



Orange County Open Enrollment October 1, 2019



Goal to provide highest value benefit package to employees, offering choice while managing cost for Orange County.

We will review

- Online Enrollment Process
- Medical Benefits including Health Savings Accounts
- Dental Benefits
- Vision Benefits
- Disability Benefits
- Worksite benefits including Legal and EAP services
- 2019 Enrollment Process and Timeline



This is your opportunity to elect or decline coverage

You may not elect coverage or drop coverage mid year unless you have a qualified life event

- (marriage, divorce, birth, death, etc.)
- You can elect to add or drop coverage during your spouse's open enrollment period. But you cannot elect to change plans at that time.

You are locked into your decision for the entire year because of the pre-tax advantage

You may also make changes each year at Open Enrollment, with any changes effective October 1 each year



- 2019 Renewal
 - Public bids were submitted for the following benefits:
 - Medical/Dental/Vision
 - Legal/FSA/EAP Services
 - As a result of the bid process the following decisions were made and approved by the Board:
 - Medical benefits staying with Anthem
 - Dental benefits staying with Delta Dental of Virginia
 - Vision benefits remain with EyeMed
 - EAP services will be moving to Anthem
 - FSA/HSA services are moving to HealthEquity
 - Legal services will remain with Legal Resources

Health Plan Options with Anthem



In Network Benefits	Anthem HealthKeepers POS OA 25/500/20%	Anthem KeyCare PPO 25/500/20%	Anthem HealthKeepers HSA 3000/0%
Referrals Required	No	No	No
Plan Year Deductible	\$500 individual \$1,000 family	\$500 individual \$1,000 family	\$3,000 individual \$6,000 family
Maximum Out-of-Pocket	\$4,500 individual \$9,000 family	\$4,000 individual \$8,000 family	\$4,000 individual \$8,000 family
Preventive Care	Covered 100%	Covered 100%	Covered 100%
Physician's Office Visits	PCP: \$25 copay / Specialist \$50 copay	PCP: \$25 copay / Specialist \$50 copay	Deductible, then 0%

Health Plan Options with Anthem



In Network Benefits	Anthem HealthKeepers POS OA 25/500/20%	Anthem KeyCare PPO 25/500/20%	Anthem HealthKeepers HSA 3000/0%
Urgent Care	\$50 copay	\$50 copay	Deductible, then 0%
Emergency Room	Deductible, then 20%	Deductible, then 20%	Deductible, then 0%
Inpatient and Outpatient Services	Deductible, then 20%	Deductible, then 20%	Deductible, then 0%
Advanced Diagnostic Services	Deductible, then 20%	Deductible, then 20%	Deductible, then 0%

RX and Out of Network Benefits



In Network Benefits	Anthem HealthKeepers POS OA 25/500/20%	Anthem KeyCare PPO 25/500/20%	Anthem HealthKeepers HSA 3000/0%
Pharmacy Prescription Drugs (Tier 1/2/3/4)	\$10/\$30/\$50/ \$100	\$10/\$30/\$50/ \$100	AFTER DEDUCTIBLE \$10/\$30/\$50/20%
Mail Order Prescription Drugs (Tier 1/2/3/4)	\$25/\$75/\$125/ Not applicable	\$25/\$75/\$125/ Not applicable	AFTER DEDUCTIBLE \$25/\$75/\$125/ Not applicable

Out of Network benefits are available on all three plans. Deductibles, out of pocket maximums, and coinsurance can be significantly higher, so it is best to use in network providers when at all possible.

Potential Savings – HSA 3000 versus POS 500



Employee Monthly Contribution	2019 POS 500 Premium	2019 3000 HDHP Premium	Monthly HDHP Premium Savings	Annual HDHP Premium Savings	County's HSA Contribution	Total HSA Savings for Possible Funding
Employee	\$20.00	\$20.00	\$0.00	\$0.00	\$1,500	\$1,500
Employee + Spouse	\$639.92	\$464.93	\$174.99	\$2,099.88	\$1,500	\$3,599.88
Employee + Child	\$284.85	\$208.29	\$76.56	\$918.72	\$1,500	\$2,418.72
Employee + Family	\$752.37	\$545.93	\$206.44	\$2,477.28	\$1,500	\$3,977.28



Medical Plan Design: In-network benefits

Individual Deductible (\$3,000)

**Individual Pays First
\$3,000
For Medical & Rx Costs**

**Individual Pays Next
\$1,000 in
Rx Copayments**

**Carrier
Pays After
\$4,000**

Family Deductible (\$6,000)

**Family Pays First
\$6,000
For Medical & Rx Costs**

**Family Pays
Next \$2,000 in Rx
Copayments**

**Carrier
Pays After
\$8,000**



Tax Free Savings Account for You and Your Family in 2019

No “use it or lose it”

Money contributed to an HSA is yours

You Can Take It With You!

Tax advantages are excellent—money goes in tax free, grows tax free and can be used tax free for qualified expenses!

