

Franklin County Cooperative Health Improvement Program

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2017 OPEN ENROLLMENT EMPLOYEE MEETING



**Franklin County
Cooperative**
Health Improvement Program

ThriveOn
Your Health and Wellness Program

WE ARE EVOLVING ...

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**'WE ARE NO LONGER IN THE
BUSINESS OF PROVIDING
BENEFITS. WE ARE IN THE
BUSINESS OF PROMOTING AND
IMPROVING HEALTH.'**



**Franklin County
Cooperative**
Health Improvement Program

Our evolution ...

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January 1, 2017

- \$50 incentive for preventive exam
- Gym membership fee reimbursement
- Expanded \$0 copay for diabetic medication
- 90 day supply at retail
- ABA therapy

March 1, 2017

- \$300 for 3 things
- Qualification for 2018 deductible reduction
- Chance to win \$1,000 for 100 wellness points
- Comprehensive weight management program

January 1, 2017: #1

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PREVENTIVE EXAM

- If you get ...
 - A preventive exam
- Your reward is ...
 - \$50
 - Routine mammogram
 - Routine pap smear
 - Routine prostate exam
 - Routine colonoscopy
- Additional info
 - Jan 1 – Dec 31, 2017
 - Must be enrolled
 - ✦ Employee
 - ✦ Spouse/Partner
 - No need to report
 - Paid quarterly/taxable
- Why?

January 1, 2017: #2

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GYM MEMBERSHIP FEE REIMBURSEMENT

- If you ...
 - Pay for a gym membership
 - 8 visits to gym a month
- Your reward is ...
 - Reimbursement of your gym membership fee up to \$25 a month
- Additional info
 - Jan 1 – Dec 31, 2017
 - Must be enrolled
 - ✦ One per household
 - ✦ Submitted under employee's name
 - Submit proof of payment/activity
 - Paid quarterly/taxable
- Why?

January 1, 2017: #3

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EXPANDED \$0 COPAY FOR DIABETIC MEDS

- Current
 - \$0 copay
 - ✦ Injectable insulin
 - ✦ Diabetic supplies
- New
 - \$0 copay
 - ✦ Injectable insulin
 - ✦ Diabetic supplies
 - ✦ Oral (pill) diabetic meds
- Additional info
 - Only generic and preferred brand
 - Non preferred brand at current copay
 - No need for new prescription
- Why?

January 1, 2017: #4

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90 DAY SUPPLY AT LOCAL RETAIL PHARMACY

- Current
 - Local retail pharmacy
 - ✦ 30 day supply
 - Mail order
 - ✦ Up to 90 day supply
- New
 - Local retail pharmacy AND mail order
 - ✦ Up to 90 day supply
 - ✦ New script needed
- Additional info
 - Local retail pharmacy
 - ✦ 30 day = \$5/\$25/\$50
 - ✦ 60 day = \$10/\$50/\$100
 - ✦ 90 day = \$15/\$75/\$150
 - Mail order
 - ✦ 2.5x the 30 day copay
 - \$12.50
 - \$62.50
 - \$125.00
- Why?

January 1, 2017: #5

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APPLIED BEHAVIOR ANALYSIS (ABA) THERAPY

- **Current: Basic**

- Treatment of accompanying conditions such as OCD, depression, anxiety, etc.
- Provided by social worker, psychologist, psychiatrist

- **New: Expanded**

- Focus on developmental skills such as learning and cognitive improvement
- Provided by board certified behavioral analyst
- Typically billed outpatient counseling session
- Call UBH
 - ✦ Back of medical id card

January 1, 2017: #6

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MEDICAL COORDINATION OF BENEFITS (COB)

- Current

- Come out whole
- Pays 100% as secondary coverage
- Example:
 - ✦ \$50 copay under primary
 - ✦ Submitted for COB
 - ✦ \$50 paid by plan

- New

- Non duplication
- Pays no more than it would have paid if paid as primary coverage
- Example:
 - ✦ \$50 copay under primary
 - ✦ Submitted for COB
 - ✦ \$30 paid by plan

Cross Covered Employees and COB

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CHARGE

NOW

NEW

\$200 deductible

Primary: Owe \$200
Secondary: Pays \$200

Primary: Pays \$200
Secondary: Pays \$0

\$150 ER copay

Primary: Owe \$150
Secondary: Pays \$150

Primary: Owe \$150
Secondary: Pays \$0

\$20 OV copay

Primary: Owe \$20
Secondary: Pays \$20

Primary: Owe \$20
Secondary: Pays \$0

County Employee A

Married to County Employee B
Employee and Spouse coverage
Primary under A/Secondary under B

County Employee B

Married to County Employee A
Employee and Spouse coverage
Primary under B/Secondary under A

March 1, 2017: #1

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\$300 FOR 3 THINGS

- 3 things
 - Health assessment
 - Health screening
 - ✦ Onsite
 - ✦ Physician
 - Non-tobacco user
- Additional info
 - Mar 1 – Aug 31, 2017
 - Must be enrolled
 - ✦ Employee
 - ✦ Spouse/Partner
 - Completed/tracked on wellness website
 - Paid quarterly/taxable
- Why?

