

# Polk County

"GIFT OF THE GLACIERS"

## Wisconsin

*Serving and representing Polk County with integrity*

*Working together to make a difference, together we continue to strengthen our community!*



## POLK COUNTY

### Benefits Plan Highlights

January 1, 2020 – December 31, 2020

*November 18, 2019*



## BENEFIT ELIGIBILITY

You are eligible for the benefits described in this booklet if you are an active employee scheduled to work at least 20 hours per week. Benefits begin first of the month following the date of hire.

- ◇ **Eligible Dependents** Your eligible dependents include: Your legally married spouse, your dependent children up to age 26, and adult children with a disability (contact HR for criteria and required documentation).

## QUALIFIED LIFE EVENTS

Generally, you may only change your benefit elections during the annual enrollment period. However, you can change your benefit elections during the year if you experience a Qualified Life Event. Qualified Life Events include:

- ◇ *Marriage*
- ◇ *Divorce or legal separation*
- ◇ *Birth of your child*
- ◇ *Death of your spouse or dependent child*
- ◇ *Adoption of/placement for adoption of your child*
- ◇ *Termination or commencement of your spouse's employment*
- ◇ *Change of employment status by you or your spouse*
- ◇ *A significant change in your or your spouse's health coverage due to your spouse's employment*
- ◇ *Qualification by the Plan Administrator of a Medical Child Support Order*
- ◇ *Entitlement to Medicare or Medicaid*



*If you experience a Qualified Life Event, via the ADP website - you must notify Polk County Employees Relations Department within 31 days of the change. Simply select MYSELF > DEPENDENTS & BENEFICIARIES and either add/update or remove depending on the type of change. It will notify Employee Relations of a change and dependent on the change we open the event or contact you. You may need to provide proof of the change. If you do not contact Employees Relations within 31 days, you will have to wait until the next annual enrollment period to make changes, unless you have another event.*

## MEDICAL PLANS



Polk County provides three (3) Medical Plan Options to choose from:

In Network Benefits Outlined	Plan A	Plan B	Plan C (High-deductible / HSA)
Annual Deductible	\$720 per person \$2,150 family max	\$1,050 per person \$3,150 family max	\$1,600 single coverage \$3,200 family coverage
Out-of-Pocket Maximum	\$2,210 per person \$4,420 family max	\$3,350 per person \$6,700 family max	\$4,800 per person \$9,600 family max
Preventive Care	100%	100%	100%
Non-Preventive Care	90% after deductible	90% after deductible	90% after deductible
Hospital (inpatient and outpatient)	90% after deductible	90% after deductible	90% after deductible
Urgent Care	90% after deductible	90% after deductible	90% after deductible
Emergency Room	\$200 Co-pay <i>Waived if admitted</i>	\$200 Co-pay <i>Waived if admitted</i>	90% after deductible
Prescription Drugs	Generic Retail \$10/Rx Mail Order \$20/Rx Preferred Retail \$30/Rx Mail Order \$60/Rx Non-preferred Retail \$60/Rx Mail Order \$120/Rx Specialty Drugs You pay 20% up to \$100/Rx	Generic Retail \$10/Rx Mail Order \$20/Rx Preferred Retail \$30/Rx Mail Order \$60/Rx Non-preferred Retail \$60/Rx Mail Order \$120/Rx Specialty Drugs You pay 20% up to \$100/Rx	90% after deductible
Monthly Premium*	\$219.06 Single	\$169.16 Single	\$95.22 Single
	\$490.18 Family	\$362.10 Family	\$208.00 Family

**Employees qualifying for Wellness Credit in 2020—will have a \$55 credit each month to reduce the applicable premium rate listed above!**

\*Monthly premiums are based on full-time employment. Premiums are pro-rated for employees in a part time status classification (20-34 hours/week).

\*These are general features for comparison purposes, please see the Summary of Benefits for details on each plan.



