



MONTGOMERY
C O U N T Y

**2019 – 2020 New Hire
Getting to Know Your Benefits**

Benefits Overview

The Montgomery County benefits plan year is July 1, 2019 – June 30, 2020

- You must complete an enrollment form and return it to Human Resources within **30 calendar days** of your hire date (or part-time to full-time date).
- You must provide dependent eligibility documentation in order to add dependent coverage to your plans. See the Dependent Eligibility Matrix on the benefits website at www.mcbenefits.org for required documentation.
- The effective date of enrollment is the 1st day of the month following 30-days of employment with Montgomery County.
- If you do not submit an enrollment form for new hire benefits, you will have no benefits from Montgomery County until the next annual enrollment period unless you have a qualifying life event.



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Dependent Eligibility

Dependent Type	Eligibility Criteria	Required Documentation
Spouse	Your current legal spouse as recognized by Ohio law.	- A copy of your <u>marriage certificate</u> AND - A copy of your most recent tax return, or a joint household bill dated within 6 months.
Newlywed Spouse	You were married within the last six months (excludes Common Law).	A copy of your <u>marriage certificate</u> .
Natural Born Child	Your natural born child under age 26.	A copy of the child's birth certificate naming you as the parent.
Step Child	Spouse's natural child under age 26.	- A copy of the child's birth certificate listing your spouse's first and last name as parent AND - Verification of Spouse (see spouse above).
Legally adopted Child/Foster Child/Child under your Legal Guardianship	Legally adopted child, child under your current legal guardianship under age 26.	- Copy of the court order/adoption decree naming you as the child's adoptive parent or current legal guardian and a copy of the child's birth certificate <u>OR</u> - A copy of the birth certificate listing you as the parent.
Disabled Child Over Age 26 natural, step, foster, or legally adopted	- Child is your natural, step, or legally adopted child AND - Child is mentally/physically incapable of self-support.	- Verification of child eligibility AND - Statement of Disability by physician (less than 1 year old) or - Statement of disability from the Social Security Administration.

Medical Waiver

- You may choose not to be covered by a Montgomery County health plan if you have other coverage.
- You can still elect coverage for the dental, vision, supplemental life insurance, short term disability and FSA plans if you waive medical coverage.
- The waiver credit is **only available if you are covered under an Employer-sponsored health plan.**
- If you are covered on a Montgomery County plan as a dependent, or if you are covered under an individually-purchased plan or government plan such as Medicare, Medicaid, Tricare, Caresource, etc., you are NOT eligible for the waiver credit.
- The monthly Waiver Credit is based on your enrollment level and is paid on the second check of each month:

\$57.50	Employee Only
\$90.00	Employee + Child(ren)
\$100.00	Employee + Spouse
\$120.00	Family



