

RESOLUTION NO. 10-1424

In the matter of authorizing legislative changes and changes to the schedule of benefits for the Wood County Employee Health Benefits Program effective January 1, 2010.) County Commissioners' Office,
) Wood County, Ohio
) September 7, 2010

WHEREAS, James A. King, Insurance Consultant, on behalf of the Employee Health Benefits Committee, recommends that the Board consider legislative changes and changes to the Wood County Employee Health Benefits Plan schedule of benefits effective January 1, 2010, in order to provide a comprehensive schedule of benefits; and

WHEREAS, Dr. King along with the committee recommend that the plan document coverage be changed to reflect the information in the attached amendments.

1. Health: Enhanced coverage for colonoscopy's
2. Michelle's Law (P.L. 110-381)
3. Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA)
4. Paul Wellstone & Pete Domenici Mental Health Parity & Addiction Equity Act of 2008
5. Meritain Health Business Associate Agreement

WHEREAS, the Board has considered the recommendations presented on behalf of the Dr. James King, the Board concurs with said recommendations; therefore, be it

RESOLVED, by the Board of County Commissioners of Wood County, Ohio, that effective January 1, 2010, that all said Plan Amendments and Schedule of Benefits Changes will be authorized for the Wood County Employees' Health Benefits Plan as listed in the attached document; and be it further

RESOLVED, that the provisions of this resolution shall remain in full force and effect unless otherwise provided for by the said Board.

Commissioner Brown moved and Commissioner Carter seconded the resolution and the roll being called on its adoption, the vote resulted as follows:

ALVIN L. PERKINS Absent TIM W. BROWN yes JAMES F. CARTER yes

Attest: Marcy M. Collins
Clerk of said Board

ca

cc: County Auditor
James A. King, Ph.D.
Stop Loss Carrier
Meritain Health
file (2)



BENEFIT PLAN CHANGE FORM
AMENDMENT NO: 2-09

GROUP NAME: Wood County Employees Plan

GROUP NUMBER: EWOOD

TYPE OF CHANGE: MEDICAL X DENTAL OTHER

PLAN AMENDMENT

The Plan Document is adding coverage for Routine Colonoscopies to the "Routine Preventive Care (Outpatient): Routine Physical Exam from age 16 and above" subsection to read as follows:

SECTION: Health Care Benefits, Schedule of Benefits, Comprehensive Medical Expense Benefits

Co-pays, Benefit Percentages and Co-insurance Amounts

DELETE:

Covered Charges	Network Providers	Non-Network Providers	Benefit Limits (Network and Non-Network combined)
Routine Preventive Care (Outpatient) Routine Physical Exam from age 16 and above Includes Diagnostic Services and Immunizations	After the Deductible is met, the Plan pays 80% of Covered Charges. You pay the other 20%, subject to the Co-insurance limit.	After the Deductible is met, the Plan pays 60% of Covered Charges. You pay the other 40%, subject to the Co-insurance limit.	Limited to a maximum Benefit of \$500 per Calendar Year <u>Note:</u> Professional service fee will apply if office visit charge is made

REPLACE WITH:

Covered Charges	Network Providers	Non-Network Providers	Benefit Limits (Network and Non-Network combined)
<p>Routine Preventive Care (Outpatient)</p> <p>Routine Physical Exam from age 16 and above to include Routine Colonoscopies</p> <p>Includes Diagnostic Services and Immunizations</p>	<p>After the Deductible is met, the Plan pays 80% of Covered Charges. You pay the other 20%, subject to the Co-insurance limit.</p>	<p>After the Deductible is met, the Plan pays 60% of Covered Charges. You pay the other 40%, subject to the Co-insurance limit.</p>	<p>Limited to a maximum Benefit of \$500 per Calendar Year</p> <p><u>Note:</u> Professional service fee will apply if office visit charge is made</p> <p>Routine colonoscopies defined as:</p> <ul style="list-style-type: none"> • Under age 50 with routine diagnosis only • Over age 50 if participant already had their colonoscopy within the 10 year period as stated below. <p>The following colonoscopies will be paid as a medical expense and not a routine benefit:</p> <ul style="list-style-type: none"> • Over age 50, once every 10 years • Family history • Medically Necessary colonoscopies • Colonoscopies with diagnosis of any illness, when billed in conjunction with a routine diagnosis

