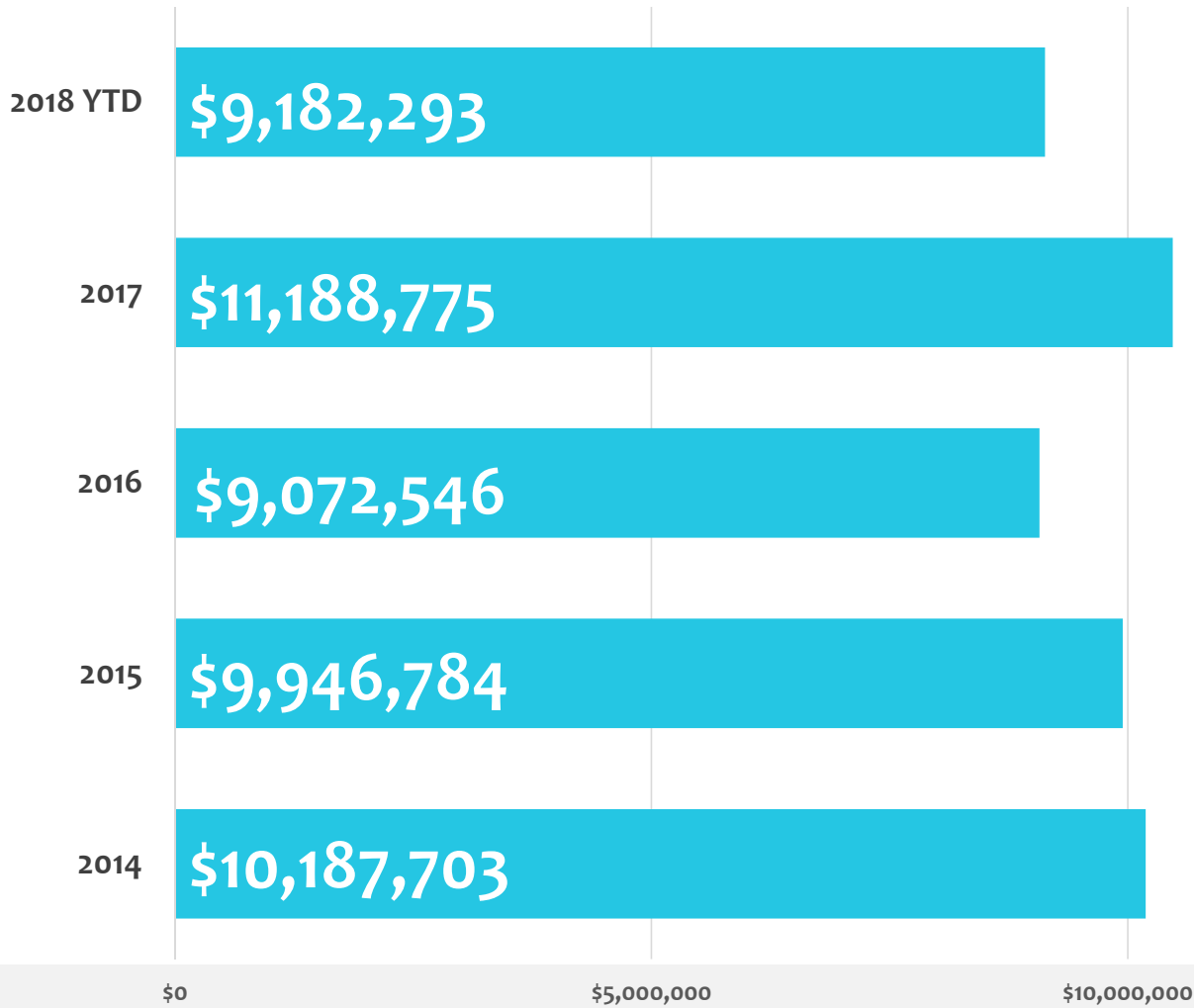




# Wood County Employee Health Benefits

2019 Plan Year

## Total Plan Expenses



2013 to 2018 YTD  
(September 2018)

## Plan Performance

Note: Board of DD entered the Plan on 1/1/17  
2018 Includes Stop Loss Reimbursements

## 2019 Monthly Employee Premiums

Coverage	Single	Family
Health/Rx	\$91.42	\$237.70
Vision	\$1.18	\$3.06
Dental	\$4.74	\$12.32
Life	\$0	\$0
All Coverage	\$97.34	\$253.08

No  
Increase  
in 2019!