## Health Savings Account (HSA)

(Paired with Plan C—High-deductible Health Plan)

The opportunity to participate in an HSA is connected to your enrollment in a qualified high-deductible health plan (HDHP), Plan C for Polk County. A HSA is a tax-favored account, set-up to pay certain medical expenses of the account owner, spouse and dependents.

### Why consider a health savings account?

- Reduce your expected monthly spend – moving to a high-deductible health plan (HDHP) typically comes with lower premiums, reducing your monthly cost.
- It's portable – it's your money, take it with you.
- Reduce your tax burden – contributions to your HSA are made with pre-tax dollars and the dollars you spend on qualified medical expenses are not taxed when you use them.
- Balance your retirement savings – the funds in your HSA accumulate tax-free, as does the interest.
- Funds roll-over – you never lose your dollars, they roll over and grow every year.

### What else do I need to know?

There are some important eligibility requirements to know about with a HSA, make sure you review these to make sure that you are eligible to utilize a health savings account. It is up to you, the participant, to make sure that you're eligible.

- You are enrolled in an eligible high-deductible health plan.
- You are not enrolled in any other non-HSA qualified plan.
- You are not eligible to use a general purpose flexible spending account (you may only use the Limited flexible spending account).
- You are not enrolled in Medicare, Medicaid, or Tricare.
- You are not claimed as a dependent on another person's tax return.
- You have not used VA medical benefits for anything other than preventive services in the past three months.

### How do I enroll?

#### Step 1:

Enroll in Plan C—High-deductible health plan

#### Step 2:

Elect a contribution to your HSA (County contribution will be made regardless of whether or not you elect a personal contribution)

#### Step 3:

Complete the application for opening your HSA. Contact Polk County HR for application!

### CONTRIBUTION LIMITS

The IRS limits how much you can put away each calendar year into your HSA. It is up to you to make sure that you're not exceeding those limits.

Coverage Type	Maximum Annual Contribution	Employer Contribution	Maximum Employee Contributions
Single	\$3,550	\$400	\$3,150
Family	\$7,100	\$800	\$6,300

**If you're 55 or older, you can also make an additional \$1,000 annual contribution.**



## Dental Plan

**NEW THIS YEAR!** Polk County understands the importance of dental health and will be contributing toward your dental premiums in 2020! Your dental health is an important component of overall health. Poor oral hygiene has been shown to contribute to heart disease and other significant issues.

Type of service	Benefit	
<i>In-Network</i>		
Deductible	\$50 per individual	
Preventive Services	100%	
Little Partners* <small>(Excludes orthodontics, dental implants and other services not covered for all members)</small>	100%	
Basic Services (i.e. sealants, fillings)	80% after deductible	
Major Services (i.e. crowns, dentures)	50% after deductible	
Orthodontia (child only)	50%	
Orthodontia Lifetime Maximum	\$1,000	
Calendar Year Maximum Benefit	\$1,250	
<b>Monthly Premiums</b>		
Employee	Total Premium	\$44.10
	<b>County Contribution</b>	<b>\$30.00</b>
	Employee Contribution	\$14.10
Employee + One	Total Premium	\$89.78
	<b>County Contribution</b>	<b>\$30.00</b>
	Employee Contribution	\$59.78
Family	Total Premium	\$155.34
	<b>County Contribution</b>	<b>\$30.00</b>
	Employee Contribution	\$125.34

**\*Little Partners Coverage:** Network services for children 12 years old and under will be covered at 100 without deductible, annual maximums, or limitations. *(Exclusions apply)*

*\*Check out HealthPartners Healthy Pregnancy program which may offer extra cleanings if you are pregnant —call HealthPartners to see if you qualify!*