Contribution amount	2019
Individual	\$3,500
Family	\$7,000

If you are age 55 or older you can contribute an additional \$1,000 under the catch-up provision





- Who can participate?
 - Must be enrolled in qualifying high deductible plan
 - Cannot be enrolled in Medicare (generally those over 65) and still contribute funds to the account
 - Cannot be enrolled in Tri-Care
 - Cannot have received VA Benefits in the past 90 days
 - Cannot be covered by another health insurance program
 - **Cannot be enrolled in a medical Flexible Savings Account (you or spouse) and also contribute to a Health Savings Account (you can be enrolled in the HDHP without the HSA)**



- The HSA account belongs to you and you can take it with you if you leave or retire. Even the funds from Orange County are yours and cannot be taken away
- You can continue to pay expenses out of the account, even after you leave or retire. Or if you change next year to a non HSA plan
- It is always available for you, your spouse or tax dependents medical expenses. Even if they are not covered by insurance
- You cannot make more contributions to the account



LiveHealth[®]
O N L I N E



WHAT? Secure video access to in-network, board-certified doctors.

WHERE? Anywhere with an Internet connection, at home, in the office, on the go.

WHO? Anyone in your household, even if not covered by Anthem.

WHEN? 24 hours, 7 days a week. 365 days a year.

HOW MUCH? For those in the traditional 500 plans, you will pay your PCP copay for standard medical visits. **You will ONLY PAY a \$49 copay per standard medical visit online for those on the high deductible plan.** There are additional costs for mental health visits. You can pay your cost share portion by Visa, MasterCard or Discover. And it will apply toward your deductible.

WHY? Convenience! No appointments or long waits. You can be seen for common ailments like: Colds, Flu, Pink eye, Rashes, Sinus Infections and more





A new anthem.com awaits

Your plan, your benefits, your answers – in no time



Find Benefits

See what's covered including your cost.



Find a Doctor

Search for a doctor or hospital in your plan.



Claims Status

Get details about your claims.



Plan Progress

View your progress on deductibles and out-of-pocket limits.



Health Resources

Find tips, tools and info for your health.



ID Card

See, email or fax your card.

Register or log in to get information that is secure and personalized just for you!

- Review your benefits/claims/deductibles
- Find a doctor or hospital near you
- Check pharmacy costs
- Access your ID card



Consider using websites like:

www.goodrx.com

GoodRx Mobile App Sign Up Log In Help

Stop paying too much for your prescriptions

🔍 Type your drug name *(like Lipitor, Gabapentin, etc)* **FIND THE LOWEST PRICE**

Popular searches: [Lipitor](#), [Cialis](#), [Neurontin](#), [Prilosec](#), [Synthroid](#), [Lexapro](#) | [Browse All Drugs](#)

- 1**

Wal-Mart	\$11.10	Get Coupon
Walgreens	\$15.00	Get Coupon
Rite Aid	\$27.29	Get Coupon
CVS Pharmacy	\$48.19	Get Coupon

Compare prices
GoodRx collects prices & discounts from over 60,000 U.S. pharmacies
- 2**

Print free coupons
Or send coupons to your phone by email or text message
- 3**

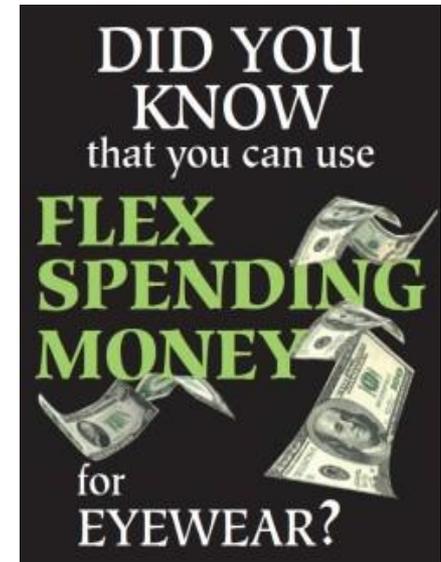
Save up to 80%
Show the coupon to your pharmacist for massive savings on your meds

Start saving now for free — no sign-up or credit card required!



Medical FSA

- May set aside PRE TAX up to \$2,700 for medical expenses from your pay to use for a wide array of approved medical expenses
- Access to the money immediately even if its not in your account yet
- You can roll up to \$500 of unused medical FSA funds over to the following year if not used.
- If you move to the HSA plan, you will need to spend all of your money in the medical FSA out in order to open the Health Savings Account





Dependent Care FSA

- May also set aside up to \$5,000 for dependent care expenses
- Funds only available for use as they are deposited into your account



In this account, funds must be used within the plan year or remaining balances will be forfeited



The Anthem EAP program is provided to you at **no charge**. It provides up to **4 free face-to-face visits to a counselor** per issue for any member of your household. You **MUST** contact the EAP program to be eligible for the free visits. Services are available for:

- Stress management
- Family issues
- Drug and Alcohol issues
- Child and Elder care resources
- Financial advice and more.....



