

# Franklin County Cooperative Health Benefits Program

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## **2016 OPEN ENROLLMENT EMPLOYEE MEETING**



**Franklin County  
Cooperative**  
Health Benefits Program

# Agenda

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- Open Enrollment
- Benefit Plan Changes
- Hello Happy
- Disability Program

# Open Enrollment

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- Open Enrollment is ***MANDATORY!***
  - Begins Monday, February 8<sup>th</sup>
  - Ends Friday, February 26<sup>th</sup>
  - Changes effective April 1<sup>st</sup>
- Employees who do not confirm risk benefits termination effective March 31, 2016
  - Includes Life Insurance only
- Verification docs for all new dependents
  - Submitted no later than Thursday, March 31<sup>st</sup>

# Employee Communications

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## Spotlight Newsletter

- Welcome Letter
- Emails
- BeWell website
- <https://fccbenefits.com>

2016 PLAN YEAR OPEN ENROLLMENT

### Spotlight

BENEFITS & WELLNESS NEWSLETTER

February 2016

**MANDATORY** Open Enrollment  
All employees must confirm benefits  
for 2016 or risk benefit termination.

*Produced by the Franklin County Benefits and Risk Management Department for members of the Franklin County Cooperative Health Benefits Program*

Franklin County proudly continues to offer an outstanding health care program to you and your family, including tools to promote health and help you seek out quality and cost effective health care. But there's more work to be done. Let's do it together.

Our health plan has experienced a spike in costs over the past 12 months in part from a number of claims exceeding one million dollars and an increase in catastrophic claims over \$50,000. However, of much more concern is the marked increase in claims for conditions that are preventable, such as diabetes and back injury/surgery. The presence of these avoidable claim costs is directly related to how we manage our health. When we practice healthy lifestyles and seek out quality care, these costs go down.

Let's work together to make 2016 our year of health. To reverse course. To improve our health and at the same time the health of the plan. Everyone can make a difference. Here are some suggestions how.

- Take advantage of your preventive care. Schedule a routine exam - which is covered 100% by the plan. If you don't have a family doctor, find one. Use the tools at "Choosing Wisely" (see page 17) to learn the right questions to ask to improve communication with your doctor.
- Shop around and get a second opinion. Ask about alternative treatments. Publications like Consumer Reports provide information about 'shopping' for healthcare because just as washer/dryer sets vary in quality and cost, so can the care received by physicians, outpatient facilities and inpatient hospitals.
- Take advantage of the ThriveOn programs offered. Go to the calendar of activities at <http://bewell.franklincountyohio.gov/thriveon>.
- Avoid the emergency room. Use Urgent Care. Download the Health4Me application from United Healthcare that allows you to easily locate an urgent care. Also check out the Virtual Visit benefit (see page 4) that is new to you on April 1st.

In April, County employees will receive an employee contribution holiday\*. Your first paycheck in April will have \$0 deducted for your employee contribution. Think of this as the jump start to your 'year of health'. Use toward a pair of walking/running sneakers ... and get out and walk or join a 5K! Use it to pay for transportation to visit a nutritionist ... 100% coverage for nutrition counseling was implemented as part of your health benefits on April 1, 2015. Get a massage to reduce stress, enjoy a sports event with your family, make a down payment to a gym membership ... the choice is yours.

Thank you in advance for taking on this challenge and realizing a 'year of health' for you and your health plan.

*Kenneth P. Wilson*  
County Administrator, Franklin County

#### 2016 MANDATORY OPEN ENROLLMENT



#### OPEN ENROLLMENT IS MANDATORY!

Open Enrollment begins  
Monday, February 8th and  
ends Friday, February 26th.  
Go to <http://fccbenefits.com>.  
Your company key is **FCC**.  
Details: Page 3

#### PAY ONLY 1/2 OF YOUR HEALTH PLAN CONTRIBUTION.

In April, you will only pay  
1/2 of your health care  
employee contribution.  
Details: Pages 11

#### AMANDA AND ZACK'S STORY

Should you consider purchasing  
disability insurance too? Learn  
why Amanda and Zack are.

