

# Clermont Board of County Commissioners Open Enrollment 2021 October 22<sup>nd</sup> to November 2<sup>nd</sup> 2020

## WHAT IS OPEN ENROLLMENT?

Open enrollment is the time of year that your benefit plans renew. During this period you can add or drop dependents, enroll in a plan for the first time or switch your plan. If you would like to make any changes, now is your opportunity. The next time to make changes will be next year during open enrollment unless you experience a qualifying life event during the year.

## ELIGIBILITY

Core Benefits: permanent, full-time employees and those elected or appointed to an elected office

Supplemental Benefits: permanent employees working an average of 20 hours or more per week

Dependent Children: up to age 26

## REQUIRED ACTION

All employees must actively elect or waive benefits for the 2021 plan year by logging into ESS/Benefits (Munis) during the open enrollment period. *It's a great time to check your beneficiary designations too!*

## IMPORTANT DATES

Primary Care Physician forms due December 15<sup>th</sup>

Health Savings Account and Evidence of Insurability forms due November 15<sup>th</sup>

## SUPPLEMENTAL PLANS *(Universal Life; Cancer; Critical Illness; Short Term Disability, etc)*

There will be a link embedded within ESS "Open Enrollment" to enroll in these plans or make changes to existing coverage; or choose one of the following alternative methods:

- Star Robbins Company on-line enrollment at: <https://awd.benselect.com/enroll>.
- Or... enroll by phone with a benefit educator. To book an appointment, visit <https://clermontcallcenter.youcanbook.me> password: enroll

**NOTE: User name for supplemental benefits is employee ID & password is your 8-digit date of birth.**

Benefits Effective 1/1/2021

### 2021 Plan Design

#### Changes:

Good news! The County is absorbing all increase to premiums so employee cost will not change in 2021!

To simplify the HDHP plan, the \$80 copay for specialists after the deductible has been replaced with a 90/10% coinsurance split.

After a member reaches the single deductible level (\$3,000), the plan will pay 90% and the member will pay 10% of the claims up to maximum out-of-pocket (\$4,000).

### Medical: UnitedHealthcare

In-Network	Copay Plan	HDHP Plan
<b>Preventive Care</b>	Covered in full	Covered in full
<b>Primary Care</b>	\$0 copay	Deductible, then <b>10%</b>
<b>Virtual Visits</b>	\$0 copay	Deductible, then <b>10%</b>
<b>Tier 1 Designated Specialist</b>	\$50 copay	<b>Deductible, then 10%</b>
<b>All Other Specialists</b>	\$100 copay	<b>Deductible, then 10%</b>
<b>Urgent Care</b>	\$25 copay	Deductible, then <b>10%</b>
<b>Emergency Room</b>	\$250 copay, then 20%	Deductible, then <b>10%</b>
<b>Inpatient Services</b>	Deductible, then 20%	Deductible, then <b>10%</b>
<b>Outpatient Services</b>	Deductible, then 20%	Deductible, then <b>10%</b>
<b>Rx4 at Retail Pharmacy</b>	\$15 / \$50 / \$70 / 25%	Deductible, then <b>10%</b>
<b>Rx4 Mail Order</b> 2x copay for 90 day prescription	\$15 / \$50 / \$70 / 25%	Deductible, then <b>10%</b>
<b>Annual Deductible (Single/Family)</b>	\$2,000/\$4,000	\$3,000/\$6,000
<b>Max. Out-of-Pocket (Single/Family)</b>	\$5,500/\$11,000	\$4,000/\$8,000

### Vision: EyeMed

Benefits	In Network
<b>Exam</b> (1 every 12 months)	\$10 copay
<b>Lenses</b> Single, Bifocal, Trifocal (1 every 12 months)	\$20 copay
<b>Frames</b> (1 every 24 months)	\$130, 20% off balance
<b>Contact Lenses</b> (1 every 12 months)	Up to \$130 retail allowance

### Dental: Dental Care Plus

	Basic	Premium
<b>Deductible</b>	\$50/\$150	\$50/\$150
<b>Annual Max</b>	\$1,000	\$1,500
<b>Preventive</b>	Covered in Full	Covered in Full
<b>Basic</b>	Deductible, 20%	Deductible, 20%
<b>Major</b>	Deductible, 50%	Deductible, 50%
<b>Orthodontia</b>	Not Covered	50% to \$1,500 (up to age 19)

