



CLERMONT  
COUNTY OHIO

# 2026 BENEFITS GUIDE





# Inside the Guide

## Welcome

At Clermont County we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available.

Use this guide to help you choose the type of plan and level of coverage that is right for you.

As you prepare to enroll: Review and compare all your available insurance options. Gather information you'll need. If you are covering dependents, you will need their dates of birth and Social Security numbers. Be prepared to provide dependent documentation if requested – such as marriage license or birth certificates.

You can view benefit plans by accessing the County Employee Benefits website, [www.hr.clermontcountyohio.gov](http://www.hr.clermontcountyohio.gov).

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**Log in to ESS Benefits**



**Elect your Benefits**



**Check dependent**



**Save and submit**



**Print your elections**

<https://clermontauditor.munisselfservice.com/login.aspx>

*Some of the information herein may not apply to employees who are part of a Collective Bargaining Group (union): Please refer to your Department Head or Collective Bargaining agreement for specific information for your office/department.*

## Enrollment Period

### Open Enrollment

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefit elections. All elections and changes take effect on the first day of the plan year.

### New Hires & Newly Eligible

Coverage begins 1<sup>st</sup> of the month following 30 days of full-time employment. Ex.: If your hire date were 03/15/2026, your benefits would be effective 05/01/2026 (this is your "eligibility date").

- You have 30 days from your eligibility date to elect your benefits; we recommend that you elect coverage ASAP to avoid delays with ID cards, coverage and to avoid back-deductions.

### Returning from Military Leave

Return from disability or military leave: Your coverage resumes immediately or when any existing coverage ends.

### Mid-Year Changes Due to a Qualifying Event (QE)

- A QE is a circumstance affecting your family status or income such as marriage, birth, adoption, legal separation, divorce, death, loss of other coverage, newly available coverage, etc. A qualifying event must be reported to your benefits department within 30 days of the actual event.

### Coverage Ends

All health and life insurance benefits will end on the last day of the month in which you leave county employment or become ineligible for benefits. Dependent coverage will end on the day of the event when the event is divorce, legal separation or death of dependent; dependent coverage for all other QEs will end on the last day of the month in which the dependent becomes ineligible for coverage.

## Eligibility

### Eligible Employees:

Clermont County Health, Life and Disability benefits are available to all permanent, full-time employees and persons elected or appointed to elected office, unless otherwise mandated by the **Patient Protection and Affordable Care Act** (PPACA).

### Supplemental Benefits:

All permanent employees with regularly scheduled hours equaling 20 hours per week or more, including persons elected or appointed to an Elected Office. \*See [supplemental benefits section for enrollment details](#).

### Eligible Dependents:

If you are eligible for our benefits, then your dependents maybe too. In general, eligible dependents include:

- Legal spouse (per federal guidelines)
- Domestic Partners are not eligible dependents (per federal guidelines)
- Your children up to age 26. Children may include natural, adopted, stepchildren and children obtained through Court appointed guardianship.
- Dependent children who were deemed disabled prior to age 19 may also qualify for benefits past the age of 26.

### Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status
- Change in number of dependents
- Change in employment or job status

If such a change occurs, you must make the changes to your benefits **within 30 days of the event date**. Enter your request into ESS/Benefits under "Life Event: and provide documentation to: Teresa Igo, Benefits Coordinator, Human Resources,



# Medical



To access your member portal with Anthem, please visit [www.anthem.com/login](http://www.anthem.com/login) or scan the QR code:

	Anthem BCBS Medical Premium Copay	Anthem BCBS Medical Basic Copay	Anthem BCBS Medical HDHP/HSA
	In-Network	In-Network	In-Network
<b>Annual Deductible</b>			
Individual / Family	\$2,000 / \$4,000	\$5,000 / \$10,000	\$3,400 / \$6,800
Coinsurance (after deductible)	80%	90%	90%
<b>Maximum Out-of-Pocket</b>			
Individual / Family	\$5,000 / \$10,000	\$6,000 / \$12,000	\$4,000 / \$8,000
<b>Physician Office Visit</b> <span style="float: right;">AFTER DEDUCTIBLE</span>			
Primary Care / Virtual Visit	\$10 copay	\$35 copay	90%
Specialty Care	\$50 copay	\$70 copay	90%
Preventive Care	No charge	No charge	No charge
<b>Diagnostic Services</b> <span style="float: right;">AFTER DEDUCTIBLE</span>			
Outpatient Radiology and Lab	80%	90%	90%
Urgent Care Facility	\$25 copay	\$75 copay	90%
Emergency Room Facility Charges	\$300 copay	\$350 copay	90%
Inpatient & Outpatient Facility	80%	90%	90%
<b>Carelon Rx Retail Pharmacy (30 Day Supply)</b> <span style="float: right;">AFTER DEDUCTIBLE</span>			
Generic (Tier 1)	\$15 copay	\$15 copay	90%
Preferred (Tier 2)	\$50 copay	\$50 copay	90%
Non-Preferred (Tier 3)	\$70 copay	\$100 copay	90%
Preferred Specialty (Tier 4)	\$70 copay	\$100 copay	90%
<b>Carelon Rx Mail Order Pharmacy (90 Day Supply)</b> <span style="float: right;">AFTER DEDUCTIBLE</span>			
Generic (Tier 1)	\$30 copay	\$30 copay	90%
Preferred (Tier 2)	\$100 copay	\$100 copay	90%
Non-Preferred (Tier 3)	\$140 copay	\$200 copay	90%

