Franklin County
Where Government Works

Commissioner Marilyn Brown - President - Commissioner John O'Grady - Commissioner Paula Brooks -

Healthcare Benefits Guide

Effective April 1, 2014
Plan Year: April 1st through March 31st

For the Franklin County Cooperative Health Benefits Program

Franklin County Cooperative
Health Benefits Program

Franklin County Benefits Office
373 S. High Street, 25th Floor
Columbus, OH 43215
Local Telephone: 614.525.5750
Toll-Free Telephone: 1.800.397.5884
Fax: 614.525.5515
Benefits Email: Benefits@franklincountyohio.gov
Thrive On Email: ThriveOn@franklincountyohio.gov
Website: http://bewell.franklincountyohio.gov

Table of Contents

Franklin County Cooperative Health Benefits Program Overview

- Your Eligibility and Your Dependents' Eligibility....3
- Your Benefit Options and Costs....4
- Your Domestic Partner and Taxes....6
- Your New Hire Enrollment....7
- Your Required Documents....8
- Your Open Enrollment and Life Events....9
- Your Questions....12
- Your Life Insurance (including rates)....13
- Your Employee Assistance Program (EAP)....18
- Your Medical....19
- Your Prescription Drug....26
- Your Dental....33
- Your Behavioral Health....34
- Your Vision....35
- Your COBRA....36

Other Important Information

- Health Insurance Portability and Accountability Act of 1996 (HIPAA)....37
- Women's Health and Cancer Rights Act of 1998....37
- Statement of Rights - Newborns' and Mothers' Health Protection Act....37
- Summary of Benefits and Coverage and Uniform Glossary....37

Exhibit 1: Definitions and Required Documents Checklist

Franklin County Cooperative Health Benefits Program Overview

The Franklin County Board of Commissioners offers an exceptional health benefits plan through the Franklin County Cooperative Health Benefits Program.

Your Eligibility and Your Dependents' Eligibility

If you are a regular full time employee scheduled to work at least 30 hours per week, you are eligible to participate in the Franklin County Cooperative Health Benefits Program.

Eligible dependents include:

- Legal spouse of employee (excludes ex-spouse and legally separated spouse)
- Domestic partner of employee (cannot be a legal spouse)

The Cooperative covers the following children up to the end of the month in which the child turns age 26.

- Natural child of employee
- Natural child of domestic partner (only if domestic partner enrolls)
- Stepchild of employee
- Legally adopted child of employee, spouse or domestic partner
- Child placed for adoption
- Legal Ward (Child for whom legal guardianship has been awarded to employee, spouse or domestic partner.)
- Child for whom health care coverage is required through a "Qualified Medical Child Support Order" (QMCSO).
- Child of an enrolled dependent child, i.e. grandchild of employee (Child must enroll.)

A disabled child of any age is eligible as long as the disabled status continues. (See **Exhibit 1** for restrictions.)

Coverage for non-disabled children age 26 and 27 (to the end of the month in which the dependent reaches age 28) is available if specific eligibility criteria are met. A Young Adult Dependent Affidavit must be completed and an additional monthly premium paid.

See **Exhibit 1** for detailed definitions of eligible dependents and the documentation that is required upon enrollment.

ENROLLING AN INELIGIBLE DEPENDENT IS CONSIDERED FRAUD AGAINST THE PLAN AND IS PUNISHABLE UP TO AND INCLUDING TERMINATION OF EMPLOYMENT.

Your Benefit Options and Costs

Your benefit options are broken down into three categories:

EMPLOYER PAID
EMPLOYEE PAID
EMPLOYER AND EMPLOYEE SHARED COST

EMPLOYER PAID:

- $50,000 of Basic Life Insurance
- $50,000 Accidental Death & Dismemberment (AD&D) Life Insurance
- Employee Assistance Program (EAP)

As a benefits eligible employee of the Franklin County Cooperative, you are ***automatically*** provided these benefits **at no cost to you**. Your employer pays 100% of the cost.

EMPLOYEE PAID:

- Additional (Supplemental) Life Insurance

  You have the ***option*** of electing additional amounts of life insurance on yourself as well as coverage for your spouse or domestic partner and your children. You pay 100% of the premium cost. Premiums are deducted from your paycheck post-tax. Rates are provided in this guide.

- Young Adult Dependent Coverage (dependents age 26 and 27)

  If you elect to cover a dependent child, age 26 or 27, an ***additional*** monthly premium of $300 is charged.

  If your dependent is covered under your plan immediately prior to you electing Young Adult Dependent coverage (i.e. they transition from a dependent to a Young Adult Dependent while in coverage), the $300 is deducted pre-tax for the remainder of the tax year and then transitions to post-tax the following year. If your dependent is newly enrolled while age 26 or 27, the $300 is collected post-tax.

Your Benefit Options and Costs

EMPLOYER AND EMPLOYEE SHARED COST:

- Benefits package including:
  - Medical
  - Dental
  - Prescription Drug
  - Vision
  - Behavioral Health

You have the ***option*** of enrolling in a benefits package which includes the coverages listed above. Benefits are offered as a 'package', i.e. you cannot enroll in medical only or dental only. It is all or nothing.

If you enroll in the benefits package, your **monthly contribution** is:

Coverage WITHOUT a spouse or domestic partner	**Coverage WITH a spouse or domestic partner**
$105 per month *	**$216 per month ***
Includes: Employee only Employee plus child(ren)	Includes: Employee plus spouse Employee plus domestic partner Employee plus spouse & child(ren) Employee plus domestic partner & child(ren)

Note: This schedule of monthly contributions applies to non-union Board of Commissioner (BOC) employees. If you are a member of a bargaining unit or are employed by a non-BOC agency, confirm your monthly contribution with your agency.

* Does not include the cost of Additional (Supplemental) Life.
* Does not include the additional premium for Young Adult Dependent coverage.

What if I don't want to enroll in the health plan?

Even if you decline enrollment in the benefits package, the EMPLOYER PAID Basic Life and AD&D Insurance and EAP benefits are provided for you. You are also able to elect EMPLOYEE PAID Additional/ Supplemental Life Insurance.

Your Domestic Partner and Taxes

The IRS does not recognize domestic partners or their children as 'qualified' dependents of the employee. If you enroll a domestic partner, IRS tax rules impact your ***taxable income*** in two ways.

Monthly Contribution: Your monthly contribution is split pre- and post- tax if a domestic partner is enrolled. In the example below, Jane enrolls a domestic partner. Her total monthly contribution for her benefits package is $216.

$105 is deducted from her paycheck pre-tax. $111 is deducted from her paycheck post-tax.

Fair Market Value: The fair market value (FMV) of the domestic partner benefit is the value of the benefit or the cost to your employer for providing the benefit. This value is taxed as imputed income.

The example to the right is the situation for most County employees. The FMV of the domestic partner benefit is $933.40 per month without domestic partner child(ren) and $950.43 per month with domestic partner child(ren).

In this example, Jane is in the 20% income tax bracket. Since the FMV is taxed as imputed income, an additional $186.68* is taken from Jane's monthly pay to cover the FMV taxes. Jane's take home pay is reduced by about $2,240 annually.

Example: Jane enrolls a domestic partner w/o children		
Jane's monthly contribution: $216		FMV of domestic partner benefit: $933.40
Pre-tax	**Post-tax**	Jane's income tax bracket: 20%
$105	$111	Jane's additional taxes per month: $186.68 *

* Equals 20% of $933.40.

Jane's monthly pay is reduced by the following amounts:	
Pre-tax monthly contribution	$105
Post-tax monthly contribution	$111
Taxes on the FMV of the domestic partner benefit	$186.68
Total reduction in Jane's pay per month	**$402.68**

A chart showing the fair market value of domestic partner coverage is available at http://bewell.franklincountyohio.gov and posted on the online enrollment system.

If you enroll a domestic partner and discover the additional taxes are too much, you will not be able to drop coverage for your domestic partner until the next Open Enrollment. ***Therefore, you are encouraged to research your options thoroughly and to seek advice from a tax attorney.***

Your Same Sex Spouse and Taxes

The IRS recognizes same sex spouses and their children as 'qualified' dependents of the employee for federal tax purposes. If you enroll a same sex spouse, taxation for the benefit will only occur at the state level, not the federal level.

Your New Hire Enrollment

You must enroll within 30 days from your date of hire. If you miss this initial enrollment opportunity you must wait until Open Enrollment to enroll. Your benefits become effective on the 1st of the month following your 30th day of employment.

Shortly after your hire date, you will be provided with instructions on how to access the online enrollment system. These instructions will be mailed to your home address and provide your User Name and Password. Upon your first visit to the enrollment system, you will be asked to set a new Password.

NOTE: You must provide your Password each time you access the system. Therefore, it is important that you remember your new Password.