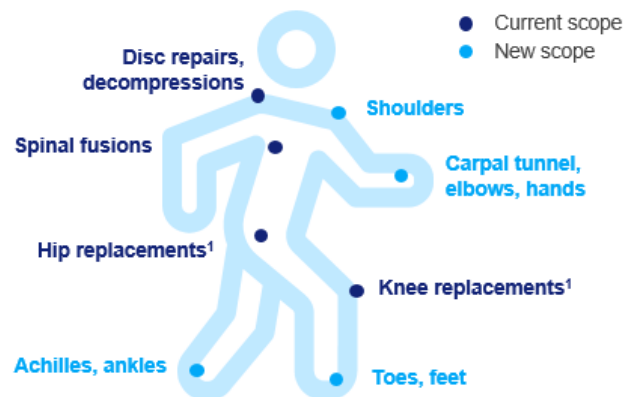
### Orthopedic Surgery Bundle - Christ Hospital

#### DID YOU KNOW THAT.....

UHC, Christ Hospital & Clermont County teamed up to offer a “**Bundled Orthopedic Surgery**” option? Below are just some of the benefits of selecting this program for your orthopedic surgery:

- Surgery at a “state of the art” Center of Excellence facility.
- Surgery Guarantee – Results are guaranteed by Christ Hospital!
- **ONE BILL for ALL associated services!!**
- A “Patient Advocate” to guide you through the entire process.
- **\$200 credit to your annual deductible for using Christ Hospital!**

#### Covered procedures



# UnitedHealthcare: Quit For Life Program

*Spend more time with your family and friends. Enjoy daily activities without running out of breath. Quit For Life is here to help you reach your goals – at no additional cost to you.*

UnitedHealthcare offers a program to help tobacco users *Quit For Life*. The program offers a variety of tools – like a mobile app and website – with more support, anytime you need it. Resources available through the program include:

- Online Support – get access to a website with an Action Plan to help you beat urges and manage withdrawals
- Quit for Life Mobile App – get 24/7 urge management support and on-the-go access to your Action Plan
- Quit Smoking Medication – you may be eligible for smoking cessation medication, if you qualify
- Live Tobacco-Free Course – participate in an online quit tobacco course at your own pace
- Support From a Quit Coach – talk with a coach who can help you navigate the process with tips and tricks
- Text2Quit – get help with daily tips, encouragement, and reminders if you need it

**START TODAY by enrolling at [myuhc.com](http://myuhc.com)>Health Resources>Quit For Life**

## COUNTY PAID LIFE & LONG TERM DISABILITY INSURANCE - VOYA

Basic Life and AD&D: The County provides \$25,000 life benefit and \$25,000 AD&D benefit to full time employees\*.

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

Long Term Disability: County provided until employees has 5 years of OPERS service. Pays a monthly benefit after 6 months if you are unable to work due to an illness or injury.

## VOLUNTARY LIFE BENEFITS – VOYA

<b>New Hire Voluntary Life</b>	<ul style="list-style-type: none"> <li>• New Hires can elect up to lesser of \$250,000 or 3x annual base salary without 'Evidence of Insurability' (EOI)</li> <li>• Can elect up to \$50,000 for spouse without EOI</li> <li>• Can elect child life up to \$20,000 without EOI</li> </ul>
<b>Open Enrollment:</b>	
<b>Existing Coverage Employee</b>	<ul style="list-style-type: none"> <li>• Employees with existing coverage can increase coverage up to \$20,000 without EOI, all amounts over \$20,000 will require EOI</li> <li>• Maximum coverage is \$250,000 or 5x annual base salary (whichever is less)</li> <li>• Employees who did not elect coverage last year will need to submit an EOI for any amount this year</li> </ul>
<b>Existing Coverage Spouse</b>	<ul style="list-style-type: none"> <li>• Can increase existing coverage by up to \$10,000</li> <li>• Guaranteed issue amount is \$50,000 and maximum is \$100,000 with approved EOI</li> <li>• Spouses who did not elect coverage last year need will need to submit an EOI for any amount this year</li> </ul>
<b>Children</b>	<ul style="list-style-type: none"> <li>• Can elect up to \$20,000 (increments of \$5,000)</li> <li>• Maximum is \$20,000 (one policy covers all children in the family)</li> </ul>

## Flexible Spending Accounts

An FSA allows employees to set aside a certain amount of pre-tax money to help pay for medical, dental, and vision out-of-pocket expenses. You must be enrolled in the PPO to use an FSA. You cannot participate in a full healthcare FSA if you have an active HSA. You also have access to a limited purpose FSA for dental and vision expenses only and a dependent care FSA for child care expenses. You are allowed to elect a limited or dependent care FSA if you are on the HDHP.