# Logon to <https://fccbenefits.com>

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- <https://fccbenefits.com>
  - Register User Name and Password
    - ✦ Need SSN
    - ✦ DOB
    - ✦ Company key = fcc (all lower case)

**User Name**

**Password**

**Confirm Password**

**Security Question**

**Create Account**

Below you must create a User Name and Password. The User Name must not contain any spaces and be at least 7 characters long. If the User Name you have chosen is already in use, you will be instructed to choose a different one.

The Password must also be at least 7 characters and contain no spaces. A combination of numbers and letters is **required** for your Password. In addition, please select a security phrase and complete the answer to this question in the space provided. This will be used if you forget your password and need

**Confirm**

You have successfully registered. Click the "continue" button and enter your new information on the login page.

# Your Home Page



Welcome

Home

Log Out | Help



Company Benefits Employees Administration Reports

Search

[Name or SSN]



Home

ThriveOn

FSA

Reference Center



## 2016 Open Enrollment Period is here!

February 8 - February 26th

Click on the [Benefits](#) tab above to see your current benefit summary



If you are eligible to enroll in the Cooperative's healthcare plan, you are eligible to participate in the short and long term disability insurance program.

Click on the links below to learn more.

[MetLife STD and LTD Plan Summary and FAQ's](#)

[MetLife Disability Video](#)



ThriveOn is very excited to announce the upcoming 2016 Hello Happy campaign. The campaign will begin on March 7th.

[2016 Hello Happy FAQ](#)



Open Enrollment is MANDATORY this year. Even if you do not want to make any changes, you must confirm your 2016 coverage. Your current benefit elections will not rollover. If you do not confirm your benefit elections during Open Enrollment, your benefits will terminate March 31, 2016.



## START HERE

[Change My Benefits](#)



## Enrolling is as Easy as 1-2-3

, welcome to your one-stop Benefits Site for all your benefits-related needs!

Enrolling in your benefits is simple and can save you valuable time.

1. **Explore** your options.
2. **Select** the benefits that fit your needs.
3. **Confirm** your choices.

# View Your Current Benefits

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- To view your **current** benefits with 2016 costs
  - Click 2016 Open Enrollment Franklin County Benefit Summary



Welcome

My Profile  
Message Center **0**  
Personal Documents

Log Out | Help



Home **Benefits** Reference Center

Benefit Summary

2016 Open Enrollment Franklin County Benefit Summary

2016 Open Enrollment Franklin County

Change My Benefits

# Confirmation

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- Select the green **START HERE** button
  - Medical/Dental
  - Life Insurance
  - Disability Insurance
  - No FSA
- Review your summary and select **APPROVE**
- Select **I AGREE** to confirm

2016 MANDATORY  
OPEN ENROLLMENT



Open Enrollment is MANDATORY this year. Even if you do not want to make any changes, you must confirm your 2016 coverage. Your current benefit elections will not rollover. If you do not confirm your benefit elections during Open Enrollment, your benefits will terminate March 31, 2016.

**START HERE**

Change My Benefits



Total Employee Cost

**\$446.50\***  
Monthly

**APPROVE**



Total Employee Cost

**\$446.50\***  
Monthly

**I AGREE**



# View Your Current Benefits

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- To view your **confirmed** 2016 benefits
  - Click Benefits
  - Select 2016 Open Enrollment Franklin County Benefit Summary



Welcome  
JODI LEIS  
[My Profile](#)  
[Message Center](#) 0  
[Personal Documents](#)

[Log Out](#) | [Help](#)



[Home](#) **Benefits** [Reference Center](#)

[Benefit Summary](#)

[2016 Open Enrollment Franklin County Benefit Summary](#)



[2016 Open Enrollment Franklin County](#)

[Change My Benefits](#)

# Employee Contributions

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## Board of Commissioner Agencies

- **Illustrated**
  - *Spotlight* newsletter
  - Enrollment system
- **Not in *Spotlight***
  - Not follow BOC
  - Bargaining unit contract
  - In enrollment system
- **\$124**
  - Employee only
  - Employee and Child(ren)
- **\$253**
  - Employee and Spouse/DP
  - Employee and Family

# Employee Contributions

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## Other Contributions and Premiums

- Domestic Partner
  - Pre and post tax
    - ✦ \$124 pre
    - ✦ \$129 post
    - ✦ \$253 total
  - Imputed income table
    - ✦ Updated with 2016 values
    - ✦ Enrollment system
    - ✦ Benefits website
- Same sex spouse
  - All pre tax
    - ✦ \$253 pre
    - ✦ \$0 post
    - ✦ \$253 total

# Employee Contribution Holiday

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The cost of April is 50% off!