Prior to making your benefit elections online, you are encouraged to do the following:

- Read the dependent eligibility information provided in **Exhibit 1**.
- Review the dental plans and decide into which plan you will enroll.
- Decide if you will elect Additional (Supplemental) Life and if so, how much.
- Determine beneficiary assignments for your life insurance.

You will be asked to supply the following information during your enrollment session:

- Social security numbers and dates of birth for each dependent being enrolled.
- Address for any dependent not living with you, i.e. a child for which you do not have physical custody.
- Other coverage in which your dependent is enrolled.

Log onto https://mybenefits.secova.com and follow the prompts. If you must stop mid-way through your enrollment, all saved information will be visible when you return to the system to continue your enrollment. Upon completing your enrollment, print, email or save a pdf copy of your Election Summary.

The enrollment system is accessible from any computer with internet access: home, work, public library, etc. If you do not have a computer available to you, contact your HR/Payroll Officer for assistance.

NOTE: You are asked to record your telephone number and email address. It is important to remember to update these if they change.

Your Required Documents

If you enroll dependents, you must supply documentation to substantiate the eligibility of each dependent. (See **Exhibit 1**)

These documents must be approved by the Benefits Office prior to coverage being activated. Late submission of the required documents may delay your access to benefits and most certainly will delay receipt of your identification cards.

If you fail to supply the necessary documents, coverage will not be approved. The next opportunity to enroll your dependents is the following Open Enrollment.

Make copies of the documents – do not supply originals unless requested - and record your name and telephone number on each document.

Send documents via post or inner-office mail or hand deliver to:	**Franklin County Benefits Office** **373 S High Street, 25th Floor** **Columbus, OH 43215**
Fax documents to:	**614.525.5515**
Scan and email documents to:	**Benefits@franklincountyohio.gov**
Upload documents within the enrollemnt system:	**https://mybenefits.secova.com**

Your Open Enrollment

Open Enrollment occurs (yearly in January/February) and is your opportunity to make changes to your benefit elections. Changes are effective April 1st.

Federal restrictions prohibit dropping, adding, or changing health plan coverage outside of Open Enrollment unless a Life Event occurs.

Your Life Events

Life Events are life changes that occur outside of Open Enrollment that can alter your benefit needs. Certain qualifying life events allow you to change your benefits before the next annual Open Enrollment. These events are listed on the following page.

You have 30 days from the date of a Life Event to make changes to your benefits. Eligibility documents are required whenever a dependent is added to or removed from coverage. Refer to the **Your Required Documents** section of this guide for a list of required documents when adding a dependent. The chart on the following page provides required documents for removing a dependent.

NOTE: **A note about legal separation, divorce and ending a domestic partnership:** Dissolution, divorce or termination of a domestic partner is a difficult and life-altering process and can be emotionally and financially challenging. The Employee Assistance Program (EAP) provides services which may help.

- Individual or Family counseling
- Relationship counseling
- Financial consultation
- Legal consultation

It is important to remember that it is your responsibility to notify the Benefits Office of any change in eligibility of a spouse or domestic partner. You must:

- Notify the Benefits Office within 30 days of a court approved divorce or dissolution
- Complete an Affidavit of Termination of Domestic Partnership within 30 days of terminating a domestic partnership

Failure to notify the Benefits Office within these timeframes and keeping a legally separated spouse, ex-spouse or ex-domestic partner in coverage, is considered fraud against the plan and is punishable up to and including termination of employment.

The chart below illustrates various Life Events, how to request a change in your benefits and notes about the documentation that is required.

All Life Events must be submitted online at https://mybenefits.secova.com. Click on the Life Events tab and select the appropriate Life Event in the drop down list. If you are unsure what Life Event to select, please contact the Benefits Office for direction. You can upload the required documentation through the enrollment system or provide directly to the Benefits Office.

Life Event	How to request change?	Effective Date of Coverage Change	Required Documentation
Marriage	Online	The first of the month following the date of the marriage	Refer to **Exhibit 1** *Definitions and Required Documents*
Domestic Partner	Online	The first of the month following the date Affidavit is notarized	Refer to **Exhibit 1** *Definitions and Required Documents*
Birth	Online	Date of Birth	Refer to **Exhibit 1** *Definitions and Required Documents*
Adoption/Legal Guardianship	Online	Date of Court Documents	Refer to **Exhibit 1** *Definitions and Required Documents*
Terminating your Cooperative coverage as a result of a gain of other coverage	Online	The last day of the month preceding the begin date of other coverage (if other coverage begins first of the following month) or the last day of the month in which other coverage begins, if mid-month	Documentation from the other plan, indicating the date coverage begins
Enrolling in Cooperative coverage as a result of a loss of other coverage	Online	The day immediately following the date the other coverage ends	Documentation from the other plan, indicating the date coverage ends. Refer to **Exhibit 1** *Definitions and Required Documents* if enrolling dependents
Divorce/Dissolution /Legal Separation	Online	Date of Court Documents	Court approved divorce/dissolution decree or separation agreement
Termination of Domestic Partnership	Online	Date illustrated on Affidavit of Termination of Domestic Partnership	Affidavit of Termination of Domestic Partnership
Dependent Child no longer eligible	Online	The last day of the month in which the child became ineligible	Written request to remove child from plan, stating reason for loss of eligibility
Death of Employee	N/A	Employee coverage ends the date of death. Dependent coverage continues through the end of same month.	Proof of death is required in the event of dependent death. This can be satisfied with death certificate or copy of the obituary. If a life insurance claim is filed, a life insurance claim form and an original (not a copy) of the death certificate are required.
Death of Dependent	Online	Dependent coverage ends the date of death	

Your Status Changes from Part-time to Full-time

If your status changes from part-time to full-time and you become eligible for benefits, you will enroll as if you are a New Hire, with the date you are placed in a full-time status as your date of hire. Follow the instructions in the **Your New Hire Enrollment** section of this guide.

You Transfer to a New Agency

If you transfer to a new agency within 30 days or less of leaving your old agency, there will be no break in coverage. If your break in employment from the County is greater than 30 days, you will be treated as a New Hire.

Your Employee Information in https://mybenefits.secova.com

If corrections are needed to your **Name, Address, Social Security Number, Birth Date** or **Department,** contact your HR/Payroll Officer. You cannot make these changes yourself.

Your Employment Termination

If your employment terminates:

- Benefits terminate on the last day of the month in which your employment terminates.
- Information regarding your COBRA rights is mailed to your home.
- Life insurance continuation options are offered. If you wish to take advantage of the life insurance portability or conversion feature, please contact the life insurance carrier. Continuation of life insurance coverage must be requested within 31 days of the date your coverage terminates.

Your Questions

If you have questions regarding your **eligibility, enrollment, life event changes or unresolved claim issues**, contact the Franklin County Benefits Office at the telephone number or email address provided on the front cover of this guide. The Benefits Office is located on the 25th floor of the Franklin County Courthouse at 373 S. High Street, Columbus, OH, 43215 and is staffed Monday through Friday, 8am to 5pm EST. Walk-ins are welcome!

Resolution of a **claim issue** is best handled by the carrier. Contact information for our current carriers is listed below.

Benefit	Carrier	Telephone Number	Website
Life Insurance	**Standard Insurance Company**	**1-800-772-7051 ext. 1768**	N/A
Employee Assistance Program (EAP)	**United Behavioral Health**	**1-800-354-3950**	www.liveandworkwell.com
Medical	**United Healthcare**	**1-877-440-5983**	www.myuhc.com
Prescription Drug	**Catamaran Effective 6/01/2014**	**1-855-312-2307**	www.myCatamaranRx.com **Effective 6/01/2014**
Vision	**Vision Service Plan**	**1-800-877-7195**	www.vsp.com
Behavioral Health	**United Behavioral Health**	**1-800-354-3950**	www.liveandworkwell.com
Dental	**Aetna**	**1-877-238-6200**	www.aetna.com
Benefits Office	**Franklin County Benefits Office**	**614-525-5750 1-800-397-5884**	http://bewell.franklincountyohio.gov
Online Enrollment System	**Secova, Inc.**	**N/A**	https://mybenefits.secova.com

Basic Life/Accidental Death & Dismemberment (AD&D)

Basic Life is group term life insurance that pays a $50,000 benefit if an **employee's** death results from illness or injury. You are provided this coverage at no cost to you. (Dependents not covered.)

A $50,000 AD&D benefit is also provided at no cost to you and pays an additional benefit for an employee's loss resulting from an accident. The amount payable is a percentage of the $50,000 AD&D benefit, determined by the loss. Examples are provided below. For a full listing of covered losses and corresponding percentages, refer to the life insurance certificate.

