

St. Mary's County Government

2025 - 2026 Open Enrollment

Health & Supplemental Benefit Plans

May 2025

Bolton



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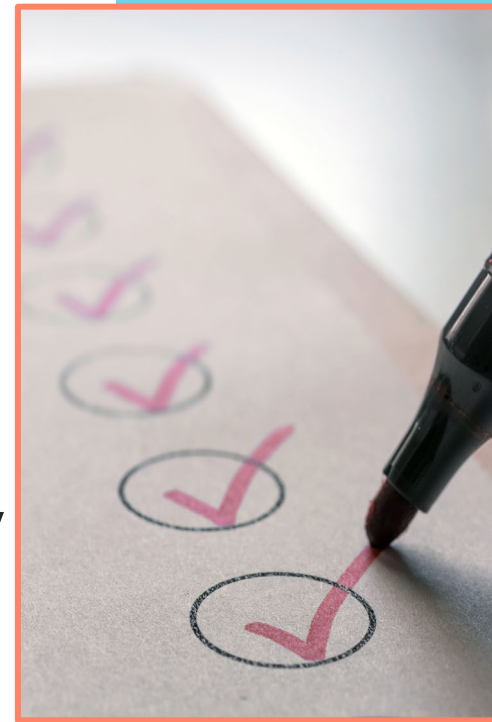
15 **Supplemental Benefits: Unum Whole Life with Long-Term Care**

Open Enrollment Highlights

What to know for the new plan year

- Your participation is **optional**, but encouraged
- Open Enrollment is **May 6 – 20** on bswift
- Elections become effective **July 1, 2025**
- **No Changes** to Medical, Dental, or Vision Plan Coverages
- **No Changes** to Medical or Vision rates, slight increase to Dental rates
- Re-enroll in your **Flexible Spending Account(s)**
- Verify or update your **beneficiaries**
- **Incentive Payment** for declining Medical coverage – **must enroll annually** on bswift

Employee Status	Per pay – 24 pays	Annual
Full time	\$40	\$960
RPT 30-39 hours per week	\$30	\$720
RPT 20-29 hours per week	\$25	\$600
Variable Hour 30+ per week	\$25	\$600



Enrollment Process and Support

Enrollment platform - bswift

- All employees must make elections on bswift
- Access through the Employee Portal – see benefits guide
- Update your beneficiary for Life Insurance(s)!
- Enrollment is personalized to your options and costs
- Process can take 10 to 30 minutes to enroll
- Information on all plans can be found:
 - ✓ on each benefit enrollment page
 - ✓ in bswift library
 - ✓ in Benefit Guide
- bswift is used throughout the year for life event changes
- Receive a confirmation of your elections by email

bswift®



Enrollment Process and Support

Bolton Decision Support Specialists (DSS's)

- Have Benefit Questions? Visit a DSS onsite Today through May 20
 - Each DSS is specifically trained on your benefits & the bswift system
 - Self-service computer lab & assistance
- Human Resources Office - Potomac Building - 3rd Floor
 - May 8 from 10:00 am to 7:00 pm
 - May 12, 13, and 20 from 9:00 am to 5:00 pm
 - May 14, 16, and 19 from 7:00 am to 4:00 pm
- Department of Public Works
 - May 16 and 20 – Building Services 8:00am-5:00pm
 - May 10, 14, 15, and 20 – Highway Assembly Room 8:00am-5:00pm
- Other Locations: Sheriff, Corrections, EMS
- Call Center: 11:00am-8:00pm
- Go to: go.oncehub.com/smcg or scan the QR code for an appointment!