March 1, 2017: #1

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- I use tobacco.
 - Cigarettes
 - Cigars
 - Chew
 - Snuff
 - Vaping
 - Nicotine replacement products
- Am I eligible?
 - Yes!
- Complete a reasonable alternative
 - Phone coaching
 - Physician form
 - Complete by Aug 31, 2017
- Why?

March 1, 2017: #2

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2018 DEDUCTIBLE REDUCTION

- If you ...
 - Earn the \$300 incentive in 2017
- Your reward is ...
 - \$200 deductible reduction
 - ✦ Individual deductible
 - ✦ Each family member
- 2018 deductible
 - Individual: \$400
- 2018 deductible if earn \$300
 - Individual: \$200
- Why?

March 1, 2017: #2

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- Coverage level
 - Employee only
 - Employee w/ child(ren)
- Who must earn the \$300 incentive?
 - Employee only
- Who will receive \$200 deductible reduction?
 - All family members

- Coverage level
 - Employee w/ spouse/partner
 - Employee w/ family
- Who must earn the \$300 incentive?
 - Employee
 - Spouse/Partner
- Who will receive \$200 deductible reduction?
 - All family members

2017-2018 Example: Employee only

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- John (Employee)
 - Preventive exam
 - ✦ \$50
 - \$300 for 3 things
 - ✦ \$300
 - Gym membership
 - ✦ \$125
 - Wellness award
 - ✦ \$1,000 drawing

- John's 2018 deductible
 - \$200

2017-2018 Example: Employee and Child(ren)

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- John (Employee)
 - Preventive exam
 - ✦ \$50
 - \$300 for 3 things
 - ✦ \$300
 - Gym membership
 - ✦ \$125
 - Wellness award
 - ✦ \$1,000 drawing
 - John's 2018 deductible
 - \$200
- 2 Children
 - \$200 deductible

2017-2018 Example: Employee and Spouse

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- John (Employee)
 - Preventive exam
 - ✦ \$50
 - \$300 for 3 things
 - ✦ \$300
 - Gym membership
 - ✦ \$125
 - Wellness award
 - ✦ \$1,000 drawing
- John's 2018 deductible
 - \$200
- Marcy (Spouse)
 - \$300 for 3 things
 - ✦ \$300
 - Preventive exam
 - ✦ \$50
 - Diabetic meds
 - ✦ \$60-\$300 savings
- Marcy's 2018 deductible
 - \$200

2017-2018 Example: Employee and Spouse

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- John (Employee)
 - Preventive exam
 - ✦ \$50
 - \$300 for 3 things
 - ✦ \$300
 - Gym membership
 - ✦ \$125
 - Wellness award
 - ✦ \$1,000 drawing
- John's 2018 deductible
 - \$400
- Marcy (Spouse)
 - ~~\$300 for 3 things~~
 - ✦ ~~\$300~~
 - Preventive exam
 - ✦ \$50
 - Diabetic meds
 - ✦ \$60-\$300 savings
- Marcy's 2018 deductible
 - \$400

2017-2018 Example: Employee and Family

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- John (Employee)
 - Preventive exam
 - ✦ \$50
 - \$300 for 3 things
 - ✦ \$300
 - Gym membership
 - ✦ \$125
 - Wellness award
 - ✦ \$1,000 drawing
- John's 2018 deductible
 - \$200
- Marcy (Spouse)
 - \$300 for 3 things
 - ✦ \$300
 - Preventive exam
 - ✦ \$50
 - Diabetic meds
 - ✦ \$60-\$300 savings
- Marcy's 2018 deductible
 - \$200
- 2 children
 - \$200 deductible

March 1, 2017: #3

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\$1,000 FOR 100 WELLNESS POINTS

- If you ...
 - Earn 100 wellness points
- Your reward is ...
 - Potential to win \$1,000
 - Ten (10) rewards given
- Additional info
 - Mar 1 – Nov 30, 2017
 - Both employee and spouse/partner
 - Tracked and reported on wellness website
 - Paid in December/taxable
- Why?