Employee Contributions (per pay / 24 pays per year)	Medical Premium Copay	Medical Basic Copay	Medical HDHP/HSA
<b>Single</b>	\$45.35	\$10.30	\$30.90
<b>EE + Spouse</b>	\$139.67	\$118.72	\$101.93
<b>EE + Child(ren)</b>	\$112.97	\$96.03	\$81.52
<b>Family</b>	\$202.89	\$172.47	\$145.83

**Health Savings Account Contribution (per pay) (when electing HDHP):** Single Coverage: \$25 / All Other Coverage: \$50

**Medical Plan Spousal Surcharge:** \$50 per pay extra for spousal coverage if the spouse has medical available through their own employer

**Tobacco User Rates:** \$25 surcharge per pay (in addition to selected plan rate)

# Savings & Spending Accounts

We offer several tax-advantaged options to help you save money. These accounts let you use pre-tax dollars for health eligible for and how they work.

	Health Savings Account (HSA)	Healthcare Flexible Spending Account (FSA)
<b>What can I use this account for?</b>	<p>Eligible out-of-pocket medical, prescription drug, dental and visions expenses for yourself and eligible your dependents</p> <p>Example of eligible expenses include:</p> <ul style="list-style-type: none"> <li>• Deductibles</li> <li>• Copays</li> <li>• Coinsurance</li> <li>• Orthodontia</li> <li>• Glasses and contact lenses</li> <li>• Over-the-counter products</li> </ul> <p><i>See IRS Publication 969 for details</i></p>	<p>Eligible out-of-pocket medical, prescription drug, dental and visions expenses for yourself and eligible your dependents</p> <p>Example of eligible expenses include:</p> <ul style="list-style-type: none"> <li>• Deductibles</li> <li>• Copays</li> <li>• Coinsurance</li> <li>• Orthodontia</li> <li>• Glasses and contact lenses</li> <li>• Over-the-counter products</li> </ul> <p><i>See IRS Publication 502 for details.</i></p>
<b>Who's eligible?</b> <b>Full time employees.</b>	<p>Employees enrolled in a High-Deductible Medical Plan (HDHP).</p> <p>Employees NOT eligible:</p> <ul style="list-style-type: none"> <li>• If your spouse has a Health Care FSA</li> <li>• If you are enrolled in any part of Medicare*</li> <li>• If you are enrolled in TRICARE</li> <li>• Claimed as a dependent on someone else's 2025 tax return</li> </ul> <p><i>*You may need to stop HSA contributions up to 6 months before your Medicare enrollment date to avoid tax penalties.</i></p>	<p>Employees not enrolled in a Health Savings Account (HSA)</p>
<b>How much can I contribute in 2026?</b>	<p>Clermont County contributes to your HSA:</p> <ul style="list-style-type: none"> <li>• \$25 per pay for Single coverage</li> <li>• \$50 per pay for Single + dependent coverage</li> </ul> <p>The total maximum in 2026 including the employer contribution is:</p> <ul style="list-style-type: none"> <li>• \$4,400 for Single Coverage</li> <li>• \$8,750 for Employee + Dependent coverage for 2026</li> </ul> <p><i>If you are 55 years of age or older, you can contribute an additional \$1,000 annually.</i></p>	<p>\$3,400</p>
<b>Can I carry over any money I don't use in 2026 to the next year?</b>	<p>Yes, the money in this account belongs to you to use now or in the future to pay for eligible health care expenses without tax implications.</p>	<p>Yes, you can roll over up to \$500 of unused funds into 2026.</p> <p><i>All incurred claims must be submitted by March 30<sup>th</sup> the following year.</i></p>
<b>Can I change my contribution amount during the year?</b>	<p>Yes, you can change the amount you contribute to your HSA anytime during the year. Log in to Employee Self Service (ESS) to make changes.</p>	<p>No, you can only change this election during Annual Open Enrollment or if you have a life event.</p>

	Limited Purpose FSA	Dependent Care FSA
<b>What can I use this account for?</b>	<p>Eligible out-of-pocket dental and vision expenses for yourself and your eligible dependents</p> <p>Examples of eligible expenses for dental and vision only include:</p> <ul style="list-style-type: none"> <li>• Deductible</li> <li>• Copays</li> <li>• Coinsurance</li> <li>• Orthodontia</li> <li>• Glasses and contact lenses</li> <li>• Over-the-counter dental and vision products</li> </ul> <p><i>See IRS Publication 969 for details</i></p>	<p>Eligible day care expenses for children under 13 or children, elders or disabled children who can't care for themselves</p> <p>Example of eligible expenses include:</p> <ul style="list-style-type: none"> <li>• Childcare when you need to be at work (income must be reported by care provider)</li> <li>• Preschool or nursery school</li> <li>• Summer day camp</li> </ul> <p><i>See IRS Publication 503 for details</i></p>
<b>Who's eligible?</b>	Employees enrolled in the Health Savings Account (HSA)	Employees who have a tax dependent under the age of 13, disabled dependents or dependent requiring eldercare.
<b>Full time employees.</b>	\$3,400	You can set aside money, tax-free up to \$7,500 to pay for eligible day care costs (\$3,750 if married, filing separately)
<b>How much can I contribute in 2026?</b>	<p>Yes, you can roll over up to \$500 in unused funds into 2026.</p> <p><i>All incurred claims must be submitted by March 30<sup>th</sup> the following year</i></p>	<p>No, you lose any money you don't use by December 31<sup>st</sup> each year.</p> <p><i>All incurred claims must be submitted by March 30<sup>th</sup> the following year</i></p>
<b>Can I carry over any money I don't use in 2026 to the next year?</b>	No, you can only change this election during Annual Open Enrollment or if you have a life event	Yes, you are eligible to add, stop, increase, or decrease your elections. As refunds cannot be made, reduction to your election cannot be below your year-to-date contribution amount.

