

LaSalle County Human Resources

707 E Etna Rd Rm 247-249

Ottawa, IL 61350



November 1, 2019

TO: LASALLE COUNTY EMPLOYEES

RE: Annual Open Enrollment – Section 125 Benefit Plan

What is a Section 125 Benefit Plan?

Section 125 is a written plan that allows employees to choose between qualifying benefits and cash. Employees receive benefits as pre-tax deductions. With these pre-tax benefits, you deduct your health, dental and/or vision premiums before taxes are withheld; thus reducing your taxable income. This type of plan is also commonly known as a cafeteria plan, as you may select health, dental, vision premiums in any combination to be withheld.

LaSalle County's Plan:

LaSalle County offers a Section 125 Benefit Plan inclusive of not only medical insurance premiums but also dental and vision by amended resolution on October 12, 2011.

When nearing retirement:

For IMRF pension members, you should be aware that the current definition of earnings used by LaSalle County does not include amounts under a 125 Benefit Plan. You should carefully consider this option if you intend to retire in the next 48 months.

Do I need to do anything if already enrolled in the 125 Plan?

If you are currently enrolled in the 125 Plan, you need not do anything during open enrollment.

What if I want to cancel my participation?

See the HR Dept for cancellation of your Section 125 Plan. There will be a required form completion and signature/date to confirm that you do not wish to continue.

For all other questions regarding the plan, please see the HR Department.