

# Ohio Associated Enterprises

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Open Enrollment Meeting



A Qnnect Company

January 9<sup>th</sup>, 2019



# Agenda

- 2019 Open Enrollment
- The Renewal Process
- What's new for 2019
- Medical Plan Review
- Dental Plan Review
- Vision Plan Review
- Life Insurance
- Next Steps

# Open Enrollment

The month of January is your Open Enrollment Period. This is the only time during the year you can make changes to your plan elections without a qualifying event.

If you experience a Qualifying Event, you must notify HR within 30 days of the event in order to make changes to your plan.

# The Renewal Process

- **Cigna gave us a renewal of 24% this year. It is very important for us to offer competitive benefits and keep the costs as low as the market will allow. As we do every year, we shopped the market to remain economical.**
- **We decided to move our benefits to Anthem this year. Anthem offered a rate below current, which makes it more affordable for you as a wellness partner and for OAE/Meritec.**
- **Anthem offered to lower that rate even further by moving dental and life insurance to them as well. Always striving for betterment and freedom of choice, we also decided to offer an additional benefit this year, voluntary vision!**

# What's New for 2019

**Medical – Anthem**

**Dental- Anthem**

**Vision- Anthem**

**Life- Anthem**

## **Your plan includes:**

- Access to doctors, hospitals and health care professionals
- Pharmacy benefits with a convenient home delivery service
- Free preventive care, like regular checkups, screenings and shots



# 2019 Open Enrollment

Group Medical	High Deductible Health Plan Anthem Anthem Option E1 with CoPay Rx T8	
	In Network	Out of Network
<b>BENEFIT COMPARISON</b>		
Individual Deductible	\$2,700	\$8,100
Family Deductible	\$5,400	\$16,200
Co-Insurance	0%	30%
Individual Out-of-Pocket Maximum	\$3,500	\$10,500
Family Out-of-Pocket Maximum	\$7,000	\$21,000
Lifetime Maximum	Unlimited	
Office Co-Pay	\$30 copay	30% coinsurance
Specialist Co-Pay	\$60 copay	30% coinsurance
Annual Physical Exams	No Cost Share	30% coinsurance
Emergency Room	\$350 copay	0% coinsurance
Urgent Care Co-Pay	0% coinsurance	30% coinsurance
In-Patient	0% coinsurance	30% coinsurance
Out-Patient	0% coinsurance	30% coinsurance

# Pharmacy Tiered Network

## Your plan will cover:

**Medicines that are on the Rx Choice Tiered Network Drug List, including brand-name and generic drugs covered by your benefits.**

**You can save on out of pocket costs by filling your prescription at a Level 1 pharmacy.**

**If you've been using a Level 2 pharmacy, you can keep using it and pay the extra cost, or you can switch to a Level 1 pharmacy.**

**[More information on the Level 1 and 2 pharmacies can be found on Anthem.com](#)**

**Level 1- CVS, Target, Walmart, Giant Eagle & more**

**Level 2- Walgreens, Rite Aid, Marc's, Costco & more**



# Pharmacy Benefit 1/1/19

## Option T8

	Filled at Level 1 Network Pharmacy (30 day supply)	Filled at Level 2 Network Pharmacy (30 day supply)	Filled at Out of Network Pharmacy (30 day supply)	Home Delivery (90 day supply)**
Tier 1 Medication	\$10 copay	\$20 copay	50% of retail cost of RX Home Delivery not covered	\$25 copay
Tier 2 Medication	\$40 copay	\$50 copay	50% of retail cost of RX Home Delivery not covered	\$120 copay
Tier 3 Medication	\$70 copay	\$80 copay	50% of retail cost of RX Home Delivery not covered	\$210 copay
Specialty Medication	25% up to \$350 max per RX	25% up to \$450 max per RX	50% of retail cost of RX Home Delivery not covered	\$25% up to \$350 max per RX**



# HSA at a glance



## Health savings account (HSA)

- Enrolling in the HDHP plan qualifies you to open a tax advantaged Health Savings Account. You can use this account to pay for qualified medical expenses.

## Annual deductible

- You pay a yearly deductible before Anthem starts sharing the cost of covered health care you receive.
- You can use the money in an HSA to help meet your deductible.