## Vision Plan

Polk County offers a Vision Plan administered by VSP



Benefit Overview	Standard Plan	Premium Plan
Vision Network	VSP	
<b>Exam</b> (with dilation) Retinal Imaging Materials (lens and frame)	\$10 copay (1 visit per calendar year) \$39 max \$25 copay	
Lenses (every 12 months)	\$25 copay, then plan pays 100% for standard and plastic	
<b>Lens Enhancements</b> Standard Anti-Reflective Coating All other reflective coating Polycarbonate for Children Polycarbonate Standard Progressive Lenses All other progressive lenses Photochromic Standard scratch resistant coating Lens enhancements covered in full with copay	Single / Multifocal \$41 / \$41 \$58 / \$85 Covered in full \$31 / \$35 Covered in full \$95 / \$175 \$70 / \$82 \$17 / \$17 20-25% savings on most common lens enhancements	Single / Multifocal Covered in full Covered in full Covered in full \$31 / \$35 Covered in full Covered in full Covered in full \$17 / \$17 20-25 % savings on most common lens enhancements
<b>Contacts</b> (in lieu of frames and lenses) Elective Necessary Lens fitting & eval (standard fit) Lens fitting & eval (premium fit)	\$130 allowance Covered in full less co-pay Up to 15% discount U&C (\$60 max) Up to 15% discount U&C (\$60 max)	
<b>Frames</b> Frame Discount  Wholesale frame allowance (Walmart)	\$130 allowance 20% discount off retail coverage or paid in full if within wholesale allowance  \$70 wholesale (Frequency: Every other year)	\$180 allowance 20% discount off retail coverage or paid in full if within wholesale allowance  \$100 wholesale (Frequency: Every calendar year)
LASIK Coverage	15% average discount or 5% off of promotional prices	
<b>Monthly Premiums</b>		
Employee	\$5.62	\$14.06
Employee Plus One	\$8.86	\$20.38
Family	\$15.90	\$36.56

USE A NETWORK PROVIDER FOR BEST VALUE!

For an up to date listing of vision providers in your area, visit:  
[www.vspdirect.com](http://www.vspdirect.com)

### Bonus!

See a VSP provider and get an average 20-25% discount off laser correction surgery. Visit a VSP network eye doctor.



## FLEXIBLE SPENDING ACCOUNTS

### ◇ HEALTH CARE SPENDING ACCOUNT

The Health Care Spending Account is a pre-tax savings account to be used for unreimbursed medical, prescription, dental, vision and other health expenses for you and your eligible dependents. You may use the account for many unreimbursed, health-related expenses incurred by you and your eligible dependents including (but not limited to) the following:

- ◇ *Medical and Dental Plan Deductibles, Co-Insurance Payments*
- ◇ *Office Visit Co-Pays and Prescription Co-Pays*
- ◇ *Eye Examinations, Glasses, and Contacts*
- ◇ *Dental and Orthodontic Expenses*
- ◇ *Prescribed Over-the-Counter (OTC) medicines or medications*

**Maximum** - The maximum amount that you may contribute to your Medical Spending Account is \$2,750 per plan Year.

**Members participating in an HSA account** may only participate in the Limited FSA account. Limited FSA funds are restricted for use only towards dental and vision expenses and may not be applied towards Medical Plan Deductibles or Co-Insurance Payments.

- ◇ All eligible expenses must be submitted by March 31, 2021. Polk County pays all administrative costs associated with this program.

*FSA dollars are "use-it-or-lose-it" funds. Account balances cannot be carried over from year to year. If you have any unused funds in your spending account at the end of the year, your funds will be forfeited per IRS requirements. Carefully estimate these deductions.*

### ◇ DEPENDENT CARE SPENDING ACCOUNT

The Dependent Care Spending Account is a pre-tax savings account for elder care and childcare expenses. The child or elder care provider must declare the income on his/her tax return for Dependent Care services provided. You may use the Dependent Care Spending Account only to pay for dependent care that is required to allow you and your spouse to be gainfully employed. (Residential summer camp is excluded.) You must use the account for the care of an eligible dependent (nursing home care is excluded). An eligible dependent is:

- ◇ a child under age 13 for whom you take a tax exemption;
- ◇ a child, age 13 or older, who is handicapped;
- ◇ a spouse who is physically or mentally handicapped;
- ◇ a parent who is incapable of caring for himself/herself, who lives with you, and whom you claim as a dependent

**Maximum** - By law, the maximum amount that you may contribute to any Dependent Care Spending Account for your family is \$5,000 each calendar year.