- April 2016
  - No deduction from first pay of the month
  - Only pay half of your normal employee contribution
  - This example is a BOC employee contribution.

Apr 2016	\$62/\$126.50
May 2016	\$124 or \$253
Jun 2016	\$124 or \$253
Jul 2016	\$124 or \$253
Aug 2016	\$124 or \$253
Sep 2016	\$124 or \$253
Oct 2016	\$124 or \$253
Nov 2016	\$124 or \$253
Dec 2016	\$124 or \$253

# Plan Year Change

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- 2016 Plan Year

- Starts: April 1, 2016
- Ends: December 31, 2016

- 2017 Plan Year

- Starts: January 1, 2017
- Ends: December 31, 2017

CURRENT PLAN YEAR Last 3 months of the 2015 plan year			2016 PLAN YEAR April 1st through December 31st 9 months								
Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016	Jun 2016	Jul 2016	Aug 2016	Sep 2016	Oct 2016	Nov 2016	Dec 2016
2017 PLAN YEAR January 1st through December 31st 12 months											
Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017	Oct 2017	Nov 2017	Dec 2017

# Young Adult Dependents

14

- Young Adult Dependent (YAD)
  - Non-disabled dependent children age 26 up to age 28
  - Change in state law aligns with federal law
  - No new YAD coverage effective April 1, 2016 or after
  - Grandfather existing YAD coverage
    - ✦ \$401 per month
    - ✦ Recertification required during Open Enrollment

# Benefit Plan Design

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- **Gender Identity Disorder**
  - Includes medical, pharmacy and behavioral health
  - Covered as any other procedure or service
- **Bariatric Surgery**
  - 100% after \$200 deductible
  - Currently \$1,700 deductible
  - All other requirements remain unchanged
- **Missing Tooth Provision**
  - Replace teeth lost while not covered by the plan
  - Covered within current benefit limits

# Virtual Visits/Telemedicine

16

- Doctor visit on your mobile device
  - 24/7
  - Non-emergency conditions
  - \$0 copay
  - E-prescribing
  - Under age dependents
  - Provide records to your primary care provider
- To locate a virtual visit provider group
  - Health4Me app
  - Myuhc.com

# Virtual Visits/Telemedicine

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- **Scenario #1**

- After 9pm
- Urgent cares closed
- Child has cold/flu
- Request a virtual visit
- Speak with a doctor within 30 minutes
- Doctor calls in a prescription
- Drive thru local pharmacy to pick up meds

- **Scenario #2**

- You are at work.
- You've had a cold and now you think it is turning into bronchitis.
- Request a virtual visit.
- Be seen within 30 minutes.
- Speak with doctor.
- Pick up your meds on the way home from work.

# 2015 Benefit Updates

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- **Healthy Pregnancy Program**
  - One-on-one support throughout pregnancy
  - 24/7 access to experienced maternity nurses
  - \$50 at enrollment/\$150 upon completion
  
- **Nutritional Counseling**
  - 2 visits per plan year per member
    - ✦ Unlimited if fall under reform required coverage
  - 100% coverage in network

# Supplemental Life Insurance

19

## Coverage and Rates

- Supplemental life rates remain the same
  - Aging into higher age band
- \$10,000 bump
  - Must be currently enrolled
  - NO questions. NO paperwork.

## Evidence of Insurability

- EOI required
  - Any new enrollment
  - Any 'bump' over \$10,000
- Submit EOI
  - Print form and mail
  - Link to auto submit form
  - Deadline: April 30, 2016

# Hello Happy 2016

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## ThriveOn's annual wellness initiative

- Earn points by completing health activities
- Both employee and spouse can earn the reward

Take healthy actions. Earn healthy rewards.