You can reach the EAP at:

1 (800) 865-1044

or

www.anthemeap.com

Use login: Orange County and Schools



Dental Benefits with Delta Dental



Type of Service	Low Plan – <u>In Network</u>	High Plan – <u>In Network</u>
Annual Maximum (per person covered)	\$1,000	\$1,200
Annual Deductible (waived for preventive services)	\$50/person \$150/family max	\$25/person \$75/family max
Preventive Services (cleaning, bitewing x-rays, fluoride treatments, sealants, full mouth x-rays, space maintainers)	100% no deductible	100% no deductible
Basic Services (fillings, endodontics, periodontics, oral surgery)	80% after deductible *new this plan year, composites on all teeth	80% after deductible *new this plan year, composites on all teeth
Major Services (crowns, dentures, bridges)	Not Covered	50% after deductible
Orthodontics	Not Covered	50% to lifetime max of \$1,000



EyeMed Network			
Service	Frequency	In-Network Provider	Non-Network Provider
Vision Exam	12 months	\$10 copay	Up to \$30 allowance
Lenses for Glasses	12 months	\$10 copay	Range up to \$55 allowance for lenses
Frames	24 months	\$140 allowance and 20% off balance	Up to \$60 allowance
Contact Lenses (elective) in lieu of glasses	12 months	\$135 allowance and 15% off balance	Up to \$108 allowance

Short Term Disability – VRS Hybrid



	Short Term Disability – VRS Legacy Plan 1 and Plan 2 Members	Short Term Disability – VRS Hybrid Plan Members
Waiting Period	no coverage	1st day after 1 year of employment
Elimination Period	no coverage	After 7 days for illness or injury, and approval
Benefit Duration	no coverage	Up to 125 work days
Percentage of Income Replaced	no coverage	60% See VRS Hybrid program booklet for details
Maximum Benefit	no coverage	See VRS Hybrid program booklet for details



Voluntary Short Term Disability Option



This is a voluntary benefit with premiums paid by the employee, via payroll deductions.

This benefit can be purchased by eligible employees at an affordable group rate. Employees are required to pay 100% of the premium per month.

VOLUNTARY SHORT TERM DISABILITY PLAN	
Waiting Period	Accident: Benefits start on the 15 th calendar day Sickness: Benefits start on the 15 th calendar day
Benefit and Maximum	60% of covered weekly earnings up to \$2,000, rounded to the nearest \$50
Benefit Duration	11 weeks
Maternity	Covered the same as any other illness
Rates	See The Standard materials in your enrollment kit. Rates are based on age and salary.
Eligibility	Benefits are only guaranteed during the initial enrollment period. If you do not elect benefits during this time, you will need to supply evidence of medical insurability to be considered for benefits at a later date.

Long Term Disability Plan



Orange County provides all full time, benefit eligible employees, who are in the Virginia Retirement System (VRS) and not participating in the Hybrid retirement plan, with Long Term Disability coverage.

Your benefit is paid 100% by your employer.

	Long Term Disability – VRS Legacy Plan 1 and Plan 2 Members	Long Term Disability - VRS Hybrid Plan Members
Elimination Period	90 days	125 work days
Percentage of Income Replaced	The lessor of 60% of an employee's monthly covered earnings rounded to the nearest dollar or the maximum disability benefit.	60% of the first \$47,667 of your Pre-disability Earnings reduced by Deductible income
Maximum Benefit	\$7,500 per month	\$25,000 per month

Legal Assistance Plan with Legal Resources



- Do you need a will, power of attorney or living will?
- Are you thinking of buying, selling or refinancing a home?
- Have you or your teenager ever been cited for a speeding ticket?
- If so, you may want to consider this benefit option.



The plan provides:

- 100% coverage of attorney fees for a select list of services like traffic court representation, will preparation, credit/warranty disputes, uncontested divorce representation, uncontested domestic adoption, purchasing/selling/refinancing a primary residence, defending a child in juvenile court, and more
- 25% discount on other legal matters
- Coverage for all members of your immediate family
- Cannot be used against Orange County, its affiliate companies, owners or clients per the contract



MUNIS Enrollment System 2019



Before You Get Started, General Guidelines

Internet access is necessary in order to access MUNIS Employee Self Service (MSS)

User Name is your First Initial, Last Name and Employee Number. (Jane Doe 1234 = jdoe1234)

First time users will enter the last 4 digits of their SSN# as the password and then be required to change their password.

Passwords guidelines are as follows:

- minimum of 12 characters in length

- alphanumeric

- upper and lower case

- at least one special character such as

- @,#,\$,%,* , etc.

- (passwords cannot begin with a special character)

First time users will be prompted to provide a password hint. Your password will expire every 3 months.



Questions?

**Thank You For Your
Time!**