

Open Enrollment 2022



July 2022

Conner Jackson, Account Manager

2022-2023 Plan Year



- Medical/Vision will remain with Anthem
- Dental will remain with Delta Dental
- Voluntary Vision will remain with EyeMed
- EAP will continue with Optima
- Flexible Spending Accounts will continue with Flexible Benefit Administrators
- Health Savings Accounts are administered by Health Equity
- Accident, Critical Illness and Cancer will remain with Aflac



What is Open Enrollment



Open Enrollment is an annual period when you, the employee, are able to:

- Update your knowledge of the health care industry
- Ask questions about your benefit plans
- Select the plans in which you want to enroll
- Change your family election



Things to Know

- You can have a qualifying event midyear that will allow you to make changes. These things include marriage, birth/adoption of a child, obtaining/losing other coverage, divorce/legal separation, and death of a spouse or dependent
- Dependents can only stay on your medical/dental/vision plan until age 26
- Make sure to carefully review your options before election as you won't be able to make any changes mid-year unless you have one of the qualifying events listed above





MEDICAL PLANS



What are My Benefit Options?



Anthem Options



All plans include:

- Access to Anthem's largest national PPO network (KeyCare)
- Prescription drug coverage with money-saving mail service
- Free preventive care, such as annual checkups and vaccinations



Medical Plans



In Network Benefits	KeyCare PPO \$1,400/20% HSA	KeyCare PPO \$20/\$40
Referrals Required	No	No
Plan Accumulator	Calendar Year	Calendar Year
Annual Deductible	\$1,400 individual \$2,800 family Non-embedded	No deductible
Coinsurance	20% after deductible	Most services are copays/ 20% coinsurance
Maximum Out-of-Pocket	\$4,075 individual \$8,150 family	\$2,500 individual \$5,000 family
Preventive Care	Covered 100%	Covered 100%
Physician's Office Visits	20% coinsurance, after deductible	PCP: \$20 copay Specialist: \$40 copay
Urgent Care	20% coinsurance, after deductible	\$40 copay
Emergency Room	20% coinsurance, after deductible	\$250 copay 20% coinsurance ER doctor and other services
Inpatient Facility	20% coinsurance, after deductible	\$300 per day; up to 5 days per admission
Outpatient Facility	20% coinsurance, after deductible	\$300 copay
Diagnostic Lab & X-Ray Services	20% coinsurance, after deductible	Office: 20% coinsurance Outpatient Hospital: \$300 copay
Advanced Diagnostic Imaging Services	20% coinsurance, after deductible	20% coinsurance - Office \$300 Co-Pay- Freestanding Radiology Center or Outpatient Hospital
Retail Pharmacy Prescription	\$10/\$30/\$50/\$50, after deductible	\$10/\$30/\$50/\$50
Mail Order Prescription Drugs	\$10/\$60/\$150 \$50 Tier 430 day supply after deductible	\$10/\$60/\$150 \$50 Tier 4 30 day supply
Routine Eye Exam	\$15 copay	\$15 copay



Medical Plans



Out of Network

Out of Notwork Bonefits	Anthem KeyCare PPO	Anthem KeyCare PPO
Out of Network Benefits	1400/20% H S A	20/40 PPO
	\$1,400 Individual	\$750 Individual
Annual Deductible	\$2,800 Family	\$1,500 Family
Maximum Out of Bookst	\$10,000 Individual	\$3,750 Individual
Maximum Out-of-Pocket	\$20,000 Family	\$7,500 Family
Co-Insurance	40%	30%



We're here to help

When you become a member, you can get your questions answered in the way that works best for you.

- By phone: Call the Member Services number on your ID card.
- Online: Register at anthem.com or download the Sydney mobile app to chat with a team member.



Discover a powerful and more personalized health app

View all your benefits and access wellness tools to improve your overall health with the Sydney Health app



The Sydney Health mobile app works with you by guiding you to better overall health — and for you by bringing your benefits and health information together in one convenient place. Sydney Health has everything you need to know about your benefits, so you can make the most of them while taking care of your health.