Complete the required health assessment and health activities by Sept. 30, 2016, to earn a total of 100 points by Sept. 30, 2016, to receive your reward. You can mix and match the activities of your choice to earn your reward — in addition to better health, of course.

ACTIVITY DESCRIPTION	REQUIRED	REQUIRED
Complete a health screening		REQUIRED
Complete the health assessment	REQUIRED	
Complete three calls with a health coach		
Complete Self-Directed Coaching		
Complete a digital workshop		
Complete a physical exam		
Complete a dental exam		
Participate in fitness activities		
Attend a community event		
[Health Education]		
[Challenges]		
Agency sponsored wellness activities		

Deadline:  
Sept. 30, 2016

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Get your questions answered  
1-800-719-1908

# Hello Happy.

Simple changes. Start today.

Your 2016 ThriveOn wellness program is underway!

**ThriveOn**  
Your Health and Wellness Program

# Hello Happy 2016

## Hello Happy FAQ

- Earn 100 points to receive a reward
  - Health Assessment and Health Screening required
  - Points table in FAQ
- Several *NEW!* point categories this year



### 5. How do I earn points?

Pick and choose from the following list of activities to earn your 100 points. Complete a health assessment and health screening for a total of 25 points. The health assessment and screening are required to be eligible for the incentive. Earn the remaining 75 points by completing any of the other activities listed below. You can earn 50 points and work toward reaching your health goals simply by completing just 3 phone calls with a health coach!

Category	Activity	Points
Health Assessment & Health Screening	*REQUIRED FOR INCENTIVE* Health Assessment & Screening	25
StayWell Coaching Programs	Phone Coaching (minimum 3 calls)	50
	New! Self-Directed Coaching	10
	New! Digital Workshops	5
Self-Reported Activities	Physical Exam	25
	Dental Exam	10
	Fitness Activities	3
	Community Events	5
Challenges	New! Health Education	3
Challenges	Challenges	10
ThriveOn Approved Agency Sponsored Events	New! Agency Sponsored Wellness Activities	10

### 6. Why are both the health assessment and health screening required?

These two activities help you become aware of your health risks. The results of the health assessment and screening can also be used to identify program recommendations for you. For example, if your health screening shows an elevated blood pressure, StayWell may recommend a program focusing on managing your blood pressure.

### 7. How do I complete the health assessment?

Complete the health assessment from any computer by logging on to <https://thriveon.staywell.com>. If you already have a user name and password, enter where directed. If you are new to the site, follow the steps for a new user. If you are having trouble accessing your account, you can call the StayWell Helpline at 1-855-719-1908.

# Hello Happy 2016

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- Program dates
  - Begins: March 7, 2016
  - Ends: September 30, 2016
- Screenings scheduled at various locations
  - March 8<sup>th</sup> – April 14<sup>th</sup>
- Must be enrolled in the health plan to earn reward
  - Employee
  - Spouse/Partner

# Hello Happy Reward

23

- Reduction in employee health care contribution
  - Last pay in December 2016
  - First pay in January 2017
- \$124 per person
  - Employee only:
    - ✦ \$62 in December
    - ✦ \$62 in January
  - Employee and Spouse/Partner:
    - ✦ \$124 in December
    - ✦ \$124 in January

# Voluntary Programs

24

## 100% employee paid

- Supplemental Life
  - Since January 2007
  - 35%+ participation
- Disability Insurance
  - Since April 2015
  - 15% participation
- Flexible Spending Account
  - Since January 2016
  - 12% participation
- Which programs are most important to you?
- *Spotlight* newsletter
  - Pages 6-10
  - Read Amanda's story

# Short and Long Term Disability Insurance

25

- MetLife

- Advantages of a group product
- Short Term ***and*** Long Term Disability
- Purchase together or apart

- Rates

- 100% employee paid
- Age/salary based
- Paid bi-weekly through ***post-tax*** payroll deduction



# Short and Long Term Disability Insurance

26

## SHORT Term

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

## LONG Term

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

# Council for Disability Awareness Stats

27

- A typical male
  - Age 35
  - 5'10", 170 pounds
  - Non-smoker
  - Who works an office job, with some outdoor physical responsibilities, and who leads a healthy lifestyle