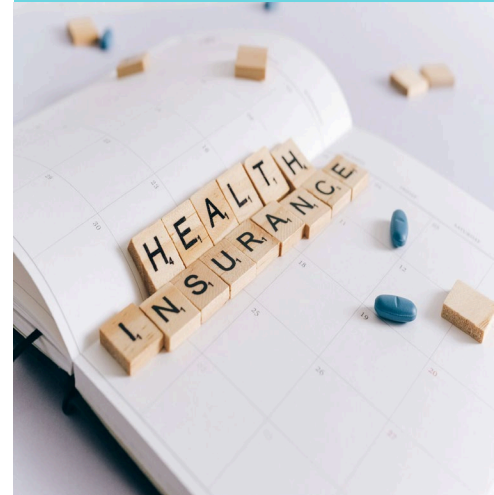
Schedule Early: *Winners selected DAILY during OE* to receive a \$25 gift card →



Medical, Dental, & Vision Plans

CareFirst Health Insurance

- **Medical**
 - **HMO Open Access/Rx**
 - All employees are eligible to enroll including temporary employees working at least 30 hours per week
 - No out-of-network benefits
 - **BlueChoice Advantage/Rx**
 - Full-and regular part-time employees are eligible to enroll
 - In-network coverage and out-of-network coverage with increased out-of-pocket cost
- **Dental: Preferred Dental PPO plan** – both in and out-of-network benefits
 - The dental plan annual maximum is \$1,500
 - The orthodontia lifetime maximum \$1,000
 - Coverage is available for night guards
- **Vision: Davis Vision Network**
 - Includes benefits for WellVision Exam
 - Up to 200 styles of no-cost Frames (Davis collection)
 - Single/Bifocal/Trifocal lenses and contact lens allowance



St. Mary's Health Center

Since July 2024



Marathon
Health™

Services Available

- Annual physical exams
- Chronic condition management
- Full-scope family medicine
- Men's & women's health
- Mental health resources
- No cost on-site lab work
- School and sports physicals
- Low and no cost select on-site medications
- Sick and urgent care



Clinic Information

- 23000 Moakley Street | #202 | Leonardtown
- Phone: 240-744-1100
- Website: marathon.health/smc

Life & Disability Insurances

Term Life and Long-Term Disability

- **Basic Life and AD&D and Supplemental Life** – Minnesota Life
 - Basic Life and AD&D – 1x Annual Earnings up to \$150,000, paid for by the County
 - Supplemental Life & Optional AD&D
 - Requires Evidence of Insurability
 - Employee, Spouse and Dependent Child coverage
- **Long-Term Disability** – Madison National Life
 - Paid for by the County
 - 180-day elimination period
 - Pays 60% of monthly earnings up to \$5,000 maximum



Additional Health Benefits

Flexible Spending, Wellness, ID Theft

- Flexible Spending Accounts – Voya
 - You must re-enroll to continue participation in the FSAs
 - Carryover up to \$660 in unspent healthcare FSA to the new plan year
 - HCFSAs - \$3,300 annual maximum election
 - Dependent Care FSA - \$2,500 single, \$5,000 married maximum election
- Additional Benefits – provided by St. Mary's County
 - Employee Wellness Program
 - Employee Assistance Program (AllOne Health)
 - Identity Theft (Allstate)
 - See benefit guide for more details





Accident Insurance

The Standard

Pays cash directly to you for covered injuries and treatments

- **What is Accident Insurance?**
 - Pays you for covered injuries, treatments, emergency and hospital care, accidental death or dismemberment
 - Payment schedule based on severity of injury and services received
 - \$50 Wellness Benefit
- **Is Accident Insurance right for me?**
 - Most accidental injuries are not work-related and not covered by worker's compensation
 - Accidents are the 4th leading cause of death in the U.S.*
 - Lead an active lifestyle? Have children in sports?
 - You can cover yourself, your spouse, and your children
- **When should I purchase Accident Insurance?**
 - Available during open enrollment or a qualifying life event
 - New coverage is effective 7/01/2025



*<https://www.cdc.gov/nchs/fastats/leading-causes-of-death.htm>



The Standard Accident Insurance

Pays cash directly to you for covered injuries and treatments

Benefits
are
payable
for:



Fractures,
dislocations, cuts
and burns



Concussions, MRI's
eye injuries, and
CAT scans



ER and Urgent Care visits,
ambulance services, and
hospitalizations



Physical Therapy
and follow-up visits



Hospital
Confinement caused
by accident



Wellness procedures,
including COVID-19
testing

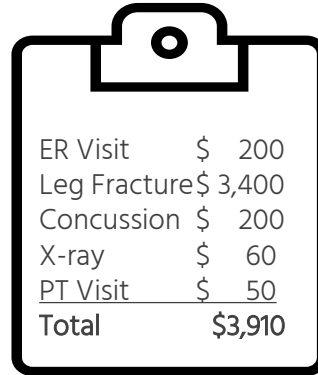


Accident Insurance The Standard

Pays cash directly to you for covered injuries and treatments

How it works:

While hanging holiday lights on his house, Clark slipped and fell off the ladder. A trip to the ER for head and leg injuries, and the X-ray indicated surgical leg repair, plus a concussion. The Accident policy covered his out-of-pocket costs, and then some!



ER Visit	\$ 200
Leg Fracture	\$ 3,400
Concussion	\$ 200
X-ray	\$ 60
PT Visit	\$ 50
Total	\$3,910

Coverage Level	Per pay: 24 pays
Employee	\$7.15
Employee & Spouse	\$11.19
Employee & Child(ren)	\$13.50
Family	\$21.15





Critical Illness Insurance

The Standard

A health care emergency fund

- **What is Critical Illness Coverage?**
 - Pays a lump sum benefit upon diagnosis
 - Coverages range from \$10,000 up to \$30,000
 - Spouse coverage available up to employee amount elected
 - Children up to age 26 are automatically covered at 100% of EE amount
- **Is Critical Illness Coverage right for me?**
 - Your family health history can increase your risk of a critical illness
 - Even with medical insurance, there will be out-of-pocket expenses
 - Over 60% of all bankruptcies are tied to medical expenses
- **When should I purchase this coverage?**
 - Rates lock in at time of purchase
 - Rates are based on age and tobacco use
 - No health questions to enroll
 - No pre-existing condition limitations





Critical Illness Insurance

The Standard

Product in Action

Covered Cancer Diagnosis example:

Donna beat cancer, but there were many costs she didn't expect. On top of the deductibles, copays, and lost wages, she had expenses like travel and lodging, alternative treatments, diets, and wigs. Also, her spouse missed work to help care for her. Thankfully, the Critical Illness Policy provided **\$10,000** in a lump sum leaving extra money to use as needed.

Best of all, she is cancer free!

Out of Pocket	\$1,100
Transportation	\$ 750
Lodging for Family	\$1,350
Alt Treatment and Diets	\$2,000
Lost wages	<u>\$3,500</u>
Total	\$8,700
Critical Illness Benefit	<u>\$10,000</u>
Additional cash	\$ 1,300



The Standard Critical Illness Insurance

A health care emergency fund

Important to Know:

- Covered Conditions
 - ✓ Heart attack, Stroke, Cancer, Paralysis, Advanced MS, ALS
 - ✓ Major organ failure, End-stage renal failure, Coma
 - ✓ Advanced Alzheimer's, Bone Marrow transplant, more
- 21 separate covered children's diseases
- **\$100** Health Maintenance Benefit
- Pays **re-occurrence** (50%) and additional occurrence benefits
- Lock in rates before future rate increases
- A **\$10,000 policy**, non-tobacco user, costs per pay →

\$10,000 Policy – Non-tobacco	
Age at Issue	Per pay 24 pays
Age 18 to 24	\$1.95
Age 25 to 29	\$2.35
Age 30	\$2.85
Age 40	\$4.65
Age 50	\$7.45
Age 60	\$12.40



Hospital Indemnity Insurance

Because hospitalizations are expensive

- Many covered hospital stays are predictable
 - For example, childbirth or scheduled surgery
- Others are the result of accidents or serious illnesses
- On average, the cost of a 3-day hospital stay is \$30,000*
- Protect your Health Savings Account (HSA)
- No benefit waiting period
- Premium Waived if confined to Hospital 30+ Days
- There are no health questions to enroll
- You can cover yourself, your spouse, and your children
- \$100 Wellness Benefit – per calendar year for each insured



*<https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs>



Hospital Indemnity Insurance

The Standard

Product in Action

How it works:

Anne was ready to deliver baby boy number three, the same as her last two. When surprise, baby #3 just didn't want to join the outside world - so a C-section was performed.