Loss paying a 100% benefit or $50,000:	Life Disappearance (presumption of death) Death due to exposure Sight in both eyes Quadriplegia
Loss paying 50% benefit or $25,000	One hand or one foot Speech Hemiplegia Paraplegia

The AD&D benefit also includes the following:

Seat Belt Benefit:	$25,000 if death results from an automobile accident and a seat belt was properly worn at the time of the accident.
Career Adjustment Benefit:	Up to $10,000 for tuition expenses for a surviving spouse for training/education.
Child Care Benefit:	Up to $10,000 for child care in order for a surviving spouse to work or to obtain training for work in order to increase wages.
Higher Education Benefit:	Up to $12,500 for tuition expenses for each surviving child enrolled in an institution of higher education.
Line of Duty Benefit:	Equal to the amount of the AD&D benefit payable for the loss, for a loss sustained by a public safety officer (police, corrections or judicial officer) while in the line of duty.
Occupational Assault Benefit:	Equal to the amount of the AD&D benefit payable for the loss, for a loss while actively at work, resulting from an act of physical violence that is punishable by law.
Public Transportation Benefit:	200% of the AD&D benefit otherwise payable, for death resulting from an accident while riding as a fare-paying passenger on public transportation.

You do not need to enroll in the health benefits plan in order to receive Basic Life/AD&D coverage but you **must** designate a beneficiary on the online enrollment system.

Active at Work Provision

You must be actively at work in order for coverage to become effective. If you are incapable of active work because of sickness, injury or pregnancy on the day before the scheduled effective date of insurance, insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Additional/Supplemental Life

You may purchase additional life insurance for yourself as well as coverage for your spouse or domestic partner and children. This coverage provides a benefit if death results due to accident or illness. There is no AD&D benefit attached to Additional (Supplemental) Life.

You pay 100% of the cost of this coverage. Premium is deducted from your paycheck on a post-tax basis. Additional (Supplemental) Life is group term life.

Additional (Supplemental) coverage can be requested in the following amounts:

- Employee: In increments of $10,000 up to a maximum of $300,000
  Guaranteed Issue Amount: $100,000
- Spouse/Domestic Partner: In increments of $10,000 up to a maximum of $150,000
  Guaranteed Issue Amount: $50,000
- Children: In increments of $5,000 up to a maximum of $10,000
  Guaranteed Issue Amount: $10,000
  If both parents are County employees, child coverage can only be elected by one parent. A maximum of $10,000 coverage total is allowed.

It is important to understand Guaranteed Issue (GI). GI allows you to enroll yourself, your spouse or domestic partner and children without supplying any paperwork or completing any medical application. GI is only available if you are a New Hire or if you experience a Life Event. It does not apply during Open Enrollment, so your New Hire Enrollment may be your only chance to take advantage of Guaranteed Issue.

Coverage requests up to the GI amount are automatically approved. Requested coverage over the GI amount must be approved by the life insurance carrier. If you request Additional (Supplemental) Life insurance **over** the GI amount, you must complete a Medical History Statement and submit it to Standard Insurance Company for approval. The form is printable from the online enrollment system. The effective date of any coverage above the GI amount is determined by Standard Insurance Company.

Example at **New Hire**: You request $200,000 for yourself and $100,000 for your spouse during your New Hire enrollment. You are automatically approved for $100,000 and your spouse is automatically approved for $50,000. The enrollment system alerts you that a Medical History Statement is required for the amounts above the Guaranteed Issue and supplies a downloadable Medical History Statement for you to complete and send to the life insurance carrier. You receive written notice from the life insurance carrier upon their decision to either approve or deny the coverage.

Example at **Life Event**: You are already enrolled for $50,000 Additional (Supplemental) Life and your spouse is already enrolled for $30,000. Congratulations … you are the proud parents of a newborn baby boy. Just as you are able to make changes to your medical coverage **within 30 days of a life event**, you are also able to make changes to your life coverage. You request an increase of $100,000 for yourself and an increase of $70,000 for your spouse. You are automatically approved for an additional $50,000 (A total of $100,000 – which is the GI amount) and must complete a Medical History Statement to be considered for the remaining $50,000. Your spouse is automatically approved for an additional $20,000 (A total of $50,000 – which is the GI amount) and must complete a Medical History Statement to be considered for the remaining $50,000. You enroll your son for $10,000 of coverage, all of which is automatically approved.

Additional/Supplemental Life rates are provided in this guide.

Accelerated Death Benefit
This provision provides funds for the terminally ill while still living. It pays 75% of the death benefit to a maximum of $500,000. It is available to you, your spouse and your children and allows you to receive a portion of the death benefit during your lifetime, prior to death.

MEDEX Travel Assist
You have available 24/7 travel assistance ranging from non-emergency (assistance with obtaining a passport, currency exchange, health hazard advice and inoculation requirements) to emergency (locating medical care providers, interpreter or legal providers, emergency ticket, passport replacement, emergency evacuation, repatriation and personal security) services. Travel must be at least 100 miles from home.

1.800.527.0218 in US, Canada, Puerto Rico, US Virgin Islands or Bermuda
1.410.453.6330 (call collect) in other locations worldwide
operations@frontiermedext.com

Beneficiary Financial Counseling
Available to individuals who receive a life insurance or accelerated death benefit, this service provides financial guidance, assistance locating a financial advisor and tips on researching and purchasing different kinds of investments on your own.

Portability and Conversion Options
You have two options to continue your life insurance coverage if you leave County employment or a dependent loses eligibility.

- Portability is group term insurance at a slightly higher premium rate with some restrictions.
- Conversion is a whole life policy at significantly higher premium rates.

Requests for Portability or Conversion are made to the life insurance carrier and **must be made within 31 days of the date your coverage terminates** under the benefit plan.

Contact Standard Life Insurance for rates and forms at 1-800-378-4668.

Franklin County Cooperative Health Benefits Program
Additional (Supplemental) Life Rates

Effective April 1, 2014

Employee	
$10,000 increments up to $300,000 - GI Amount $100,000	
Age	**Monthly Rate per $10,000 of Coverage**
<25	$.50
25-29	$.60
30-34	$.67
35-39	$.72
40-44	$1.00
45-49	$1.50
50-54	$2.30
55-59	$4.30
60-64	$6.60
65-69	$10.34
70-74	$20.60
75+	$20.60

Spouse/Domestic Partner	
$10,000 increments up to $150,000 - GI Amount $50,000	
Age	**Monthly Rate per $10,000 of Coverage**
<25	$.50
25-29	$.60
30-34	$.67
35-39	$.72
40-44	$1.00
45-49	$1.50
50-54	$2.30
55-59	$4.30
60-64	$6.60
65-69	$10.34
70-74	$20.60
75+	$20.60

Child(ren)	
$5,000 increments up to $10,000 - GI Amount $10,000	
Age	**Monthly Rate per $5,000 of Coverage**
All	$0.65

Child(ren) rates cover all children in the family. For example, if a $10,000 benefit is elected and there is one child in the family, the monthly deduction is $1.30. If there are 5 children in the family, the monthly deduction remains $1.30.

Rates are based on age as of April 1, 2014.

Calculate Your Monthly Cost

Employee	
(A) Number of $10,000 increments of Coverage *	
(B) Cost per $10,000 of Coverage	x
(A) x (B) = Monthly Cost	=

Spouse/Domestic Partner	
(A) Number of $10,000 increments of Coverage *	
(B) Cost per $10,000 of Coverage	x
(A) x (B) = Monthly Cost	=

Child(ren)	
$5,000	$0.65
$10,000	$1.30

Employee Monthly Cost	
Spouse/Domestic Partner Monthly Cost	+
Child(ren) Monthly Cost	+
Total Monthly Cost	=

* Example: The Number of $10,000 increments of coverage for $100,000 of ADDITIONAL (SUPPLEMENTAL) LIFE coverage is 10.

* Example: The Number of $10,000 increments of coverage for $30,000 of ADDITIONAL (SUPPLEMENTAL) LIFE coverage is 3.

Add the Employee, Spouse/Domestic Partner and Child(ren) Monthly Cost to find your Total Monthly Cost for ADDITIONAL (SUPPLEMENTAL) LIFE coverage.

Your Employee Assistance Program (EAP)

Your Employee Assistance Program (EAP) offers confidential support for everyday challenges and is available 24 hours a day 7 days a week. Services are available to any member of your household. You are not required to be enrolled in the benefit package to receive EAP services.

Your EAP benefit allows up to **8** sessions per presenting problem per year for assessment, short-term counseling and/or referral services. This benefit is provided at no charge to you.

