

HEALTHCARE BENEFITS & CHANGES FOR 2020

Open Enrollment: October 22 through November 4, 2019

View video highlights on any computer or WiFi device here: [Open Enrollment videos](#)

The projections for 2020 show continued increases to the overall cost to the medical/Rx plan. The **good news for employees is that the Board of County Commissioners approved** the recommendation of Human Resources, the Health Advisory Committee and the Office of Management & Budget to have **Clermont County absorb most of the predicted increases**. This means **that your medical plan payroll deductions will remain the same in 2020 unless you make changes to you plan.**

Following are the highlights of the plan changes for 2020:

- 1) **COVERAGE FOR CHILDREN:** Your children can now remain on your medical, dental, vision and life insurance plans up to the age of 26 regardless of student status! Yay!! No more student verifications!
- 2) **COPAY MEDICAL:** We are transitioning to UHC's **ADVANTAGE** Copay plan. This plan is designed to benefit the greatest number of members and encourages use of Primary Care Physicians, Virtual Dr. and Urgent Care facilities:
 - **Primary Care Physician (PCP) office* visits: reduced from \$25 to \$0!!!!**
 - **Virtual Dr., including mental health care: reduced from \$20 to \$0!!!!**
 - **Urgent Care (UR): reduced from \$60 to \$25 per visit.**
 - **Emergency Room (ER): changed from \$300 to \$250 + 20% co-insurance.**
 - **Out of Pocket Maximum (OOP): Increased from \$4000 / \$8000 to \$5500 / \$11,000****NOTE: In-office procedures, X-rays & other non-preventative tests will still apply to the deductible.*
- 3) **HDP/HSA MEDICAL:** No changes. Clermont County will continue to contribute \$50/\$100 per month to your HSA to those enrolled in the HDP medical plan & who do not have any form of Medicare coverage.
- 4) **HSA (Health Savings Account):** If electing the HDP/HSA for the first time you will need to set up an account at a credit union or bank. Provide the account information to Payroll ASAP after open enrollment.
TIP: Most Credit Unions have no monthly fees, pay interest & have investment opportunities.
- 5) **ORTHOPEDIC BUNDLING:** Christ Hospital will continue to offer a "bundled" approach to orthopedic surgery procedures at their new, state of the art, facility. Members who choose Christ Hospital for their orthopedic surgical procedures, will be assigned a Personal Advocate to help them navigate the process; set up their appointments, answer their questions, handle any issues that arise, etc. All charges for the surgical experience will be one set amount, on one invoice. Christ Hospital guarantees the results – they are so certain of the positive results that they will cover the cost of anything that needs to be redone. "Bundling" will save both the member & the Medical Plan – **as an incentive for choosing the Christ Hospital bundling option the County will waive \$200 of the member's deductible.**
- 6) **TIER ONE SPECIALISTS:** The \$50 copay for a "Tier 1" specialist will continue in 2020; all others will be \$100 copay (OB, pediatric specialists, & those that are in a 'not rated' class such as dermatologists, are \$50).
**Note: Always strive to use a "Tier 1" specialist in order to reduce your cost and receive premium care!!*
- 7) **ADVOCATE 4 ME:** As of 1/1/2019, members have free access to a UHC 'Personal Advocate' to help with issues/questions with the Medical Plan, including treatment options, finding a physician, claim issues, etc. These 'Advocates' are dedicated to County members & will be familiar with the Plan. The Health Action Council has negotiated on our behalf to offer this service at no cost to County members.
- 8) **ID CARDS:** Dental Care Plus will issue ID cards to all enrollees; UHC will issue ID cards for plan changes
- 9) **VISION:** The vision plan is still with EyeMed; coverage & payroll deductions have not changed.

10) DENTAL:

- **Preventative Dental Plan:** Plan eliminated due to low participation.
- **Basic Dental:** Continue to offer the current basic plan with a \$1,000 annual maximum
- **PREMIUM Dental: NEW THIS YEAR!** Due to the responses received on our survey, we have added this new plan. It offers a higher annual maximum benefit of \$1500 per covered person and some orthodontics coverage for children up to the age of 19 yrs.
- **Check the new rates.**

LIFE INSURANCE: (County provides \$25,000 at no cost to most full time employees)

ESS Entry: Enter the amount of **coverage** into ESS; system will calculate the per-pay deduction for you.

- **EOI = evidence of insurability (medical form). Needed for all new accounts and those requesting an increase of more than the amounts listed below.**
- **Allowed Open Enrollment Voluntary Life Changes:**
 - Can increase existing coverage \$20k for self (max: \$250k/not more than 5x annual salary).
 - Can increase existing coverage \$10k for spouse (max: \$50k w/o EOI)
 - Cannot have more coverage on dependents than you carry on yourself.

TIP: Coverage previously approved by an EOI can remain in force without further action.

SUPPLEMENTAL COVERAGE:

- 1) Available to all full time employees and part-time working 20 hours or more per week.
- 2) Rates are locked in for each of these plans for the life of the Policy. You can easily take the coverage with you when you leave county employment. Several ways to enroll:
 - a. Enrollment in ESS: user name – employee ID# / password is your 8-digit DOB; or...
 - b. <https://awd.benselect.com/enroll> or...
 - c. <https://clermontcallcenter.youcanbook.me> password: enroll

Universal Life: Allstate. The cost of this plan is based on your age at the time you enroll – does not increase.

Cancer, Critical Illness: Allstate. These policies each pay an annual wellness benefit of \$100 for receiving an annual physical.

Accident Plan: Allstate. Pays \$50 for each office visit up to 2x per year with a maximum of \$200 per family.

Supplemental Short Term (STD) & Long Term Disability (LTD) coverage: Manhattan Life.

THINGS YOU CAN DO BEFORE OPEN ENROLLMENT:

- **REAL APPEAL WEIGHT LOSS:** Provided free to eligible members enrolled in the County's Medical Plan... County members have lost a combined 1700 lbs since March 2018!!! Those who are interested, can sign up at any time: www.enroll.realappeal.com
- Check the cost of coverage if your spouse were to take coverage with his/her own employer – *If your spouse has coverage available with their own employer & you add him/her to the County Plan, you will need to add \$100 per month to your cost.*
- Complete your Annual Physical & forward the form to the Benefits Office: ysmith@clermontcountyohio.gov before November 10th, 2019
- **TOBACCO USER HELP:** The Clermont County Public Health Dept. will continue to offer free tobacco cessation classes in 2020 to Clermont County employees and Clermont County residents. Sign up for the Tobacco Cessation program: **513-735-8400**
- **For Additional Employee Benefits Information:** www.hr.clermontcountyohio.gov