

# Open Enrollment 2016



**What you need to know to  
choose your benefits plan**





# Today's Presentation

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- **Making Your Choice**
- **How Vitality Can Lower Your Costs**
- **Important Rules**
- **Flexible Spending and Dependent Care Accounts**
- **Health Care Reform**
- **Important Information to Remember**



**Making Your Choice:**

# 2016 Open Enrollment: October 15<sup>th</sup> - October 30<sup>th</sup>

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- Participation is MANDATORY for all employees
- You MUST go online to MyHR to select your benefits plan – even if you want to keep your current provider or are declining benefits with the County.

*Register online through MyHR using your Logon ID, which is also your SAP or employee number. If you don't know your Logon ID, contact your Payroll Officer or HR Analyst.*

<https://MyHR.cuyahogacounty.us>

Making Your Choice:

# MyHR Website is Your Information Resource



- Review all plans and options online
- Compare prices, copays, and coverage
- Consider changes in your family circumstances that may affect your insurance needs

Go to <https://MyHR.cuyahogacounty.us>

MyHR at Cuyahoga County

Home

- Time Management
  - Manager's Area
    - Supervisor Activity
    - Supervisor Alternate
    - Employee Time History
    - Leave Calendar
  - Time Management Reports
    - Employee AWOL Hours
    - Outstanding Timesheets
    - Payroll Summary Report
  - Current Timesheet(s)
  - My Time History
  - Time Off Requests
  - Employee Overview
  - Payroll Calendar
- Benefits
  - Open Enrollment
- Charity Choice
  - About Charity Choice
  - Locate a Charity
  - Contact
  - Countywide Donations
  - Donation History
- Manage My Registrations
- Manage My Emails/Security
- Calendar
- Forms
- Pay Stubs
- Manage My Messages
- W2 Forms
- Wellness
  - Vitality
  - FAQ's
  - Vitality Forms
- Logout

Search

MyHR at Cuyahoga County

Good Evening Eric! You have successfully logged in.

**Mandatory Workplace Harassment Training**

All County Executive employees are required to attend a **MANDATORY** Workplace Harassment Training session between August 22 and September 30 (Fiscal and Animal Shelter employees who have completed this training are excluded). Sessions will be between 60 and 90 minutes in length.

Please register today for the first session that is convenient to your schedule.

For the convenience of all, please note:

1. All attendees must preregister on MyHR.
2. Rooms will not be booked beyond the capacity of 35 attendees.
3. Attendees will not be admitted once a session has started.
4. No make up sessions will be scheduled.

Supervisory personnel should attend a session marked "supervisory staff." Non supervisory personnel may attend any other session that is appropriate for them.

Please register for **ONE SESSION ONLY**. Should you need to change that registration, go to MyHR and click "Manage My Registrations" on the left side of the screen. Click cancel next to the event you wish to reschedule, and then re-register for another session.

Click here NOW to see the list of sessions and to register.

My Time Entry for Friday, September 14, 2012

Time Entries for Today: **Time In: 07:00** [Today's Timesheet](#)

Help HR stay in touch with you. [click here to manage your MyHR emails...](#)

My Messages

[Mark all read](#)

[You have 5 New Timesheet Submissions](#)

**MetroHealth**

**2016 Plans:**



## **What's New? What's the Same?**

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### **Benefits medical plans and carriers**

- **United Healthcare**
- **Medical Mutual of Ohio  
SuperMed**
- **MetroHealth Select**
- **CVS Caremark**