Assistance is available for many life challenges, opportunities and disappointments, including:

Alcohol/drug use	Parenting	Anxiety
Depression	Job performance	Career/vocation
Self-esteem issues	Child/elder care	Legal concerns
Living wills	Smoking cessation	Family relationships
Taxes	Financial concerns	Relationship difficulties
Marital counseling	Peer/work relationships	Stress management

Accessing EAP services

Services MUST BE obtained from a network provider.

To locate an EAP clinician, contact United Behavioral Health at the intake number above or log onto www.liveandworkwell.com and conduct a provider search.

Services MUST BE certified.

To obtain a certification for services, call United Behavioral Health at the intake number above before visiting your clinician. You may prefer to obtain a certification online at www.liveandworkwell.com.

You do not receive a separate ID card from United Behavioral Health. The intake number is printed on the back of your United Healthcare ID card.

Your Medical

Your medical plan is United Healthcare's **Choice Plus PPO** – a Preferred Provider Organization – which provides coverage for both in-network and out-of-network providers. Your out-of-pocket expense is lower if you use an in-network provider; however, if you wish to seek benefits outside of the network, you still receive comprehensive benefits.

<table>
<tr><th colspan="4">Choice Plus PPO</th></tr>
<tr><th colspan="3">In-Network</th><th>Out-of-Network</th></tr>
<tr><td colspan="3">SERVICES SUBJECT TO A COPAY
Includes physician office visits, urgent care, emergency care, therapies and chiropractic care</td><td rowspan="11">All services, with the exception of Emergency Care, are subject to the deductible and coinsurance. Emergency Care coverage is the same as in-network coverage.

Deductible
Individual: $400
Family: $1,000

Coinsurance
Plan pays 80%
You pay 20%
Subject to balance billing

Max Out-of-Pocket (MOOP)
Individual: $1,200
Family: $3,000</td></tr>
<tr><td colspan="3">Primary Care Physician Office Visit
Includes Family and General Practitioner, Internist, Pediatrician and OB/GYN</td></tr>
<tr><td colspan="2">Preventive Care: $0
Includes routine physical, annual gynecological and well child care exams</td><td>Non-Preventive Care: $20
Includes any office visit with a 'diagnosis' noted on the claim submission</td></tr>
<tr><td colspan="3">Specialist Office Visit in the following specialties</td></tr>
<tr><td colspan="3">Tier 1 Premium: $20
Non-Tier 1 Premium: $40</td></tr>
<tr><td>Allergy
Cardiology
Cardiology Electrophysiology
Cardiology Interventional
Cardiothoracic Surgery
Ear, Nose and Throat (ENT)</td><td>Endocrinology
General Surgery
General Surgery – Colon/Rectal
Nephrology
Neurology
Neurosurgery - Spine
Ophthalmology</td><td>Orthopaedics – Hand
Foot/Ankle
Hip/Knee
Shoulder/Elbow
Spine
Sports Medicine
Pulmonology
Rheumatology
Urology</td></tr>
<tr><td colspan="3">All Other Specialist Office Visits: $20</td></tr>
<tr><td colspan="3">Therapy/Rehab: $20
Physical/occupational/speech/cardio therapy and chiropractic included. Limited to 25 visits per year for each therapy type.</td></tr>
<tr><td colspan="3">Urgent Care Copay: $25</td></tr>
<tr><td colspan="3">Emergency Room Copay: $150
(Waived if admitted)
(Applies to ER/Observation)</td></tr>
</table>

Choice Plus PPO	
In-Network	**Out-of-Network**
SERVICES COVERED 100% Includes Preventive Care, Minor Diagnostic Services and In-Office Surgical Procedures	All services, with the exception of Emergency Care, are subject to the deductible and coinsurance. Emergency Care coverage is the same as in-network coverage. **Deductible** Individual: $400 Family: $1,000 **Coinsurance** Plan pays 80% You pay 20% Subject to balance billing **Max Out-of-Pocket (MOOP)** Individual: $1,200 Family: $3,000
Preventive Care: 100% Routine physical and well child care exams and immunizations	
Women's Preventive Care: 100% Well woman exam, i.e. annual gynecological exam (including preconception counseling and prenatal care) Prenatal care (Delivery and high risk prenatal services are covered but not under Women's Preventive Care.) Breast feeding support, supplies (including rental or purchase cost if obtained from a network physician, hospital or durable medical equipment (DME) provider) and counseling Contraception methods (including Mirena, Implanon, Nexplanon, Paragard IUDs, Depo Provera injections, diaphragm, Femcap and Tubal Ligation) Screenings for Domestic Violence and Gestational Diabetes Human immune-deficiency virus (HIV) screening/counseling Human papillomavirus (HPV) testing (beginning at age 30 and every 3 years thereafter) Sexually transmitted infection counseling Mammogram Pap smear	
Minor Diagnostic: 100% Minor x-rays, blood draw, lab work, EKG, EEG, ultrasound, etc.	
Surgical Procedures in a Physician's Office: 100% Examples include mole removal, stitches, casts, etc.	
Therapeutic: 100% Chemotherapy, dialysis, radiation oncology, IV infusion, etc.	

Choice Plus PPO	
In-Network	**Out-of-Network**
SERVICES SUBJECT TO THE DEDUCTIBLE, THEN COVERED 100% See services listed below	All services, with the exception of Emergency Care, are subject to the deductible and coinsurance. Emergency Care coverage is the same as in-network coverage.
Deductible: Individual: $200 Family: $500 **Coinsurance:** Plan pays 100% You pay 0% **Maximum Out-of-Pocket: (MOOP)** Individual: $600 Family: $1,500	
Major Diagnostic: CT scans, PET scans, MRI, Nuclear Medicine, etc.	**Deductible** Individual: $400 Family: $1,000
Other Services subject to the deductible: Outpatient surgery Inpatient hospitalization Major diagnostics Durable medical equipment Prosthetic devices Medical supplies Hearing aids Home health care Skilled nursing facility Inpatient rehabilitation Transplantation services	**Coinsurance** Plan pays 80% You pay 20% Subject to balance billing **Max Out-of-Pocket (MOOP)** Individual: $1,200 Family: $3,000

	In-Network	**Out-of-Network**
Do copays apply to the deductible?	No	No
Do copays apply to the MOOP?	Yes	No
Does the deductible apply to the MOOP?	Yes	Yes

Amounts applied to the medical deductible and MOOP will also be applied to the behavioral health deductible and MOOP and vice versa.

A complete description of the medical plan benefits, limits and exclusions can be found in the Summary Plan Description available from the Franklin County Benefits Office or at http://bewell.franklincountyohio.gov.

UnitedHealth Premium Program

The UnitedHealth Premium Program recognizes physicians and facilities meeting or exceeding guidelines for quality and cost efficient care and encourages you to use this information to make an informed choice when selecting a provider.

The program uses evidence-based medicine and national standards to evaluate quality. Cost efficiency standard rely on local market benchmarks for the efficient use of resources in providing care.

Physicians in 22 specialties can receive a Tier 1 Premium designation. If your physician practices in one of the specialties below and is rated a Tier 1 Premium provider, your copay will be less than providers not rated Tier 1. To find out the designation of your physician, go to www.myuhc.com or www.mychoicenotchance.com.

Allergy	Cardiology	Cardiology Electrophysiology
Cardiology Interventional	Cardiothoracic Surgery	Ear, Not and Throat (ENT)
Endocrinology	General Surgery	General Surgery – Colon/Rectal
Nephrology	Neurology	Neurosurgery – Spine
Ophthalmology	Orthopaedic – Hand	Orthopaedic – Foot/Ankle
Orthopaedic – Hip/Knee	Orthopaedic – Shoulder/Elbow	
Orthopaedic – Spine	Orthopaedic – Sports Medicine	
Pulmonology	Rheumatology	Urology

Your for specialty care outside of the specialties listed above and for Primary Care Physician services (General and Family Practitioner, Internal Medicine, Pediatrician and OB/GYN) is $20 regardless of designation.

Custom Care Coordination (1.866.844.4869)

Facing a long-term chronic illness or other complex health issue can take a huge toll on you and your family. With Custom Care Coordination, you have 24/7 access to a team of registered nurses – dedicated to Franklin County Cooperative members – to provide extra support every step of the way. Tailored to your specific situation, your nurse helps you take full advantage of the resources already available to you, gives you tips for working with your health care providers more effectively, tells you about additional services that may be helpful and answers questions about your specific health concerns.

Custom Care Coordination is voluntary and you and your nurse work to establish the level of support which you want and need. You may contact Custom Care Coordination directly by calling the telephone number for Members on the back of your United Healthcare ID card. Or a nurse may contact you if you have an existing chronic health condition, such as asthma, diabetes or coronary artery disease or if you've had a recent or are expecting a future hospitalization.

Nurseline (1.800.736.4513)

Nurseline provides access to registered nurses, day or night, to help you make healthcare decisions.