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Medical Plan

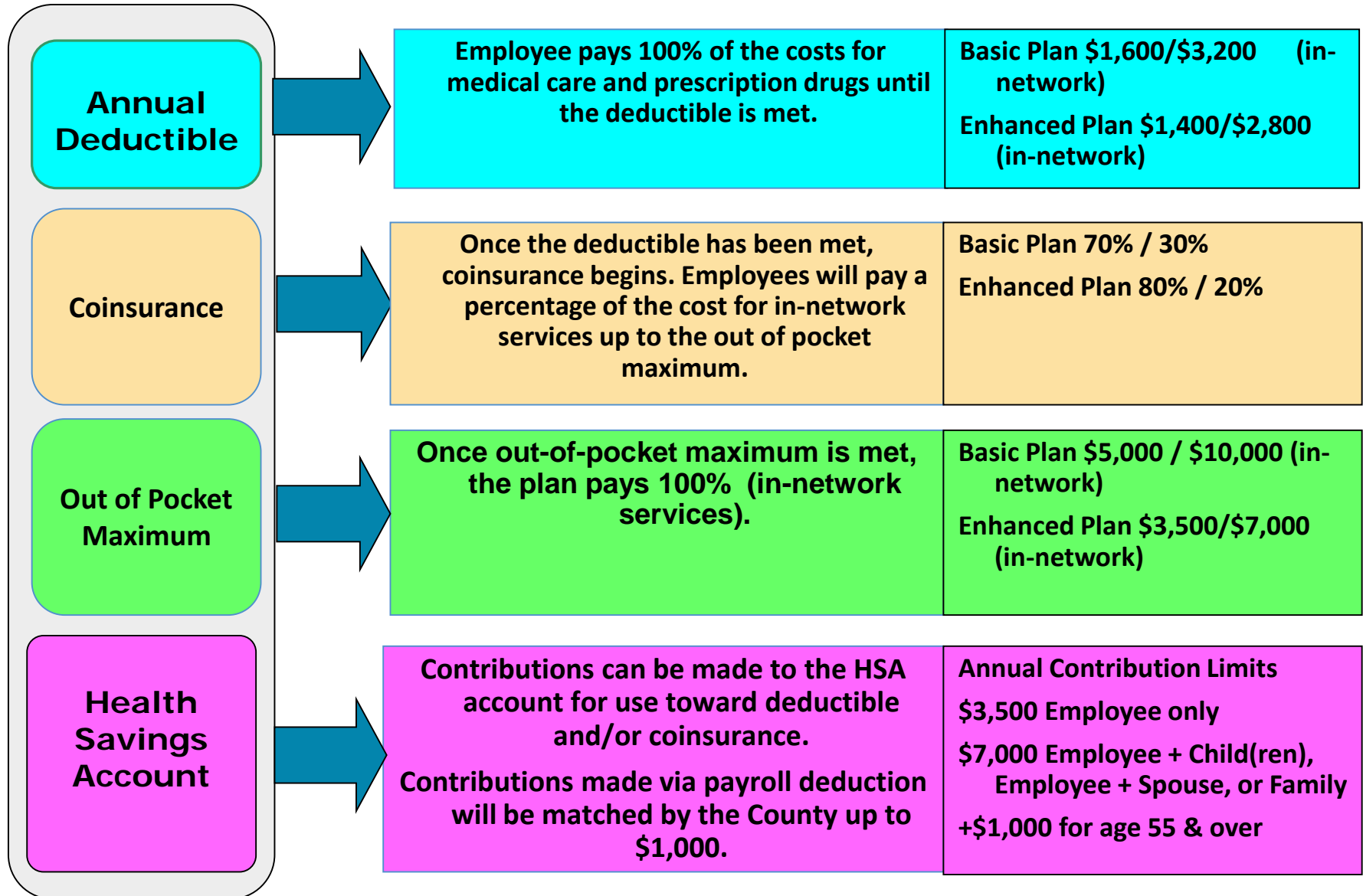
- Two medical plans administered by United Medical Resources (United Healthcare):
 - Basic Plan
 - Enhanced Plan
- Both plans are Qualified High Deductible Health Plans (HDHP) and are eligible for a Health Savings Account.
- Preventive care services (annual physical, child wellness visits, age/gender appropriate testing) are covered at 100% in-network.
- After the annual out-of-pocket maximum is reached, no additional costs are paid by the member for in-network services.
- Refer to the Benefits Guide for employee premiums.



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How The Plans Work



Know Where to Go for Care






IMPORTANT NOTE:
Non-emergency visits to the ER are not covered under your health plan.

Choose the right health care setting

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs.



A UnitedHealthcare Company

TYPE OF CARE	WAIT TIME	COST**
 <p>TeladocSM - 800-835-2362 or Teladoc.com</p> <p>You may request a consultation from a board-certified doctor any time of day, seven days a week, by phone or online. Teladoc physicians can diagnose routine ailments, recommend treatments and prescribe medications.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Cold or flu • Bronchitis • Respiratory infection • Sinus problems • Allergies • Urinary tract infection • Pediatric care • Poison ivy or pink eye 	<p>10 minutes Approximate wait time for doctor to respond</p>	<p>\$45 per consultation</p>
 <p>Retail clinic/convenient care clinic</p> <p>Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Colds or flu • Sinus infections • Allergies • Vaccinations or screenings • Minor sprains, bumps or rashes • Headaches or sore throats 	<p>15 minutes or less, on average</p>	<p>\$50-\$100 Approximate cost per service</p>
 <p>Urgent care/walk-in clinic</p> <p>Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Sprains and strains • Mild asthma attacks • Sore throats • Minor broken bones or cuts • Minor infections or rashes • Earaches 	<p>20-30 minutes Approximate wait time</p>	<p>\$150-\$200 Average cost</p>
 <p>Clinical care (your doctor's office)</p> <p>Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Preventive services and vaccinations • Medical problems or symptoms that are not an immediate, serious threat to your health or life 	<p>1 week or more Approximate wait time for an appointment</p>	<p>\$100-\$150 Average cost</p>
 <p>Emergency room (ER)</p> <p>Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Sudden change in vision • Sudden weakness or trouble talking • Large, open wounds • Difficulty breathing • Severe head injury • Heavy bleeding • Spinal injuries • Chest pain • Major burns • Major broken bones 	<p>3 to 12 hours Approximate wait time for non-critical cases</p>	<p>\$1,200-\$1,500 Average cost</p>

* This is a sample list of services and is not intended to be all-inclusive.

