

The “MyBenefits” system is improving! – What does this mean to current County employees?

Group Insurance premium deductions (including an employee premium skip in June):

Although the system change will not impact the amount of employee payroll deductions, it will change the timing of them. Currently, health, dental, additional life and disability premiums are deducted a month in advance. The transition to the “new” MyBenefits system will require a switch from a “pay-in-advance” method to a “pay-as-you-go” method. Instead of deducting premiums one month in advance the new system will take the deduction for the actual pay period in which coverage is effective. Deductions will be based on the payroll calendar and apply to the pay periods that contain the dates when coverage begins or ends.

Current, active county employees enrolled in coverage as of June 1, 2015 or earlier have paid under the old method (one month in advance = *May* deductions for *June* coverage). In order to sync up existing employees with the new method, employees will not have their standard bi-monthly deductions deducted from the paychecks dated 06/05 & 06/19. Deductions will happen as follows:

- 05/08/15 and 05/22/15 deductions were processed and applied to June coverage
- 06/05/15 and 06/19/15 deductions will be skipped (not taken)
- 07/03/15 and 07/17/15 deductions will be deducted and considered current for July coverage under the new method

Note: the paycheck dated 07/31/15, is a third check in a calendar month and in keeping with current and ongoing practice, group insurance deductions will not be deducted.

Contributions for FLEX accounts will be taken and Opt-Out credits will be paid with both June 2015 paychecks, as well as the third check in July.

If an employee ends coverage or resigns, retires or terminates employment, coverage will still continue until the end of the month in which an employee terminates. Going forward, deductions will stop the first full pay period following the coverage end date for coverage termination and employment separation. Accordingly, deductions usually will be applied to any checks as long as the employee has coverage for all or some of the pay period for which the paycheck is processed.

Employees who are on a schedule to have *retroactive* deductions taken from their pay, due to unpaid leave, etc. will not see their standard bi-monthly deduction with the 06/05 and 06/19 checks; however, the retroactive premiums *will* be deducted as scheduled.

Display of LTD Buy-Up premiums on paycheck:

Employees who participate in the long term disability Buy-Up coverage will see a change in the way their premium and the employer subsidy of this premium are shown on their paycheck. Under the new system, the employee premium will include the \$2.70 that the County pays towards this coverage and a reimbursement of the same amount (\$2.70) will be displayed in the Hours and Earnings section of the paycheck. **This will not impact the employees’ taxable gross and it will not impact the employees’ net earnings.**

Access to your group insurance information:

You will have access to the new MyBenefits system for Open Enrollment in the fall. Communication will be forthcoming once the system is available in October. The current MyBenefits system has been suspended and will no longer be available to display your information going forward. If you want to check your group insurance coverage, you may review your paycheck in HRIS, review the confirmation statement that was mailed to employees in November of 2014, or you can email BCCMyBenefits@pbcgov.org and request a summary of your current benefits.

If you need to make a change to your group insurance, want to update or review your life insurance beneficiaries or need any other group insurance assistance, please email: BCCMyBenefits@pbcgov.org or contact Risk Management at (561) 233-5400 or Palm Tran Human Resources at (561)841-4337 during standard business hours.