## PAID TIME OFF (PTO)

Paid time off (PTO) provides all benefit eligible employees with paid time away from work that can be used for vacation, personal time, personal illness or time off to care for dependents. PTO must be scheduled in advance and have supervisory approval, except in the case of illness or emergency. Days are prorated based on schedule and hours worked; maximum carry-over is 240 hours for non-exempt employees and 300 hours for exempt employees.

YEAR - ANNIVERSARY	DAYS (EQUIVALENT)
<b>Start</b>	15
<b>3 years</b>	17
<b>6 years</b>	22
<b>10 years</b>	23
<b>13 years</b>	28
<b>15 years</b>	29
<b>20 years</b>	30

◇ **Extended Leave Bank (ELB)**

An Extended Leave Insurance Bank (ELB) is provided by Polk County to bridge employees from PTO to short-term disability when an employee suffers a prolonged illness. Employees accrue ELB at the rate of five (5) days per year; prorated to regular schedule.



Maximum ELB – twenty (20) days

◇ ***Other applicable paid and unpaid leave information (i.e. Holiday, FMLA, etc.) available in the Polk County Employee Handbook.***

*The Polk County Employee Handbook is available in ADP.*

*Utilize the Resources tab and from the drop downs, select: Tools/Reference page.*

## DISABILITY INSURANCE



### ◇ Short Term Disability

Short Term Disability Insurance replaces a percentage of your weekly compensation if you are physically disabled and unable to perform the tasks of your job. Polk County provides this benefit at no additional cost to all benefit eligible employees. This benefit provides 66 2/3% of your weekly base earnings with a maximum benefit of \$1,500 per week. The benefit begins on the 30th day of continuous disability and continues through your recovery or 9 weeks of benefit payment (whichever is earlier). After the STD period ends, the LTD period will pick up if still disabled and enrolled.

### ◇ Long Term Disability

Long Term Disability Insurance replaces a percentage of your monthly compensation if you are physically disabled and unable to perform the tasks of your job. This benefit provides 60% of your monthly base earnings with a maximum benefit of \$6,000 per month, until age 65. The benefit begins on the 91st day of continuous disability and continues through your recovery or your normal retirement date (whichever is earlier). Employee cost is \$0.60 per \$100 of earnings.

## LIFE AND AD&D INSURANCE

### ◇ Employer Paid Life Insurance

Core Life Insurance is provided at 1 times your base annual salary to a \$150,000 maximum benefit.

### ◇ Employer Paid Accidental Death & Dismemberment (AD&D) Insurance

Core AD&D Insurance is provided at the same level as Core Life Insurance.

### ◇ Voluntary Term Life Insurance Options

**Employee:** Coverage available from \$10,000 to \$500,000 in \$10,000 increments. A guaranteed issue amount is available for newly eligible participants up to \$210,000. Guarantee Issue is an automatically approved amount regardless of your health condition.

**Spouse:** Coverage available in \$5,000 increments up to 100% of the Employee election, up to \$500,000. A spousal guaranteed issue amount of \$50,000 for newly eligible participants.

**Children:** Under 14 days old coverage is \$1,000; over 14 days old have the option of electing \$5,000 or \$10,000.

### ◇ Voluntary Accidental Death & Dismemberment Insurance Options

Benefit equal to the base voluntary term coverage elected. This is automatically included for employees and spouses electing Voluntary Term Life Insurance.



*\*Enrollment in LTD or election of a Voluntary Life Policy may be subject to approval and policy underwriting. Death benefit is subject to an age reduction schedule. See certificate of insurance for details.*



## Wisconsin Retirement System

The Wisconsin Retirement System (WRS) covers eligible Polk County employees and is administered by the Department of Employee Trust Funds (ETF). The legal provisions governing these benefit plans are in Chapter 40 of the Wisconsin Statutes, master contracts, and the Wisconsin Administrative Code. Eligibility determination is based on WRS regulations.

