

You Matter!



2013 Wood County Employee Health Benefits Plan

You Matter!

- Employees and their well-being are our largest investment
- Four Common Causes of Chronic Disease from the CDC
 - Lack of physical activity
 - Poor nutrition
 - Tobacco use
 - Excessive alcohol consumption
- Responsible for much of the illness, suffering, and early death related to chronic diseases

You Matter!

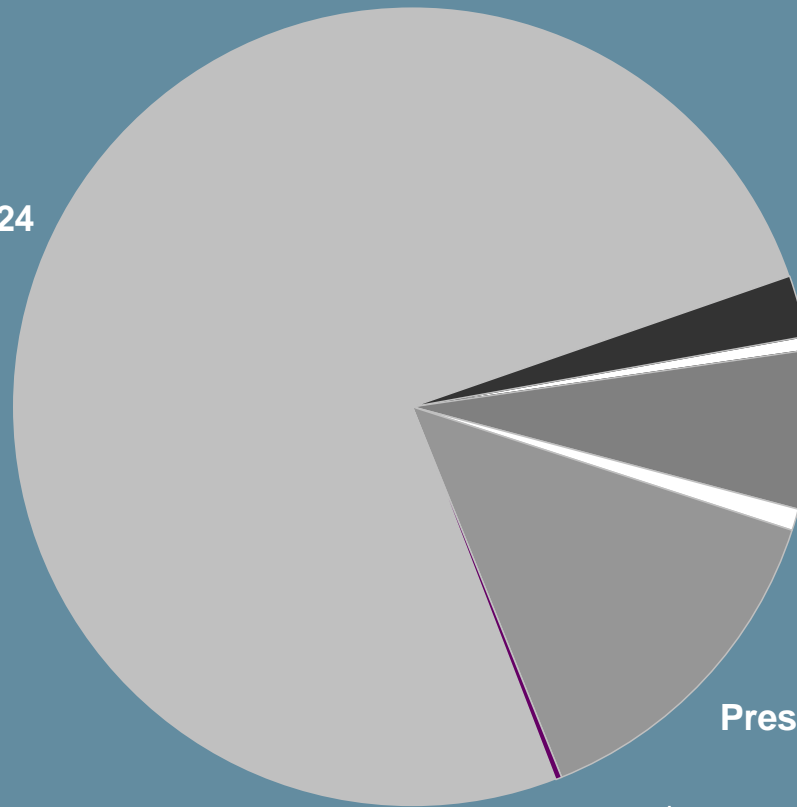
- Take an active role in your health to help reduce risk factors within your control
- Save money for you and the Plan
- Addressing issues early
 - Better outcome
 - Less pain & suffering
 - Equals lower claim utilization
- Lower increase in Future premiums

Health Insurance Status Report

2011 Plan Expenses: \$ 7,467,507.10

(2011 Projected Expenses: \$ 7,737,138)