March 1, 2017: #4

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COMPREHENSIVE WEIGHT MANAGEMENT PROGRAM

- **Current**

- Nutrition counseling
- Weight loss meds
- Bariatric surgery
- Wellness programs

- **New**

- Nutrition counseling
- Weight loss meds
- Bariatric surgery
- Wellness programs
 - ✦ Online
 - ✦ Telephonic
 - ✦ Possible onsite

Plan Year Change

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- Jan 1 – Dec 31
- Benefits reset
 - Deductibles
 - Out-of-pocket maximums
 - Annual limits
 - Visit limits
- United Healthcare medical plan
 - New plan number
 - New id cards
 - New myuch.com registration
 - ✦ Can't register until receive new id card
 - ✦ Old registration = prior claim activity
 - ✦ New registration = activity on or after Jan 1, 2017

Open Enrollment

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- Three weeks
 - Begins: Oct 17th
 - Ends: Nov 4th
 - Changes effective: Jan 1st
- Opportunity to
 - Change coverages elected
 - Change who is covered
- Adding a dependent?
 - Eligibility verification documents required
 - Nov 18, 2016 deadline
- Health plan
- Dental plan
 - DMO vs PPO
- Life insurance
- Disability insurance
 - Short term
 - Long term
- Flexible Spending Account (FSA)
 - Health care
 - Dependent care

Supplemental Life Insurance

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COVERAGE AND RATES

- **Maximum amounts**
 - Employee \$300,000
 - Spouse/Partner \$150,000
 - Children \$10,000
- **Rates**
 - 100% employee paid
 - Will only increase if
 - ✦ Increase coverage
 - ✦ Age up an age bracket
- **Evidence of Insurability**
 - Not enrolled = ALL
 - Enrolled = Anything over \$10,000 bump
 - Applies to employee and spouse/partner
 - Two options to submit
 - ✦ Online
 - ✦ Paper
 - Jan 31, 2017 deadline

Short and Long Term Disability Insurance

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SHORT Term

- Illness (pregnancy) and injury
- 14 calendar day elimination period
- 60% of *weekly* earnings
- \$1,500 *weekly* max
- 26 weeks

- Rates
 - Will only increase if
 - ✦ Age up an age bracket
 - ✦ Salary increases

LONG Term

- Illness and injury
- 180 calendar day elimination period
- 60% of *monthly* earnings
- \$10,000 *monthly* max
- Normal Retirement or Reducing Benefit Age

- Rates
 - Will only increase if
 - ✦ Age up an age bracket
 - ✦ Salary increases

Flexible Spending Accounts (FSA)

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Health care FSA

- Must elect every year
 - 2016 elections will not rollover
 - Strict mid-year change rules apply
- Elections
 - Minimum \$120
 - Maximum \$1,200

Dependent care FSA

- Must elect every year
 - 2016 elections will not rollover
 - Strict mid-year change rules apply
- Elections
 - Minimum \$120
 - Maximum \$5,000

Employee Contributions

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BOARD OF COMMISSIONER AGENCIES

- Illustrated
 - *Spotlight* newsletter
 - Enrollment system
 - Ken Wilson's memo
- Agencies that do not follow BOC
 - Enrollment system
 - Agency
- \$131
 - Employee only
 - Employee and child(ren)
- \$278
 - Employee and spouse/partner
 - Employee and family

Employee Contributions

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OTHER CONTRIBUTIONS AND PREMIUMS

- Domestic Partner
 - Pre and post tax
 - ✦ \$131 pre
 - ✦ \$147 post
 - ✦ \$278 total
- Imputed income
 - Fair Market Value increases as the value of the benefit increases
 - Taxes increase as the value of the benefit increases

Employee Communications

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- Pre-OE Mailing
 - Mailed to home
 - Website
 - Company key (fcc)
 - Employee meetings
- Emails
- *Spotlight* newsletter
 - Employee contributions
- Employee meetings
- Post OE wrap up



JOHN DOE
1234 STREET ST
CITY, STATE AND ZIP

Welcome to your 2017 Annual Open Enrollment!

OE BEGINS: Monday, October 17th

OE ENDS: Friday, November 4th

GO TO: <https://fccbenefits.com>

Open Enrollment is your opportunity to make changes to your health, life, disability and flexible spending account (FSA) benefit elections for the next plan year. Please attend an employee meeting (see schedule on the back) to learn more about the exciting Benefits and Wellness changes in 2017.

WHERE CAN I VIEW MY CURRENT BENEFITS?

Log on to <https://fccbenefits.com> and click on **BENEFIT**

SUMMARY to view your current benefit elections and enrolled dependents. If you forget your Username or Password use the 'Forgot My Password' link to reset.

Your company key is fcc (all lower case).



If you do not need to make changes, simply log out and current benefit elections and dependent enrollments will roll over to 2017. (Your FSA elections must be elected annually.) If you want to make changes, click on the **START HERE** button. The system will take you from screen to screen until you reach a summary page where you will be asked to confirm your elections. Your elections are not confirmed until you click on **APPROVE** and receive a **CONFIRMATION NUMBER**. Your 2017 elections will be saved under **BENEFIT SUMMARY**.