Same Rates as 2016.  
No increase for third consecutive year!

Precertification

ER v. Urgent Care

Primary Care Provider

Prescription Savings Program

Wellness Rewards

---

## Help Bend the Trend

Cost Savings Options  
for You and Your Plan

Employee ultimately responsible  
to obtain precertification

See Plan Document for complete list  
Inpatient Admission  
Transplant  
Outpatient Infusions - NEW

**Precertification  
Requirements**

50% reduction penalty in payment  
for failing to obtain precertification

**Notify family members of the need  
to precertify services**

## ER v. Urgent Care

### Emergency Room

- Medical Emergencies
  - Requires immediate care to avoid severe injury, serious impairment, disability or death
- If not medically necessary for ER setting, the bill can become your responsibility.

### Urgent Care

- Minor illness or injury
- Lower cost option

**FALCON**  
HEALTH CENTER

Bills at same rate as doctor visit

## Do You Have a Primary Care Physician?



Wood County Health Department  
**Community Health Center**

## A wide range of services to meet preventative and primary care needs

- Wellness & Preventative Care
- Men's & Women's Health
- Chronic Disease Management
- Behavioral Health – incorporated into routine primary care
- Onsite appointments for acute care
- Evening appointments each month
- Sliding fee schedule regardless of insurance coverage
- On-Site Pharmacy

**Accepting New Patients**

# \$15 Copay Waiver

Through December 31, 2018

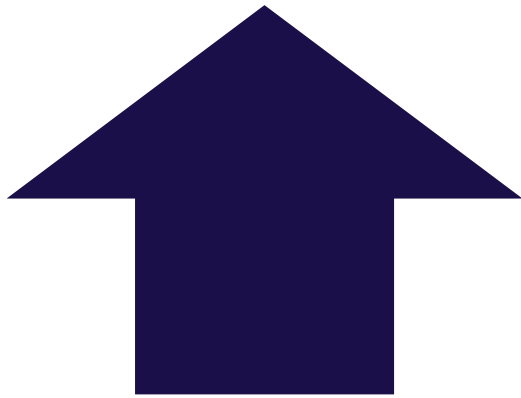
- Available to primary plan members
- Limited to One Copay Waiver per Member
- Deductible and Co-Insurance Apply



Wood County Health Department  
**Community Health Center**



# Bend the Trend with the Prescription Savings Program

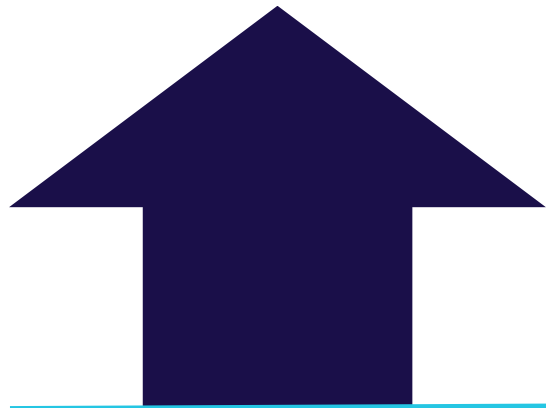


Prescription Costs continue to rise

Specialty Drugs = increases for 2019

- 40% to 45% increased utilization
- 25% medical inflation  
(compared to 8% inflation on non-specialty medications)