Contributions to the WRS are required as soon as your employment is eligible for WRS coverage and calculated as a percentage of your WRS earnings. Your employee-required contributions are credited to your individual WRS account and are vested immediately. As your employer, Polk County is required to make contributions to the WRS. These additional dollars are included in your retirement benefits after you are vested.



Employment Category	2020 Employee Contribution	2020 Employer Contribution
General Employees	6.75%	6.75%
Elected Officials	6.75%	6.75%
Protective Class (with Social Security Coverage)	6.75%	11.74%

### Deferred Compensation Plans

The Wisconsin Deferred Compensation Program is a supplemental retirement savings program authorized under Section 457 of the Internal Revenue Code (IRC). Optional payroll deductions are available for select plans through Polk County.



#### Concerned about saving for retirement?

Did you know... Depending on your health plan enrollments, annual expenses, and plan eligibility, you could literally save thousands of dollars through utilization of a Health Savings Account plan? And, if you are over age 55, you are eligible to make catch up contributions to HSA and Deferred Compensation plans. See page 5 for more details!

Polk County promotes healthy lifestyles through programs and resources that benefit the physical and emotional well being of our employees.



POLK COUNTY  
**WORKSITE WELLNESS**  
PROMOTING HEALTHY LIFESTYLES

## New This Year!!

Polk County understands the value of having happy and healthy employees. To support you and your family's well-being and healthy living we will continue to offer the opportunity to earn a \$55 savings per month on any Polk County sponsored health plan.

**New this year, all benefit eligible employees and their covered spouses will be required to participate:**

1. Satisfy 4 required Checklist items (Employee & Spouse)
2. Earn 100 points (Employee only) by participating in county events or online activities with Virgin Pulse.

See Page 13 for more component details

## SAVE THE DATE!

Wellness Fair  
January 22nd, 2020

Learn more about our new wellness program with Virgin Pulse!

## Here's how to get started:

- 1 Activate your Virgin Pulse account.
- 2 Download the Virgin Pulse mobile app for iOS or Android.
- 3 Connect an activity tracker to get credit for your steps, active minutes, and sleep. We sync with many devices and apps (Max Buzz, Fitbit, Misfit, etc.)
- 4 Upload a profile picture and add some friends.
- 5 Start a little healthy competition and create or join a challenge with friends.



### Begin your registration on 1/2/2020

To register visit [join.virginpulse.com/polkcounty](http://join.virginpulse.com/polkcounty) and confirm your information (First Name, Last Name, DOB) to create your account. If you encounter any issues please call VP member services at (888)-671-9395.



**EMPLOYEES**

Activity	Frequency	
Complete the Health Assessment	1x per program year	
Complete the Quest Biometric Screening	1x per program year	<b>Checklist</b>
Preventive Care Compliance	2x per program year	
Tobacco Free Agreement	1x per program year	
Complete a Journey	1x per quarter	25
Join a Challenge	2x per program year	50
Complete a healthy Event	2x per program year	50

**Complete the checklist and earn 100 points by 12/1/20 to earn the 2021 premium discount.**

**SPOUSES**

Activity	Frequency	
Complete the Health Assessment	1x per program year	
Complete the Quest Biometric Screening	1x per program year	<b>Checklist</b>
Preventive Care Compliance	2x per program year	
Tobacco Free Agreement	1x per program year	
Complete a Journey	1x per quarter	25
Join a Company Challenge	2x per program year	50
Complete a Healthy Event	2x per program year	50

**Complete the checklist by 12/1/20 to earn the 2021 premium discount.**

**NEW HIRES (Hired after 7/1/20)**

Activity	Frequency		
Complete the Health Assessment	1x per program year		
Tobacco Free Agreement	1x per program year	<b>Checklist</b>	
			<b>Points</b>
Complete a Journey	1x per quarter		25
Join a Company Challenge	2x per program year		50
Complete a Healthy Event	2x per program year	50	

**Complete the checklist and earn 50 points by 12/1/20 to earn the 2021 premium discount.**



**POLK COUNTY**  
**WORKSITE WELLNESS**  
 PROMOTING HEALTHY LIFESTYLES

**Not a member yet?**

Don't miss out on all the fun! Get started today by going to [join.virginpulse.com/polkcounty](http://join.virginpulse.com/polkcounty)



## HealthPartners

Polk County's HealthPartners Insurance offers additional programs & services.