### **There will be changes to:**

- **Copays**
- **Prescription copays**

## 2016 Plans:

# What's New? What's the Same?



Plan Name	Current 2015		2016 Plan		Current 2015		2016 Plan		Current 2015		2016 Plan	
	MetroHealth Select		MetroHealth Select		MMO & UHC \$250		MMO & UHC \$250		UHC \$500 Plan		UHC \$500 Plan	
Benefits	In-Network Only		In-Network Only		In-Network		In-Network		In-Network		In-Network	
Deductible - Single/Family	None		None		\$250/\$500		\$250/\$500		\$500/\$1,000		\$500/\$1,000	
Coinsurance	100%		100%		90%		90%		80%		80%	
Coinsurance Maximum	None		None		\$1,500/\$3,000		\$1,500/\$3,000		\$2,500/\$5,000		\$2,500/\$5,000	
Maximum Out of Pocket	\$6,600/\$13,200		\$6,600/\$13,200		\$6,600/\$13,200		\$6,600/\$13,200		\$6,600/\$13,200		\$6,600/\$13,200	
Physician/Office Services												
Office Visit	\$5 copay		\$15/\$25 Specialist		\$15/\$25 Specialist		\$20/\$30 Specialist		\$20/\$30 Specialist		\$25/\$35 Specialist	
Surgical Services	\$5 copay		\$15/\$25 Specialist		\$15/\$25 Specialist		\$20/\$30 Specialist		\$20/\$30 Specialist		\$25/\$35 Specialist	
Urgent Care	\$5 copay		\$40 copay		\$35 copay		\$40 copay		\$35 copay		\$40 copay	
Allergy Testing	\$5 copay		\$15/\$25 Specialist		\$15/\$25 Specialist		\$20/\$30 Specialist		\$20/\$30 Specialist		\$25/\$35 Specialist	
Preventive Services												
Routine Physical Exam (18+)	100%		100%		100%		100%		100%		100%	
Well Child Care	100%		100%		100%		100%		100%		100%	
Immunizations	100%		100%		100%		100%		100%		100%	
Routine Mammogram	100%		100%		100%		100%		100%		100%	
Routine Pap Test	100%		100%		100%		100%		100%		100%	
Outpatient Services					100% at Metro		100% at Metro		100% at Metro		100% at Metro	
Surgical Services	100%		100%		90% after deductible		90% after deductible		80% after deductible		80% after deductible	
Diagnostic Services	100%		100%		90% after deductible		90% after deductible		80% after deductible		80% after deductible	
Emergency Room - Emergency	\$25 copay		\$100 copay		\$75 copay		\$100 copay		\$75 copay		\$100 copay	
Speech Therapy (see summary)	\$5 per visit		\$15 per visit		\$15 copay, then 100%		\$20 copay, then 100%		\$20 per visit		\$25 per visit	
Physical/chiropractic/occupational (see summary)	\$5 per visit		\$15 per visit		\$15 copay, then 100%		\$20 copay, then 100%		\$20 per visit		\$25 per visit	
Inpatient Facility					100% at Metro		100% at Metro		100% at Metro		100% at Metro	
Semi-Private Room & Board	100%		100%		90% after deductible		90% after deductible		80% after deductible		80% after deductible	
Maternity	100%		100%		90% after deductible		90% after deductible		80% after deductible		80% after deductible	
Skilled Nursing Facility (see summary)	100%		100%		90% after deductible		90% after deductible		80% after deductible		80% after deductible	
Prescription Drugs (Caremark)												
Generic	\$3		\$8		\$5		\$15		\$5		\$15	
Formulary Brand	\$10		\$20		\$25		\$35		\$25		\$35	
Non-Formulary Brand	\$15		\$25		\$40		\$50		\$40		\$50	
Mail Order	\$6/\$20/\$30		\$16/\$40/\$50		\$10/\$50/\$80		\$30/\$70/\$100		\$10/\$50/\$80		\$30/\$70/\$100	
4th Tier Specialty	n/a		10% to \$1,500 annual max		n/a		10% to \$1,500 annual max		n/a		10% to \$1,500 annual max	

**2016 Plans:**

# **Earn Well Balanced Dollars by participating in Vitality**



- MetroHealth Select plan member participants can receive up to \$300.
- United Health Care, Medical Mutual SuperMed participants:
  - Earn up to \$250 for a single plan, up to \$500 for a family plan



## 2016 Plans: Dental and Vision Insurance



# Dental and Vision

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### Reminder!!!

