



DAUPHIN COUNTY Benefits Guide 2025

(NON-UNION, AFSCME, CID, TEAMSTERS CAP, TEAMSTERS CRNP, TEAMSTERS DCP, CAPT/LTS)

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Introduction

This guide highlights the main provisions of Dauphin County's Benefit Program available to benefit eligible employees and is subject to the terms of contracts and other legal documents. It is intended to assist you as you enroll in your benefit programs. All the information contained in the guide is also available on the Dauphin County Connect (SharePoint) intranet. Employees who are married, should discuss coverage options with their spouses and should check details of their spouses' coverage before making any decisions.

Where this guide and the official contracts and plan documents vary in the description of the plans, contracts and the plan documents are the final authority.

This guide is a summary description of benefits, which may be subject to change. The language in this guide does not imply a contract or assurance of employment or compensation.

Benefit Effective Date

Full-time employees are eligible to receive benefits coverage as part of their compensation. **Employees must enroll in Oracle within the first 30 days from their hire date. The benefit effective date is the 1st of the month following 60 days of full-time employment. If you fail to enroll within the required timeframe you will default to the \$800/\$1600 plan with single medical coverage, single dental and vision coverage and will be required to wait until the next open enrollment period to change your coverage.**

Benefit Eligibility:

Full-time Employees

A full-time benefit eligible employee is one who is regularly scheduled to work 37.5 or more hours per week in an established full-time position.

Part-time Employees

Part-time employees are only eligible to participate in the Deferred Compensation Plan, the Employee Assistance Program (EAP) and the Transportation Program.

Dependents

- Spouses
- Newborn children
- Children under 26 years of age, unless otherwise extended pursuant to applicable state or federal law
- Children legally placed for adoption
- Legally adopted children
- Stepchildren
- Children of a legal guardian who has assumed the financial responsibility for the children
- Children awarded coverage pursuant to an order of court

Grandchildren, sisters, brothers, nephews, etc. are only eligible under an employee's group plan if the applicant is the adoptive parent or legal guardian.

To be eligible for dependent coverage, proof that dependents meet the above criteria is required to be uploaded in Oracle to your Document of Records, such as court documents, birth certificates, social security cards, marriage certificates, etc.

Medical Coverage: CAPITAL BLUE CROSS (CBC)- Dependent Coverage until age 26.

WEB ACCESS: www.capbluecross.com. To create an account. Click on “Logon” at the top right and select register; then follow the instructions.

You can also download the App: [AlwaysOn Wellness](#) to access your Capital Blue Cross account information.

Dauphin County offers three medical coverage plans through Capital Blue Cross.

DEDUCTIBLE/COPAY PLAN: The first two options are Deductible/Copay Plans. These plans combine comprehensive coverage and preventative care services. These plans have deductibles and copays associated with costs. These plans give employees the freedom to choose any physician, specialist or hospital and have coverage for in-network providers. A deductible is a predetermined amount of money that must be satisfied (paid) by the employee prior to the insurance paying for any medical services. Deductible charges apply to the cost of your medical care. Preventative services are not subject to deductibles. No one person in your plan will ever pay more than the individual deductible amount. The family works together to satisfy the family deductible amount. Once the family deductible is met, anyone in the family that has medical services will be covered 100% outside of any copay charges.

Medical \$400/\$800 Deductible/Copay Plan- This plan has a higher premium sharing amount and a lower deductible level. This plan works well for employees and/or family members who have frequent doctor and specialist visits.

Medical \$800/\$1600 Deductible/Copay Plan- This plan has lower premium sharing amounts and a higher deductible level. This plan works well for employees and/or family members who do not have frequent doctor and specialist visits.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP): The third option is the High Deductible Health Plan (HDHP). This plan also combines comprehensive coverage and preventative care services. It has a large deductible for all services. There are no co-pays or coinsurance through this plan. Same as the deductible/copay plans, this plan gives employees the freedom to choose any physician, specialist or hospital and has coverage for in-network providers. A deductible is a predetermined amount of money that must be satisfied (paid) by the employee prior to the insurance paying for any medical services. Deductible charges apply to the cost of your medical care. Preventative services are not subject to deductibles. Deductible charges continue for all members of the family until the family deductible is met. One person in your plan may satisfy the family deductible or a combination of family member charges may work together. Once the family deductible is met, anyone in the family that has medical services will be covered at 100%.

Medical HDHP \$1650/\$3300 This plan has premium sharing amounts that fall between the other two plans offered but has the highest deductible level. The High Deductible Health Plan works well for employees who have both frequent/non frequent doctor and specialist visits. Employees in this plan are enrolled in the Health Savings Account (HSA). Employees decide how much to fund into your HSA, through pre-tax payroll deductions. The County will also fund a portion for you. This plan is also good for employees who wish to prepare for retirement because you can overfund the account through their HSA contributions.

PLAN DESIGNS AND PREMIUM SHARING OPTIONS:

All employees will be required to choose a plan option that best suits you and your family. Premium Sharing will be deducted on a pre-tax basis over 26 pay periods. The County has 5-coverage levels.