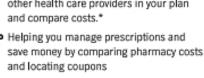
Working with you



- Reminding you about important preventive care needs*
- · Planning and tracking your health goals, fitness, and rewards
- · Guiding you with insights based on your history and changing health needs
- Empowering you with personalized tools to find doctors, hospitals, labs, and other health care providers in your plan and compare costs.*
- Helping you manage prescriptions and

Working for you

- Giving you instant access to your medical, dental and vision benefits and claims*
- Storing your member ID card so you can show, email, or fax it right from your phone
- · Providing answers quickly through real-time live chat with an Anthem representative
- Connecting you directly to care through a symptom checker, or a virtual video visit via easy access to Live Health Online





Simplify your healthcare by downloading Sydney Health today





Z X C Y B N M 6



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.

Health and wellness programs

Your plan goes way beyond covering doctor visits

From online resources to personal attention from registered nurses, health and wellness programs are available at no extra cost to help you:



Become more engaged in your health.



Make better health care decisions.



Reach your health goals.



Save money on health-related products and services.

Once you're a member, simply go to anthem.com or call the Member Services number on your ID card — which can also be found on the mobile app — to take part in our programs.







Telemedicine – LiveHealth Online

What is Telemedicine?

- Telemedicine uses technology to facilitate communication, between a doctor and patient who are not in the same physical location for medical evaluation, diagnosis and treatment.
- Speak to a real live doctor 24/7/365.
- All doctors are US Board Certified, licensed to practice medicine and write prescriptions in the state the caller is located in.
- 100% HIPAA Compliant.
- Designed for non-emergency care; 71% of all medical visits today are nonemergency.

Common issues treated via LiveHealth Online:

- Allergies
- Cough/Cold or Flu
- Fever
- Pinkeye
- Sore throat
- Sinus Infection
- Stomachache





Tips and tools



Save emergency room (ER) visits for emergencies.

If you have a real emergency, go straight to the ER or call 911. Otherwise, consider visiting an urgent care center, retail clinic, walk-in doctor's office, or you Live Health Online physician instead. Knowing where to go for care saves you time and money.



See doctors in your plan.

Go to doctors in your plan and pay less out of pocket.



Preapprove hospital services.

Avoid surprises when you can! Call to preapprove services before you get stuck with unnecessary charges.



Use the Estimate Your Cost tool to check costs and quality ratings.

Comparison shop for health care. Find cost ranges for services with different doctors and check quality reviews.



Save money on stuff that's good for you.

Get discounts on health-related products and services for you, your family and your home.

PROTECT YOUR FAMILY **AND YOUR FINANCES**

Dear Pulaski County Employees,

Pulaski County has partnered with AirMedCare Network to offer you, as an employee, the opportunity to join AirMedCare Network's membership program at a discounted rate!

PULASKI COUNTY MEMBERSHIP FEES

Membership forms & conditions apply, Multi-year memberships not available in MLB DL 10-year membership not available in ML

1 YEAR	\$60/household
3 YEAR	\$170/household
5 YEAR	\$275/household
10 YEAR	\$520/household

ABOUT AIRMEDCARE NETWORK

If you or a household member experience a life or limb-threatening emergency, our alliance of air ambulances can provide medical transportdramatically reducing travel time to an emergency treatment facility.

AirMedCare Network is America's largest air medical membership network, providing financial coverage for emergency air medical transport. As an AMCN member, you're covered by over 320 locations across 38 states, including Alaska & Hawaii, You recognize us locally as Carilion Lifeguard and HEART (formerly Wings Air Rescue). We have 4 aircraft within 60 Nautical Miles of Pulaski County.

WHEN YOU JOIN, YOU'RE COVERED

Even with medical insurance, air medical transport can result in significant out-of-pocket expenses, however an AMCN membership ensures no outof-pocket expenses for medically necessary flights if flown by an AMCN provider.