- Dental and vision continue to be offered separately
- Be sure to select each one if you would like both dental and vision
- Go to MyHR to compare plans and see dental and vision rates

Guardian remains as the dental carrier

Choose Union Eye Care or VSP as your vision carrier



**2016 Plans: Life Insurance**



## **Same Life Insurance Provider, Same Plan**

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- **Guardian Life Insurance will continue as the life insurance provider**
- **There are no changes to the benefits provisions of this plan**

## 2016 Plans: Voluntary Benefits



# Voluntary Insurance Benefits

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- You can purchase additional insurance through your employment with Cuyahoga County:
  - Short-term disability
  - Accident
  - Critical Illness
  - Whole life
- Voluntary benefits are available throughout the year
- These benefits are portable: Take them with you if you end your employment with Cuyahoga County or retire
- You must meet with an enrollment counselor to sign up for these policies

*If you are interested in voluntary benefits, leave your contact information in the portal.*

**Vitality Wellness Program:**

# Participation in Vitality

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- The County is committed to the continued well-being of their employees
- Your participation in the Vitality Wellness Program is paramount for 2016
- In order to participate, go to [www.powerofvitality.com](http://www.powerofvitality.com) and complete the Health Risk Assessment (or Vitality VHR)

*Vitality*

**Vitality Wellness Program:**

# Save Money, Get Healthy with Vitality

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- Cuyahoga County is continuing our commitment to the Vitality Wellness program in 2016
- Vitality helps you live a healthy lifestyle and gives you the tools you need
- The Vitality year runs from Jan 1<sup>st</sup> – Dec 31<sup>st</sup>
- You must take the Health Risk Assessment once each Vitality year
- Complete a tobacco-free affidavit and have it notarized or renew your tobacco free status annually in the portal (more details on the next slide).
- New hires must make a benefit election first before participating in Vitality. New hires must enroll in Vitality within the first 60 days of employment.
- If you haven't logged in yet, make sure to get started!
- Joining Vitality is fast, easy, and free: Go to [www.PowerofVitality](http://www.PowerofVitality)

*Vitality*



## Tobacco-Free Status:



## If You are a Non-Tobacco User...

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- You must reaffirm your non-tobacco status when you select your benefits plan
- If you're a recent non-tobacco user, you must download the affidavit from MyHR, have it notarized, and return it to Benefits
- If you continue to be a non-tobacco user, you will receive a \$50 annual incentive on your Well Balanced Card after completion of the re-registration form

## If You are a Smoker...

- Learn about tools and programs to stop smoking through insurance carriers and the Moore Counseling and Mediation Services, Inc., our Employee Assistance Program
- Get two months of free smoking cessation products through your CVS CareMark Rx plan. See MyHR for more information.

## Tobacco Resources:



# Resources for Tobacco Use

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- Utilize the EAP – Moore Counseling and Mediation Services, Inc. 216-404-1900
  - Counselors
  - Hypnosis
  - Seminars
- Prescription Products (employees only)
  - 2 months' supply of products such as the patch, Chantix, inhalers, gum, etc.
  - Discuss with your doctor what approach is best for you
- Insurance Carrier Tools
  - Varies by carrier
  - Includes various resources at no costs
  - Great for spouses/dependents who are on the plan and may want to quit as well
- Support Groups
  - Research the Internet for those that best meet your needs and budget

**Vitality Wellness Program:**

# Your Well Balanced Card Makes Health Care Easier

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If you are eligible for the Well Balanced Card, it can be used for all eligible HRA expenses: Deductibles, coinsurance, and copays

- Use your card at the doctor's office or pharmacy
  - and now at your dentist's office or for vision care
- The Well Balanced Card makes health care simpler:
  - No cash up front, no claims to file, and no waiting for reimbursement!