"My baby has a temperature of 102 degrees. It's midnight. What do I do?"

"I have diabetes. How can I manage my condition and stay healthy?"

"I've been diagnosed with breast cancer. What treatment options are available?"

"I don't have a primary care physician. Can you help me find one?"

These nurses are an excellent resource when you need help choosing care, understanding treatment options and more. Nurseline also provides access to an audio health information library with over 1,100 health and well-being topics.

Healthy Pregnancy Program (1.800.411.7984)

A healthy pregnancy is the first step to a healthy baby and mother. The Healthy Pregnancy Program provides health assessments, customized educational materials and maternity nurse support throughout your pregnancy. Enrollees in the Healthy Pregnancy Program are eligible to receive a complimentary Healthy Baby Bag. When United Healthcare becomes aware of your pregnancy, you are mailed a welcome packet inviting you to join the program. If you are interested, simply return the postage-paid business reply card, call 1.800.411.7984 or visit the Healthy Pregnancy Program website at www.healthy-pregnancy.com.

Neonatal Resource Services (1.888.936.7246)

The Healthy Pregnancy Program helps to identify high-risk pregnancies. During the last months of your pregnancy and well into the first year of your newborn's life, the Neonatal Resource Services provides nurse consulting services and a Neonatal Centers of Excellence network to help you find the specialized care you and your baby need. Call Optum Health at 1.888.936.7246 and follow the prompts or visit the United Resource Networks website at www.myuhc.com.

Cancer Resource Services (1.866.936.6002)

Nurses that specialize in cancer treatment help you understand your cancer diagnosis, available treatment options, and where you can seek treatment for your specific cancer. Gain access to some of the nation's leading cancer centers by calling 1.866.936.6002 or visiting the United Resource Networks website at www.myuhc.com.

Kidney Resource Services (1.888.936.7246)

Kidney Resource Services provides access to a Centers of Excellence network of top-performing dialysis centers and nurse consulting services to support the management of kidney diseases. Dialysis patients who are candidates for kidney transplantation can also access the Transplant Centers of Excellence network. Call 1.888.936.7246 and follow the prompts or visit the United Resource Networks website at www.myuhc.com.

Congenital Heart Disease (CHD) Services (1.888.936.7246)

Congenital heart defects are the number one cause of death for children from a birth defect during the first year of life. Treatment usually involves complex surgical interventions. This program provides information and access to the CHD Centers of Excellence network, and gives patients care that is planned, coordinated and provided by a team of experts who specialize in treating CHD. Nurses help you find a network medical center for specialized care. Call 1.888.936.7246 and follow the prompts or visit the United Resource Networks website at www.myuhc.com.

Transplant Resource Services (1.888.936.7246)

The Transplant Centers of Excellence network is the nation's leading network and includes only transplant programs that have met strict criteria for transplant excellence. Nurse consultants provide the information you need to make informed decisions about transplant care. Call 1.888.936.7246 and follow the prompts or visit the United Resource Networks website at www.myuhc.com.

UnitedHealth Allies

UnitedHealth Allies offers **discounts at certain health care providers of medical services that are not covered** by your health care benefits. It does not make payments to the provider but **offers discounts** for the following products and services:

- Cosmetic Dentistry
- Wellness
  - Accupuncture/Massage
  - Naturopathy
- Vitamins and supplements
- Long Term Care Services
  - Assisted living services
- Laser Vision Correction (LASIK)
- Alternative Care
  - Health club membership fees
  - Nutrition services
  - Weight management programs
- Health and Wellness Retailers
  - Fitness apparel and equipment
  - Aromatherapy
  - Nutrition and natural foods

For more information, go to www.myuhc.com and search for UnitedHealth Allies or go directly to www.unitedhealthallies.com.

Bariatric Surgery

Bariatric surgery is a serious, life-changing medical procedure that should be considered as a final step in one's weight loss journey. Coverage eligibility **requires** 2-year enrollment in the benefit plan prior to surgery, a six-month weight loss effort medically documented and supervised by the patient's treating physician with a minimum of one physician visit per month for six consecutive months. Services may include nutritional/dietary counseling, pre-operative screenings and participation in program support groups. Surgery must be performed by one of the network programs listed below. A $1,700 deductible is due when surgery is scheduled. Standard copays apply for any pre or post operative testing. Additional administrative and counseling charges vary by program. Limited skin excision benefits after surgery may be available. Contact the Benefits Office for more information about requirements and costs. Contact the program for more information regarding their services.

The Ohio State University Wexner Medical Center Bariatric Program
614.293.5123
www.medicalcenter.osu.edu/go/bariatric

Mount Carmel Bariatric Program
614.234.2052
www.mountcarmelhealth.com/programs-services/bariatric-center

OhioHealth Weight Management
614-443-2584
www.ohiohealth.com/weightmanagement/

Your Prescription Drug

Your prescription drug plan encourages the use of generic prescription drugs whenever appropriate. Your copays are lower for generic medications and programs such as Step Therapy assist you in finding lower cost, equally effective alternatives when appropriate. Coverage for brand name medications is available; however, because brand drugs cost the plan more, your copay for brand name prescription drugs is higher.

Over-the-counter (OTC) medications (Proton Pump Inhibitors (PPIs) and Other Preventive Care Medications) are covered by the plan as indicated below. You can get up to a 30 day supply of an over-the-counter medication at a retail pharmacy. Over-the-counter medications are not available through mail order. In order to receive coverage for an over-the-counter medication, you must have a written prescription from your physician. Present the OTC medication, the written script and your Catamaran identification card to the pharmacy counter.

NON-SPECIALTY MEDICATIONS		
Category	**Retail** **Up to a 30-day supply**	**Mail Order** **Up to a 90-day supply**
Generic	$5	$12.50
Preferred Brand	$25	$62.50
Non-Preferred Brand	$50	$125
Brand with Generic Available	$50 +	$125 +

PROTON PUMP INHIBITORS (PPIs)		
Category	**Retail** **Up to a 30-day supply**	**Mail Order** **Up to a 90-day supply**
Tier 1 All Over-the Counter PPIs and all generics: omeprazole, pantoprazole and lansoprazole	$5	$12.50
Tier 2 Nexium	$50	$125
Tier 3 All other PPIs	$75	$187.50
Brand with Generic Available	$75 +	$187.50 +

+ Plus price difference between brand and generic, or the cost of the brand drug, whichever is less.

DIABETIC SUPPLIES (test strips, lancets, etc.) & INJECTABLE INSULIN Must have written prescription for diabetic supplies.		
Category	**Retail** **Up to a 30-day supply**	**Mail Order** **Up to a 90-day supply**
Generic, Preferred OR Non-Preferred Brand	$0	$0

WOMEN'S PREVENTIVE CARE		
Category	**Retail** **Up to a 30-day supply**	**Mail Order** **Up to a 90-day supply**
Hormonal: All generic birth control pills as well as brand name Beyaz, Generess FE, Lo Loestrin FE, Loestrin FE, Natazia, Ortho tri-Cyclen Lo, Ovcon-50, Safyral **Transdermal Patch:** Ortho Evra **Emergency:** All generic and Ella	$0	$0

OTHER PREVENTIVE CARE MEDICATIONS		
Category	**Retail** **Up to a 30-day supply**	**Mail Order** **Up to a 90-day supply**
Aspirin: Generic over-the-counter products (to prevent cardiovascular events (for men ages 45 to 79 and women ages 55 to 79) **Flouride:** Generic prescribed products (for preschool children older than 6 months of age through 5 years) **Folic Acid:** Generic over-the-counter and prescribed products (for women ages 18 to 45) **Iron Supplements:** Generic over-the-counter and prescribed products (for children ages 6 to 12 months at risk for iron deficiency anemia) **Smoking Cessation:** Generic over-the-counter and prescribed products (for men and women ages 18 or older who use tobacco products)	$0	$0

Effective 6/01/2014: BriovaRx (1.855.4BRIOVA or 1.855.427.4682)

BriovaRx is your exclusive specialty medication mail order pharmacy. With the exception of a short list of medications that are required for short term use in certain circumstances, specialty medications are not available from your retail pharmacy.

With BriovaRx, you receive personalized medication management, benefit coordination, education materials and social support services. This is particularly important if you are just beginning treatment with a specialty medication. Your care coordinators are specialty medication experts – in the field of study in which you require for your individual needs – and are available Monday through Friday, 8am to 9pm EST and Saturday, 9am to 1pm EST. If you have an urgent need relating to your medication after hours, a licensed pharmacist is available to assist you.

To get started, call 1.855.427.4682. A BriovaRx representative verifies benefits, assists with prior authorizations if needed and coordinates the shipment of your medications and any supplies necessary for administration, at no additional cost, to the destination of your choice.