## Major medical benefits (your percentage of the costs)

- After you meet your annual deductible, Anthem pays 100% of major medical expenses except prescription drugs. You will pay prescription copays until the annual out of pocket maximum is met.
- Once you pay the annual out of pocket maximum, the plan pays 100% for everything else that's covered the rest of the year.

# Health Savings Accounts

## Key features

- Funds roll over, so they can be used during the current year or saved for future year's expenses.
- These funds can grow over time and be invested.
- The money you put into your account isn't taxed, so each dollar goes further.
- The money in the HSA is yours, you get to keep the money you contribute if you change plans or leave the company.

## Things to consider

- If you visit an out of network doctor, you may be asked to pay for services at the time of your visit and file a claim.
- If you don't put money in the HSA, you'll have to pay your deductible and percentage of the total cost out of pocket during the year.

# HSA Contribution Rules

## Maximum Contribution Amounts

	<u>2019</u>
Self-Only Coverage:	<b>\$3,500</b>
Family Coverage:	<b>\$7,000</b>

***These amounts are indexed annually for inflation***

Individuals age 55 (anytime during the year) and older are allowed additional “catch up” contributions:

- Amount = \$1,000

Contributions must stop once an individual is entitled to Medicare for any reason (age or disability).

# Using your health plan

# Register on anthem.com

Register at anthem.com or on the Anthem Anywhere mobile app to get personalized information online and on the go.

## Use the self-service tools to:



Find a doctor.



Go paperless and receive important communications electronically rather than by mail.



Estimate your costs before you step into the doctor's office.



Check the price of a drug or refill a prescription.



Take a health assessment to get tips for staying healthy.



View your health account balance and claims, pay your bills, and reimburse yourself if you paid out of your own pocket for any health care.



# Looking for a doctor?

Finding a doctor in your plan is fast and easy using the Find a Doctor tool on [anthem.com](https://www.anthem.com).

You can look up:



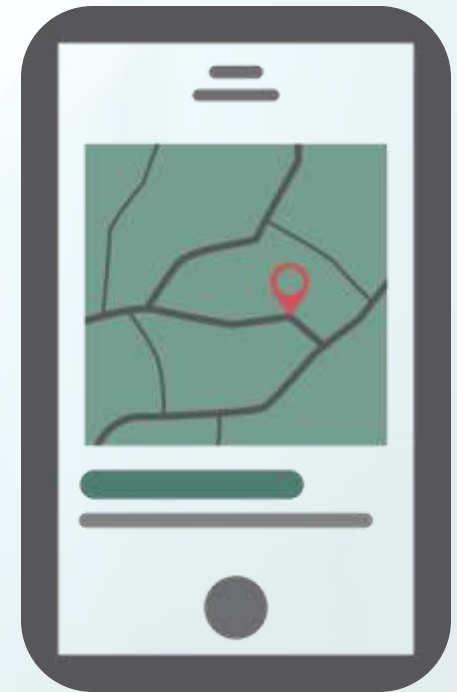
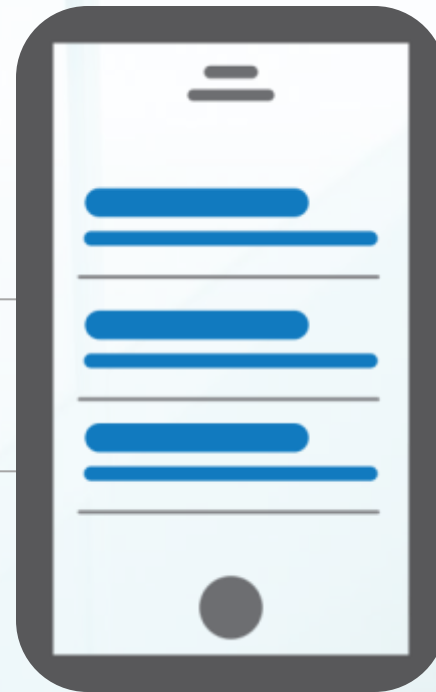
Doctors, hospitals, labs and other health care providers in your area.



Doctor profiles and patient reviews.



Directions to pharmacies, urgent care centers and other health care facilities.





