

# HEALTHCARE BENEFIT HIGHLIGHTS FOR 2021

## Open Enrollment: October 22 through November 2, 2020

The projected increase to cost for the County's medical and Rx plan for 2021 is just over \$1.2 million. After intense negotiating with our Medical, Rx, and Stop Loss carriers, and a small adjustment to the high deductible plan, we were able to reduce this increase to just over \$600,000.

**GREAT NEWS FOR EMPLOYEES:** The Human Resource Dept., Healthcare Advisory Committee and Office of Management & Budget recommended to the Board of County Commissioners that the County absorb the balance of the expected increase. **The Board of County Commissioners has approved the recommendation and, for the 2<sup>nd</sup> year in a row, employee medical payroll deductions will remain the same unless you make plan enrollment changes; additionally, there are no changes to dental, vision, and life insurance plans or rates.**

### 2021 HIGHLIGHTS:

- 1) **ADVANTAGE COPAY MEDICAL PLAN:** As you may remember, there were significant changes made to the Copay plan for 2020. There will be no changes made to the Copay plan for 2021.
- 2) **HIGH DEDUCTIBLE MEDICAL PLAN (HDP):** Remains the same as in 2020 with the exception of **replacing the \$80 copay for specialist visits with a flat 90/10% coinsurance** – this should eliminate the confusion associated with the \$80 copays. The deductible and maximum out of pocket limits are the same as in 2020.

**How does 90/10% work?** Members, who meet their \$3000 (one-person) deductible, will pay 10% of any additional in-network medical and Rx claims up to the maximum-out-of-pocket of \$4000 (one-person). After reaching the maximum out-of-pocket, the plan pays 100% (in-network).

- 3) **HEALTH SAVINGS ACCOUNT (HSA) with HDP Medical Plan:** County contribution of \$25 per pay (single medical) and \$50 per pay (other tiers) to an HSA if enrolled in the HDP. *Not eligible if enrolled in Medicare.*

*NOTE: If electing the HDP/HSA for the first time you will need to set up an account at a credit union or bank of your choosing. Provide the account information to Payroll ASAP after open enrollment.*

**TIP: Most Credit Unions have no monthly fees, pay interest, & have investment opportunities.**

- 4) **TOBACCO RATES: Tobacco User rates have increased \$20 per pay on each tier.** Reporting based on the County's own claims data shows that claims for tobacco-users are 14% higher than claims for non-tobacco users.  
**TIP: PAY THE LOWER NON-TOBACCO USER RATE:** *If you are a tobacco user who completed a qualified "tobacco cessation" program during 2020, submit your verification to the Benefits Office during open enrollment and select the "non-tobacco user" rates for medical.*

### 5) **2 NEW FREE PROGRAMS (if enrolled in a County Medical Plan):**

- **Diabetes Disease Management:** new program to help with care and treatment management.
- **"Quit-4-Life":** an on-line Tobacco Cessation Program with an average 51% quit rate and 95% participant satisfaction. The program has several interactive tools to help curb tobacco use and improve confidence and motivation to quit.

### 6) **REAL APPEAL WEIGHT LOSS:**

The County covers the participation cost of this program. **Participation is free** to eligible members enrolled in a County Medical Plan. Members can sign up at any time: **[www.enroll.realappeal.com](http://www.enroll.realappeal.com)**

## 7) ORTHOPEDIC BUNDLING:

Christ Hospital will continue to offer a “bundled” approach to orthopedic surgery procedures. All surgical expenses are on one invoice. Christ Hospital guarantees the results – they are so certain of the positive results that they will cover the cost of any issues or “redo’s”. **As an added incentive, \$200 of the member’s deductible is waived when choosing the Christ Hospital option.**

8) **DENTAL and VISION:** No changes.

9) **LIFE INSURANCE:** If making changes to employee or spouse voluntary life coverage....

**Enter the amount of COVERAGE:** ESS will calculate the per-pay rate based on your age.

### **Open Enrollment Voluntary Life Changes:**

- Can increase **existing** coverage \$20k for self (not more than 5x annual salary/max-allowed \$250k).
- 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.***

**EOI (evidence of insurability form):** Those requesting new coverage or an increase of more than \$20k EE or \$10k spouse must submit and receive VOYA approval **before** increasing over allowed limits.

## **SUPPLEMENTAL COVERAGE:**

Supplement benefit plans are available to all full-time employees and part-time employees working 20 hours or more per week. Rates locked-in for each of these plans for the life of the Policy. Coverage transfers with you when you leave county employment. Several ways to enroll:

- a. Enrollment link in ESS - user name: **employee ID#** / password: **your 8-digit DOB**;
- b. <https://awd.benselect.com/enroll>
- 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. Each pay an annual wellness benefit of \$100 for receiving an annual physical.

**Accident Plan:** Allstate. Pays \$50 for office visits. Maximum: \$100 per person/\$200 per family.

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

## **THINGS YOU CAN DO BEFORE OPEN ENROLLMENT:**

- **SPOUSAL SURCHARGE:** Check the cost of coverage if your spouse were to take coverage with his/her own employer. *Enrolling your spouse in the County Medical Plan? Does he/she have coverage available with their own employer? IF YES, ADD \$100 per month to your benefits cost.*
- **PCP FORM:** Complete your Annual Physical & forward the form to the Benefits Office to receive your 2021 credit: [ysmith@clermontcountyohio.gov](mailto:ysmith@clermontcountyohio.gov) before December 15, 2020.
- **COMPLETE A VOYA EVIDENCE OF INSURABILITY (EOI) FORM:** If enrolling in voluntary life for the first time or increasing your coverage beyond the allowable increase of \$20k for employees or \$10k for spouse; you can submit an EOI form before or during the Open Enrollment period.

**ID CARDS:** Vendors will issue new ID cards only to those who have elected new plans.

**For Additional Employee Benefits Information:** [www.hr.clermontcountyohio.gov](http://www.hr.clermontcountyohio.gov)