Single = Employee only

EE+Spouse = Employee and Spouse

EE+ Child = Employee plus 1 child

EE+Children = Employee plus more than 1 child

Family = Employee, Spouse and child or children

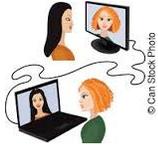
Medical \$400/\$800 PPO Deductible/Copay Plan		
Coverage Level	Employee Monthly Contributions	Per Pay
Single	\$90.00	\$41.54
EE+ Spouse	\$135.00	\$62.31
EE + Child	\$135.00	\$62.31
EE + Children	\$270.00	\$124.62
Family	\$270.00	\$124.62
Medical \$800/\$1600 PPO Deductible/Copay Plan		
Coverage Level	Employee Monthly Contributions	Per Pay
Single	\$30.00	\$13.85
EE + Spouse	\$60.00	\$27.69
EE + Child	\$60.00	\$27.69
EE + Children	\$90.00	\$41.54
Family	\$90.00	\$41.54
Medical HDHP \$1650/\$3300		
Coverage Level	Employee Monthly Contributions	Per Pay
Single	\$45.00	\$20.77
EE + Spouse	\$90.00	\$41.54
EE + Child	\$90.00	\$41.54
EE + Children	\$135.00	\$62.31
Family	\$135.00	\$62.31
Includes \$825.00/\$1650.00 County Contribution		

Dual coverage is not permitted by married County employees. Dependents are eligible for medical and prescription coverage until age 26.

Prescription Coverage: CAPITAL BLUE CROSS (CBC)

Dauphin County provides prescription coverage through a 3-Tier program. The program is administered by CBC and Prime Medical. You will use the same card for both health and prescription coverages. Our plan is generic mandatory, which means that if there is a generic drug available it will automatically be dispensed. The coverage consists of both retail and mail order options. Please refer to the Benefit Grid on SharePoint for specific copay amounts. You are eligible for a 30, 60- or 90-day option for your prescriptions. You may use mail order or a retail pharmacy for a 90-day prescription.

Please note that if a generic drug is available and YOU WANT the brand drug, you will be responsible for the DIFFERENCE in cost between the brand and the generic drug PLUS the brand co-payment amount. The drug formulary is available online through the CBC website at (www.capbluecross.com).



CBC -VIRTUAL CARE

CBC Virtual Care uses real-time video conference that allows you and your benefit eligible dependents to have face-to-face discussions with board-certified, state-licensed family physicians and dermatologists in a matter of minutes.

CBC Virtual Care provides services for minor illnesses, including but not limited to, the following:

Viral illnesses, external eye problems, headaches, skin and nail conditions, allergies, rashes, sinus infections and cold and flu symptoms.

Access to unlimited services is available 24/7 through your mobile smart phone, tablet, or iPad. **Only employees who participate with the County healthcare coverage through CBC may use CBC Virtual Care.**

HDHP employees: You will be required to pay a charge, therefore, make sure you use your WEX card. Please contact Human Resources and we will reimburse your HSA account for the charges. Proof of payment is required.

Member Services: 1-888-428-2566

Nurse Line: 1-800-452-BLUE

Blue Card Network: 1-800-810- BLUE



SPOUSAL SURCHARGE:

Spousal surcharge is an additional charge for employees who elect to cover their spouses on the County's health care plan even though their spouses have health coverage available through his/her employer.

The \$130.00 monthly spousal surcharge will be deducted from employee's paycheck on a pre-tax bi-weekly basis of \$60.00 per pay over 26 pay periods. The spousal surcharge is waived for spouses married to another employee employed by the County. **In Oracle, you must mark the appropriate box under the Spousal Surcharge section. If a spouse is enrolled in medical coverage and you fail to mark the appropriate box under the Spousal Surcharge section, the surcharge will automatically be applicable until a change is completed and approved in Oracle by Human Resources.**



MEDICAL/PRESCRIPTION OPT OUT PROGRAM:

Employees may choose not to enroll in the medical/prescription plan and receive a monetary incentive in lieu of coverage only if they have other coverage. Employees choosing to participate in the Opt-Out Program are required to **mark the appropriate box under the Medical Opt Out section in Oracle and upload copies of their current insurance ID cards as proof of coverage to your Document of Records EVERY YEAR.**

Please note: Employees who waive coverage and elect coverage under another Dauphin County employee are ineligible for the opt-out incentive.

There are three options for opting out of coverage:

1. **Total** - An employee may totally opt-out of health and prescription coverage (including any eligible dependents) and receive \$2,400.00 annually paid in two increments of \$1,200.00 in June and December. Prorated amounts will be calculated at \$200.00 per month for newly enrolled employees during the year. Employees who terminate coverage will receive a pro-rata amount on their last paycheck.
2. **Dependent** - An employee can enroll into health and prescription insurance at the single coverage level and opt-out coverage for all eligible dependents and receive \$1,800.00 annually paid in two increments of \$900.00 in June and December. Prorated amounts will be calculated at \$150.00 per month for newly enrolled employees during the year. Employees who terminate coverage will receive a pro-rata amount on their last paycheck. Please note you must mark the box(es) **“Who’s covered?”** to show who you are opting out of the coverage.
3. **Family to 2 Party** - An employee that has family coverage may opt-out of family coverage and enroll into two-party coverage and receive \$1,500.00 annually paid in two increments of \$750.00 in June and December. Prorated amounts will be calculated at \$125.00 per month for newly enrolled employees during the year. Employees who terminate coverage will receive a pro-rata amount on their last paycheck. Please note you must mark the box(es) **“Who’s covered?”** to show who you are opting out of the coverage.

The Department of Human Resources reserves the right to make a final determination in any given circumstance or situation. This program is offered and continued at the sole discretion of the Board of Commissioners and may be discontinued at any time.

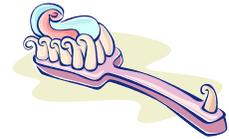
Dental Coverage: UNITED CONCORDIA- Dependent Coverage until age 23

WEB ACCESS: www.UnitedConcordia.com to create an account.