2021 FSA Contribution Limit	
Full and Limited	\$2,750
Dependent Care	\$5,000

## Health Savings Account

An HSA is an account that allows you to save pre-tax money to help pay for qualified medical expenses. The funds rollover from year to year and there is no maximum account balance. You *must* be enrolled in one of the HDHP plans to use an HSA and you are able to partner with the bank of your choosing. There are IRS limits to how much you can contribute to your HSA every year. The 2021 limits are \$3,600/employee only and \$7,200/family. Clermont County also contributes to your HSA:

2021 HSA County Contributions	
Employee Only	\$600
Family	\$1,200

# IMPORTANT CONTACT INFORMATION

## UnitedHealthcare

Medical Coverage  
www.myuhc.com  
(800) 357.0978

## EyeMed

Vision Coverage  
www.eyemedvisioncare.com  
(866) 939.3633

## Dental Care Plus

Dental Coverage  
www.dentalcareplus.com  
513.554.1100

## Star Robbins & Co.

Cancer, Accident, Critical Illness,  
Life Insurance, Short Term Disability  
www.starrobbins.com  
800.486.7721

## Voya

Basic Life and AD&D,  
Voluntary Life and AD&D,  
Long Term Disability  
www.voya.com  
800.955.7736

## Optum Rx

Prescription Coverage  
www.optumrx.com  
1.800.356.3477

## Supplemental Plans

**Allstate & Manhattan Life Plans, Administered by: Star Robbins & Co. London, KY**

**Allstate Critical Illness:** Choice of \$10,000 or \$20,000. Pays \$100 wellness benefits for covered preventative screening. *Date of diagnosis must occur while coverage is in effect for illness to be covered.*

**Allstate Cancer Coverage:** Three plans to choose from, pays \$100 wellness benefit for having a covered screening. *Will not pay for a pre-existing condition during first 12 months of policy.*

**Allstate Accident:** 2 plan options. Pays \$50 benefit for any medical, dental or vision visits (per year) - up to 2x per individual; annual maximum 4 per family.

**Allstate Universal Life:** Permanent & portable life insurance. Can go with you when leaving employment.

**Manhattan Life Short Term Disability:** Pays a weekly benefit if you are unable to work due to a illness or injury. A pre-existing condition that is diagnosed in the first 12 months prior to the effective date, it will not be covered for the first 12 months of the policy (voluntary Long Term policy also offered).

**RATES FOR ALL SUPPLEMENTAL PLANS ARE LOCKED IN AT TIME OF ENROLLMENT – NO INCREASES!!!!**

Pre-Existing Condition Clause: A disease or condition for which symptoms existed within the 12 month period prior to the effective date; or medical advice or treatment was recommended or received from a medical professional within the 12 month period prior to the effective date.

**Real Appeal** is a virtual weight-loss program that provides you with strategies to lose weight and support to act on your weight loss goals.

It empowers you by balancing clinically-proven science with engagement strategies in ways that are inspiring for you as a member. Real Appeal may help you lose weight, feel good and, most importantly, help prevent weight-related health conditions.

With Real Appeal, you'll receive:

- Opportunities for one-to-one and group live online coaching.
- A success kit of weight-loss resources delivered right to your door.
- Online tools to help track your food, activity and weight loss progress.

**You must be enrolled in the County's Medical Plan to enroll.**

Easy to enroll at: [success.realappeal.com](http://success.realappeal.com)



## Clermont County

Yvonne Smith, Employee Benefits Coordinator  
ysmith@clermontcountyohio.gov  
513.732.7981

County Benefits Page: [www.hr.clermontcountyohio.gov](http://www.hr.clermontcountyohio.gov)

*This packet is intended to provide a brief overview of your employee benefits. If there is a discrepancy between the enclosed documents and the certificate of coverage, the certificate of coverage for each plan will be the final determining document.*



In the event you have a question or concern that has not been handled correctly or to your satisfaction by the insurance carrier, please call or e-mail our benefits consultant, HORAN.



General Benefit Questions or  
Claims Issues? Call the HORAN  
Engagement Team!  
[Engagement@horanassoc.com](mailto:Engagement@horanassoc.com)  
844.694.6726



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