Health, \$5,649,880.24



Administrative, \$180,733.49

Wellness, \$49,953.87

Dental, \$471,635.65

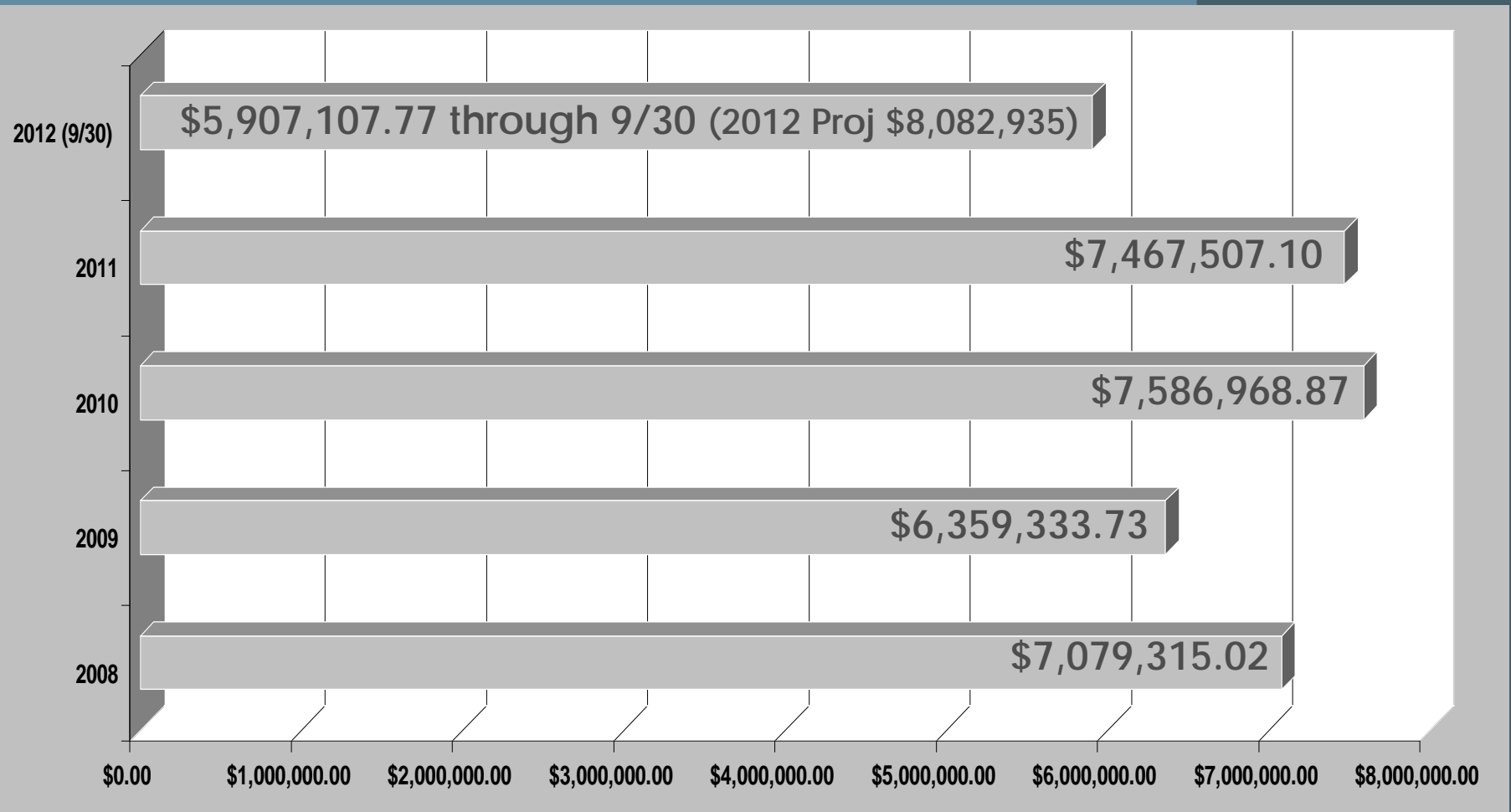
Vision, \$51,722.09

Prescription, \$1,042,780.60

Life, \$20,801.16

Health Insurance Status Report

Total Expenses 2008 to Sept. 30, 2012



Health Insurance Status Report

2013 Projections for Self-Insured Plan

- Medical inflation projections on actual claim utilization
 - Medical = 7.5%
 - Prescription drugs = 11%
- Overall projected plan costs: \$8,306,883
- Increased costs due to Federal/State Health Care Reform
 - Increased utilization from dependent eligibility rule changes: Stop loss hit in 2012
 - IT software changes

Health Insurance Status Report

2013 Rates

<u>Single Coverage</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Payroll Deduction*</u>	<u>Trust**</u>
Health	\$393.64	\$301.14	\$53.14	\$39.36
Prescription	\$ 76.30	\$ 58.38	\$10.30	\$ 7.62
Vision	\$ 7.56	\$ 6.42	\$ 1.14	\$ 0
Dental	\$ 34.14	\$ 29.02	\$ 5.12	\$ 0
Life	\$ 8.36	\$ 8.36	\$ 0	\$ 0
Total	\$520.00	\$403.32	\$69.70	\$46.98

<u>Family Coverage</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Payroll Deduction*</u>	<u>Trust**</u>
Health	\$ 944.74	\$722.72	\$127.54	\$ 94.48
Prescription	\$ 183.12	\$140.10	\$ 24.72	\$ 18.30
Vision	\$ 18.12	\$ 15.40	\$ 2.72	\$ 0
Dental	\$ 81.92	\$ 69.62	\$ 12.30	\$ 0
Life	\$ 8.36	\$ 8.36	\$ 0	\$ 0
Total	\$1,236.26	\$956.20	\$167.28	\$112.78