You can also download the App: [United Concordia Dental Mobile](#) to access your United Concordia account information.

Class I Services: Diagnostics & Preventative 100 % covered

- Exams
- All x-rays
- Cleanings & Fluoride Treatments under age 19
- Sealants
- Space Maintainers under age 19
- Basic restorative (fillings)
- Simple Extractions
- Repairs of Crowns, Inlays, Onlays & Dentures
- Implants



Class III: Major Services 50% covered

- Prosthetics (Bridges, Dentures)
- Non-surgical Periodontics
- Surgical Periodontics
- Complex Oral Surgery

Class II Services: Basic Services 80% covered

- Palliative Treatment (Emergency)
 - Endodontic
 - General Anesthesia
 - Inlays, Onlays, Crowns
- Orthodontics: 50% covered**
- Diagnostic
 - Active
 - Retention

Deductible & Maximums:

- \$0.00 deductible per member
- \$2000.00 per calendar year maximum per member
- \$1500.00 lifetime maximum for orthodontics

The maximum benefit for covered services is \$2,000.00 per person per contract year.

Member Services 1-800-332-0366.

DENTAL PREMIUM SHARING:

All employees will be required to choose a coverage option that best suits you and your family. Premium Sharing will be deducted on a pre-tax basis:

Single cost \$4.00 monthly (First check of the month)

Two-party cost \$8.00 monthly (First check of the month)

Family cost \$8.00 monthly (First check of the month)

Dual coverage is not permitted by married County employees.

DENTAL OPT OUT PROGRAM

Employees may choose not to enroll in the dental plan and receive a monetary incentive in lieu of coverage only if they have other coverage. Employees choosing to participate in the Opt-Out Program are required to **mark the appropriate box under the Dental Opt-Out section in Oracle and upload copies of their current insurance ID cards to your Document of Records EVERY YEAR.**

Please note: Employees who waive coverage and elect coverage under another Dauphin County employee are ineligible for the opt-out incentive.

There are two options for opting out of coverage:

1. **Total** - An employee may totally opt-out of dental coverage (including any eligible dependents) and receive \$360.00 annually paid in two increments of \$180.00 in June and December. Prorated amounts will be calculated at \$30.00 per month for newly enrolled employees during the year. Employees who terminate coverage will receive a pro-rata amount on their last paycheck.
2. **Dependent** - An employee can enroll into dental insurance at the single coverage level and opt-out coverage for eligible dependents and receive \$180.00 annually paid in two increments of \$90.00 in June and December. Prorated amounts will be calculated at \$15.00 per month for newly enrolled employees during the year. Employees who terminate coverage will receive a pro-rata amount on their last paycheck.

The Department of Human Resources reserves the right to make a final determination in any given circumstance or situation. This program is offered and continued at the sole discretion of the Board of Commissioners and may be discontinued at any time.

Vision Coverage: DAVIS VISION- Dependent Coverage until age 23

WEB ACCESS: www.davisvision.com to create an account.

You can also download the App: [Davis Vision Member app](#) to access your Davis Vision account information.

One pair of eyeglass lenses **or** one pair of contacts or an unlimited number of disposable contacts (up to \$75.00) is eligible within a benefit period. Please note that you may either use the benefit for eye glasses **OR** contacts per benefit year; you may not use both in the same benefit year. No coordination of benefits with Davis Vision.

100% Covered Services:

- Eye Exam - \$5.00 co-pay then 100%
- Examine with Dilation
- Contact Lens Evaluation and Fitting
- Spectacles- All prescriptions and lenses
- Choice of glass or plastic lenses

Contact Lenses:

- Elective Allowance = \$75.00
- 100% coverage 1 pair of Standard Contact Lenses
- 100% medically necessary contacts with prior approval

Frames:

- In network allowance = \$125.00
- Exclusive Collection of Frames (in lieu of Frame Allowance)
 - Fashion = \$100.00 retail value
 - Designer = \$175.00 retail value
 - Premier = \$200.00 retail value



The copay for examinations is \$5.00. Eye exams and refractions, eyeglass lenses **OR** contact lens prescription and fittings, contact lenses are covered once every 12 months. Eyeglass frames are covered once every 24 months.

Member Services: 1-800-999-5431

VISION PREMIUM SHARING:

All employees will be required to choose a plan design that best suits you and your family. Premium Sharing will be deducted on a pre-tax basis:

Single cost **\$1.00 monthly (First check of the month)**

Two-party cost **\$2.00 monthly (First check of the month)**

Family cost **\$2.00 monthly (First check of the month)**

Dual coverage is not permitted by married County employees.

VISION OPT-OUT PROGRAM: Employees may choose not to enroll in the vision plan and receive a monetary incentive in lieu of coverage only if they have other coverage. Employees choosing to participate in the Opt-Out Program are required to **mark the appropriate box under the Vision Opt-Out section in Oracle and upload copies of the current insurance ID cards to your Document of Records EVERY YEAR.**

Please note: Employees who waive coverage and elect coverage under another Dauphin County employee are ineligible for the opt-out incentive.

There are two options for opting out of coverage:

1. **Total** - An employee may totally opt-out of vision coverage (including any eligible dependents) and receive \$60.00 annually paid in two increments of \$30.00 in June and December. Prorated amounts will be calculated at \$5.00 per month for newly enrolled employees during the year. Employees who terminate coverage will receive a pro-rata amount on their last paycheck.
2. **Dependent** - An employee can enroll into vision insurance at the single coverage level and opt-out coverage for eligible dependents and receive \$30.00 annually paid in two increments of \$15.00 in June and December. Prorated amounts will be calculated at \$2.50 per month for newly enrolled employees during the year. **Employees who terminate coverage will receive a pro-rata amount on their last paycheck.**

The Department of Human Resources reserves the right to make a final determination in any given circumstance or situation. This program is offered and continued at the sole discretion of the Board of Commissioners and may be discontinued at any time.