## Special Bonus for 2015 Platinum and Gold Vitality Participants

Achieve Platinum or Gold level in Vitality by December 31st and leftover dollars from your 2015 Health Reimbursement Accounts will roll over into 2016!

- Gold Status: 75% of unused dollars will roll over
- Platinum Status: 100% of unused dollars will roll over

**Note: 10% of all points accumulated in 2015 will rollover to 2016**

## ***Questions? Contact Vitality Customer Care***

- Monday-Friday, 9 AM to 6 PM EST
- Phone: 877-224-7117
- Email: [wellness@powerofvitality.com](mailto:wellness@powerofvitality.com)

*Vitality*

**Know the Rules of Benefits:**

# **Benefits Rules are Vitally Important to your Coverage**

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- You must follow the rules of benefits to get the coverage your family needs
- Many rules are set by the IRS or the Federal Government
- The most important rule: You have 30 days from the date of a “qualifying event” to notify the Benefits Department for qualifying events in your family

**There can be no exceptions due to legal ramifications, IRS rules, carrier rules, and federal discrimination rules!!!**



**Know the Rules of Benefits:**



## What is a “Qualifying Event”?

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A qualifying event is a change in your family that impacts who is covered under your plan:

- Marriage
- Divorce (former spouses are NOT covered)
- Birth or adoption of a baby
- Dependent age-out (anywhere from age 23-26)

*Dependents who age out may be eligible for coverage under COBRA – but strict federal rules apply and you MUST notify Benefits within 30 days*

**Know the Rules of Benefits:**



## **Important Rules for New Employees**

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- New employees have 30 days from date of hire to select a healthcare provider or you will receive NO coverage until the next calendar year
- The coverage you choose stays in place until the end of the calendar year
- Choose your plan for the following year during Open Enrollment

**Know the Rules of Benefits:**

# Medical Flexible Spending Accounts (FSAs)

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- Set pre-tax money aside to reimburse yourself for eligible out-of-pocket medical expenses:
  - Deductibles, copays, prescription copays, dental and vision expenses
- “Pre-tax” means you will not pay taxes on dollars you set aside through payroll deductions
- For 2016, the maximum contribution allowed in your healthcare FSA will be \$2,080
- Most employees will save between 20% and 30%!
- You have the option to obtain a Debit card:
  - This is DIFFERENT from your Well Balanced card from Vitality
  - You need to carefully evaluate what expenses you will use for each card

**Know the Rules of Benefits:**

# Medical Flexible Spending Accounts (FSAs)

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- Important Change: You can now carry-over \$500 to the next year.
- Use your FSA for family medical costs even if your spouse and kids are not on the County health insurance plan
- Expenses must occur within the 2016 calendar year
- No grace period
- File for reimbursement by March 31, 2017; receipts are required
- You can also get a debit card which eases claims submission
- Your FSA starts fresh each year – you must re-enroll for 2016 on the MyHR portal

***Helpful hint: Re-enroll for your 2016 FSA while you're on the MyHR portal to select your plan***

**Know the Rules of Benefits:**

# Save Money on Child Care with a Dependent Care Reimbursement Account (DCRA)



- A DCRA is a Flexible Spending Account for child care expenses only
- Deposit pre-tax dollars into a DCRA to pay for care
- Dependents must be aged 13 and under or disabled
- Maximum annual contribution: \$5,000
- Services must be provided in 2016; receipts required for reimbursement
- You must provide information on the provider: Day care, after-school care, in-home care
- Note: You cannot combine the funds in your MRA and DCRA
- Note: The Debit Card is not available for the DCRA
- Note: The maximum annual contribution will be prorated for employees hired during the course of the year.