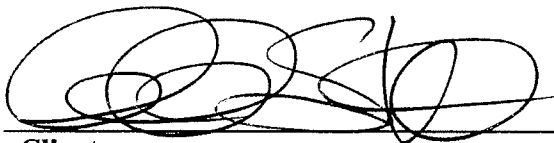
As a courtesy, a complete Schedule of Benefits is included as Attachment A.

EFFECTIVE January 1, 2010

DATE:

RECEIVED

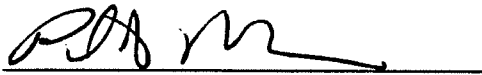
BY:



Client **WOOD COUNTY COMMISSIONERS**
 BY **ANDREW S. KALMAR**
 COUNTY ADMINISTRATOR

4/23/2010
 Date

APPROVED AS TO FORM:



Paul A. Dobson
 Wood County Prosecuting Atty.

**SUMMARY OF MATERIAL MODIFICATION
AND
AMENDMENT
TO THE

FOR
MICHELLE'S LAW
(P.L. 110-381)**

This Summary of Material Modification and Amendment to the WOOD COUNTY EMPLOYEES HEALTH PLAN (the "Plan") is adopted to reflect the provisions of Michelle's Law and is effective as of the first Plan Year beginning on or after October 9, 2009 (the "Effective Date").

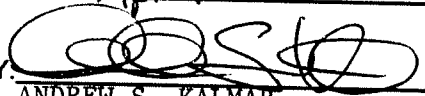
As of the Effective Date of this Summary of Material Modification and Amendment, if a dependent child (as defined in or within the meaning of the Plan, and as determined by the Plan Administrator) is enrolled in the Plan on the basis of being a student at a postsecondary educational institution (including an institution of higher education as defined in Section 102 of the Higher Education Act of 1965) and such child commences a "medically necessary leave of absence" (as defined below) that would cause him or her to lose Plan coverage due to his or her loss of student status, then coverage under the Plan will not terminate until the earlier of (1) one year after the first day of the medically necessary leave of absence or (2) the date on which coverage under the Plan would otherwise terminate.

For purposes of this Summary of Material Modification and Amendment, the term "medically necessary leave of absence" with respect to a dependent child is a leave of absence from or any other change in enrollment of such child at a post secondary educational institution (including an institution of higher education as defined in Section 102 of the Higher Education Act of 1965), where such leave is considered Medically Necessary (as defined by the Plan) and begins when the dependent child is suffering from a serious illness or injury (as defined by the Plan), and which causes the dependent child to lose his or her student status under the Plan.

A dependent child must submit a written request to the Plan Administrator in order to continue coverage under the Plan due to such a medically necessary leave of absence. Such request must include a certification from the dependent child's treating physician indicating that the dependent child is suffering from a serious illness or injury and that the leave of absence from or change in enrollment at the post secondary educational institution is Medically Necessary.

All other provisions of the Plan will remain unchanged.

Dated this 23 day of April, 2009

BY: 
ANDREW S. KALMAR

TITLE: County Administrator
COUNTY ADMINISTRATOR

APPROVED AS TO FORM:

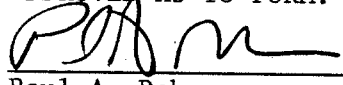

Paul A. Dobson
Wood County Prosecuting Atty.

EXHIBIT A
TO THE
SUMMARY OF MATERIAL MODIFICATION
AND
AMENDMENT
TO THE
FOR
MICHELLE'S LAW

Plan Year: 1/1/10

Coverage Year (if different): _____

Renewal Year (if different): 1/1/10

Not Applicable, the Plan does not currently extend coverage to dependent children due to student status¹.

