

You are now an IPERS Member!

IPERS is the largest public retirement system in Iowa. IPERS is a defined benefit pension plan that you are automatically enrolled in as a public employee with the County. This means you will receive a monthly benefit at retirement that is calculated using a formula. As your years of service and salary increase, your IPERS benefits grow too. Watch your mail—in a few weeks you will receive an information packet that will walk you through the basics of IPERS.

You have 30 days to enroll for benefits. Your effective date will be the first day of the month following your start date. You will receive insurance cards within two weeks of turning in your completed enrollment forms.

If you do not enroll during your initial enrollment period, you will have an opportunity to enroll during an open enrollment event (usually in May of every year), or if you experience a life event such as marriage, birth or adoption, or loss of other coverage. You have 30 days from a life event to make changes to your benefits. Contact Amy in the Auditor's Office as soon as a life event occurs.

Keeping Our Health Plan Costs Affordable

We realize that health care is important and we also recognize that it is expensive. There are various things that we can do as a community to work together so that our health care is affordable for all employees.

First, we ask you to "Use Your Health Plan Wisely". These steps can help you save money and lower the costs for the county.

For example:

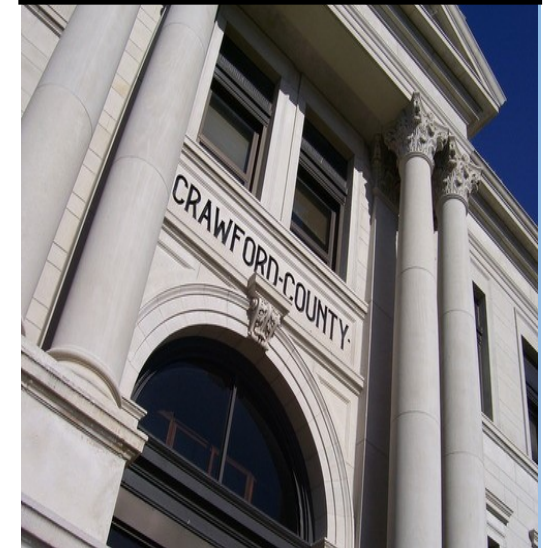
- Talk to your doctor about generic drugs
- Consider using the mail order pharmacy program
- Avoid the Emergency Room for common ailments
- Use Primary Care providers
- Make sure to schedule your annual screenings
- Take advantage of Wellmark's tools and resources

Also, we ask you to "Take Care of Your Health". The single most important thing that you can do to protect yourself is to partner with your providers and adopt a healthier lifestyle. This can mean different things to different people; we challenge you to find one thing you can improve and commit to take care of your health. Another option is to participate in our Wellness activities. Our Wellness Committee dedicates time and energy to bring their fellow co-workers new and fun activities to help us lead healthier lifestyles.

Questions?
Auditor's Office - Amy Pieper
263.6416 or
apieper@crawfordcounty.iowa.gov

Crawford County

Plan Year 2023-2024



Welcome to Crawford County!

This brochure is designed to provide you with information regarding the benefit plans Crawford County offers you and your family. The county contributes towards the cost of several benefit plans adding to your total compensation.

You can access Plan Documents, Required Notices and Enrollment/Change forms online at:

www.hoffmaninsuranceagency.com
Click on "Client Login"
Login: XA031
Password: Crawford

Health Insurance

All County Eligible Employees

Ded: \$2000pp/\$3000 Family
OOP Max \$3000pp/\$5000 Family
Employee Rate: \$119.34/month*
Family Rate: \$278.46/month*



Dental Insurance

All County Eligible Employees

Employee Rate: \$5.38
Family Rate: \$71.00



Delta Dental of Iowa

Vision Insurance

All County Eligible Employees

Employee Rate: \$14.04
Employee & Spouse Rate: \$22.46
Employee & Children Rate: \$22.92
Family Rate: \$36.96



Basic Life Insurance

All County Eligible Employees

Employee Rate: \$0
Death Benefit Amount: \$25,000



Voluntary Life Insurance

All County Eligible Employees

\$10,000 increments to a maximum of \$300,000 (not to exceed 5x Annual Salary). Guarantee Issue \$100,000 if younger than age 60; \$10,000 if age 60-69; \$0 if older than age 69

Age	Rate per \$1000
18-24	.05
25-29	.06
30-34	.08
35-39	.09
40-44	.12
45-49	.20
50-54	.30
55-59	.51
60-64	.68
65-69	1.27



Flexible Spending Account

All County Eligible Employees

Healthcare Limit: \$3050
Dependent Care Limit: \$5000
Healthcare Carryover: \$610

- Saves on the cost of eligible healthcare expenses by using pre-tax dollars.
- Immediate access to elected funds.



Long Term Disability

All County Eligible Employees

Employee Rate: \$0
Benefit Amount: 66.67% of Base Wage
Elimination Period: 180 days
Benefit Duration: Social Security Retirement Age

Definition of Disability - Unable to perform one or more of the Material Duties of his or her Own Occupation, and due to such inability their Work Earnings are less than 80% of the Pre-disability earnings, and he or she is incapable of earning 80% or more of the Pre-disability earnings.