SPECIALTY MEDICATIONS (Must fill through BriovaRx regardless of days supply.)		
Category	**Retail Up to a 30-day supply**	**Mail Order Up to a 90-day supply**
Generic	$5	$12.50
Preferred Brand	$25	$62.50
Non-Preferred Brand	10% of cost up to $150 per script	10% of cost up to $300 per script

Retail at your Local Pharmacy vs Mail Order through Home Delivery

Both retail and mail order options are available. Up to a 30-day is available at retail. If you are taking a maintenance medication, you may prefer to obtain a 90-day supply through the Catamaran mail order pharmacy. You save both time and money by obtaining your prescriptions through Home Delivery/mail order.

Time: If you choose mail order, your medications are delivered to your home in a non-descript envelope. No waiting in line at the pharmacy.

Once your prescriptions are established at mail order, you receive a reminder – either an email or a telephone call - when it is time to refill. Pick up the phone to order your refill or go online to www.myCatamaranRx.com and request a refill.

Cost: The annual cost of a Non-Preferred Brand drug at retail is $600 ($50 x 12 fills = $600). The same supply of medication at mail order is $500 ($125 x 4 fills = $500). That represents a $100 savings each year

The annual cost of a Preferred Brand drug at retail is $300 ($25 x 12 fills = $300). The same supply of medication at mail order is $250 ($62.50 x 4 fills = $250). That represents a $50 savings each year.

The annual cost of a generic drug at retail is $60 ($5 x 12 fills = $60). The same supply of medication at mail order is $50 ($12.50 x 4 fills = $50). That represents a $10 savings each year.

Catamaran covers the cost of standard shipping.

Go to www.myCatamaranRx.com to learn more about mail order including how to transfer your prescriptions from retail to mail order.

Generic vs Brand

Always ask your doctor, 'Is there a generic available to treat my condition?'

When a company develops a new drug, the FDA provides a period of time called a drug patent period, where no other company may sell the drug. This allows the original company to recover the investment in the research and development of the medication. But this also eliminates competition and causes the price to remain high. After the drug patent period has expired, other companies manufacture generic versions of the original brand medication. Since the production of generic medication does not require large investments in research, development and advertising, the cost of generics is significantly less than that of brand name medication. All generic drugs must meet the same FDA standards of quality as the brand-name drug.

Generic Equivalent vs General Alternative

Brand name drugs may have generic **equivalents** and generic **alternatives.**

A generic equivalent **contains the same active ingredient** as the brand name drug. Your pharmacy can substitute the generic equivalent drug in place of the brand name drug without a new prescription.

A generic alternative is a medication that **does not contain the same active ingredient** as the brand name, but produces the same therapeutic results. Because it is not an exact equivalent to the brand, your pharmacy **cannot** automatically substitute the generic alternative.

For example, the Proton Pump Inhibitor (PPI) drug class treats stomach acid conditions. Within this drug class, there are multiple brand name medications. Some of these brand name drugs have been produced as generics, i.e. the drug patent period has expired and generic duplicates are available.

Prilosec and **Nexium** are brand name drugs in the PPI drug class.

Prilosec has a generic equivalent by the name of omeprazole. When a prescription written for Prilosec is presented at the pharmacy, the pharmacist substitutes omeprazole without obtaining a new script.

Nexium does not have a generic equivalent, but omeprazole produces the same results as Nexium, i.e. they both treat stomach acid conditions. Therefore, omeprazole is the generic alternative to Nexium. Because omeprazole is not the generic equivalent of Nexium, i.e. not the same active ingredient, the pharmacy cannot automatically dispense omeprazole in place of Nexium. A new prescription – written for omeprazole – is needed.

Mandatory Generic and Dispense as Written

If a prescription is presented for a brand name medication for which there is a generic equivalent available, the pharmacist is instructed to fill the script as a generic, unless otherwise directed by the member. If your physician has indicated 'dispense as written' or 'DAW' on the written prescription, the brand name medication is dispensed. This does not, however, lower the copay. If you obtain a brand name medication for which there is a generic equivalent available, you pay the brand name copay as well as the cost difference between the brand and the generic drug. Quite often, you pay the full cost of the drug.

Formulary or Preferred Drug List

Your formulary, also known as a preferred drug list, is a recommended list of brand name and generic drugs that have been compared and evaluated against other brand-name and generic medications by a committee of physicians, pharmacists and other healthcare representatives. The drugs on the preferred drug list are chosen because they provide maximum quality and value for your plan and yourself. Your formulary is updated January 1st of each year as well as minor adjustments throughout the plan year. It is recommended that you carry a copy of your formulary in your wallet or purse and provide a copy to your physician for your medical file.

Step Therapy

Step Therapy is a program especially for people who take prescription drugs for ongoing conditions like arthritis, high cholesterol, high blood pressure, etc. These drugs are sometimes referred to as maintenance medications. Step Therapy helps the member identify a safe and effective drug to treat the condition while keeping costs as low as possible for both the member and the plan.

Step Therapy drugs are grouped in categories:

Frontline/first-line drugs (generic and some low cost brand): These drugs are proven safe, effective and affordable. Step Therapy requires (with exceptions) that a Frontline/first-line medication be tried first. *Why?* Because these drugs provide the same health benefit as more expensive drugs, at a lower cost.

Back-up drugs (brand): These drugs are much more expensive to the member in the form of a higher copay and to the plan in higher overall cost. Back-up drugs have not been proven to be any safer or more effective than Frontline drugs.

Step Therapy requires members who are beginning to take Step Therapy drugs for the first time to try the Frontline drug first.

Retail Pharmacy: If you present a prescription for a Back-up drug at your local pharmacy, the pharmacist alerts you of the requirement to use a Frontline drug first. Your pharmacist may or may not offer to contact your physician's office to discuss your options. It is recommended that you discuss your options with your physician. In order for the pharmacy to dispense a Frontline medication, your physician must write a new prescription or call in a new prescription to the pharmacy.

Mail Order: Similarly, if you submit a prescription for a Back-up drug at the mail order pharmacy, Catamaran informs you that they cannot fill the script as written. They then reach out to your physician to discuss your options. Again, it is recommended that you contact your physician's office. After multiple attempts, if Catamaran receives no response from your physician's office, the written prescription is returned to you with a letter of explanation.

If there is a medical reason (i.e. allergy to the Frontline drug, tried the Frontline drug before and it didn't produce the desired therapeutic results, etc.) that would prevent you from taking the Frontline drug, your physician should contact Catamaran and request a Prior Authorization.

A list of medications included in the Step Therapy program is available at http://bewell.franklincountyohio.gov. The list is subject to change without notification.

Copay Override

If a member has tried 2 formulary alternatives for their condition without success, and a brand name medication is prescribed, a copay override may be requested. The member's physician must contact Catamaran, request a Prior Authorization and supply medical information.

Your Dental

You have a choice between two dental plan options: the Aetna Dental PPO or the Aetna DMO.

Aetna Dental PPO – a Preferred Provider Organization – provides coverage at both in-network and out-of-network providers. Your out-of-pocket expense is lower if you use an in-network provider. If you use an out-of-network provider, you pay a $25 deductible, a higher coinsurance and any charges above the reasonable & customary rate.

Aetna DMO – a Dental Maintenance Organization – provides coverage only at in-network providers. If you obtain services from an out-of-network provider, you do not have coverage.

Plan Provision	Aetna Dental PPO		Aetna Dental DMO
	In-Network	Out-of-Network	
Annual Deductible	None	$25 per covered individual	None
Diagnostic Exams, X-Rays	100%	90% after deductible	100%
Preventive Prophylaxis (Cleaning) Adult (Limit 2 per year) Child limit (Limit 2 per year)	100% an additional routine cleaning is allowed for expectant mothers	90% after deductible an additional routine cleaning is allowed for expectant mothers	Covered at fixed co-pays See schedule for details
Basic Fillings, Endodontics, Periodontics, Sealants, Oral Surgery, Repair of Crowns, Bridgework or Dentures	80%	70% after deductible	
Major Restorative Crowns, Bridges, Dentures, Implants	80%	60% after deductible	
Annual Maximum Benefit (Non Orthodontic Services)	$1,500	$1,000	
Orthodontics	75% Children under 19 only	75% Children under 19 only	Children and Adults Covered at fixed co-pays See schedule for details
Lifetime Maximum Benefit (Orthodontic Services)	$1,500 Children under 19 only	$1,400 Children under 19 only	

A full detailed list of the dental services offered under the Aetna Dental DMO plan and the accompanying fixed copays is available from the Franklin County Benefits Office or at http://bewell.fraknlincountyohio.gov.

Your Behavioral Health

If services beyond those provided by the EAP are needed and you are enrolled in the benefit package, your behavioral health benefit 'kicks in'. The network of EAP clinicians is also the network of behavioral health clinicians, so care continues with the same clinician.