¹ If the Plan does not currently extend coverage to dependent children due to student status, then Michelle's Law is not applicable and the client does not need to execute this amendment.

**SUMMARY OF MATERIAL MODIFICATION
AND
AMENDMENT
TO THE
WOOD COUNTY EMPLOYEES' HEALTH,
PRESCRIPTION, VISION AND DENTAL PLAN
FOR THE
CHILDREN'S HEALTH INSURANCE PROGRAM
REAUTHORIZATION ACT OF 2009 ("CHIPRA")**

This Summary of Material Modification and Amendment describes changes to the Wood County Employees' Health, Prescription, Vision and Dental Plan. These changes are effective as of April 1, 2009 and will remain in effect until amended in writing by the Plan Administrator.

This document should be read carefully and attached to the Plan Document and Summary Plan Description. Please contact the Plan Administrator identified in the Summary Plan Description if you have any questions regarding the changes described in this Summary of Material Modification.

Wood County (the "Plan Administrator") is amending the Wood County Employees' Health, Prescription, Vision and Dental Plan (the "Plan") to comply with the Children's Health Insurance Program Reauthorization Act of 2009 ("CHIPRA"). As such, the Plan is amended by adding the following new special enrollment period events:


Special Enrollment due to coverage under Medicaid or under a State Children's Health Insurance Program (CHIP). If an Employee or eligible Dependent did not enroll in the Plan when initially eligible, but was otherwise eligible to enroll, he or she will be permitted to later enroll in the Plan under one of the following circumstances:

- (a) The Employee or eligible Dependent was covered under Medicaid or CHIP at the time of initial enrollment and such coverage subsequently terminates; or
- (b) The Employee or eligible Dependent become eligible for a premium assistance subsidy under Medicaid or CHIP subsequent to the time they were initially eligible.

The Employee or eligible Dependent must request enrollment in the Plan within 60 days after coverage under Medicaid or CHIP terminates or within 60 days after his or her eligibility for a premium assistance subsidy under Medicaid or CHIP is determined, whichever is applicable.


For purposes of this amendment, the terms "Employee" and "Dependent" are defined under the terms of the Plan. Please refer to the Summary Plan Description for additional information.

All other provisions of this Plan shall remain unchanged.


Authorized Signature _____ Date 5/9/2010

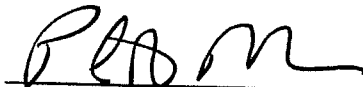
Andrew S. Kalmar

~~County Administrator~~
Title


Witness _____ Date 5/11/10


Title

APPROVED AS TO FORM:



Paul A. Dobson
Prosecuting Attorney

**SUMMARY OF MATERIAL MODIFICATION
AND
AMENDMENT
TO THE
WOOD COUNTY EMPLOYEES' HEALTH,
PRESCRIPTION, VISION AND DENTAL PLAN
FOR THE
PAUL WELLSTONE AND PETE DOMENICI MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT OF 2008**

This Summary of Material Modification and Amendment to the Wood County Employees' Health, Prescription, Vision and Dental Plan (the "Plan") is adopted to reflect certain provisions of the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 ("MHPA of 2008"). This Summary of Material Modification and Amendment shall be effective as of the first Plan Year beginning after October 3, 2009 or in the case of a collectively bargained plan, this amendment shall be effective as of the first Plan Year beginning after the later of (i) January 1, 2010 or (ii) the date on which the longest running collective bargaining agreement relating to the Plan and ratified prior to October 3, 2008 expires (the "Effective Date").

In accordance with the MHPA of 2008 the Plan will not impose any greater financial requirements or treatment limitations on mental health and/or substance abuse benefits than the predominant financial requirements or treatment limitations the Plan imposes on substantially all medical and surgical benefits provided under the Plan. The MHPA of 2008 does not require the Plan to provide mental health and/or substances abuse benefits; however if it does it must comply with the provisions of the MHPA of 2008. The Plan may provide benefits for both mental health and/or substance abuse benefits or it may only provide benefits for mental health or substance abuse and not both. Please refer to the Plan Document and Summary Plan Description for additional information.