** Costs are averages only and not tied to a specific condition or treatment. Out-of-pocket costs will vary based on your medical plan design.

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Using The Plan to Get Care

When you visit an in-network doctor:

- Even if you've seen that doctor before, show your ID card at the time of service
- Typically you pay nothing at the time of service; your provider will file a claim
- You will receive an Explanation of Benefits (EOB) from United Medical Resources showing the total cost and the "allowed" cost. Your provider will then bill you for the "allowed" cost of the service(s)
- If you have funds in your HSA, you can pay your provider using your debit card or check book

YOUR COMPANY NAME HERE

UMR
A UnitedHealthcare Company

Issuer (80840) 911-39026-02

Member ID: 12345679 Group Number: 76-123456

Member:
JAMES A SAMPLE 00 MED

Dependents:
JOANNE SAMPLE 01 MED
JOHN SAMPLE 02 MED
JOSEPH SAMPLE 03 MED


OPTUMRx™
Rx BIN: 610127
Rx PCN: 01960000
Rx GRP: 0196XXXX

CO-PAYS MAY APPLY
0710

UnitedHealthcare®
Choice Plus Network
Administered by UMR

Customer Logo
(If Applicable)

This card must be presented each time services are requested. Printed: 05-12-2014



Call UMR Care Management at 866-494-4502 for plan required prior authorization.
FAILURE TO CALL FOR PRIOR AUTHORIZATION MAY REDUCE BENEFITS.

For Members: www.umar.com 8XX-XXX-XXXX
Nurseline: 8XX-XXX-XXXX

For Providers: www.umar.com 877-233-1800

Claims: EDI # 39026, UMR, PO Box 30541, Salt Lake City, UT 84130-0541

Regional Network Logo (If Applicable) Secondary Network Logo (If Applicable)

Pharmacists & Members: 877-559-2955

Prescription Coverage

- MedImpact is the administrator of the Prescription Drug Plan
- When filling prescriptions, show your **UMR ID card** at the pharmacy
- Access to MedImpact's national network of pharmacies
- For maintenance prescriptions, order a 90-day supply:
 - Through the mail order program or fill through the Kroger Pharmacy
 - Take advantage of the ability to buy in volume and potentially save you money

MedImpact

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Health Savings Account (HSA)

- A Health Savings Account is a tax-advantaged medical savings account available to employees enrolled in a High Deductible Health Plan (HDHP).
- HSA funds can be used to pay for approved medical expenses such as deductibles and co-insurance (see www.irs.gov for full listing of eligible expenses).
- Money in your HSA account belongs to you. The balance rolls over from year to year.

Contributions

- Montgomery County will match your HSA contributions made via payroll deduction dollar for dollar.
- The match is up to a total of \$1,000 per plan year.
- 50% of the plan year match will be available within your 1st month that your coverage goes in to effect.
- All deposits into your account, including payroll deductions, Montgomery County matching funds, and wellness incentive dollars earned count toward the annual contribution limits established by the IRS.



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Health Savings Account (HSA)

How does it work?

- Optum Bank is the administrator of the plan.
- If elected, your account will be opened and information on how to access your account will be mailed to your home.
- You will receive a debit card to access the funds in your account.
- Funds must actually be in your account before you have access to them (just like a regular checking account).
- You can order checks for a small fee.
- Optum Bank charges a maintenance fee of \$2.00 per month.
- Any account with a balance of \$3,000 or more will not be charged the maintenance fee.



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Health Savings Account (HSA)

Are you eligible for the HSA plan?

- The IRS and US Department of Treasury have specific rules regarding who can open an HSA (refer to the IRS website at www.irs.gov for details).
- You can open an HSA account if you:
 - Are enrolled in the County Medical plan
 - Are a U.S. resident but not a resident of Puerto Rico or American Samoa
 - Are not enrolled for Medicare
 - Are not claimed as a dependent on another individual's tax return
 - Are not active military

* Please note: This is a partial listing of eligibility requirements. Review the full list on the IRS website. You are responsible for determining your own HSA eligibility status.



