



Department of Human Resources

Monroe County, New York

Maggie Brooks
County Executive

Brayton M. Connard
Director

2011 Open Enrollment

New this Year: Monroe County is pleased to offer for the first time a prepaid benefits card to use for eligible flexible spending account claims. **The Benny™ Prepaid Benefits Card** contains the full value of your annual Health Care FSA election amount. You can use Benny™ to pay for eligible out-of-pocket medical expenses, such as prescription co-pays, doctor and emergency room co-pays, vision services and eyeglasses. The Benny™ card offers yet another good reason to enroll in the County's flexible spending account.

Health Insurance: A comparison of health insurance plans and the 2011 biweekly contribution rate sheets¹ are enclosed so you can analyze different health insurance benefits and compare out-of-pocket costs. **In most cases you save money by enrolling in a higher co-pay health plan because the County charges you less of the premium.**

Medical Flexible Spending Account: Use pre-tax dollars and save approximately 25% for medical and dental out-of-pocket expenses, certain OTC expenses² and eye glasses. The amount you elect to contribute to the account becomes is deducted biweekly from your paycheck, but the full amount is available for your use immediately on January 1.

Voluntary Benefits: Monroe County makes available a comprehensive suite of voluntary benefits with enhanced benefit features and competitive rates. Employees can save with group rates and group underwriting on Term Life, Short Term Disability and Long Term Disability insurance plans with The Standard® insurance company, and up to 10% on auto insurance and up to 5% on homeowners insurance with Liberty Mutual™.

Open enrollment sessions are scheduled to assist you in making informed decisions about health insurance coverage, flexible spending accounts, the Qualified Pre-Tax Parking/Transit Commute Program, voluntary benefits, and the deferred compensation plan.

Forms available at www.monroecounty.gov/hr-openenrollment

Open Enrollment closes December 10, 2010

¹ Please note that final health insurance premiums have not been received by the County and the posted rates are subject to change.

² The IRS has limited the eligibility of certain OTC drugs due to National Health Care Reform changes. Please see insert for a list of eligible OTC items.