The admission benefit was \$1,000 and four days in the hospital added \$400. The extra money meant that her spouse could take time off to watch the older boys. And there was still money left over for newborn expenses.



Hospital Admission	\$1,000
4-day Stay	<u>\$ 400</u>
Total for a covered hospitalization	\$1,400



Hospital Indemnity Insurance

The Standard

Because hospitalizations are expensive

Policy Benefits:

- Hospital Admission \$1,000/year*
- Hospital Confinement \$100/day^
- Hospital CCU+ Admission \$500/year*
- CCU+ Confinement \$50/day^
- Health Maintenance \$100/year

Coverage Level	Per Pay – 24 Pays
Employee	\$6.56
Employee & Spouse	\$11.42
Employee & Child(ren)	\$9.33
Family	\$16.52

*Hospital Admission Benefit – once per calendar year

^Hospital Confinement Benefit – maximum 15 days per stay

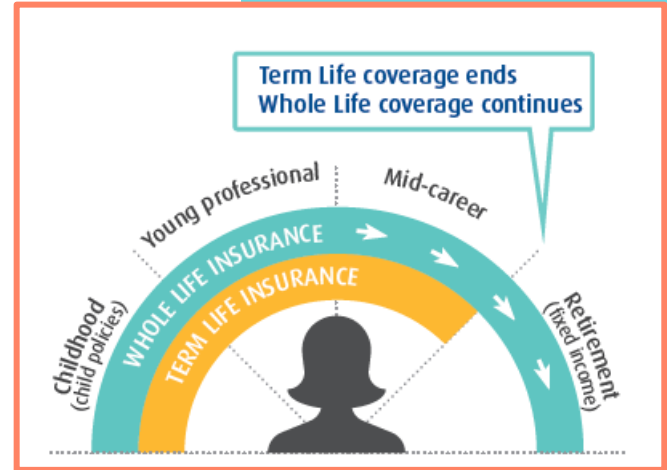
+Critical Care Unit (CCU) payable in addition to Hospital Admission and Confinement



Unum Whole Life Insurance with Chronic Care

What is Whole Life Insurance?

- Term vs. Permanent Policies
- A Whole Life policy **grows with you** – 3.75% Interest
- Rates guaranteed to never change
- You can cover yourself, your spouse, and your children
- Do you know someone who needed Chronic Care?
- Loss of two or more “**Activities of Daily Living**” or ADLs
- Traditional LTC policies are “use it or lose it”





Unum Whole Life Insurance with Chronic Care

No more “use-it-or-lose-it” life insurance

Here’s how the policy works:

- Select a policy that meets your needs and your budget
- Rates are guaranteed to never change
- The Death Benefit covers you beginning on the issue date, 7/1/2025
- Over time, your policy also develops a Cash Value
- Because of the Cash Value, you have three options
 - ✓ Keep paying and your beneficiary will receive your death benefit
 - ✓ Cancel your life insurance and receive a check for the Cash Value
 - ✓ Choose a Paid-Up policy (payments stop, but the policy doesn’t)
- Cash & Paid-Up values increase over time – 3.75% guaranteed interest rate





Unum Whole Life Insurance with Chronic Care

Here's how the Chronic Care rider works:

- The Chronic Care Rider provides a monthly benefit of 6% or a one-time lump sum payment of 50% of the death benefit, your choice.
- While care provided in a nursing home, assisted living, home health care or adult day care is covered it is not required that treatment be in one of these facilities. Also, pays for care at your home or provided by a family member.
- You are eligible if you require substantial supervision due to severe cognitive impairment or inability to perform at least two of the six Activities of Daily Living (ADLs).
- The ADLs are bathing, dressing, eating, continence, toileting, transferring, and severe cognitive impairment.



Questions?

Schedule your **Decision Support**

appointment at go.oncehub.com/smcg →
or scan the QR code



← Check out the **Digital Postcard**
Everything you need to know
in one place!



Remember the Open Enrollment window
closes midnight **Tuesday, May 20**



Other **questions?**

Email service@boltonusa.com