Plan Provision	United Behavioral Health	
	In-Network	**Out-of-Network**
Annual Deductible	None	All services* are subject to the deductible and coinsurance. * Emergency Care coverage is the same as in-network coverage. **Deductible** Individual: $400 Family: $1,000 **Coinsurance** Plan pays 80% You pay 20% Subject to balance billing **Max Out-of-Pocket (MOOP)** Individual: $1,200 Family: $3,000
Coinsurance	Plan pays 100% You pay 0%	
Maximum Out-of-Pocket (MOOP)	$600 Individual $1,500 Family	
Outpatient	100% coverage for the first 30 visits $20 copay for additional visits beyond the first 30 visits	
Inpatient	100% coverage for inpatient treatment for mental health or substance abuse	

	In-Network	**Out-of-Network**
Do copays apply to the deductible?	N/A	No
Do copays apply to the MOOP?	Yes	No
Does the deductible apply to the MOOP?	N/A	Yes

Amounts applied to the medical deductible and MOOP will also be applied to the behavioral health deductible and MOOP and vice versa.

Accessing Behavioral Health services

If treatment transitions from EAP to in-network behavioral health, you or your provider **MUST** contact United Behavioral Health. The intake number is printed on the back of your United Healthcare ID card. If you are accessing an out-of-network provider for treatment, **authorization is recommended prior to services being rendered**.

Your Vision

Your vision benefit provides coverage at both in- and out-of-network providers. Your out-of-pocket expense is typically much higher at an out-of-network provider. Network providers also handle the submission of your claim. Out-of-network providers do not. For assistance with out-of-network claims, contact VSP or download a claim form at www.vsp.com.

Visit www.vsp.com to locate a network provider or call 1.800.877.7195 and follow the Interactive Voice Response (IVR) system prompts. Both the website and the IVR system require your social security number and zip code to generate a list of network providers in your area.

Plan Provision	In-Network	Out-of-Network
Exams	**Every 12 months** $10 copay	**Every 12 months** Reimbursed up to $40
Lenses Single Bifocal Trifocal Lenticular	**Every 12 months** $20 copay for materials for frames and/or lenses Polycarbonate covered 100% $20 allowance toward anti-reflective coating	**Every 12 months** Reimbursed up to $50 Reimbursed up to $60 Reimbursed up to $70 Reimbursed up to $70
Contact Lenses (Contact lenses provided in lieu of lenses and frames.)	**Every 12 months** $140 Allowance for contacts Fitting and evaluation capped at $60 and 100% member paid	**Every 12 months** Reimbursed up to $80 Reimbursed up to $175 ***
Frames Covered Selection	**Every 24 months** $140 allowance (Retail) $53 allowance (Wholesale)	**Every 24 months** Reimbursed up to $30
Child Frames (Under age 12)	**Every 12 months**	**Every 12 months**

Extra Discounts

***Necessary contacts are determined at the provider's discretion. Your provider must contact Vision Service Plan prior to the purchase of contacts deemed Necessary.

Contacts

- 15% off cost of contact lens exam (filling and evaluation)

Glasses and Sunglasses

- Average 35% to 40% savings on all non–covered lens options
- 30% off additional glasses and sunglasses, including lens option, from the same VSP doctor on the same day as your WellVision Exam, or 20% discount within 12 months of your last exam.

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price from contracted facilities.
- After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.

Your COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires continuation health coverage is offered to eligible individuals who lost health coverage due to certain specific events. Franklin County Cooperative Health Benefits Program offers COBRA continuation coverage at full cost of coverage plus a 2 percent administrative charge.

COBRA coverage under the Franklin County Cooperative Health Benefits Program includes medical, prescription drug, dental, vision and behavioral health. It does NOT include Employee Assistance Program or term life insurance coverage. All eligible employees can elect COBRA coverage for a period of up to 18 months and dependents for up to 36 months.

The qualifying events that cause an employee to lose group health coverage are:

- Termination of the employee's employment for any reason other than gross misconduct
- Reduction in the employee's hours of employment

The following are qualifying events for the spouse, domestic partner or dependent child of a covered employee if they cause the spouse, domestic partner or dependent child to lose coverage:

- Termination of employee's employment
- Reduction in the employee's hours of employment
- Death of the employee
- Divorce, legal separation of the employee or termination of a domestic partnership
- Loss of eligibility by an enrolled dependent who is a child
- Spouse or domestic partner becomes eligible for Medicare
- Covered employee becomes entitled to Medicare

Contact your HR/Payroll Officer for current COBRA rates and to initiate the COBRA process. For additional information call the Franklin County Benefits Office.

Other Important Information

Health Insurance Portability and Accountability Act of 1996 (HIPAA)

The Health Insurance Portability and Accountability Act (HIPAA) provides rights and protections for participants and beneficiaries in group health plans. HIPAA includes protections for coverage under group health plans that limit exclusions for preexisting conditions; prohibit discrimination against employees and dependents based on their health status; and allow a special opportunity to enroll in a new plan to individuals in certain circumstances. HIPAA may also give you a right to purchase individual coverage if you have no group health plan coverage available, and have exhausted COBRA or other continuation coverage.

Women's Health and Cancer Rights Act of 1998

As required by the Women's Health and Cancer Rights Act of 1998, we provide benefits under the plan for mastectomy, including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema.) If you are receiving benefits in connection with a mastectomy, benefits are also provided for the following covered health services, as you determine appropriate with your attending physician:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications of the mastectomy, including lymphedema.

The amount you must pay for such covered health services (including copayments and any annual deductible) are the same as are required for any other covered health service. Limitations on benefits are the same as for any other covered health service.

Statement of Rights Under the Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable.) In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours.)

Summary of Benefits and Coverage (SBC) and Uniform Glossary

Your Summary of Benefits and Coverage (SBC) and Uniform Glossary provide clear, consistent and comparable information about your health benefits (medical, behavioral health and pharmacy). It is intended to be a document that you can use to compare benefit plans. To obtain a copy of your SBC, go to http://bewell.franklincountyohio.gov or contact the Franklin County Benefits Office.

Exhibit 1

Definitions And Required Documents Checklist

If you are requesting coverage for a dependent (spouse, domestic partner or child), the eligibility of the dependent must be verified before coverage will be approved. To verify a dependent's eligibility, submit the applicable required documents (see dependent types and required documents below).

The required documents must be provided to the Franklin County Benefits Office:

New Hire: **Within 30 days of your date of hire**

Qualified Life Event, i.e. marriage, birth, etc.: **Within 30 days of the date of the life event**

Open Enrollment: **No later than the date specified in your Open Enrollment materials**

If the required documents are not provided within this timeframe, coverage will not be approved and the next opportunity to enroll your dependents will be at the next annual Open Enrollment.

READ THIS ENTIRE CHECKLIST BEFORE YOU ENROLL YOUR DEPENDENTS.

Checklist

- ❒ **Enroll your dependents at https://mybenefits.secova.com**
  The enrollment system will indicate your enrollment is pending. Your dependents will be enrolled for coverage upon the Benefits Office receiving and approving the required documents.
- ❒ **IMPORTANT: Print, Email or Save as a pdf file a copy of your Election Summary.**
- ❒ **Refer to the dependent types in the following chart.**
  Identify the documents required.
- ❒ **Make copies of the required documents.**
  Originals are NOT required.
- ❒ **Record the following information in the upper right corner of each document.**
  - Employee name and telephone number
- ❒ **Submit the required documents to the Franklin County Benefits Office.**
  Documents must be received within the timeframes illustrated above.

Send documents via post or inner-office: mail or hand deliver to:	**Franklin County Benefits Office** **373 S High Street, 25th Floor** **Columbus, OH 43215**
Fax documents to:	**614-525-5515**
Scan and email documents to:	**Benefits@franklincountyohio.gov**
Upload documents online at:	https://mybenefits.secova.com

Contact the Franklin County Benefits Office if you have questions.

