouse + Child(ren)	\$6.50

Rates based on \$10,000 of benefits Maximum Accrual		
	Age	Rate
Voluntary Life Insurance	Less than 20	0.50
	20–34	0.70
	35–39	0.90
	40–44	1.30
	45–49	1.90
	50–54	3.10
	55–59	4.90
	60–64	7.60
	65–69	12.80
	70–74	24.30
	75+	49.10
Rates based on \$100 of Coverage		
LTD Insurance	Less than 30	.144
	30–34	.167
	35–39	.205
	40–44	.341
	45–49	.568
	50–54	.887
	55–59	1.182
	60–64	1.258
	65–69	1.303
	70–74	1.341
		75+



Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below:
Human Resources at **208.287.7123** or **employeebenefits@adaweb.net**.

Benefit	Administrator	Phone	Website/Email	Other
Medical	Regence BlueShield	866.240.9580	www.Regence.com	Attn: ASO Correspondence, Intake and Appeals P.O. Box 2998 Tacoma, WA 98401-2998
Dental	Delta Dental of Idaho	208.489.3580	www.deltadentalid.com	fax: 208.344.4649
Vision	Vision Service Plan	800.877.7195	www.vsp.com	
FSA	Peak1 Administration	866.315.1777	peak1.wealthcareportal.com	fax: 855.495.3669
COBRA	WageWorks	888.678.4881	www.wageworks.com	
Life Insurance and Disability	Cigna	800.362.4462	www.mycigna.com	
Idaho NCPERS Plan	HealthSmart Benefits	800.525.8056	NCPERSVoluntaryLife.com/persi NCPERS@healthsmart.com	
Aflac Voluntary Benefits	Aflac	208.724.6713	Kelly_Foster@us.aflac.com	
Pension and 401(k)	PERSI	208.334.3365 800.451.8228	www.persi.idaho.gov	
Deferred Compensation Plan 457(b)	Empower Retirement	800.701.8255	www.empower-retirement.com stephanie.henry@empower-retirement.com	Stephanie Henry, Retirement Plan Advisor 844.446.8658 ext. 20434



PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 877.KIDS.NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 866.444.EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2018. Contact your State for more information on eligibility.

ALABAMA – Medicaid http://myalhipp.com 855.692.5447	KENTUCKY – Medicaid http://chfs.ky.gov/dms/default.htm 800.635.2570
ALASKA – Medicaid The AK Health Insurance Premium Payment Program http://myakhipp.com/ 866.251.4861 CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx	LOUISIANA – Medicaid http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 888.695.2447
ARKANSAS – Medicaid http://myarhipp.com 855.MyARHIPP (855.692.7447)	MAINE – Medicaid http://www.maine.gov/dhhs/ofi/public-assistance/index.html 800.442.6003 TTY: Maine relay 711
COLORADO – Medicaid and CHIP Health First Colorado (Colorado's Medicaid Program) https://www.healthfirstcolorado.com Member Contact Center: 800.221.3943 State Relay 711 Child Health Plan Plus (CHP+) Colorado.gov/HCPF/Child-Health-Plan-Plus Customer Service: 800.359.1991 State Relay 711	MASSACHUSETTS – Medicaid and CHIP http://www.mass.gov/eohhs/gov/departments/masshealth 800.862.4840
FLORIDA – Medicaid http://flmedicaidprecovery.com/hipp 877.357.3268	MINNESOTA – Medicaid http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp 800.657.3739
GEORGIA – Medicaid http://dch.georgia.gov/medicaid Click on Health Insurance Premium Payment (HIPP) 404.656.4507	MISSOURI – Medicaid http://www.dss.mo.gov/mhd/participants/pages/hipp.htm 573.751.2005
INDIANA – Medicaid Healthy Indiana Plan for low-income adults 19-64 http://www.in.gov/fssa/hip/ 877.438.4479 All other Medicaid http://www.indianamedicaid.com 800.403.0864	MONTANA – Medicaid http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP 800.694.3084
IOWA – Medicaid http://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp 888.346.9562	NEBRASKA – Medicaid http://www.ACCESSNebraska.ne.gov Phone: 855.632.7633 Lincoln: 402.473.7000 Omaha: 402.595.1178
KANSAS – Medicaid http://www.kdheks.gov/hcf 785.296.3512	

NEVADA – Medicaid
http://dwss.nv.gov 800.992.0900
NEW HAMPSHIRE – Medicaid
https://www.dhhs.nh.gov/ombp/nhphp/ Phone: 603.271.5218 Hotline: NH Medicaid Service Center at 888.901.4999
NEW JERSEY – Medicaid and CHIP
Medicaid: http://www.state.nj.us/humanservices/dmahs/clients/medicaid 609.631.2392 CHIP: http://www.njfamilycare.org/index.html 800.701.0710
NEW YORK – Medicaid
https://www.health.ny.gov/health_care/medicaid/ 800.541.2831
NORTH CAROLINA – Medicaid
https://dma.ncdhhs.gov 919.855.4100
NORTH DAKOTA – Medicaid
http://www.nd.gov/dhs/services/medicalserv/medicaid 844.854.4825
OKLAHOMA – Medicaid and CHIP
http://www.insureoklahoma.org 888.365.3742
OREGON – Medicaid
http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html 800.699.9075
PENNSYLVANIA – Medicaid
http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm 800.692.7462
RHODE ISLAND – Medicaid
http://www.eohhs.ri.gov 855.697.4347

SOUTH CAROLINA – Medicaid
http://www.scdhhs.gov 888.549.0820
SOUTH DAKOTA – Medicaid
http://dss.sd.gov 888.828.0059
TEXAS – Medicaid
http://gethipptexas.com 800.440.0493
UTAH – Medicaid and CHIP
Medicaid: https://medicaid.utah.gov CHIP: http://health.utah.gov/chip 877.543.7669
VERMONT – Medicaid
http://www.greenmountaincare.org 800.250.8427
VIRGINIA – Medicaid and CHIP
Medicaid: http://www.coverva.org/programs_premium_assistance.cfm 800.432.5924 CHIP: http://www.coverva.org/programs_premium_assistance.cfm 855.242.8282
WASHINGTON – Medicaid
http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program 800.562.3022, ext. 15473
WEST VIRGINIA – Medicaid
http://mywhipp.com/ 855.MyWHIPP (855.699.8447)
WISCONSIN – Medicaid and CHIP
https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf 800.362.3002
WYOMING – Medicaid
https://wyequalitycare.acs-inc.com 307.777.7531

To see if any other states have added a premium assistance program since January 31, 2018, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
866.444.EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
877.267.2323, Menu Option 4, Ext. 61565

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Notes

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This benefit summary prepared by



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