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## Memorandum

To: All Benefit Eligible Employees  
From: Human Resources  
Today's Date: October 19, 2020  
Re: **Annual Benefits Open Enrollment**

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In a short time, we will be launching Benefits Open Enrollment for 2021. As we get ready for 2021 Open Enrollment, we have some good news to share:

- There have been no increases in dental, life, or LTD rates for 2021.
- The dental plan design has been enhanced with a wellness feature.
- Increases in health insurance rates vary by plan, but overall remain modest.

Thank you to everyone whose healthy habits (including participation in the Health Assessment Survey) have helped us curb costs. Detailed information on plan rates for 2021 is on the attached sheet.

While we are working to ready the Dayforce Benefits Module for the open enrollment process, you can review benefit options on the Benefits Microsite hosted by YUSA; simply click on [MetroYBenefits](#) to reach the site. **Do Not Try to Enroll on the Microsite; enrollment will be hosted on Dayforce.**

Although all benefit plan options from 2020 are remaining in place for 2021, as I noted above, there have been some enhancements to the dental plan design. A Dental Wellness Plus program has been added. When you or your covered family members receive any preventive care service in one plan year, the annual dollar maximum will increase in the following plan year until it reaches a maximum of \$2,000. In addition, Class IV-Orthodontia coverage is no longer subject to an age limit.

Overall choices for 2021 Open Enrollment follow:

- United Healthcare Plans: Choice Plus 100/80; Choice Plus 80/60; Network 1000; High Deductible Health Plan 2500;
- Vision: EyeMed Select, included in Health Plan rates;
- Dental: Cigna DPPO; no change in rates;
- Life: Basic Life provided by Metro Y; optional life and dependent life available with employee contribution (no rate changes);
- Long Term Disability Coverage – provided by Metro Y (Lincoln); See [MetroYBenefits](#) for more information on the plan;
- Flexible Spending Accounts – Flexible Spending, Health Savings, Commuter (new in 2020); plan details are on the HR Benefits Section of the Staff Website. Please enroll via Dayforce. If additional documentation is needed beyond the Dayforce entry, we will contact you.

**Please note:**

**All eligible employees must participate in the enrollment process – even if declining coverage or making no changes from 2020 elections.** This will ensure that every eligible employee has the opportunity to review plan options and exercise their election choices.

**When the Dayforce enrollment site is ready, you will be provided with instructions for the Open Enrollment Election process.** Before that time, please log into [MetroYBenefits](#) to review the details of our plan offerings. We are working to secure a date with YUSA Benefits and TASC for benefits webinars. We will provide additional details in future communications.

As always, please do not hesitate to contact Human Resources if you have any questions.

**METRO Y EMPLOYEE PREMIUM RATES: 2021**

**Employee Payroll Deduction per Paycheck (26 pays):**

<b>Your Cost Per Pay</b>	<b>Choice Plus 100/80</b>	<b>Choice Plus 80/60</b>	<b>Network 1000</b>	<b>HDHP 2500</b>
<b>Employee Only</b>	<b>\$186.55</b>	<b>\$122.86</b>	<b>\$81.51</b>	<b>\$45.46</b>
<b>Employee/Child(ren)</b>	<b>\$335.87</b>	<b>\$221.22</b>	<b>\$146.50</b>	<b>\$81.70</b>
<b>Employee/Spouse</b>	<b>\$397.46</b>	<b>\$261.86</b>	<b>\$173.70</b>	<b>\$97.18</b>
<b>Family</b>	<b>\$546.78</b>	<b>\$360.22</b>	<b>\$238.70</b>	<b>\$133.42</b>

**Dental PREMIUM RATES (per paycheck for 26 pays):**

<b>Dental Coverage</b>	<b>Cigna Dental Per Pay</b>
Employee Only	\$18.09
Employee & Child or Children	\$32.58
Employee & Spouse	\$39.46
Family	\$53.95

**LIFE INSURANCE RATE TABLE (Per \$1000 of Coverage)**

<b>Optional Life and AD&amp;D Monthly Rates per \$1000 of Coverage</b>									
Note: A 30 year old with an annual salary of \$40,000 would have a monthly cost of $.06*40 = \$2.40$ ; a biweekly deduction of $(2.40*12)/26 = \$1.11$									
<b>Age</b>	<25	25-39	40-44	45-49	50-54	55-59	60-64	65-69	>70
<b>Rate</b>	\$.05	\$.06	\$.08	\$.12	\$.18	\$.29	\$.48	\$.89	\$1.90

<b>Dependent Life</b>	
<b>Coverage</b>	\$10,000 for spouse and children 6 months or older
<b>Rate</b>	\$2.00 per family per month Biweekly deduction = $(2.00*12)/26 = .92$ per pay

**FLEXIBLE SPENDING AND HEALTH SAVINGS ACCOUNTS**

<b>Flexible Spending 2021 Annual Maximums</b>	Health FSA Annual Maximum 2020: \$2750	2021 Update Not Yet Released by IRS
	Dependent Care FSA Annual Maximum 2020: \$5000	2021 Update Not Yet Released by IRS
<b>Health Savings Account 2021 Annual Maximums</b>	Annual HSA Contribution Limit – Single	\$3,600
	Annual HSA Contribution Limit – Family	\$7,200
<b>Commuter Account</b>	Parking and Transit 2020: \$270	2021 Not Released by IRS