Group Term Life Insurance: SUN LIFE (Group Policy Number 935623)

WEB ACCESS: www.sunlifeconnect.com

Basic Term Life Insurance

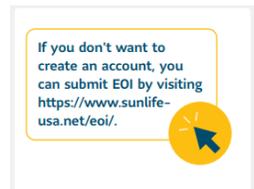
Full-time employees receive a County paid group term life insurance policy in the amount equal to 1½ times their annual salary, which is rounded to the next even \$1,000.00. Example: pay per hr. x 2080 x 1.5 rounded up to the next even \$1,000.00 - \$16.00 x 2080 = \$33,280. X 1.5 = \$49,920.00 rounded up 1,000 = \$50,000 over term life coverage.

The maximum amount of term life insurance is capped at \$65,000.00 (CID union members are capped at \$100,000.00). Certificates of Insurance can be found on the Dauphin County Connect (SharePoint), Human Resources, Benefits, Term Life Insurance. **All full-time employees are automatically enrolled in coverage. Policies may be converted into a Whole Life policy within 30 days should employment end, without having to answer medical questions.**

Term Life Insurance Options: SUN LIFE

Supplemental Term Life Insurance

Supplemental insurance is additional life insurance coverage on an employee. The benefit amount starts in increments of \$10,000.00 up to a maximum of \$300,000.00. Rates are determined by an employee's age and amount of coverage and increase in 5-year increments. Up to \$200,000.00 is offered as guarantee issue to all new hires. This is a voluntary benefit that an employee may elect through payroll deduction. There are two different options offered to employees. Please reference the Voluntary Life Insurance brochure on Dauphin County Connect (SharePoint) for more detailed information. **Policies may be converted into a Whole Life policy within 30 days should employment end, without having to answer medical questions** Employees may also enroll or disenroll during Open Enrollment **CURRENT EMPLOYEES ENROLLING/MAKING CHANGES DURING OPEN ENROLLMENT MUST COMPLETE AN EVIDENCE OF INSURABILITY (EOI) ONLINE WITH SUN LIFE. EMPLOYEES CAN FIND THE WEBSITE ON SHAREPOINT – BY CLICKING HR, BENEFITS, VOLUNTARY BENEFITS OPTIONS, TERM LIFE-SUN LIFE, CLICK ON EOI LINK, GROUP POLICY NUMBER 935623**



Dependent Term Life Insurance

This coverage is insurance on an employee's spouse and/or dependent children. Coverage amount for a spouse is \$10,000.00 and \$5,000.00 for each dependent child. The rate is a total of **\$.54** per family unit per pay. The number of dependents does not matter. **Coverage is available for dependents until they reach age 26.** The coverage is offered to all new hires as guaranteed issue. This is a voluntary benefit that an employee may elect through payroll deduction. **Policies may be converted into a Whole Life policy within 30 days should employment end, without having to answer medical questions. Employees may also enroll or disenroll during Open Enrollment.** **CURRENT EMPLOYEES ENROLLING/MAKING CHANGES DURING OPEN MUST COMPLETE AN EVIDENCE OF INSURABILITY (EOI) ONLINE WITH SUN LIFE. EMPLOYEES CAN FIND THE WEBSITE ON SHAREPOINT – BY CLICKING HR, BENEFITS, VOLUNTARY BENEFITS OPTIONS, TERM LIFE-SUN LIFE, CLICK ON EOI LINK, GROUP POLICY NUMBER 935623**



RETIREE LIFE INSURANCE

Employees retiring with 20 years of full-time service at age 55 or older will receive a life insurance policy of \$10,000.00 paid in full by the County. Eligible employees are automatically enrolled in coverage.

Member Services: 1-800-247-6875

Flexible Spending Accounts: ALERA GROUP

WEB ACCESS: www.bdsadmin.com

Employees choosing to participate in the Flexible Account Programs are required to **mark the appropriate box(es) under the Flexible Spending section in Oracle. Employees must mark the Enrolled box for the plan(s) of your choice and fill in the Annual Amount. This must be done EVERY YEAR.**

Employee's enrolling in this benefit for the first time must also create an account by going to: <https://bdsadmin.summitfor.me>

Please visit the Flexible Spending Account page, on Dauphin County Connect (SharePoint), under Voluntary Benefit Options, FSA: Instructions to view the FSA Online Account Creation. Any FSA questions can be directed to the HR department.

Alera Group Member Services (formerly Benefit Design Specialists):

Employees who participate calculate their annual contributions; these contributions are deducted on a pre-tax basis lowering employee taxable income. This contribution money is never subject to tax. The calculations are figured on a **26** pay period deduction per year and are deducted from employee paychecks. Participants must enroll or disenroll **EVERY YEAR** per IRS requirements. There are three programs that employees may participate: Medical, Dependent Care and Parking. **Employees may only enroll or disenroll during Open Enrollment.** Election amounts may not change outside of open enrollment.



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MEDICAL - PPO DEDUCTIBLE/COPAY PLANS and OPT-OUT EMPLOYEES ONLY:

The maximum contribution per year is \$3,300.00. The maximum contribution amount is determined by the IRS. All services must be deemed medically necessary. Services will not be covered for general health and well-being or cosmetic purposes. Employees are permitted to rollover up to \$660.00. The funds must be used within the next year of the rollover. This benefit provides tax free payment on all types of medical services. The annual contribution reduces your taxable income by that elected amount.