*Monthly payroll deduction is split between the first and second pay dates of each month

**10% of Total Rate – remaining balance funded at 85% employer and 15% employee

Plan Performance

- Maintain low financial participation features
 - Deductibles, co-insurance, copayments
- Continue to offer rich Schedule of Benefits
 - Scope of Coverage
 - Large network access
 - Wellness Programs
- Offered at a competitive rates
 - Low monthly premiums
- Team working together
 - Engaged consumers
 - Unions
 - Employee Health Benefits Committee & Wellness Subcommittee
 - Administration (BCC staff & Group Reps)
 - Trustees of the Plan (Commissioners)

Impact of Federal Health Care Reform (Health & Rx Only)

- Maintain grandfathered status through 12/31/2013
- Constant changes
 - DOL, HHS, IRS
- Patient-Centered Outcomes Research Institute Fee
 - Based on enrollment: \$1,328 in 2013, doubles in 2014, ?? beyond to 2019
- 2012 insurance premium reported on W-2 in 2013
 - Total cost of employee/employer/trust pre/post taxed in box 12 on W-2

Impact of Federal Health Care Reform

- Summary of Benefits & Coverage (SBC)
 - Provided in addition to other informational pieces Summary Plan Description (SPD)
 - Federally standardized to compare (does not include premium rates)
 - Glossary of Health & Medical Terms (paper copy available upon request)
 - Distribution for 2013
- Exchange Notice
 - Employee notice required by March 1, 2013
 - Ohio opted to use Federal exchange

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
 (normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays** \$7,130
- **Patient pays** \$ 410

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$150
Copays	\$10
Coinsurance	\$250
Limits or exclusions	\$0
Total	\$410

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information contact: 419.354.9100.

Managing type 2 diabetes
 (routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$4,100
- **Plan pays** \$3,380
- **Patient pays** \$1,020

Sample care costs:

Prescriptions	\$1,500
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$730
Education	\$290
Laboratory tests	\$140
Vaccines, other preventive	\$140
Total	\$4,100

Patient pays:

Deductibles	\$150
Copays	\$620
Coinsurance	\$250
Limits or exclusions	\$0
Total	\$1,020

Questions: Call **419.354.9100** or visit us at www.co.wood.oh.us/employee. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.co.wood.oh.us/employee or call 419.354.9100 to request a copy.

Tools to Help You Save \$



- Network
- Eligibility & Funding Rules
 - Updated Spousal Eligibility Exception
- Section 125 Premium Only Plan
- Prescription Formulary
- RxEOB
- Facebook
- Invest in Yourself: know your numbers
- Early Treatment

Network



	In-Network	Out-of-Network
Deductible	\$150 Single \$450 Family	\$300 Single \$900 Family
Co-Insurance	80% Plan 20% Participant \$250 per person	60% Plan 40% Participant \$500 per person
Single Max Out of Pocket	\$400 (\$150 Deductible + \$250 Co-Insurance)	\$800 (\$300 Deductible + \$500 Co-Insurance)
Family Max Out of Pocket (3 person max)	\$1,200 (\$450 Deductible + \$750 Co-Insurance)	\$2,400 (\$900 Deductible + \$1,200 Co-Insurance)
Co-Payment	\$10 Professional \$35 Emergency Room	\$10 Professional \$35 Emergency Room

Rx Formulary



	Retail (up to 34 day)	Mail Order (90 day)
OTC w/ Rx	Free	Free
Tier 1	\$5	\$10
Tier 2	\$15 plus 20% AWP* to \$35 max	\$30 plus 20% AWP* to \$70 max
Tier 3	\$15 plus 20% AWP* to \$65 max	\$30 plus 20% AWP* to \$130 max
Medical Review Subject to limitations	\$15 plus 50% AWP* to \$150 max	\$30 plus 50% AWP* to \$300 max

* AWP = Average Wholesale Price

Singular 10 mg tablet (Tier 3)

Retail price
\$162.20

Plan pays
\$117.76

**Employee
pays \$44.44**

Montelukast
SOD 10 mg tablet (Tier 1)