# 2025-2026 CEBCO Rewards

Focus on your Wellbeing and earn up to \$200

Anthem covered employees and their covered spouses can each earn up to \$200	Preventive Care	Condition Management	Digital & Wellness Activities
Complete any of the activities sponsored by your employer and you'll earn rewards to put toward electronic gift cards for select retailers.	Wellness Exam/Well Woman (\$50) Diabetic A1C* Lab Test (\$25)	Condition Care (\$25) Asthma Diabetes Heart Disease or Heart Failure	Log in to Sydney (\$25) Log Active Minutes (Max \$50) My Health Check-In (\$25)
Program resets on July 1, 2026	Cholesterol* Test (\$25) Prostate Exam (\$25)	Chronic Obstructive Pulmonary Disease (COPD)	Team Challenge 1 (\$25) Team Challenge 2 (\$25)
Redeem your rewards on the Sydney Health mobile app or anthem.com, under "MyHealth Dashboard" and then select "My Rewards".	Colorectal Cancer Screening (\$25) Mammogram (\$25)		Team Challenge 3 (\$25) Team Challenge 4 (\$25)

### \*Rewards Criteria:

The CEBCO rewards program will **not** reward A1C or Cholesterol screenings when done through biometric screening vendors.

If members are getting these services done through their PCP and the criteria below is met, they will receive the incentive:

- Cholesterol: Men over 35 and women over 40 are eligible to earn a reward.
- A1C: Members who have been diagnosed with diabetes and receive two annual A1C lab tests are eligible to earn a reward.

### How to Access your Rewards:

The complete list of all your rewardable activities can be found on "MyHealth Dashboard"

**On the Sydney app:** Menu page -> Access Care -> My Health Dashboard -> My Rewards

**On Anthem.com:** My Health Dashboard -> My Rewards from the drop-down menu

### How to Redeem your Rewards:

You have real-time dashboard tracking for outstanding and earned rewards.

Rewards can be redeemed through Digital Gift Cards on **My Health Dashboard -> Redeem Rewards**

You can elect to redeem their entire balance with one digital card, or you can divide your balance on multiple cards

8 Retailers to choose from:		
	Amazon	\$5 - \$500
	Apple	\$5 - \$500
	Gap (all brands)	\$10 - \$250
	Mastercard	\$5 - \$1,000
	Target	\$5 - \$500
	TJ Maxx	\$10 - \$500
	The Home Depot	\$5 - \$500
	Uber & UberEats	\$15 - \$500

# Anthem CarelonRx Cost Relief Program

## Learn more about the Cost Relief program

Answers to frequently asked questions



### What is Cost Relief?

The Cost Relief program offers you select specialty medicines at no cost to you. That means a \$0 copay when you fill the prescription with the exclusive specialty pharmacy in your network.<sup>1,2</sup>

### How does Cost Relief work?



A Cost Relief representative reaches out about the program by mail, phone, and email.<sup>3</sup>



Once enrolled, we work with drug manufacturers to sign you up for manufacturer copay assistance.<sup>4</sup>



You will receive ongoing support to manage enrollment and renewals for copay programs.



The copay assistance will be applied to your current and future prescription fills, resulting in a \$0 copay.

### Is there additional information about payment that I should know?

Any amount paid by manufacturer copay assistance will not count toward your deductible and out-of-pocket maximums. This may be a change to how your prescriptions were handled previously.

### Do I have to use the Cost Relief program?

If you do not wish to participate in this program, you can opt out, but in doing so, you will be responsible for a portion of the cost of the specialty medicine. If you choose not to complete your enrollment in Cost Relief, you may have to pay up to 45% of the cost of your medicines if it is included in the Cost Relief program, even if you have already met your deductible or out-of-pocket limit with other claims.

### Is there a deadline to sign up for Cost Relief?

No. You can enroll at any time, but only eligible prescriptions filled after you sign up for Cost Relief will have a \$0 out-of-pocket cost.

### Who should I contact if I have more questions?

Our specially trained Cost Relief representatives can answer your questions. Please call **877-638-4008** Monday through Friday from 8 a.m. to 8 p.m. ET. If you speak a language other than English, language assistance is available at no extra cost (TTY: 711).



# Lark Diabetes Program



## A program focused on helping you improve your health Introducing digital diabetes prevention coaching

Roughly 88 million Americans are living with prediabetes but 84% aren't even aware they have it.<sup>1</sup> Prediabetes often doesn't cause symptoms, but it does increase the risk of developing type 2 diabetes, heart disease, and stroke. That's why Anthem has partnered with Lark to offer a diabetes prevention program that can help you determine if you're at risk for prediabetes and if needed, take steps to address it.