DEPENDENT CARE - ALL EMPLOYEES

The maximum contribution per year is \$5,000.00 or \$2,500.00. Eligible dependents are under the age of 13 and can be claimed as exemptions on your federal tax income form and any dependents of any age (including parents) that are mentally or physically incapable of self-care. Employees are required to report the name, address and social security number or taxpayer identification number of day care providers. Examples of reimbursable providers include services of a baby-sitter or care provider, nursery or preschool, and adult care centers for disabled spouses or parents.

PARKING - ALL EMPLOYEES

When an employee is required to pay for parking, they are eligible for the pre-tax Flexible Parking program. Employees pay for parking monthly **AND** begin an additional “bucket” of tax-free parking dollars. So essentially you pay for parking twice (one to your parking facility and one to your FSA Parking “bucket”). Once your FSA parking “bucket” has at least one month of accumulated dollars, you may begin to request reimbursement of those funds. The most you may contribute is the amount you pay per month.

The frequency of reimbursement is up to the employee; however, the funds must be in the bucket. Some employees wait until the end of the year and recoup the total at one time. Other employees request reimbursement monthly, quarterly or semi-annually. It is up to the employee. The way to receive the funds is to complete the Online Claims Submission on Dauphin County Connect (SharePoint) under FSA: Instructions.

This benefit reduces your taxable income. The maximum contribution per month is **\$325.00** for parking. The parking benefit helps employees budget the cost of transportation for the calendar year.

Member Services: 1-888-273-7036

Health Savings Account- WEX INC. HDHP EMPLOYEES ONLY

WEB ACCESS: www.wexinc.com

Employee’s enrolling in this benefit must create an account by going to <http://www.wexinc.com>.

Hover over Solutions and select Participants/Employees. This page provides login buttons for accessing your online account, along with helpful resources like a benefits knowledge base, a link to current eligible expenses, and chat.

Please visit the Health Savings Account page, under Voluntary Benefit Options, on Dauphin County Connect (SharePoint) for more information. Any HSA related questions can be directed to the Human Resources Department.

Health Savings Account (HSA) - allows employees to use tax-free money for current medical expenses as well as, put tax-free money aside to pay for qualified medical expenses. Unused dollars roll over from year to year and remain in the account. Employees retain control and make choices about how to spend their health care out-of-pocket expenses. This plan allows employees to pay for medical expenses that may not be covered under the health, prescription, dental and vision plans, such as deductibles and over the counter prescriptions. It’s completely portable. You take the HSA and all the funds with you if you leave the County. **Employees may only enroll or disenroll during Open Enrollment; however, employees may make contribution changes at any time in Oracle.**

Employees may use the HSA to pay any eligible out-of-pocket expenses for their spouse and/or child(ren) (deductible, coinsurance, copays). Employees should keep all receipts for the medical expenses paid with HSA funds.

Dependent children may be covered until age 26. To use HSA for dependent children they must be legal tax dependents, meaning they must be claimed on your income tax as a dependent. If they are not claimed on tax returns, employees may not use HSA funds for that dependent. Dependent children must be removed from both the QHDHP and HSA at age 26.

Funding Your HSA:

You decide how much to fund into your HSA, through pre-tax payroll deductions or directly from your bank account. The County will also fund a portion for you. The County portion will be submitted to our HSA custodian, Wex Health. The County fund portion will be determined by your coverage selection. Below are the County fund portions based on your coverage tier:

Type of Coverage	County Contribution	Deductible After Contribution
SINGLE	\$825.00	\$825.00
FAMILY	\$1,650.00	\$1,650.00

HSA Limits:

The federal government regulates the HSA limits allowed in the plan. Below are the limits you need to know when deciding on participating in the HSA. Please note, you may not fund more than the maximum contributions. This includes both employee and employer contributions.

2025 HSA Limits			
Deductible Minimum Limit		Annual Contribution Limit	
SINGLE	\$1,650.00	SINGLE	\$4,300.00
FAMILY	\$3,300.00	FAMILY	\$8,550.00

Member Services: 1-866-451-3399

WELLNESS PROGRAM:

Dauphin County’s Wellness Program helps employees and spouses develop healthy habits and incorporate healthy choices into their lifestyles. The goal of the programs is to improve the health of employees and spouses to reduce health care costs. Wellness Incentives will be paid to employees for the completion of **BIOMETRICS, HEALTH RISK ASSESSMENT(HRA) AND ONE HEALTHY BLUE REWARD PROGRAM**. Employees who complete all three requirements will receive a \$600.00 incentive. Employees will receive an additional \$400.00 incentive for covered spouses who also complete all three requirements. Once the County receives completion confirmation, the appropriate incentive will be put on the employee’s next available paycheck less appropriate withholdings. Employees and spouses may complete these requirements any time between February 1 – December 15, 2025. **Only employees and their spouses who participate with the County healthcare coverage through CBC are eligible for the incentive.**



Biometrics – Required (3 options to complete biometrics)

Employees and Spouses must have biometric screenings. A biometric screening is a lipid panel measuring cholesterol and triglycerides during a fast. Instructions for a LabCorp voucher, PDR voucher and on-site screening dates can be found on Dauphin County Connect (SharePoint)- Wellness Program.

Website https://screenings.integratedhealth21.com/signup/dauphin_county

• Returning Users Log in. New Users Register. • Please choose one of the options: Onsite, Lab Visit (at LabCorp), or Physician Results (PDR) and follow the instructions on the screen or call 1-800-451-6889.