Retail \$18.77

Plan pays
\$13.77

**Employee
pays \$5**

You Matter



Spouse and Kids



Pets

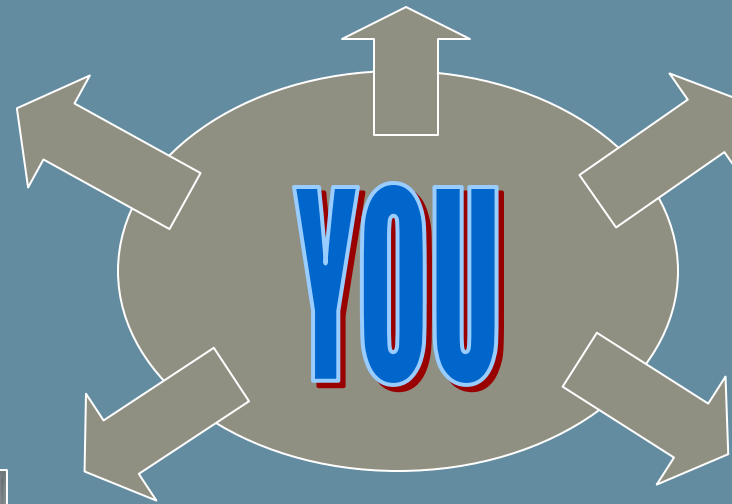
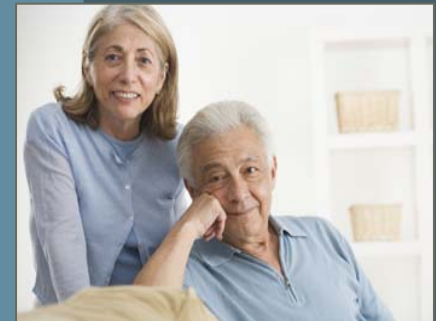


Friends

Work



Parents



Don't forget about you!

Take Action!

- Complete one program in each of the following six categories:
 1. Know Your Numbers!
 2. Exercise/Fitness Based Programs
 3. Diet/Nutrition Based Programs
 4. Stress Reduction/Employee Well-Being Programs
 5. Other Programs
 6. Attend 2014 Annual Insurance Meeting
- Earn 2014 Deductible Credit - \$50
- Universal Wellness Waiver

1. Know Your Numbers

- Take Action - positive changes reduce risk of developing chronic disease
- Free and Confidential
 - Health Risk Assessment
 - Blood Pressure
 - Coronary Risk (cholesterol with HDL, LDL, and Triglyceride)
 - Blood Sugar
 - Occult Blood Screening
 - Bone Density
 - Personalized Results
- Watch for personal invitation in January

1 in 3 adults has some form of cardiovascular disease

The good news is that 80% of heart disease and stroke can be prevented

American Heart Association

2. Exercise/Fitness Based Programs

- Fitness Program
- Fitness Challenge
- Summer Swim
- Doctor Verification Form



3. Diet/Nutrition Based Programs

- Nutrition for Life
- Weight Watchers On-Line
- Measure Up Challenge
- Get Five Challenge



4. Stress Reduction/Employee Well-Being Programs

- Employee Assistance Program
- Blood Pressure Screening at Employee Picnic
- Your Health! Lunch Series
- Good Deed Challenge



5. Other Programs

- Tobacco Termination
- Donate Blood at a Wood County Sponsored Blood Drive
- Bone Density or Dermascan Screening at Employee Picnic
- Employee Health & Fitness Day
- Community Sponsored Fitness Events