### This program can help you:



Lose weight



Eat healthier



Increase activity



Sleep better



Manage stress

### Better health is within your reach

You can participate in this program at no extra cost as part of your health plan. Track your progress, check in with your coach, and learn more about prediabetes right in Lark's free mobile app. This program is flexible, convenient, and follows guidelines from the Centers for Disease Control and Prevention (CDC) to help you make small changes that can improve your health and decrease your risk over time.

### Learn if you are at risk for prediabetes

Go to [lark.com/anthem](https://lark.com/anthem) and take a quick one-minute survey to see if you could benefit from Lark's diabetes prevention program.



## Live Health Online



### Get care from anywhere

Virtual visits on LiveHealth Online are an included benefit for Anthem members

#### Get the care you need, virtually.

Looking for a quick and easy way to get care? With LiveHealth Online, you can access telehealth visits from anywhere. All you need is a smartphone, tablet, or computer!

#### Care options available to you through LiveHealth Online:

**Annual Wellness.** Visit with a primary care provider who can help with preventative screenings, chronic health concerns, and referrals for lab work and specialists as clinically appropriate. Annual wellness visits are an important part of maintaining good health, managing chronic conditions, and preventing potential health issues.

**Virtual Primary Care.** Get regular health visits and checkups with virtual primary care. It's like an office visit with a primary care provider (PCP) – without the office. You can even choose to see a network PCP regularly, so you have the same provider taking care of you over time.

**Urgent Care.** Get care 24/7 for common health issues, including allergies, COVID-19 symptoms, the flu, sinus infections, and UTIs. Physicians assess your symptoms, provide a treatment plan, and send prescriptions to the pharmacy of your choice when needed.

**Allergy.** Doctors can provide a treatment plan and send prescriptions to the pharmacy of your choice anytime. No need to wait to feel better. Doctors can treat common allergy symptoms including itchy, puffy, and watery eyes, congestion, runny nose, itchy throat, and more.

**Therapy and Psychiatry.** See a therapist online from the comfort of your couch to get help for anxiety, depression, panic attacks, stress relief, and more. Psychiatrists are also available by appointment and can prescribe medication when talk therapy isn't enough.



SCAN ME

Get started today! LiveHealth Online is available through the Sydney<sup>SM</sup> Health and LiveHealth Online apps, or Anthem.com and LiveHealthOnline.com

# Tobacco Cessation Resources with CEBCO



## Ohio Tobacco Quit Line

The Ohio Tobacco Quit Line is free of charge to CEBCO members over the age of 18.

Call 1-800-QUIT-NOW to speak with a specialist to discuss assistance to help you quit tobacco. Members should state that CEBCO is their health plan when calling to take advantage of the full benefit such as:

- Five (5) sessions of one-on-one personalized coaching, along with educational materials.
- 8 weeks of Nicotine Replacement Therapy
  - Patches – Two (2) 28-day supplies
  - Gum – Two (2) shipments (100 count);  
or
  - Lozenges – Two (2) boxes (72 count)



## Prescription Benefits

Members wishing to try medications should make an appointment with their physician as these medications require a prescription.

Medications with a \$0 co-pay for two (2) 90-day prescriptions:

- Nicotine Inhaler
- Nicotine Nasal Spray
- Bupropion (known as Zyban)
- Varenicline (known as Chantix)

Medications that have a co-pay:

- Nortriptyline (known as Aventyl)
- Clonidine (known as Catapres)



CEBCO Members wishing to explore additional tobacco cessation resources can visit us on the web at [www.cebc.org](http://www.cebc.org) and go to the Wellness tab, then click on Tobacco Cessation.





# SWORD Program



## Relieve aches + pain from the comfort of your home

Tired of chronic pain or loss of mobility? Struggling with discomfort? Meet Sword, the new digital physical therapy program designed to help you overcome your joint, back, or muscle pain—all from home.

Combining licensed PT with easy-to-use technology, Sword is more than just convenient. It's proven to work better than in-person physical therapy, too.¹



### Here's how it works



#### Pick Your PT

Thanks to your dedicated PT, your Sword program is entirely customized to you, your goals and your abilities.



#### Get Your Sword Kit

Your kit comes with your own tablet, and will provide you and your PT with real-time feedback.



#### Stay Connected

Chat 1:1 with your PT anytime. They'll check in, monitor your progress, and adjust your program as needed.



#### Feel the Relief

Complete your exercise sessions whenever is most convenient for you. Then feel pain relief for yourself.

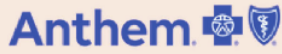
Pain doesn't wait. Why should you?  
**Enroll today to get started!**

[join.swordhealth.com/cebco/register](https://join.swordhealth.com/cebco/register)





# Bloom



## Bloom is your no-cost, digital pelvic health benefit.

1 in 3 women suffer from pelvic health disorders<sup>1</sup> including bladder issues, bowel dysfunction, and pelvic pain. Sword Health developed Bloom to give you relief with an easy-to-use, at-home pelvic therapy solution.