1. Onsite - The County will have Integrated Corporate Health (ICH) onsite to give the biometric screenings. If you cannot attend a scheduled screening, you will need to request a voucher for any LabCorp site or a PDR for your family doctor to complete the screening.
2. LabCorp Voucher – You will need to request a LabCorp voucher to complete the screening. LabCorp will submit your test information to ICH and ICH will send the information to Capital Blue Cross. Capital Blue Cross will then give you credit for your biometrics. This process may take 3-4 weeks for you to receive credit.

3. Physician Derived Results (PDR) – You will need to request a PDR voucher to complete the screening. Your doctor’s office will fax or send the PDR to ICH and ICH will send to Capital Blue Cross that they received your biometric information. Capital Blue Cross will then give you credit for your biometrics. This whole process may take 3-4 weeks for you to receive credit.

PLEASE NOTE: It is the employee’s responsibility to follow up with LabCorp or their PCP to ensure that the process was completed per the voucher or PDR instructions. The only way to receive biometric credit is by following the above procedure including submission of the biometric information to ICH by LabCorp or your PCP office. There is NO COST to employees to have this service done by ICH or LabCorp. Your family doctor may charge you a co-pay.

Health Risk Assessment – Required

Employees and Spouses must complete the Health Risk Assessment. The health risk assessment is a personal health survey. Each employee and spouse must have a separate username and password to participate in the Health Risk assessment located on their Capitol Blue Cross website - www.capbluecross.com The instructions are found on **Dauphin County Connect (SharePoint)- Wellness Program**

Healthy Blue Reward Program – Required

Employees and Spouses must complete one Healthy Blue Reward Program. These are self-guided programs that can be found on the Capital Blue Cross website. **After completing the HRA there is a tab that you will go to to see the Healthy Blue Rewards programs that qualify for the incentive. You must complete at least one of these programs.** You must print out the certificate to show that you completed your program and submit it to wellness@dauphincounty.gov These instructions are found on **Dauphin County Connect (SharePoint)- Wellness Program**

WELLNESS PROGRAMS- All the additional Wellness Programs are found on Dauphin County Connect (SharePoint) under Wellness. The Wellness Committee will provide dates for all County programs. Employees must meet participation requirements to be placed in periodic drawings for a GRAND PRIZE.



The Department of Human Resources reserves the right to make a final determination in any given circumstance or situation. This program is offered and continued at the sole discretion of the Board of Commissioners and may be discontinued at any time.

Throughout the year, the Wellness Committee will offer several programs that you can participate in to enhance your health and wellness. Upon completion of each program, you will have the opportunity to have your name entered into a drawing for a prize.

Email any questions to: WellnessCommittee@dauphincounty.gov or contact your Department Wellness Committee member.



WORKOUT INCENTIVE PROGRAM

Dauphin County's Workout Incentive Program helps employees, along with their spouses and eligible dependents (ages 12-26) develop and incorporate healthy choices into their lifestyles. The goal of this program is to improve the health of families to reduce health care costs. **Only employees and eligible dependents who participate with the County healthcare coverage through CBC are eligible for the incentive.**

The workout incentive program runs from January 1, 2025, through December 31, 2025. To qualify for the \$2.00 per day incentive, each qualifying member must either log 6,000 steps per day or participate in 30 minutes of physical activity/exercise in a day. Only one type of activity per day will count towards the incentive. A gym usage log or a workout summary/print out from home equipment or screenshots from a personal device must be **uploaded in Oracle to your Document of Records** along with a **2025 Workout Incentive Form** to verify the number of workout days being submitted for each qualifying participant. **Workout Incentives will only be paid out 4 times per year. Documentation must be received by April 13,2025, July 20,2025, October 12,2025 and January 18,2026 to receive the payout on the second pay in April, July, October and January, less appropriate withholdings.**

The Department of Human Resources reserves the right to make a final determination in any given circumstance or situation. This program is offered and continued at the sole discretion of the Board of Commissioners and may be discontinued at any time.

CONNECT CARE 3:

WEB ACCESS: www.ConnectCare3.com

CONNECT CARE 3 (CC3) is a nurse navigation program that gives employees access to Nurse Navigators to assist employees with any medical diagnosis or serious illness. Their services include assisting employees with understanding a diagnosis and suggested treatments, locating highly rated doctors and hospitals for a specific illness, researching other available treatment options, and accompanying employees to doctor visits as desired. This benefit is entirely **FREE** to benefit eligible employees and their eligible dependents. All services are strictly confidential-guaranteed. **Only employees who participate with the County healthcare coverage through CBC may use CC3.**

Member Services: 1-877-223-2350



Employee Assistance Program (EAP): MAZZITTI & SULLIVAN

WEB ACCESS: www.mseap.com

Dauphin County offers a free Employee Assistance Program (EAP), a confidential program designed to help resolve personal problems. Information, consultation, and assistance are provided by professionally trained counselors from Mazzitti & Sullivan. Both full-time and part-time employees and their family members residing in their household are entitled to **6 free** sessions per person, per year. Dependents living outside the home are still eligible to age 26. EAP services are completely confidential. Dauphin County will receive no information about an

employee's treatment unless the employee so requests in writing. **All employees may participate with the EAP program. Enrollment in County benefits is not required.**

Some EAP services include:

Depression
Marital Problems
Stress-Related Difficulties
Financial Issues
Kindly Human

Anxiety
Substance Abuse
Parenting Problem
Work-Related Problems

Member Services: 1-800-543-5080

KISx CARD PROGRAM

WEB ACCESS: KISx@bdsadmin.com

The KISx Card Program uses approved outpatient surgery facilities to help reduce high costs associated with common surgical procedures.