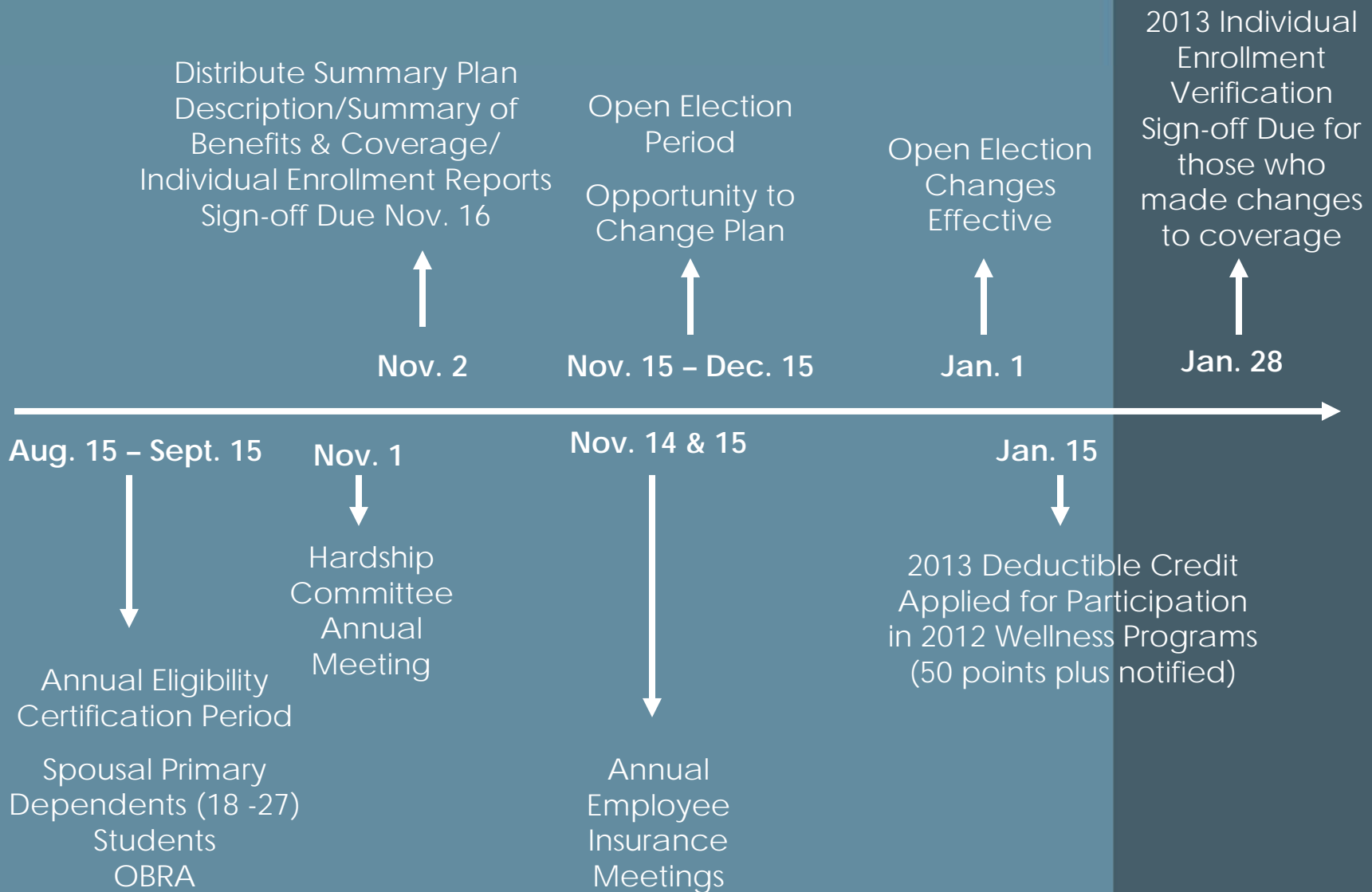
6. 2014 Annual Insurance Meetings

- Continue to be engaged consumers
- Stay informed of changes due to Health Care Reform

We're on Facebook

- Keep up-to-date at home and on-the-go
- Like the Wood County Employee Health Benefits Wellness Program on Facebook by December 15 and earn 10 bonus Wellness Rewards points toward 2013 deductible

Annual Timeline



Support Team

- **Health Benefits:** Stacey Kelley, Meritain Health
- **Prescription Drug Benefits:** Tammie Wormley, PDMI
- **Dental Benefits:** Karen Chapman, Delta Dental
- **Committee Members:**
 - Employee Health Benefits Committee Members
 - Wellness Sub-committee Members
 - Spousal Eligibility Exception Sub-committee Members
- **Insurance Consultant:** James A. King, Ph.D.
- **Administrative Support:** Cheryl Albrecht, Janese Diem, Pamela Boyer, Andrew Kalmar
- **Trustees:** Commissioners Carter, Brown & Kuhlman

Thank You for being an engaged consumer
– You Matter!