### *Gym Discounts*

HealthPartners Frequent Fitness: Workout 12 or more times per month and receive \$20 savings on your gym membership (up to \$40 per household), available at most area fitness centers. Call HP Member Services for details.

### *Tobacco Cessation Support*

Work with a phone coach to quit on your terms, log on to [healthpartners.com](http://healthpartners.com) to learn; or work with a virtual coach at [healthpartners.com/letstalk](http://healthpartners.com/letstalk)

### *Virtu-well*

24/7 On-Line Clinic offering diagnosis and prescriptions by certified nurse practitioners .

**\*\*NOTE:** Both HealthPartners National One Plan A and B offer three (3) free visits per plan.

### *Member Services*

Help with ALL things related to you plan coverage or your health.

### *Nurse Navigator Program*

Available to answer questions regarding your health care and benefits, and assisting on how to choose a treatment option.

### *24/7 Care Lines*

- ◇ *CareLine Service:* Nurse support to assist with questions regarding home treatments, when to see a doctor, finding covered care, etc.
- ◇ *BabyLine Phone Service:* Nurse support to assist with questions regarding pregnancy or infant concerns.
- ◇ *Behavioral Health Navigators:* Help with mental health or chemical health questions.
- ◇ *Pharmacy Navigator:* Talk to a pharmacist directly to manage your medicines.

### *Manage your health on the go*

Take HP with you wherever you travel with the myHP mobile app:

- View your member ID card
- Search doctors or clinics nearby
- View recent claims
- Check your balances
- Get estimates specific to YOUR plan