### Here are some signs you may need pelvic therapy:



Leakage (bladder or bowel)



Pain or difficulty emptying bladder



You are, were, or are planning to be pregnant



Pain or pressure in the lower abdomen



Pain during or after intimacy

### What you get with Bloom



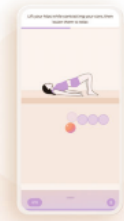
#### Expert Care

Bloom's Pelvic Health Specialists all have Doctor of Physical Therapy degrees and provide guidance throughout the program.



#### Innovative Tech

Women perform short pelvic-therapy sessions from home, using a safe, intravaginal pod that connects to a mobile app.



#### Real Results

Bloom sessions are fun and interactive. Members track progress and receive guidance through the app.

Activate your no-cost benefit today:

[join.hibloom.com/cebco](https://join.hibloom.com/cebco)



Scan to enroll






## It's quick & easy to earn cash with SmartShopper

In the same amount of time it takes to make a cup of coffee you can use SmartShopper. It's an easy-to-use tool that compares costs for routine medical care. If you choose a cost-effective location for your care, you can earn a cash reward up to \$500!

### Save money and earn cash rewards

SmartShopper is part of your benefits so there are no extra steps or fees. It's quick & easy to compare costs and cash reward amounts before you go. You wouldn't start your day without a cup of coffee, and you shouldn't schedule care without checking SmartShopper first!

	<h4>It's Simple To Use</h4>	
<p><b>Compare</b> locations at <b>SmartShopper.com</b> or call the Care Concierge Team at <b>866-285-7078</b>.</p>		<p><b>Earn</b> your cash reward by having your appointment within the year.</p>
<p><b>Schedule</b> your appointment or let the Care Concierge Team do it for you.</p>		



The Care Concierge Team is ready to support you. From selecting to scheduling to prior authorizations, they make next steps = no sweat. Call today!

Go Green by going paperless! Scan the QR code or contact us to register your email today.

The Care Concierge Team is available Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.\*



SmartShopper®

# Employee Assistance Program (EAP)



Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. It happens to all of us. Whenever you or your immediate family members need help dealing with life’s challenges, our Employee Assistance Program, administered by ComPysch is here to help.

You and your dependents have access to five (5) free face-to-face sessions or to other resources per year provided by Clermont County employees and their immediate family members through ComPsych. Services include:

Anger Management	Conflict Resolution	Drug, Gambling, Alcohol Addictions
Legal Guidance	Locating Dependent or Elder Care	Personal & Mental Health
Financial Resources	Grief Counseling	Work Related Issues
Retirement Planning	Hiring movers or home repair contractors	Work-Life Solutions

To schedule a confidential appointment: Call: **877.327.4452** TTY: **800.697.0353**

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultantSM, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: **guidanceresources.com**  
 App: **GuidanceNowSM**  
 Web ID: **EAPCEB**

QR Code:



Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos, and other helpful tools.



## Website Links

**You must be actively enrolled in a medical plan to be eligible for these benefits and services.**

**Anthem:** <https://www.anthem.com/> and **CarelonRx:** <https://www.carelonrx.com/>

Medical insurance provider and prescription coverage.

**Bloom:** <https://meet.swordhealth.com/bloom/cebco>

1 in 3 women suffer from pelvic health disorders including bladder issues, bowel dysfunction, and pelvic pain. Sword Health developed Bloom to give you relief with an easy-to-use, at-home pelvic therapy solution.

**CarelonRx Cost Relief Program:** The Cost Relief program offers you select specialty medicines at no cost to you. That means a \$0 copay when you fill the prescription with the exclusive specialty pharmacy in your network. Please call 877-638-4008 Monday through Friday from 8 a.m. to 8 p.m. ET

**ComPsych Guidance Resources is our Employee Assistance Program (EAP):**

[www.guidanceresources.com](http://www.guidanceresources.com)

EAP program provides **5 free** sessions per incident for finding child or elderly care/ movers/ home repair/ pet care, free legal consultation: divorce/ adoption/ wills/ trusts, retirement planning/ insurance/ budgeting/ bankruptcy and an online library with articles/ podcasts/ videos/ on-demand training.

**Lark:** <https://www.lark.com/anthem>

The Lark Diabetes Prevention Program is an all-digital app that can help you lose weight and lower your risk of developing Type 2 Diabetes. Available to dependents 18+ years of age.

**LiveHealth Online:** <https://livehealthonline.com/>

Online Medical lets you visit a doctor 24/7.

**SmartShopper:** <https://smartshopper.com/>

Earn a reward check every time you and your family choose an eligible lower-cost, high-value doctor or facility for a variety of health services.

**Sword:** <https://meet.swordhealth.com/thrive/cebco>

The Sword digital physical therapy programs combine guidance from dedicated physical therapists with easy-to-use technology that results in real, meaningful results. Available to dependents 13+ years of age.

**Sydney Health:** <https://www.sydneyhealth.com/>

Wellness Plan and so much more!

**Clermont County Employee Benefit Website:**

**[www.hr.clermontcountyohio.gov](http://www.hr.clermontcountyohio.gov)**



# Dental

The Clermont County dental plan will remain with **MetLife** in 2026. The group number for our dental plan is **254731**.

You have the freedom to select any dentist; but you pay less out of pocket when you choose an in-network provider.

