

## HEALTHCARE BENEFITS & CHANGES FOR 2018

In 2017 the medical plan costs have continued their upward spiral, despite our best efforts to implement strategies to curtail the increases. Based on our current plan design, our medical coverage and prescription drug costs were originally predicted to increase upwards of **15%** in 2018. This meant that the County needed to make some very difficult choices – stay with Humana and make significant contribution increases to the plan through both increased county contributions and employee payroll deductions and/or make significant plan changes to partially offset the increase; **or try something different**. We have partnered with Humana for the past 13 years and felt it was **time to try something different!!**

UHC showed us some new strategies that have worked for bigger companies. The UHC Premium Program evaluates physicians in various specialties using evidence based medicine and national standardized measures to help members locate quality and cost-efficient providers. Premium Program Providers are rated on the UHC site with “dots” – premium rated physicians have 2 ●● next to their name, and will appear at the top of the provider list. This is the program we have chosen for 2018.

### What you need to know:

- Premium rated physicians / facilities are indicated on the UHC site with 2 ●●. The blue “dots” indicate a provider that has proven quality of care with lower costs.
- Clermont County is implementing the Premium Providers “**tiered costs**” **only for specialists** in 2018; however, if you’re shopping for a new family physician, you will receive the most cost-efficient care if you select a provider rated with ●● from the [www.myuhc.com](http://www.myuhc.com) site.
- Members will pay a **lower copay/out of pocket amount (HDP)** with a premium designated specialist.

### Here are some of the things that will change:

- 1) In-network family physicians will not be impacted; but, in the event that you need to see a “specialist” for care, check the UHC site; pick a “Premium Provider” specialist with dots 2 blue (●●) to obtain the best care and best benefit from your plan. *(Click on the blue dots for an explanation of the designation process)*
- 2) **CVS will be out of network for Rx** – if you have Rx’s filled at CVS you will need to move them or pay out of network costs. The “mini” clinic at CVS will remain in-network.
- 3) UHC has “**Virtual Dr**” available – Virtual Dr’s can view your symptoms via your phone or PC camera and determine if you need to see your physician; recommend treatment; call in an Rx for you; etc... all without stepping out of the comfort of your home or office!!
- 4) **COPAY PLAN:**
  - Deductibles will remain the same as in 2017.
  - Primary Care copay will be \$25 per visit.
  - “Premium Provider” rated Specialist will be \$50 per visit.
  - Specialist without “premium provider” rating will be \$100 per visit.
  - Rx tiers: \$15 / \$50 / \$70 / 25% (\$250 max) per month at retail
  - Rx tiers: \$37.50 / \$125 / \$175 / \$250 (\$500 max) 3-month supply mail-order.
- 5) **CDH PLAN:**
  - Deductibles will remain the same with following exception:
    - i. Members reaching the individual deductible will pay \$80 copays for specialist visits for “**non-premium**” rated specialists until the additional \$1,000 has been satisfied. (Ex: individual member: \$3,000 all charges + \$1,000 non-premium specialists = \$4,000).
- 6) **WELLNESS:**
  - UHC includes a “weight loss coaching” program with their plan. The plan includes a weekly on-line check-in with your coach and provides the tools necessary to help you be successful!! Additional information will be provided at the open enrollment meetings.

## THESE ITEMS WILL NOT CHANGE:

- 7) Dental will remain with Dental Care Plus (DCP); you will receive a slight rate reduction; no plan changes.
- 8) Spousal surcharge continue at \$50 per pay for a spouse that has coverage available through their own employer but elects County coverage.
- 9) Primary Care Physician Initiative will continue in 2018 – forms are due by Nov. 10th 2018.
- 10) Clermont County Public Health Department will continue to offer free tobacco cessation classes in 2018. The county will give a credit in 2019 to non-tobacco users and to those who participate in tobacco cessation programs/classes during 2018.

**VISION; FSA; HSA:** no changes

**LIFE INSURANCE AND COUNTY PAID LTD:** Remain with Symetra.

- Voluntary Life Rules:
  - Cannot have more coverage on dependents than employee carries.
  - During open enrollment, employees can elect **up to \$20k in new coverage and/or increase existing coverage by up to \$20k for self, spouse and/or dependent children** (up to \$150k employee/\$50k spouse) without providing medical information.
  - Employees who previously had an approved EOI can keep their current coverage.

**VL Enrollment:** Enter the amount of **coverage** during Open Enrollment; ~~MUNIS will calculate your actual PR deduction.~~

## OPTIONAL COVERAGE PLANS:

**Accident, Cancer, Critical Illness:** The rates for these plans are locked-in for the life of the policy. Critical Illness and Cancer policies pay an annual wellness benefit of \$100 for receiving an annual physical. Accident plan pays employee \$50 for each office visit up to 2x per year with a maximum of \$200 per family. **You can enroll in any or all of these plans during open enrollment.**

- **Voluntary Accident Insurance:** Allstate. Accident Insurance is supplemental coverage which helps cover unexpected costs due to injuries suffered as a result of an accident. Allstate will offer two options for coverage – a high or low plan.
- **Critical Illness and Cancer Coverage:** Allstate. Open enrollment – no pre-existing condition clauses. These plans provide a relatively inexpensive way to provide yourself with some security in the event that you or a covered family member suffers a critical illness, cancer or an accident.
- **Supplemental Short Term (STD) and Long Term Disability (LTD) coverage:** Only new hires (hired after September 1<sup>st</sup> 2017) and newly eligible employees can apply for this coverage during the 2018 open enrollment.

## THINGS YOU CAN DO BEFORE OPEN ENROLLMENT:

- Go to [www.uhc.com](http://www.uhc.com) choose the “**Choice Plus**” network and provider listing to check whether your physician is in-network (*you won't be able to create a log-in until after you're actually enrolled, but you can view the provider listing*).
- If your spouse has coverage available on their own, compare the cost of the family plan against the cost of carrying either an employee only or employee + children plan (*if your spouse has coverage available with their own employer and chooses the county plan, you need to add \$100 per month to your county cost*).
- If you are currently utilizing a specialist, check to see if your specialist is listed with 2 blue hearts (*the hearts will change to “dots” when you are actually enrolled and log-in to the MYUHC site*).
- **Go to:** [www.oe.clermontcountyohio.gov](http://www.oe.clermontcountyohio.gov) for additional County Employee Benefits Information.