2017 ThriveOn News

In 2017, ThriveOn – your wellness program – will be offering new programs and larger incentives.

- \$300 incentive for completing your health assessment and screening
- Deductible reduction in 2018 for wellness activity in 2017
- Win one of 10 wellness awards in the amount of \$1,000
- Up to \$300 toward gym membership fees
- \$50 earned for a preventive exam

ThriveOn
Your Health and Wellness Program

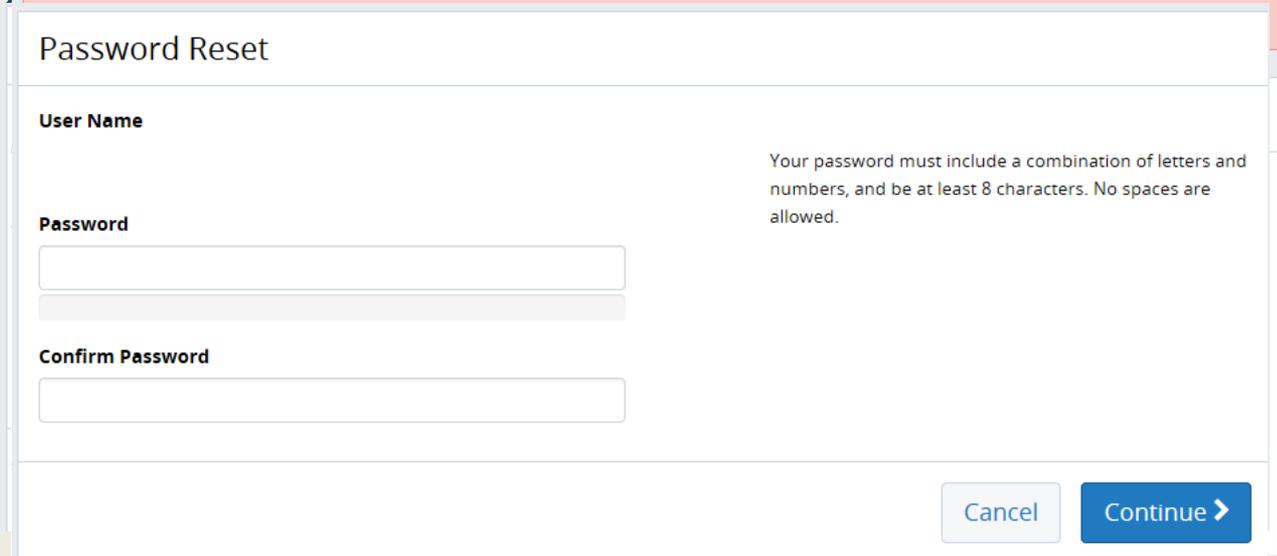
Franklin County Cooperative Health Improvement Program
Franklin County Human Resources – Benefits and Wellness
373 S High Street, 25th Floor
Columbus, OH 43215

(T) 614-525-5750
(T) 1-800-397-5884 tollfree
(E) Benefits@franklincountyohio.gov
(W) BeWell.franklincountyohio.gov

Enrollment System: <https://fccbenefits.com>

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- The company key is going to be our best friend
 - Company key = fcc (all lowercase)
 - Social security number
 - Date of birth
 - Security question



Password Reset

User Name

Password

Confirm Password

Your password must include a combination of letters and numbers, and be at least 8 characters. No spaces are allowed.

Cancel Continue >

ACA Requirements

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- 1095 C

- Mailed to employee
- Postmarked by 1/31/2017
- Illustrates months covered and who covered in 2016
- Information used for completing tax forms
 - ✦ Not submitted with your taxes

- W-2 Reporting

- Provided to Auditor
- Appears on W-2
- Illustrates the total cost of healthcare
 - ✦ Employer portion
 - ✦ Employee portion

Flu Shots ... Flu Shots ... Flu Shots

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- \$0 cost to member
 - Onsite clinics
 - ✦ Register at <http://bit.ly/FluShotToday>
 - Local pharmacy (in-network)
 - ✦ Present your CatamaranRx/OptumRx id card
 - Convenience care clinic (in-network)
 - ✦ Present your UnitedHealthcare id card
 - Physician's office
 - ✦ Present your UnitedHealthcare id card
 - ✦ May collect copay if combined with other services

Q & A

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Franklin County Benefits and Wellness Department
Franklin County Government Center
373 South High Street, 25th Floor
M – F: 8am – 5pm

Benefits Local: 614-525-5750

ThriveOn Local: 614-525-3948

Toll-free: 800-397-5884

Fax: 614-525-5515

Email: Benefits@franklincountyohio.gov

Website: <http://bewell.franklincountyohio.gov>