# Estimate your costs before you get care

After registering online, you can use our **Estimate Your Cost** tool to find out what a test, procedure or other type of care will cost **before** visiting a doctor.



See the average costs for common procedures and services in almost 400 treatment categories — plus, get quality information for hospital-based procedures.



Compare doctors and facilities based on the cost and quality-of-care ratings for these procedures.



Stay informed so you can make the right choice for your health and your budget.



## Anthem Shopper programs

When you're referred for imaging, a sleep study or surgery, we may call to help you find a high-quality, low-cost provider in your area. We can even help schedule your appointment.

You can also call us for assistance with finding nearby alternatives.



You are now connected via Data Studio

Your Appointment: 2:30

LiveHealth<sup>®</sup>  
ONLINE

## Tired of driving to the doctor's office?

### See a doctor or therapist at home

- Have a private video visit with a board-certified doctor or licensed therapist on your smartphone, tablet or computer with a webcam.
- You can be at home, on vacation or just about anywhere with internet access.
- Avoid long drives and waiting rooms. Plus, your virtual visit costs as little as a regular office visit or at most \$49.
- Download the app and sign up at [livehealthonline.com](https://livehealthonline.com).



## 24/7 NurseLine

Our registered nurses can answer your health questions — wherever you are, any time of the day or night.

All you have to do is call our toll-free number.



# Member Services



**Questions, concerns,  
comments? Call  
Member Services!**

- Talk to our dedicated representatives by phone, secure email or chat.
- Learn how to make the most of your benefits.
- Get help accessing online tools to find a doctor, compare costs and more.
- Find out about programs and resources for your specific health care needs.



# Discounts

Visit [anthem.com](https://www.anthem.com) to help save money on ways to get healthy



Save money on healthy products and services for you, your family and your home.

Discounts may apply to weight-loss programs, gym memberships, vitamins, glasses and much more.







# Anthem Dental



# Anthem Dental Plan

Benefit	Network	Non-Network
Calendar Year Deductible Single/Family	\$50 / \$150	\$75 / \$150
Calendar Year Max Per Person	\$1,000	\$1,000
Preventive Services (Deductible Waived)	100%	100%
Basic Services	80%	50%
Major Services	50%	50%
Orthodontia Services (Child Only) Coinsurance Lifetime Maximum	40% \$1,000	40% \$1,000

# We are excited to announce the addition of Anthem Vision Insurance



# Anthem Vision Plan

Benefit	Network	Non-Network
Exam Copay	\$10	Up to \$42 reimbursement
Single Lens	\$25	Up to \$40 reimbursement
Bifocal Lens	\$25	Up to \$60 reimbursement
Trifocal Lens	\$25	Up to \$80 reimbursement
Frames	\$130 allowance (then 20% off any balance)	Up to \$45 reimbursement
Contacts		
Medically Necessary	Covered in Full	Up to \$210 reimbursement
Elective	\$130 allowance (then 15% off any balance)	Up to \$105 reimbursement
Service Frequency		
Exams/Lenses/Contacts	12 months	12 months
Frames	24 months	24 months

# Anthem Life/ADD Insurance Company Paid

- 100% Employer Paid
- Life Insurance Benefit amounts are equal to “one time” your annual salary
- Ensure that you complete the Beneficiary Form
  - If you do not have a named beneficiary, the insurance company will not know where to send the money

## Voluntary Life Insurance

- Current voluntary life insurance amounts are grandfathered
- New enrollees will have option for guaranteed issue amounts
  - Employee - \$100,000
  - Spouse - \$30,000
  - Child - \$10,000
- For those of you who already take advantage of the voluntary life benefit, you are able to increase your amount up to \$100,000 without evidence of insurability
- If you decide to not enroll in voluntary life insurance at this time, next year you will be subjected to medical underwriting.



# Next Steps and Paperwork

## All employees MUST complete:

- **Benefit Election Form** – Please indicate whether you are electing or waiving the medical, dental, vision & voluntary life insurance coverage. This form must be returned by **January 16th**
- **A Carrier (Anthem) Enrollment Form** – if you are enrolling in the medical, dental, vision, or the voluntary life for the first time

Thank you for your time!