How it works:

1. Employee/Dependent believes he/she needs a KISx procedure.
2. Employee/Dependent contacts BDS using the KISx Card to confirm if his/her procedure is available under the KISx Card Program.
3. BDS will schedule the initial consultation and provide a voucher for the consultation to verify the procedure is required.
4. The procedure is confirmed at the initial consultation. Alera Group schedules the procedure
5. Employee/dependent has the procedure.

DEDUCTIBLE/COPAY PLANS: All out-of-pocket expenses, including deductible, are waived for using the KISx Card program.

HDHP: Deductible may not be waived; however, the County will reimburse you the deductible amount you were required to pay for the service.

Employees will also receive 10% of the procedure cost for using KISx Card program, which will be put on the employee's paycheck and appropriate withholdings will apply.

Only employees who participate with the County healthcare coverage through CBC may use KISx Card Program. Please reference the Frequently Asked Questions on Dauphin County Connect (SharePoint) for more detailed information.

Member Services 717-766-8844

Transportation Program:

County employees have the opportunity to ride to and from work each day without incurring out-of-pocket expenses by using CAT, Rabbit Transit or Lebanon Transit solely paid for by the County.

Employees who are interested in this program must request a bus pass on Dauphin County Connect SharePoint by the 15th of each month to obtain a bus pass for the following month. To request a pass, go to SharePoint, HR, Request Bus Pass, and complete the online form. Employees who request passes after the 15th of month will be required to wait until the next month for their bus passes. Please make sure you read the policy and procedure completely and understand the instructions to



obtain a bus pass. You will be held responsible for following the procedure/policy found in the Employee Handbook. **All employees may participate with the bus pass program. Enrollment in County benefits is not required.**

County employees who ride the train are also eligible for a maximum \$49.00 per month reimbursement upon proof of payment. The Train Reimbursement form can be found on Dauphin County Connect (SharePoint).

The Department of Human Resources reserves the right to make a final determination in any given circumstance or situation. This program is offered and continued at the sole discretion of the Board of Commissioners and may be discontinued at any time.



EDUCATIONAL SAVINGS PLAN:

WEB ACCESS: www.pa529.com

The Pennsylvania Tuition Account Program (TAP) offers the Guaranteed Savings Plan (GSP) and the Investment Plan. The GSP is a college savings program that provides the advantages of a 529 account and guarantees that your savings will keep up with the rising cost of college tuition. Because of the guarantee, the GSP is available exclusively to Pennsylvanians. The investment plan offers various investment programs offered by Vanguard Funds. **Employees may enroll or disenroll at any time during the year.**

Contact Karen Carr at 610-427-0948

VOLUNTARY BENEFITS:

Employees may elect the following voluntary benefits through a payroll deduction. **Employees may enroll as a new hire or enroll/disenroll during Open Enrollment.** To enroll or make changes into any of the below mentioned products, please contact the representatives directly.



AFLAC

WEB ACCESS: joanng_ciavarella@us.aflac.com or j1_fisher@us.aflac.com

Disability insurance helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or sickness. Remember - this benefit does not automatically increase with your salary! *Be sure to re-visit your selections at each open enrollment.*

Accident insurance provides a benefit for a range of accidental injuries. Guaranteed issue!

Critical illness insurance provides a benefit to help you manage the financial impacts of a critical illness including heart attack, stroke and end stage renal failure.

Cancer insurance provides a benefit to help with expenses due to life-threatening cancer.

Medical Bridge helps bridge the gaps left by deductibles and co-insurance.

Member Services: JoAnn Ciavarella

(717) 329-8686 or Kevin Fisher- (717) 774-5681 for enrollment options.



COLONIAL LIFE

BeneChoice Enrollment Solutions & Technology, Inc. (BEST)

WEB ACCESS: support@benechoice.com

Accident Policy – helps provide a financial cushion for out of pocket expenses resulting from injury.

Short-Term Disability Policy – helps offset the loss of pay resulting from a sickness or off-the-job injury through monthly benefit.

Cancer Expense Protection Policy – helps offset the medical expenses related to cancer treatment.

Critical Illness – provides asset protection; insured can leave savings and retirement funds intact should a critical illness strike.

Hospital Indemnity/Medical Bridge – helps protect against out-of-pocket expenses incurred when hospitalized.

To Enroll Scan the QR code on Dauphin County Connect (SharePoint), Colonial Life.

Member Services: 717.490.6313



Identity Theft Protection- ID SHIELD

WEB ACCESS: support@benechoice.com

ID Shield is an identity theft protection program that enables you to protect your sensitive information like your social security number, credit cards, passport, driver's license and much more. This is an after-tax voluntary benefit available through payroll deduction. To learn more about an excellent way to protect your identity and enroll click on the QR code on Dauphin County Connect (SharePoint) under Human Resources, Benefits, Voluntary Coverage, ID Shield. **Employees may enroll or disenroll at any time during the year.**

To Enroll Scan the QR code, on Dauphin County Connect (SharePoint), ID SHIELD. Please note you must also enroll in Oracle.

Member Services: 717.490.6313 ext 2



Universal Life Insurance –TRANSAMERICA

WEB ACCESS: support@benechoice.com

Voluntary Universal Life Insurance is available through Transamerica. Universal Life is permanent life insurance coverage. The cost of the premium never changes once the policy is issued no matter your age or health.