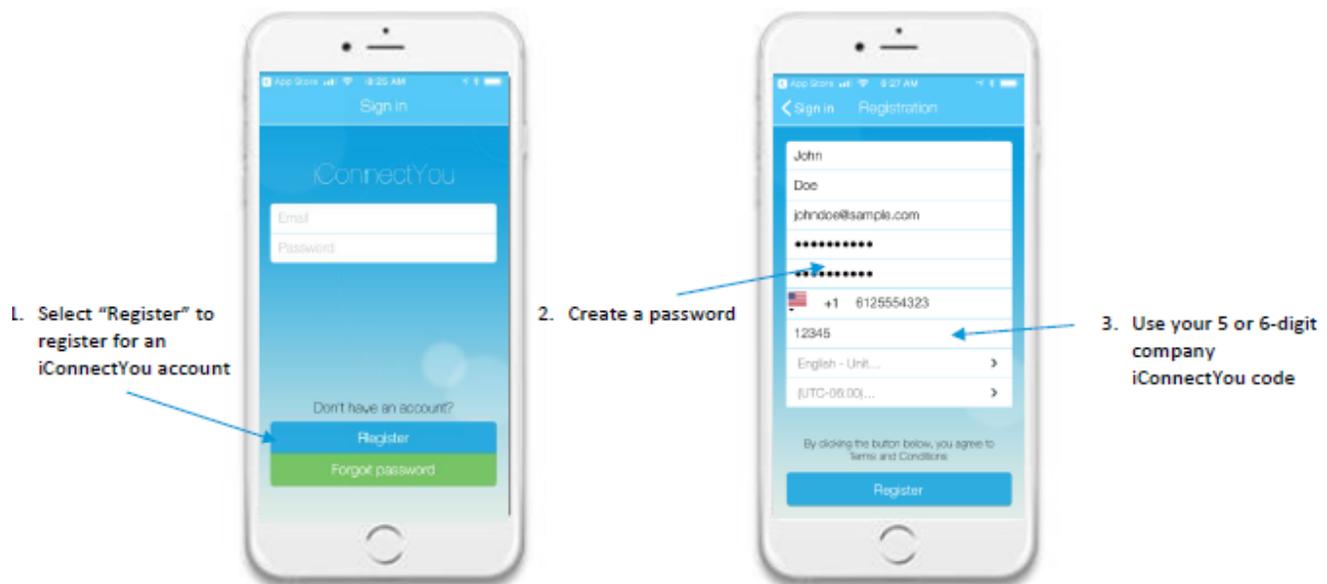


## Help at your fingertips, 24/7

### EMPLOYEE ASSISTANCE PROGRAM

#### iConnectYou Mobile app

Download the iConnectYou mobile app to use your Employee Assistance Program (EAP) wherever you are. iConnectYou connects you with professionals who'll give you real-time support for almost anything you can think of.



Available at no cost to you, you'll get 24/7 access to:

- Your counselor or consultant through calls, instant messages, texts and video chats
- Help finding local resources like child and elder care
- More than 50 articles on a variety of topics
- Emotional, legal, financial support and more

iConnectYou works with your iPhone, Android or Web Browser. Visit the app store to download it today. Register using your email and a password you create. Use this passcode 47954 to finish creating your account.

## Helping you with life's obstacles

EMPLOYEE ASSISTANCE PROGRAM



### Find balance with everyday support

Life doesn't always go as planned. Imagine you just found out your mom has Alzheimer's. Or you're struggling to pay some credit card debt. Or you're having a hard time balancing your busy work life and your family.

No matter what your situation is, HealthPartners Employee Assistance Program (EAP) can help. Your EAP is available anytime for you and anyone in your household. Get help with almost anything you can think of, all at no extra cost.

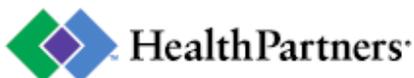
#### 24/7 help with:

- Making a budget
- Finding child care
- Managing stress on the job
- Parenting tips and resources
- Grieving
- Adopting a new baby
- Knowing what your legal options are
- And more!

#### Connect how it's best for you:

- Call 866-326-7194
- Text 919-324-5523
- Log on to [hpeap.com](http://hpeap.com) using the password: **polk**
- Download the iConnectYou mobile app and use passcode: 47954

Your privacy is important. Everything you do with HealthPartners EAP is confidential. Nothing is shared with your employer or health plan. Information will only be released with your permission or when required by law.



HealthPartners Employee Assistance Program (EAP) services are provided by Workplace Options. The HealthPartners family of health plans is underwritten and/or administered by HealthPartners, Inc., Group Health, Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company.

## Helping you with life's obstacles

EMPLOYEE ASSISTANCE PROGRAM



### LIFE COACHING

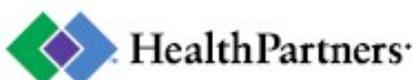
The path to personal and professional success is not always clear. This is where a Life Coach can help. With regular telephone sessions, you and your coach collaborate in a thought-provoking, creative process to navigate life transitions and maximize your personal and professional potential.

#### FEATURES INCLUDE:

- An initial 45- to 60- minute session with your coach to establish vision, goals and the creation of an action plan
- Up to five 30-minute follow-up coaching sessions to make sure you are on track to achieve your goals
- Follow-up calls scheduled at a time that is convenient for you and set at the end of each appointment
- Ongoing supportive email communication for sharing of resources and progress check-ins

**INTERESTED IN ENROLLING? Call 866-326-7194 to enroll today!**

Your privacy is important. Everything you do with HealthPartners EAP is confidential. Nothing is shared with your employer or health plan. Information will only be released with your permission or when required by law.



HealthPartners Employee Assistance Program (EAP) services are provided by Workplace Options. The HealthPartners family of health plans is underwritten and/or administered by HealthPartners, Inc., Group Health, Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company.