# Chance of becoming disabled ...

28

- 21% chance of becoming disabled for 3 months or longer during his working career
  - Change to smoker and add 40 lbs and the risk increases to 45% chance of becoming disabled for 3 months of longer.
- 38% chance that the disability would last 5 years or longer

# Council for Disability Awareness Stats

29

- A typical female
  - Age 35
  - 5'4", 125 pounds
  - Non-smoker
  - Who works an office job, with some outdoor physical responsibilities, and who leads a healthy lifestyle



# Chance of becoming disabled ...

30

- 24% chance of becoming disabled for 3 months or longer during his working career
  - Change to smoker and add 40 lbs and the risk increases to 41% chance of becoming disabled for 3 months of longer.
- 38% chance that the disability would last 5 years or longer

# Disability Program

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## Disability Income Options

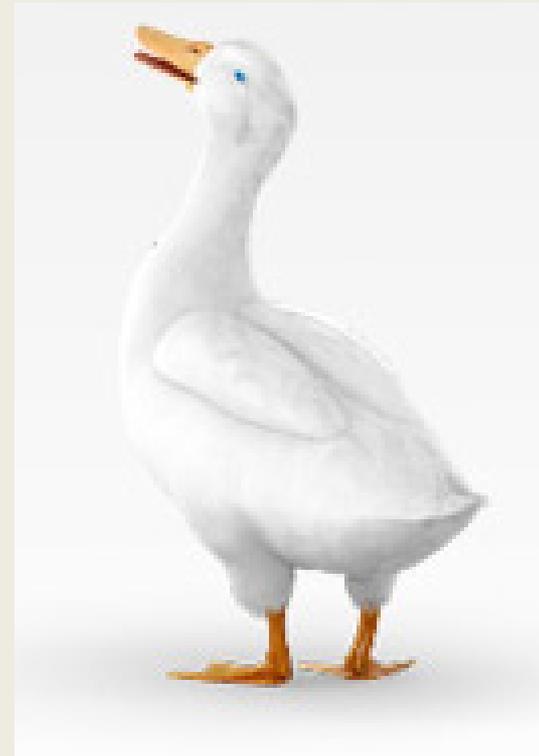
- **OPERS Retirement plans**
  - Traditional
  - Combined
  - Member Directed
- **If disability benefits available**
  - 60 months of service = 5 years
  - Presumably permanent disability of at least 1 year
  - Effective first of the month following approval
- **Social Security Disability**
  - If you can't perform any work
  - Wait for at least five months to initiate benefits
  - Benefit less than half of your pre disability income
- **Do you have SSDI (Social Security Disability Insurance)?**

# Disability Program

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## Current AFLAC Policyholders

- If you currently have an AFLAC disability policy, MetLife will waive the pre-existing limitation if you enroll in the MetLife disability program during Open Enrollment.



# 1095-C

33

- Shows if you have met the individual mandate
  - Must be covered by health insurance or pay a penalty
- Mailed to home
  - Postmarked by 3/31/2016
- For your records only
  - Use to complete Line 61 on Form 1040
  - Don't submit to IRS
- Page 21 of *Spotlight*

Form <b>1095-C</b> Department of the Treasury Internal Revenue Service		<b>Employer-Provided Health Insurance Offer and Coverage</b>		<input type="checkbox"/> VOID
		▶ Information about Form 1095-C and its separate instructions is at <a href="http://www.irs.gov/ff1095c">www.irs.gov/ff1095c</a> .		<input type="checkbox"/> CORRECTED
<b>Part I Employee</b>		<b>Applicable Large Employer Member (Employer)</b>		
1 Name of employee	2 Social security number (SSN)	7 Name of employer	8 E	
3 Street address (including apartment no.)		9 Street address (including room or suite no.)	10 C	
4 City or town	5 State or province	6 Country and ZIP or foreign postal code	11 City or town	12 State or province
				13 C

# Q & A

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Franklin County Benefits Office  
25<sup>th</sup> Floor, Franklin County Courthouse  
373 South High Street

Monday – Friday  
8am – 5pm

Local: 614-525-5750

Toll-free: 800-397-5884

Fax: 614-525-5515

Email: [Benefits@franklincountyohio.gov](mailto:Benefits@franklincountyohio.gov)

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