Follow the following steps on [www.metlife.com](http://www.metlife.com) to find a list of providers:



**Step 1:**  
Go to [metlife.com](http://metlife.com)



**Step 2:**  
Select "Find a Dentist" next to "How can we help you?"



**Step 3:**  
Select "PDP" or "PDP Plus" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button.

To access your MetLife portal, visit <https://dentalprovider.metlife.com/presignin> or scan the QR code:



## Dental Comparison

	Basic Plan	Premium Plan
	In-Network Benefits	In-Network Benefits
Individual	\$50 applies to Basic and Major Benefits only	\$50 applies to Basic and Major Benefits only
Family	\$150 applies to Basic and Major Benefits only	\$150 applies to Basic and Major Benefits only
Annual Maximum Per Covered Member	\$1,000	\$1,500
Preventive Coverage	100%	100%
Basic Coverage	80%	80%
Major Coverage (Inc. Implants)	50%	50%
Orthodontia Benefit	Not Covered	50%
Orthodontia Dependent Child(ren)	Not Covered	Covered Limited to eligible dependent children under age 19
Orthodontia Lifetime Maximum	Not Covered	\$1,500*

Employee Contributions (per pay / 24 pays per year)	Basic Plan	Premium Plan
Single	\$14.75	\$17.18
EE + Spouse	\$40.45	\$47.08
EE + Child(ren)	\$37.24	\$43.33
Family	\$45.16	\$52.59

*Please Note: It is recommended that when a course of treatment is expected to cost \$300 or more, and is of a non-emergency nature, your dentist should submit a treatment plan before he/she begins. This enables you to see what your out-of-pocket expenses will be so you are not surprised and can budget accordingly. There is also a possibility that suggested procedures may be denied, and alternative procedures approved based upon X-rays and supporting documentation*

# Vision

Clermont County will provide vision insurance through **EyeMed**. To access a listing of providers (private practice and retail centers) log in to [www.eyemed.com](http://www.eyemed.com).



To access your EyeMed portal, visit [www.eyemed.com/login](http://www.eyemed.com/login) or scan the QR code:

	In-Network Member Cost	Out-of-Network Member Reimbursement
<b>Exam Services</b> once every plan year	\$10 copay	Up to \$40
<b>Frame</b> once every other plan year	\$0 copay; 20% off balance over \$160 allowance	Up to \$80
<b>Standard Plastic Lenses</b> in lieu of contact once every plan year		
Single Vision	\$20 copay	Up to \$30
Bifocal	\$20 copay	Up to \$50
Trifocal/Lenticular	\$20 copay	Up to \$70
Progressive – Standard	\$20 copay	Up to \$50
Progressive – Premium Tier I, II or III	\$105, \$115, \$130 copay	Up to \$50
Progressive – Premium Tier IV	\$205 copay	Up to \$50
Progressive – Premium Tier V	\$245 copay	Up to \$50
<b>Lens Options</b>		
Polycarbonate – Standard <19 years of age	\$0 copay	Up to \$20
<b>Contact Lenses</b> in lieu of lenses once every plan year		
Contacts – Conventional	\$0 copay; 15% off balance over \$160 allowance	Up to \$80
Contacts – Disposable	\$0 copay; 100% of balance over \$160 allowance	Up to \$80
Contacts – Medically Necessary	\$0 copay; paid-in-full	Up to \$300
<b>Discounts:</b>		
Additional pairs of glasses	40% off	
Any item not covered by the plan, including Non-prescription sunglasses	20% off	
Retail price or 5% off promotional price for Lasik or PRK from US Laser Network	15% off	
Hearing aids, with an extended warranty and free batteries through Amplifon Hearing Health Care Network	Up to 66% off	

Employee Contributions (per pay / 24 pays per year)	Vision Plan
<b>Single</b>	\$2.53
<b>EE + Spouse</b>	\$5.31
<b>EE + Child(ren)</b>	\$6.08
<b>Family</b>	\$7.29



# Life and AD&D

Clermont County provides **\$25,000 Basic Life and \$25,000 AD&D benefits to all eligible full-time employees at no cost to you\* through Mutual of Omaha.** The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

\*Does not apply to CCDD employees – see your personnel department for details.

## Voluntary Life Insurance

In addition to the employer paid Basic Life and AD&D coverage, you have the option to “buy-up” voluntary life insurance and AD&D coverage through Mutual of Omaha. The cost of coverage depends on the amount of coverage you elect and your current age. election, however, could be subject to medical questions and evidence of insurability. Your contributions will depend on your age and the amount of coverage you elect. If you elect voluntary employee life insurance, you also have the option to purchase coverage for your spouse and/or dependent children up to age 26.

### New Hire / New Benefit Eligible

- New Hires can elect up to **\$250,000 without EOI; or apply up to \$500,000 maximum** by completing an EOI\* (Evidence of Insurability)
- Elect up to **\$50,000 for spouse life** without EOI.
- Elect **child life up to \$20,000** without EOI.
- **Spouse and/or child(ren) coverage cannot be more than the employee’s own voluntary life coverage.**

### CHANGES PERMITTED DURING OPEN ENROLLMENT:

#### Employee

- Existing **employee** coverage can be increased **up to \$250,000 guarantee issue** without an EOI.
- Maximum coverage with an approved EOI application up to \$500,000.