# Bend the Trend with the Prescription Savings Program



Prescription Costs continue to rise  
Specialty Drugs = increases for 2019



RX Savings Program

Six Month Update

Employee savings = **\$10,180**

Plan savings = **\$119,000**

# Prescription Formulary

## Select OTC Medications move to Tier 1 for 2019

Formulary	Prescription Savings Program Copay 90-day supply*	Retail Pharmacy Copay 34-day supply Maximum	Mail Order Copay 90-day supply Maximum
Tier 1 or <b>select OTC with prescription</b>	\$5	\$5	\$10
Tier 2	\$5	\$20 plus 20% AWP \$45 Maximum	\$40 plus 20% AWP \$90 Maximum
Tier 3	\$5	\$20 plus 20% AWP \$85 Maximum	\$40 plus 20% AWP \$170 Maximum
Medical Necessity Review	\$5	\$20 plus 50% AWP \$200 Maximum	\$20 plus 50% AWP \$400 Maximum

\*Some restrictions apply

# Prescription Formulary

Use of the Community Health Center may lower your cost of prescription medications

Formulary	Prescription Savings Program Copay 90-day supply*	Retail Pharmacy Copay 34-day supply Maximum	Mail Order Copay 90-day supply Maximum
Tier 1 or select OTC with prescription	<b>\$5</b>	\$5	\$10
Tier 2	<b>\$5</b>	\$20 plus 20% AWP \$45 Maximum	\$40 plus 20% AWP \$90 Maximum
Tier 3	<b>\$5</b>	\$20 plus 20% AWP \$85 Maximum	\$40 plus 20% AWP \$170 Maximum
Medical Necessity Review	<b>\$5</b>	\$20 plus 50% AWP \$200 Maximum	\$20 plus 50% AWP \$400 Maximum

\*Some restrictions apply

# See the Savings with the Prescription Savings Program

ADVAIR DISKUS AER 500/50 for the treatment of asthma

Location	Co-Payment
Retail Pharmacy 12 – 30-day fills	\$45 per month <b>\$540 annually</b>
Mail Order	Not available: Drug >\$1,000 Limited to Retail Pharmacy or RX Savings Program
RX Savings Program 4 – 90-day fills	\$5 – up to a 90 day fill <b>\$20 annually</b>

Member saves up to  
\$520 annually.

The Plan saves too!  
Up to \$4,400 per year.

# \$15 Copay Waiver

Through December 31, 2018

Limited to One Copay Waiver per Member: Deductible and Co-Insurance Apply

“Since my switch to the W.C. Health Center, I’m saving \$200/month. To say I’m pleased with the switch is an understatement.

I would highly recommend the Health Center to anyone looking for a primary care physician.”

– Nelson Evans, Sheriff’s Office



Wood County Health Department  
**Community Health Center**



## Wellness Rewards: Earn up to \$100 in Deductible Credit

### Complete a Wellness Awareness Screening

- Health Risk Assessment
- Blood Pressure
- Coronary Risk  
(cholesterol with LDL, HDL, Triglyceride)
- Blood Sugar (A1C)
- Occult Blood Screening
- Bone Density  
& Sun Damage

- Available every three years to benefit eligible employees and dependents over 18
- Employee receives Wellness Reward Credit if completed in 2017 or 2018
  - Spouses & Dependents currently not eligible to earn deductible credit
- On-site or anytime at the Hospital
  - 24 hour cancellation notice applies or employee charged for visit
- Encourage taking advantage of this lower cost screening option for bloodwork if already seeking treatment

# Earn a \$25 deductible credit each Quarter: Up to \$100 in the Year

Complete a screening during the year and participate in quarterly wellness events and challenges.