***Helpful hint: Using pre-tax dollars to pay for child care can save you money***



**Know the Rules of Benefits:**



## **Important HIPAA Privacy Notice**

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- **When you have a billing issue or a covered service is in question, you MUST contact the carrier first. If you do not get effective resolution, then contact Benefits.**
- **NEVER have a third party (co-worker, supervisor/manager, or friend) advocate your situation. By law (HIPAA), your carrier and the Benefits staff are NOT ALLOWED to discuss YOUR situation with third parties.**

**Patient Protection/Affordable Care Act Changes:**



## **Important Rules for 2016**

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- **Again, PPACA mandates that we offer the Bronze plan as it meets the minimal value requirement.**
- **PPACA mandates that we offer part-time employees (employees with 30+ hours) coverage. These newly eligible employees received letters at home informing them of their eligibility. They will be able to access the portal for Open Enrollment.**

**Patient Protection/Affordable Care Act:**



## **Dependent Coverage: Ages 23-26**

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- Dependents aged 23-26 can continue on your plan for medical and prescription drugs
- Your dependent can be married or unmarried, but their spouse or children are not covered
- Your dependent does not need to be a full-time student
- The cost is the same as you would pay for family coverage
- At age 23, your dependent will be dropped from the dental and vision plans
  - You'll need to elect COBRA to continue this coverage
- You will be asked to provide documentation for each dependent annually
  
- Dependents aged 26-28 will no longer be covered



**Important Things to Remember:**



## **Do Your Homework – Get Informed**

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- Open Enrollment is only for two weeks – the deadline is October 30<sup>th</sup>
- Compare plans, benefits, copays, and deductibles
  - Find helpful resources on the MyHR portal
  - Learn more at the Lunch-n-Learns
- If you are switching carriers, be SURE your new carrier covers any special treatments you may be receiving or if you wish to maintain the same provider network (doctors and hospitals)
- Save money on deductibles, coinsurances, and copays by participating in Vitality

Go to <https://MyHR.cuyahogacounty.us>

## Important Things to Remember:



# Remember, You MUST:

- **CHOOSE** a benefits provider-even if you are making **NO CHANGES**
- **CONFIRM** your choices
- **PRINT** your confirmation, keep it with your important papers, email it to yourself
- **ACT** by the deadline: **October 30<sup>th</sup>, 2015**

Log on to MyHR TODAY:

<https://MyHR.CuyahogaCounty.us>

Questions?

Email [benefits@cuyahogacounty.us](mailto:benefits@cuyahogacounty.us)

**Confirmation**

You are here: Step 1 Employee, Step 2 Current Benefits, Step 3 Medical, Step 4 Dependents, Step 5 Supplemental, Step 6 Insurance, Step 7 Flexible, Step 8 Voluntary, Step 9 Summary, **Final Step Confirmation**

Thank you for participation in the open Enrollment process. Please feel free to enter into the system at any time during the open Enrollment period to make further changes. Please print this page as your final confirmation.

Changes you have made within the system that require documentation will not be effective until you have submitted the proper documentation and that documentation has been approved by the Benefits Department. Documents must be received no later than December 6, 2010.

Employees who are adding dependents ages 26 through 28 will not see the additional medical costs on this page. Documentation needs to be received and reviewed before these dependents can be added to coverage. The additional cost will be added to your benefits deduction once dependents have been approved.

Your confirmation number: **2011OE-00203063111633**

Print Page | Email Me | Logout

	Biweekly Costs
United Health Care	\$98.22
Guardian Dental (Union Eye Care)	\$9.61
30,000 of coverage	\$1.14
Medical Payment Account	\$0.00
Dependent Care Pmt Account	\$0.00

Coverage Type: Family

Total Biweekly Costs	\$108.97
Biweekly Allowance	\$23.00
Net Employee Costs	\$85.97

Cuyahoga County pays this amount of your benefits biweekly \$532.33

Dependents Selected for Coverage

Name	D.O.B.	SS No.	Gender	Relation
Dependent 1		987-987-9879	Female	Spouse
Dependent 2		987-987-9879	Female	Child
Dependent 3		987-987-9879	Female	Child

**Important Things to Remember:**

**Questions?**

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