#### Spouse

- Can increase spouse coverage up to **\$50,000** without an EOI.
- Maximum coverage is **\$300,000 with approved EOI**, but not more than the employees’ own coverage.
- **Dependent coverage cannot be more than the employee’s coverage.**

#### Child(ren)

- Can elect up to \$20,000 (increments of \$5,000).
- Maximum is \$20,000 (one policy covers all children in the family).
- **Dependent coverage cannot be more than the employee’s coverage.**

#### Evidence of Insurability (EOI)

**You will be required to submit an EOI if requesting:**

1. More than \$250,000 employee coverage
2. More than \$50,000 spousal coverage.

### ENROLLMENT NOTES:

**Enter the coverage amount** in ESS – the system will calculate the per pay deduction based on age.

\*EOI is the acronym for Evidence of Insurability (a medical information declaration).

# Long Term Disability

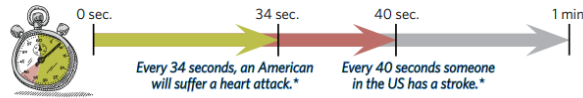
Clermont County provides you with long-term income protection through Mutual of Omaha in the event you become unable to work due to a non-work-related illness or injury until you have 5 years of OPERS service. This benefit covers 60% of your monthly base salary up to \$5,000. Benefit payments begin after 180 days of disability. See Certificate of Coverage for benefit duration. Please see the summary plan description for complete plan details. Employees with 5 or more years of service may qualify for a similar benefit through the Ohio Public Employees Retirement System.

# Supplemental Plans

Even when you live well, accidents happen. Treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly.



You can't predict the future, but you can plan for it. We invite you to put yourself in Good Hands with Critical Illness insurance from Allstate Benefits.



### Factors that influence cancer survival<sup>1</sup>



The number of cancer survivors in the United States is increasing, and is expected to jump to nearly 19 million by 2024<sup>2</sup>

Clermont County also offers a wide selection of supplemental plans. Supplemental plans are available to all full-time employees and part-time employees who are regularly scheduled to work 20 hours or more per week.

- Allstate Cancer Coverage
- Allstate Critical Illness
- Allstate Accident Insurance
- Allstate Universal Life Insurance
- Trustmark Voluntary STD (Short-term Disability) Insurance
- Trustmark Voluntary LTD (Long-term Disability) Insurance



## DID YOU KNOW?



With the loss of the primary wage earner, 1 in 3 households would have immediate trouble paying living expenses!<sup>1</sup>



Common financial concerns among Americans include: the ability to afford a comfortable retirement, longevity risks, long-term care, and medical expenses.<sup>2</sup>



**Star Robbins & Company**  
Enhanced Benefits and Enrollment

For Additional information and rates, call Star Robbins Company: 800-486-7721.





# Family Medical Leave Act

See employee FMLA rights Notice at the end of this document.

- Clermont County complies with the federally mandated “Family Medical Leave Act” also known as FMLA.
- FMLA is a protected leave, which provides you with job security for up to 12 weeks should you find it necessary to take a qualified personal or family medical leave.
- FMLA is only paid time off if you also have sick, vacation, personal, earned or comp time available – otherwise it is unpaid leave.
- To be eligible you must have at least one year of employment with Clermont County and at least 1250 hours worked (equates to about 24 hours per week) within the 12 months immediately prior to taking FMLA protected leave.
- To ensure you are protected, complete and return all necessary documentation within the allotted time frame.

## Deferred Compensation Plans

In addition to OPERS, the County offers access to participation in deferred compensation plans. These plans allow you to set aside a portion of your income on a pre-tax basis to supplement your retirement benefits. The three available plans (listed below) offer you investment options, such as a fixed rate of return, variable annuity, and mutual fund plans.

1. **Ohio Public Employees Deferred Compensation Program (OPEDC)** Local Contact: **Tom Bugher: 513-829-6499** / [bughert@nationwide.com](mailto:bughert@nationwide.com); Main Phone #: 877-644-6457
2. **OCERP (Ohio County Employees Retirement Plan)** Deferred Compensation (Formerly known as CCAO) Local Contact: **Jim Carberry 513-516-4285** / [jim.carberry@empower.com](mailto:jim.carberry@empower.com); To Schedule Appointment Online: <https://jim-carberry.empowermytime.com>; Main Phone #: 800-284-0444; **Website: [www.ocerp457.com](http://www.ocerp457.com)**
3. **Mission Square Retirement Plan** (Formerly known as ICMA-RC) Local Contact: **Ann Wilson: 202-759-7179** / [awilson@missionsq.org](mailto:awilson@missionsq.org); **Main Phone #:** 866-339-8796; Website: [www.missionsq.org](http://www.missionsq.org)

## COBRA Rights

The County uses COBRA Administrator Services with BenefitsSolver (Medical) and P&A Group (Dental/Vision). The COBRA Admin will send out all notifications of your COBRA Rights and the COBRA Rights of your covered dependents within 30 days of your enrollment or coverage changes with the county's healthcare plans. An electronic copy is also available through the enrollment system (ESS) when you elect your benefits.

The COBRA Initial Rights document is available on County's Human Resources web page: and published in the medical summary plan description documents. If you have questions regarding COBRA coverage, please contact the Benefits Office.