For purposes of this Summary of Material Modification and Amendment, the term "financial requirements" shall mean co-payments, deductibles, co-insurance and out-of-pocket expenses. The term "treatment limitations" shall include the number of visits, days of coverage, frequency of treatment or any other similar limits on the scope or duration of treatment.

As of the Effective Date of this Summary of Material Modification and Amendment, all mental health and/or substance abuse benefits under the Plan will be paid the same as any other illness or injury. For example, if the Plan pays an office visit at 100% after a \$20 co-payment, the Plan will pay an office visit for mental health and/or substance abuse benefits at 100% after a \$20 co-payment. In addition, if the Plan pays in-patient hospital stays at 80% after deductible, the Plan will pay in-patient hospital stays for mental health and/or substance abuse benefits at 80% after deductible. All out-of-pocket expenses incurred will be counted towards the Plan's out-of-pocket maximum and any benefits received for mental health and/or substance abuse benefits will be counted towards the aggregate lifetime and annual maximums, if any.

This Summary of Material Modification and Amendment should be kept with the copy of the Plan Document and Summary Plan Description. It is an important part of the Plan. If you have any questions with respect to this Summary of Material Modification and Amendment, please contact the Plan Administrator.

All other provisions of the Plan will remain unchanged.

Dated this 3rd day of MAY, 2009

BY: 

Andrew S. Kalmar

TITLE: County Administrator

APPROVED AS TO FORM:



Paul A. Dobson

Wood County Prosecutor

**SUMMARY OF MATERIAL MODIFICATION
AND
AMENDMENT
TO THE
WOOD COUNTY EMPLOYEES' PREMIUM ONLY PLAN
FOR THE
CHILDREN'S HEALTH INSURANCE PROGRAM
REAUTHORIZATION ACT OF 2009 ("CHIPRA")**

This Summary of Material Modification and Amendment describes changes to the Wood County Employees' Premium Only Plan. These changes are effective as of April 1, 2009 and will remain in effect until amended in writing by the Plan Administrator.

This document should be read carefully and attached to the Plan Document and Summary Plan Description. Please contact the Plan Administrator identified in the Summary Plan Description if you have any questions regarding the changes described in this Summary of Material Modification.

Wood County (the "Plan Administrator") is amending the Wood County Employees' Premium Only Plan (the "Plan") to comply with the Children's Health Insurance Program Reauthorization Act of 2009 ("CHIPRA"). As such, the Plan is amended by adding the following new special enrollment period events:


Special Enrollment due to coverage under Medicaid or under a State Children's Health Insurance Program (CHIP). If an Employee or eligible Dependent did not enroll in the Plan when initially eligible, but was otherwise eligible to enroll, he or she will be permitted to later enroll in the Plan under one of the following circumstances:

- (a) The Employee or eligible Dependent was covered under Medicaid or CHIP at the time of initial enrollment and such coverage subsequently terminates; or
- (b) The Employee or eligible Dependent become eligible for a premium assistance subsidy under Medicaid or CHIP subsequent to the time they were initially eligible.

The Employee or eligible Dependent must request enrollment in the Plan within 60 days after coverage under Medicaid or CHIP terminates or within 60 days after his or her eligibility for a premium assistance subsidy under Medicaid or CHIP is determined, whichever is applicable.


For purposes of this amendment, the terms "Employee" and "Dependent" are defined under the terms of the Plan. Please refer to the Summary Plan Description for additional information.

All other provisions of this Plan shall remain unchanged.


 Authorized Signature _____ Date 5/3/2010


Andrew S. Kalmar

County Administrator
 Title


 Witness _____ Date 5/3/10

Benefits Coordinator
 Title

APPROVED AS TO FORM:


 Paul A. Dobson
 Wood County Prosecutor