Local**: 614.525.5750**

Toll-free**: 1.800.397.5884**

Email**:** Benefits@franklincountyohio.gov

SPOUSE AND DOMESTIC PARTNER		
DEPENDENT TYPE	**DEFINITION**	**REQUIRED DOCUMENT(S)**
Spouse	Legal spouse of a covered employee Does not include: - Ex-spouse - *Legally* separated spouse	**<u>One</u> (1) of the following OPTIONS:** **OPTION 1:** Covered employee's most recent Federal Income Tax Return (1040, 1040A or 1040EZ) **as filed with the IRS** listing the spouse - Page 1 **PLUS** signature page if filed hard copy; **OR** - Page 1 **PLUS** Certificate of Electronic Filing **OPTION 2: Marriage Certificate (court approved certificate or marriage abstract, not license) PLUS <u>one</u> of the following to show <u>current</u> joint tenancy:** - Proof of joint ownership of residence or other real estate; - Proof that covered employee and spouse are both listed on a lease or share the rent of a home or other property; - Joint ownership of a motor vehicle; - Designation of the spouse as a primary beneficiary of the covered employee's life insurance, or retirement benefits; - Utility bill listing both covered employee and spouse (or 2 separate utility bills at the same address, one listing the covered employee and one listing the spouse).
Domestic Partner	A qualified domestic partner: - must share a permanent residence with the covered employee; - is the sole domestic partner of the covered employee, has been in a relationship with the covered employee for at least six (6) months and intends to remain in the relationship indefinitely; - is not currently married to or legally separated from another person; - shares responsibility with the covered person for each other's common welfare; - is at least 18 years of age and mentally competent; - is not related to the covered employee by blood to a degree of closeness that would prohibit marriage; - is financially interdependent with the covered employee in accordance with the plan requirements.	**Affidavit of Domestic Partnership** **PLUS** **<u>Three</u> (3) of the following documents to show financial interdependency:** - Joint ownership of real estate property or joint tenancy on a residential lease; - Joint ownership of an automobile; - Joint bank or credit account; - Joint liabilities (e.g. credit cards or loans); - A will designating the domestic partner as primary beneficiary; - A retirement plan or life insurance policy beneficiary designation form designating the domestic partner as primary beneficiary; - A durable power of attorney signed to the effect that the covered employee and the domestic partner have granted powers to one another.

DEPENDENT CHILD		
DEPENDENT TYPE	**DEFINITION**	**REQUIRED DOCUMENT(S)**
Natural child (up to age 28*) * See additional requirements for 26 and 27 year old dependents below.	A natural (biological) child of the covered employee or domestic partner The domestic partner must be enrolled in order to enroll a natural child of the domestic partner unless there is a legal relationship between the employee and the child, i.e. the child was adopted by the employee or the employee has legal guardianship of the child.	**<u>One</u> (1) of the following OPTIONS:** **OPTION 1:** Covered employee or domestic partner's most recent Federal Income Tax Return (1040, 1040A or 1040EZ) **as filed with the IRS** listing the child as dependent - Page 1 **PLUS** signature page if filed hard copy; **OR** - Page 1 **PLUS** Certificate of Electronic Filing **OPTION 2:** Birth Certificate of child
		OR
		If one of the OPTIONS above is not available (i.e., when adding a newborn), <u>one</u> (1) of the following: - Hospital release papers on hospital letterhead - Footprints - Crib Card - Letter from physician or hospital on respective letterhead
Stepchild (up to age 28*) * See additional requirements for 26 and 27 year old dependents below.	A natural (biological) child of a covered employee's spouse, i.e. a stepchild of the covered employee	**<u>One</u> (1) of the following OPTIONS:** **OPTION 1:** Covered employee or spouse's most recent Federal Income Tax Return (1040, 1040A or 1040EZ) **as filed with the IRS** listing the stepchild as dependent - Page 1 **PLUS** signature page if filed hard copy; **OR** - Page 1 **PLUS** Certificate of Electronic Filing **OPTION 2:** Birth Certificate of stepchild
		If submitting spouse's tax return or birth certificate of stepchild, and the spouse is not covered under the employee's plan, documents proving <u>eligibility</u> of the spouse are also required.
Child (up to age 28*) for whom the employee, spouse or domestic partner is legal guardian. * See additional requirements for 26 and 27 year old dependents below.	A child for whom legal guardianship has been awarded to the covered employee, spouse or domestic partner. The domestic partner must be covered in order to cover a child for whom the domestic partner has been awarded legal guardianship unless there is a legal relationship between the employee and the child, i.e. the employee has legal guardianship of the child as well.	**<u>One</u> (1) of the following OPTIONS:** **OPTION 1:** Covered employee, spouse or domestic partner's most recent Federal Income Tax Return (1040, 1040A or 1040EZ) **as filed with the IRS** listing the child as dependent - Page 1 **PLUS** signature page if filed hard copy; **OR** - Page 1 **PLUS** Certificate of Electronic Filing **OPTION 2:** Court documents signed by a judge verifying legal custody of the child
		If submitting spouse's tax return or court documents of legal custody, and the spouse is not covered under the employee's plan, documents proving <u>eligibility</u> of the spouse are also required.

DEPENDENT CHILD		
DEPENDENT TYPE	**DEFINITION**	**REQUIRED DOCUMENT(S)**
Adopted child (up to age 28*) * See additional requirements for 26 and 27 year old dependents below.	A legally adopted child of the covered employee, spouse or domestic partner, includes children placed in anticipation of a legal adoption The domestic partner must be covered in order to cover an adopted child of the domestic partner unless there is a legal relationship between the employee and the child, i.e. the child was adopted by the employee as well or the employee has legal guardianship of the child.	**<u>One</u> (1) of the following OPTIONS:** **OPTION 1:** Covered employee, spouse or domestic partner's most recent Federal Income Tax Return (1040, 1040A or 1040EZ) **as filed with the IRS** listing the child as dependent - Page 1 **PLUS** signature page if filed hard copy; **OR** - Page 1 **PLUS** Certificate of Electronic Filing **OPTION 2:** Court documents for the adopted child from a court of competent jurisdiction **OPTION 3:** International adoption papers from country of adoption **OPTION 4:** Papers from the adoption agency showing intent to adopt **If submitting spouse's tax return, court documents or adoption papers, and the spouse is not covered under the employee's plan, documents proving <u>eligibility</u> of the spouse are also required.**
Child (up to age 28*) covered by a QMCSO * See additional requirements for 26 and 27 year old dependents below.	A child for whom health care coverage is required through a Qualified Medical Child Support Order (QMCSO).	**<u>One</u> (1) of the following OPTIONS:** **OPTION 1:** Court documents signed by a judge **OPTION 2:** Medical support orders issued by a State agency

CHILD OF A DEPENDENT CHILD (i.e. GRANDCHILD)		
DEPENDENT TYPE	**DEFINITION**	**REQUIRED DOCUMENT(S)**
Child of a dependent child, i.e. grandchild	A child of a dependent child The child of a dependent child is eligible for coverage only if the dependent is **<u>enrolled</u>** for coverage.	Birth Certificate of child, i.e. of grandchild **OR** **If the child's birth certificate is not available, (i.e. when adding a newborn), <u>one</u> (1) of the following:** - Hospital release papers on hospital letterhead - Footprints - Crib Card - Letter from physician or hospital on respective letterhead

DISABLED DEPENDENT		
DEPENDENT TYPE	**DEFINITION**	**REQUIRED DOCUMENT(S)**
Disabled Dependent, age 19 or older	A dependent incapable of self-sustaining employment because of a mental or physical disability that began while the dependent was eligible.	**One of the required documents for the applicable dependent child definition type above**. (See DEPENDENT CHILD section)
		PLUS
		Request to Extend Limiting Age for Dependent Children

* DEPENDENTS AGE 26 UP TO BUT NOT INCLUDING AGE 28 (age 26 or 27)		
DEPENDENT TYPE	**DEFINITION**	**REQUIRED DOCUMENT(S)**
Additional requirements for 26 and 27 year old dependents	The dependent must be: Unmarried Not eligible for coverage through an employer Not eligible for Medicaid or Medicare Residing in the state of Ohio **OR** If residing outside of Ohio, a full-time student as defined below. - An accredited High School - An accredited college or university. For college students, minimum credit hours are ten credit hours per quarter or semester for undergraduates or six credit hours per quarter or semester for graduate students. Students must attend 2 out of 3 semesters per year or 3 out of 4 quarters per year. - A licensed vocational school, technical school, beautician school, automotive school or similar training school. Students must be enrolled full-time as defined by the institution.	**Young Adult Dependent Affidavit of Eligibility**
		PLUS
		One (1) of the following to prove Ohio residency: **OPTION 1:** Copy of a lease agreement **OPTION 2:** Utility bill in the dependent's name **OPTION 3:** Current valid Ohio driver's license
		OR
		One (1) of the following to prove full-time student status: **OPTION 1:** A letter from the registrar with the dependent's name, semester and number of units enrolled, and school phone number **OPTION 2:** A transcript with the dependent's name, school name, semester and number of units enrolled, and school phone number

RESOURCES TO OBTAIN DOCUMENTS
- **Birth Certificates & Marriage Licenses:** http://www.odh.ohio.gov/vitalstatistics/vitalstats.aspx - **Children born outside the United States:** http://www.state.gov - **Letters or Transcripts:** call the school registrar's office to request a letter or transcript for schools, colleges, and universities.