# USI Benefits Resource Center

[BRCMidwest@usi.com](mailto:BRCMidwest@usi.com) / Toll Free: 855-874-0829 / Monday – Friday 8am – 5pm EST & CST

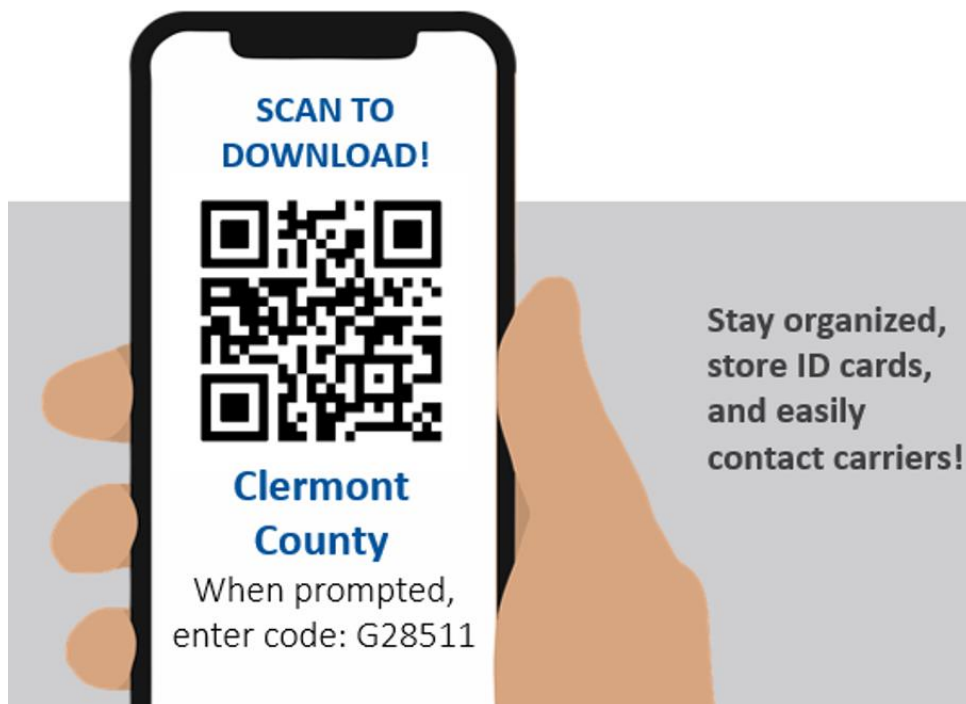
Call or Email the Benefit Resource Center (BRC) for help with:

▪ Deciding which plan is the best for you	▪ Medicare basics with your employer plan
▪ Benefit plan & policy questions	▪ Coordination of benefits
▪ Eligibility & claim problems with carriers	▪ Finding in-network providers
▪ Information about claim appeals & process	▪ Access to care issues
▪ Allowable family status election changes	▪ Obtaining case management services
▪ Transition of care when changing carriers	▪ Group disability claims
▪ Claim escalation, appeal & resolution	▪ Prescription benefits
▪ Services denied	▪ Claim not paid or still in process

## MyBenefits2GO

### Free Benefits App for iPhone & Android

You and your enrolled dependents can access benefit summaries and other important information about our group plans using MyBenefit2GO. View up-to-date plan information, store photos of ID cards, and easily locate carrier and HR contact information all in one place.



# Important Contacts

## Have Questions? Need Help?

Clermont County is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at 855-874-0829 or via e-mail at [BRCMidwest@usi.com](mailto:BRCMidwest@usi.com). If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

## Carrier Customer Service

Additional information regarding benefit plans can be found on [www.hr.dermontcountyohio.gov](http://www.hr.dermontcountyohio.gov). Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

	CARRIER	PHONE NUMBER	WEBSITE
Medical PPO	Anthem BlueCross BlueShield	See Member ID card	<a href="http://www.anthem.com">www.anthem.com</a>
Prescription Coverage	Carelon Rx	833-419-0530	<a href="http://www.carelonrx.com">www.carelonrx.com</a>
Dental PPO	MetLife	800-942-0854	<a href="http://www.metlife.com">www.metlife.com</a>
Vision	EyeMed	866-939-3633	<a href="http://www.eyemed.com">www.eyemed.com</a>
Life, AD&D, LTD	Mutual of Omaha	800-228-7104	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Spending Accounts	Chard Snyder	888-993-4646	<a href="http://www.chard-snyder.com">www.chard-snyder.com</a>
Voluntary Critical Illness	Allstate Insurance Company	800-486-7721	<a href="http://www.starrobbins.com">www.starrobbins.com</a>
Voluntary Cancer	Allstate Insurance Company	800-486-7721	<a href="http://www.starrobbins.com">www.starrobbins.com</a>
Accident	Allstate Insurance Company	800-486-7721	<a href="http://www.starrobbins.com">www.starrobbins.com</a>
Short Term Disability (STD)	Trustmark	800-486-7721	<a href="http://www.starrobbins.com">www.starrobbins.com</a>
Long Term Disability (LTD)	Trustmark	800-486-7721	<a href="http://www.starrobbins.com">www.starrobbins.com</a>
Employee Assistance Program (EAP)	ComPysch	877-327-4452	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
Employee Benefit Resource Center	USI Benefit Resource Center	855-874-0829	<a href="mailto:BRCMidwest@usi.com">BRCMidwest@usi.com</a>

This brochure summarizes the benefit plans that are available to Clermont County eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.