Our household plan provides membership benefits for any person who resides under one residential roof. Full-time undergraduate college students can be covered under their parents' membership if their primary residence is still with the parents.

JOINING IS EASY!

Become a member today so you and your family can have peace of mind, at home and on the road! On-line enrollment 2 - 13 May. Go to airmedcarenetwork.com/businessplanregistration. Coupon Code: 17293AMCN

If you have any additional questions please don't hesitate to contact me.

Scott Whyte | Membership Sales Manager 540.566.8412 | scott.whyte@gmr.net | plan code 17293



ENROLL TODAY!



ONLINE

On-line enrollment 2 - 13 May airmedcarenetwork.com/ businessplanregistration Coupon Code: 17293AMCN



PHONE

540.566.8412

AMERICA'S LARGEST AIR MEDICAL MEMBERSHIP NETWORK



LOCATIONS

STATES

Hembership terms & conditions apply.











Consider the HDHP/HSA Plan

Health**Equity**®

Two Components:

- A Insurance Plan with a deductible (HDHP)
- B Health Savings Account (HSA)

A + B = Insurance Protection with a tax-favored Savings Vehicle to pay for your medical costs



Advantages of the HDHP/HSA

Health**Equity**®

- No "use it or lose it"
- Money contributed to an HSA is yours—you are vested 100% including any employer contributions
- Your account is portable
- You can choose to invest your money in mutual funds as an option
- Tax advantages are excellent—money contributed to HSA is pretax, investment grows tax free and can be used tax free for qualified expenses!

Contribution amount	2022
Individual	\$3,650
Family	\$7,300

If you are age 55 or older you can contribute an additional \$1,000 under the catch-up provision

The amounts are Pre-tax amounts. These contribution amounts are the total of the amounts (i.e., employee and employer contributions).



HSA Eligibility

You must be:

 Covered under an HSA-qualified high deductible health plan on the first day of the month

You must not be:

- Covered by any other health plan, including your spouse's health insurance
- Covered by your own or spouse's medical flexible spending account (FSA)
- Enrolled in any part of Medicare or Tricare
- Receiving Veteran's health benefits now or in the past 90 days
- Claimed as a dependent on another person's tax return



Health Savings Accounts

Option for High Deductible Health Plan (HDHP)

For employees who elect the HDHP, you must open a Health Savings Account (HSA). The HSA-eligible plan provides a way to save money for health care expenses. Our partner for HSA accounts is *HealthEquity*.

- Full contributions were made in January 2022 to align with the calendar year deductible. The following contributions will be made in January 2023:
 - \$1,260 for Employee only
 - \$2,508 for Employee + Spouse
 - \$2,508 for Employee + Child(ren)
 - \$2,508 for Family coverage
 - (You will make your HSA election on the Payroll election form)
- Contributions to an HSA can be made on a pre-tax or post-tax basis, and funds within the HSA
 grow without incurring taxes. Funds are withdrawn tax-free for healthcare related needs
 without having to file receipts, although you should keep your receipts in case you are ever
 audited.
- Money deposited in the HSA by the employee AND employer immediately become the employee's asset and is portable.

Health Savings Accounts - Additional information

- Debit Card
- Other Reimbursement options:
 - Pay using your own funds and submit for reimbursement online
 - Set up payment plan with providers
- What can you use HSA funds for?
 - Funds can be used for "eligible" expenses. You can find the full list on the IRS website (publications 969 and 502)
 - You can use H S A funds for Yourself, your spouse and tax dependents, even if they
 are not enrolled on your insurance
 - Qualified LTC, COBRA and health care coverage while receiving unemployment compensation
 - Can use for Medicare Part B/C/D Premiums
- www.healthequity.com for additional resources and to access your account



Health Savings Accounts - Additional information

- What if I terminate or retire?
 - Your HSA belongs to you take it with you
 - You can continue to pay medical expenses tax-free even after Medicare eligibility
 - Your HSA is always available for personal, spouse and tax dependent medical expenses
 - You cannot make further contributions unless covered by another HSA-qualified health plan
- You can make changes to your contribution amount at any time during the plan year





FSA Vendor partner – Flexible Benefit Administrators

Who is Eligible and When:

All Full-Time Employees working at least 30 hours each week.