# Helping you with life's obstacles

EMPLOYEE ASSISTANCE PROGRAM



## **AWARE** MINDFULNESS-BASED STRESS REDUCTION

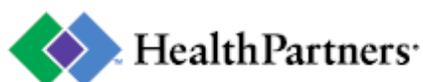
The AWARE mindfulness-based stress reduction (MBSR) program helps you learn to meaningfully engage in the present moment. It offers a research-based approach to stress management, which is derived from some of the world's leading experts in the field. A specially trained AWARE specialist will guide you through a step-by-step process to learn the skills you need to reduce stress, emphasize the present, establish greater mind-body balance and increase overall well-being.

### FEATURES

- Six telephonic sessions with an Aware specialist who is trained in mindfulness-based stress reduction
- An individualized practice plan, tailored to your needs
- Opportunity to experience and learn mindfulness exercises within each scheduled session
- Electronic resources such as a practice plan journal, guided practice exercises and an additional resource guide

**INTERESTED IN ENROLLING? Call 866-326-7194 to enroll today!**

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## RESOURCES AND CONTACTS

PLAN	WHO TO CALL	WEB ADDRESS	PHONE NUMBER
Medical HealthPartners	Member Services	<a href="http://www.healthpartners.com/public/">www.healthpartners.com/public/</a>	800-883-2177
	VirtuWell	<a href="https://www.virtuwell.com/">https://www.virtuwell.com/</a>	877-440-1001
	CareLine (24/7 Nurse)	<a href="http://www.healthpartners.com/public/">www.healthpartners.com/public/</a>	800-551-0859
	Nurse Navigator	<a href="http://www.healthpartners.com/public/">www.healthpartners.com/public/</a>	800-883-2177
	BabyLine	<a href="http://www.healthpartners.com/public/">www.healthpartners.com/public/</a>	800-845-9297
	Tobacco Cessation	<a href="http://www.healthpartners.com/public/">www.healthpartners.com/public/</a>	800-311-1052
Wellness Program	Virgin Pulse	<a href="http://www.virginpulse.com/POLKCOUNTY">http://www.virginpulse.com/ POLKCOUNTY</a>	888-671-9395
Dental	HealthPartners	<a href="http://www.healthpartners.com/public/">www.healthpartners.com/public/</a>	800-883-2177
Vision	VSP	<a href="http://www.vsp.com">www.vsp.com</a>	800-877-7195
Flexible Spending Acct	Benefit Plan Administrators	Forms: <a href="http://www.bpaco.com">www.bpaco.com</a> Upload documents: <a href="https://bpa.lh1ondemand.com/">https://bpa.lh1ondemand.com/</a>	800-236-7789
Life/AD&D/Short & Long Term Disability	Unum	<a href="http://www.unumprovident.com">www.unumprovident.com</a>	800-275-8686
Wisconsin Retirement System	EFT	<a href="http://www.etf.wi.gov.com">www.etf.wi.gov.com</a>	877-533-5020
H.S.A. Checking	MidWestOne	<a href="http://www.midwestonebank.com">www.midwestonebank.com</a>	651-982-2024
Deferred Compensation	Nationwide	<a href="http://www.nrsforu.com">www.nrsforu.com</a>	715-245-7408
	Wisconsin Deferred Comp	<a href="http://www.wdc457.org">www.wdc457.org</a>	877-457-9327
	FTJ Fund Choice	<a href="http://www.ftjfundchoice.com">www.ftjfundchoice.com</a>	866-708-3894
Employee Assistance Program	HealthPartners	<a href="http://www.hpeap.com">www.hpeap.com</a> Password: <b>POLK</b>	866-326-7194
Insurance Broker	JA Counter	<a href="http://www.jacounter.com">www.jacounter.com</a>	715-246-3811

Detailed plan information, various provider forms, and other information is available in your ADP self-service payroll portal: <http://Workforcenow.adp.com>

*About this guide:* This guide describes the benefit plans available to you as an employee of Polk County. The details of these plans are contained in the official Plan Documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) (as described by the Employee Retirement Income Security Act). If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the Plan documents, the formal wording in the Plan Documents will govern. Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of Polk County.



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## POLK COUNTY

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