In addition to insuring an individual, the policy also builds cash value which offers potential flexibility in terms of borrowing and cash back upon an individual terminating the policy. The policy is portable without having to answer medical questions within 30 days, at the same rates if you leave County employment. **Employees may enroll as a new hire or enroll/disenroll during Open Enrollment.**

To Enroll Scan the QR code, on Dauphin County Connect (SharePoint), Universal Life Insurance-Transamerica.

Member Services: 717.490.6313 ext 2



Pet Insurance - PETPARTNERS

WEB ACCESS: support@benechoice.com

The County has partnered with PetPartners to bring you easy access to obtain insurance for your pet.

Employees can cover their dog or cat age 0-10 years old under this plan.

The cost for **each** eligible dog is \$23.76 bi-weekly (26 pays) and the cost per **each** eligible cat is \$12.04 bi-weekly (26 pays). Please note: This will be an after-tax payroll deducted benefit.

Employee may enroll as a new hire, during Open Enrollment or within 31 days of acquiring a new pet. Employees may disenroll at any time during the year.

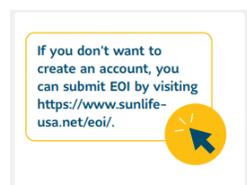
To Enroll Scan the QR code, on Dauphin County Connect (SharePoint), PetPartners Insurance. Please note you must also enroll in Oracle.

Member Services: 717.490.6313 ext 2

Long Term Disability: SUN LIFE

Most people think a disabling illness or injury will never happen to them, but it occurs more often than you may think. How would you pay the bills and support your family if you were unable to work for an extended period? Long term disability coverage is now being offered through Sun Life Insurance Company at affordable group rates through payroll deduction. There are two different options offered to employees. Please reference the Voluntary Long-Term Disability brochure on Dauphin County Connect (SharePoint) for more detailed information. Please note: This will be an after-tax payroll deducted benefit. **Employees may enroll as a new hire or enroll/disenroll during Open Enrollment. Please note you must also enroll in Oracle.**

CURRENT EMPLOYEES ENROLLING/MAKING CHANGES DURING OPEN ENROLLMENT MUST COMPLETE AN EVIDENCE OF INSURABILITY (EOI) ONLINE WITH SUN LIFE. EMPLOYEES CAN FIND THE WEBSITE ON SHAREPOINT – BY CLICKING HR, BENEFITS, VOLUNTARY BENEFITS OPTIONS, TERM LIFE-SUN LIFE, CLICK ON EOI LINK, GROUP POLICY NUMBER 935623



Member Services: 1-800-247-6875



LONG TERM CARE:

WEB ACCESS: SEE BELOW

This is a voluntary benefit that an employee may elect through direct bill. Coverage is based upon your age and health when you apply, so the younger and healthier you are, the lower your premiums will be. **Employees may enroll or disenroll at any time during the year.**

As a Dauphin County employee, you and/or your extended family members can choose to purchase long-term care insurance from one of two companies: New York Life or Life Secure Insurance Company.

To enroll into Long Term Care products please contact the following representatives:

New York Life	Nicole Best	717- 592-0084	Nbest01@ft.newyorklife.com
New York Life	Shaniece Foggie	570-677-2078	Sfoggie@ft.newyorklife.com
Life Secure	Debbie Dare	717-514-1242	caringplans@comcast.net

WorkingAdvantage (formerly TICKETS AT WORK PROGRAM)

DAUPHIN COUNTY SAVINGS MARKETPLACE:

WEB ACCESS: <https://dauphincounty.savings.workingadvantage.com>.

More perks. More Savings. More of what makes you happy.

Start saving on Electronics, Appliances, Apparel, Cars, Flowers, Fitness Memberships, Gift Cards, Groceries, Hotels, Movie Tickets, Rental Cars, Special Events, Theme Parks and More!**Employee may enroll or disenroll at any time during the year.**

Employee's enrolling in this benefit must enroll by going to:

<https://dauphincounty.savings.workingadvantage.com>.

Please visit the WorkingAdvantage page, under Voluntary Benefit Options, on Dauphin County Connect (SharePoint) for more information.



MAKING CHANGES:

Once you have enrolled, certain benefit changes can **only** be made during the next open enrollment period unless you have a qualified life event (**QLE**). Examples of qualified life events are: marriage, divorce, birth or adoption, death, loss or gain of your spouse's employment, change in you or your spouse's employment status that affects your benefit coverage, loss of dependent status, i.e., going from full-time to part-time.

REMEMBER: You only have 31 days, from the date of a qualifying life event, to make the change in Oracle. Proof of QLE must be uploaded to Oracle.



UNPAID LEAVE STATUS:

Employees of Dauphin County may have both County benefits and voluntary benefits. Payment for these benefits is accomplished through payroll deduction. If your leave results in an unpaid leave status, payments for these premiums remain the employee's responsibility. Certain premiums will accumulate in an uncollected bank in our payroll system. Once you return to paid status, your benefits will resume through payroll deductions, and any premiums accumulated in the uncollected bank will be automatically deducted from your next paycheck. Employees must contact Human Resources directly to discuss any outstanding balances.

Please note: If employment ends prior to returning to paid status, you are responsible for any unpaid premiums. Should payment not be received for missed premiums, your voluntary benefits will retro terminate to the first missed payment.

LOSS OF COVERAGE

Employees and dependents who lose coverages due to termination, an unpaid leave of absence, loss of dependent status, etc. will be offered the option to continue their insurances through Cobra.

You will receive a packet in the US mail from Alera Group with information to continue coverage through COBRA.