## Complete a Wellness Awareness Screening

- Health Risk Assessment
- Blood Pressure
- Coronary Risk (cholesterol with LDL, HDL, Triglyceride)
- Blood Sugar (A1C)
- Occult Blood Screening
- Bone Density & Sun Damage

Winter Wellness (Jan. – March)	Spring Shape-Up (April – June)	Summer Stretch (July – Sept.)	Fall into Fitness (October – December)
<b>Wellness Events</b> (attend one each quarter)			
<ul style="list-style-type: none"> <li>• Lunch &amp; Learns</li> </ul>	<ul style="list-style-type: none"> <li>• Poker Walk at BGSU National Employee Health &amp; Fitness Day at BG City Park</li> <li>• Employee Picnic &amp; Safety Fair</li> </ul>	<ul style="list-style-type: none"> <li>• Lunch &amp; Learns</li> </ul>	<ul style="list-style-type: none"> <li>• Employee Insurance Meetings</li> </ul>
<b>Six Week Wellness Challenge Options</b> (complete one each quarter)			
<ul style="list-style-type: none"> <li>• Financial Fitness/ Save More</li> <li>• Cut out Added Sugar</li> </ul>	<ul style="list-style-type: none"> <li>• Get Five</li> <li>• Muscle Through It</li> </ul>	<ul style="list-style-type: none"> <li>• Eat Clean</li> <li>• Stretch Yourself</li> </ul>	<ul style="list-style-type: none"> <li>• Change Up Your Workout</li> <li>• Pay It Forward</li> </ul>



# Financial Wellness

Besides Lunch & Learns on budgeting, you can also see if you are saving enough for retirement.

## Deferred Compensation

- CCAO Deferred Compensation
  - Mike Joslyn  
419.266.0819
- Ohio Public Employees Deferred Compensation
  - Stan Mories  
419.560.0644

## OPERS Bridging the GAP

- Watch for a repeat of this on-site program in 2019
- On-line calculator

# Employee Assistance Program

New EAP vendor effective January 1, 2019

In the meantime, contact:

## Wood County Crisis Hotline

- 419.502.HOPE (4673)

If you or someone you know exhibits the following signs of a mental health crisis, please call the Wood County Crisis Line for immediate assistance.

- Feeling excessively sad or anxious
- Hopelessness
- Thoughts of suicide
- Feeling like harming others or yourself



## One-on-One Confidential Appointments

- Call 419.354.9049 (through 12/31/18)
- Up to five free sessions for assessment and counseling

## [rightdirectionforme.com](http://rightdirectionforme.com)

- Includes a depression screening tool and answers to commonly asked questions about depression.



- Review Your Individual Enrollment Summary
  - Notify Group Rep of needed changes
  - May require an updated Universal Application
  - Return sign-off to Group Rep by Nov. 16
- Report Changes within 30 days of a Special Enrollment Right

# Open Election

November 15 to December 15 -- January 1 Effective Date

[www.co.wood.oh.us/employee](http://www.co.wood.oh.us/employee)

Forms • Contact Information • Provider Links • Presentations

# Coordination of Benefits: Know the Rules for Dual Enrollment

## Other Group Coverage Employee Sponsored Plans

- Person holding contract is primary: secondary on other coverage if enrolled in another plan
- If both parents cover children, the birthday rule applies to determine who carries primary coverage

## High Deductible Plans

- If partnered with a Health Savings Account (HSA), not eligible to enroll in other coverage (including a spouse's plan)
- IRS Rule

## Vision Coverage

- Wood County Coverage does not coordinate with other plans.
- Only pays as primary

## Continuing Coverage

### Monthly Measurement (new hires or new FT)

Hours of Service per month  
determines eligibility  
(130/month)

Less than 130 hours = retro term  
to first day of the month

### Self Pay Notification Requirement

Insufficient wages for one payroll  
deduction in a month requires  
self payment of premium

5 working days advance notice to  
continue coverage required prior  
to month of coverage

Payment due by last day  
of the month prior  
to the month of coverage

## Plan Updates & Reminders

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- New, Updated Plan Document coming soon
  - Spousal Eligibility Exception Policy update
- New ID Cards for Health Coverage
  - Destroy/return old cards to Group Rep
- Complete a release to share HIPAA protected information with family members
  - Required on an annual basis



# Thank You

Plan Members

Engaged Consumers

Wellness Warriors