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Flexible Spending Accounts (FSA)

Contribute tax-free money via payroll deduction each pay period to pay for eligible expenses incurred during the plan year. MyCafeteria Plan is the administrator of the plan.

Account	Details	IRS Limit
Health Care FSA	Available if you are not covered by a Montgomery County High Deductible Health Plan. Used to pay expenses for medical, dental, and vision services. Annual rollover up to \$500.00 is permitted.	\$2,700
Limited Purpose FSA	Available if you are enrolled in a High Deductible Health Care Plan. Expenses are limited to dental and vision services. Annual rollover up to \$500.00 is permitted.	\$2,700
Dependent Care FSA	Reimbursements for daycare or elder care expenses (for eligible dependents) incurred while you work. Funds must be deposited to the account before expenses can be reimbursed. Annual limit is for single or married filing a joint tax return.	\$5,000



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Dental & Vision

- Superior Dental is the dental provider.
- Eye Med is the vision provider.
- For both plans, visit an in-network provider for the most cost-effective coverage.
- See Benefits Guide for details about services.
- You will receive a card from the insurance carrier, or you can give your name and Social Security number to your provider who will look up your plan prior to services.



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Life Insurance

Provided for you:

- Basic Life and AD&D is provided to you by the County at no cost through Prudential.
 - \$60,000 for non-bargaining unit members and certain bargaining unit groups.
- Designate a Beneficiary for this benefit by completing the form and returning it with your enrollment form.

Supplemental Life Insurance

- You may purchase supplemental life insurance for yourself, spouse and/or dependent children at your own expense:

	Guarantee Issue	Maximum Coverage
Employee	\$300,000	\$500,000
Spouse	\$50,000	\$250,000
Dependent Children	\$10,000 or \$20,000	\$20,000

- You must elect supplemental life coverage on yourself in order to elect spouse and/or dependent coverage.
- Spouse's coverage cannot exceed 50% of the your supplemental amount.
- Rates are based on age as of July 1st and increase with 5 year milestones (see Benefits Guide for cost).
- Premiums are deducted from the first pay of each month.



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Short Term Disability

Overview

- Provides a benefit of 60% of your base weekly pay for up to 26 weeks:
 - * 14-day waiting period for illness
 - * 7-day waiting period for injury
- There is a maximum weekly benefit of \$1,000.00.
- Guaranteed approval as a newly eligible employee in your first 30 days.
- If not elected in first 30 days and want to elect later, you will have to complete a PHA and receive approval for coverage through Prudential.
- You may use available paid leave and receive benefits from Prudential up to 100% of your pay.
- Premiums are based on your age and base pay. This is subject to change as your age and/or salary increases (see Benefits Guide for cost).



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Work/Life Benefits (EAP)

- Provided by Beacon Health Options to all Montgomery County employees and family members whether enrolled in a medical plan or not.

Benefits Offered

- Counseling Services (available 24 hours/day, 365 days/year)
- Legal Services (referrals, one-time consultations and discounts for help with legal services)
- Financial Services (telephonic consultation for help with budgeting, credit matters, debt consolidation, estate planning, college funding, etc.)
- Work/Life Services (care services for adult, elder care, caregiver support, child care, career services, educational services, etc.)



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Other Benefits

- **OPERS (Ohio Public Employees Retirement System)** - All Montgomery County employees contribute to and participate in OPERS. Montgomery County employees do not contribute to Social Security; however, all employees do contribute to Medicare via payroll tax rate of 1.45%. Montgomery County matches this 1.45% for Medicare. An OPERS pension benefit could reduce future Social Security benefits to which you may become entitled.

Retirement contribution rates are shared by employees and Montgomery County and are currently:
Employer 14% / Employee 10%

- **Deferred Compensation Plan** – A voluntary supplemental retirement program which provides for the deferral of a specified amount of your salary for long-term investment.
- **Tuition Reimbursement** – If eligible, could be reimbursed 100% up to \$5,250 per calendar year for tuition, lab fees and required books at an accredited college, university or joint vocational school. Course study must directly apply to your current position or prepare you for advancement opportunity within the County. Reimbursement amounts vary by union affiliation – check your union contract for details.
- **Mini University** – Early Care and Education program for children ages 6 weeks to 6 years discounted for Montgomery County employees.



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MCBenefits



Home

Benefits

Enroll for Benefits

Health & Wellness

HSA Resources

Multimedia

Forms

FAQs

Contact Info

**For more detailed information,
including your benefits guide, forms,
links, contact information and more,
visit the benefits website at**

www.mcbenefits.org