Benefits You Receive:

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pretax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

Health Care Reimbursement FSA

The 2022 plan year maximum for County of Pulaski employees is \$2,850

This program lets employees pay for certain IRS-approved medical care expenses and prescriptions not covered by their insurance plan with pretax dollars. There are limits on salary reduction contributions to a health FSA offered under a cafeteria plan and is applicable to both grandfathered and non-grandfathered health FSAs. This limit will be indexed for cost-of-living adjustments. Some examples of eligible expenses include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

FBA has online access for their members to file claims and access information at flex-admin.com

Limited Flexible Spending Account



FSA Vendor partner – Flexible Benefit Administrators

Who is Eligible and When:

All Full-Time or Part-Time Employees working at least 20 hours each week.

Limited Flexible Spending:

With a Limited Flexible Spending Account you are able to pay for eligible dental and vision care expenses with pre-tax dollars.

This account can be opened if you have a high deductible health plan.

Maximum Election Amount

The maximum election amount you can have with this plan is \$2,850 for the plan year. The LME is an individual an election and does not impact the amount your spouse is eligible for under their individual Healthcare Flexible Spending Program.

Examples of Eligible Expenses

Qualified Dental Expenses

- Cleaning
- Fillings
- Crowns
- Orthodontia
- Extractions
- Dentures

Qualified Vision Expenses

- Contact Lenses
- Eyeglasses
- Eye exams/procedures
- Vision correction procedures

Examples of Expenses NOT covered

- Insurance premiums
- Medical Expenses
- Co-insurance, co-payments and deductibles
- Prescription medicines
- · Over-the-counter items
- Medical equipment
- Contraceptives
- Dental whitening procedures/kits

^{*}For a complete listing visit www.irs.gov

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DENTAL BENEFITS



Delta Dental

△ DELTA DENTAL®



*Out of network benefits mirror PPO and Premier network benefits.

However, out of network providers may balance bill.

PP	O	p	us	Pr	em	ier

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Type of Service	In Network	Out of Network
Annual Maximum	\$1,000 per enrollee	\$1,000 per enrollee
Annual Deductible	\$0	\$0
Preventive Services (exams, cleaning, x-rays, fluoride treatments, sealants, etc.)	0%	0%*
Basic Services (fillings, root canals, periodontal services, complex oral surgery, etc.)	20%	20%*
Major Services (crowns, dentures, implants)	50%	50%*
Orthodontic Services – Child Only Coverage (up to age 19)	50% \$1000 lifetime max benefit	50%* \$1000 lifetime max benefit

If you are having Basic, Major or Ortho services done, have your dental provider run a pre-authorization with Delta Dental



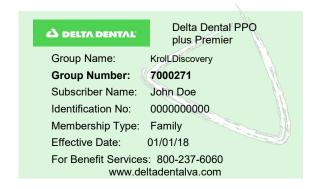
Prevention First

Cleanings and preventive visits are covered at the plan's current level...and the costs for these services will not count against the annual maximum benefit! This means members always have benefits for these services, even if they have used all of their annual maximum benefit allowance.

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Diagnostic and Preventive Treatment	Delta Dental Pays	Member Pays	Maximum Remaining
(twice annually)	\$190	\$0	\$810
	<u>With</u>	Prevention	<u>First</u>
Diagnostic and	<u>With</u> Delta Dental	Prevention Member	First Maximum
Diagnostic and Preventive Treatment		l	I

After You Enroll

- If your dentist does not participate, you may have to pay your dentist upfront and file for reimbursement. Claim forms can be found at DeltaDentalVA.com.
- If you have benefit questions, call customer service at 800-237-6060. Representatives are available:
 - 8:15 am to 6:00 pm Monday through Thursday
 - 8:15 am to 4:45 pm on Fridays (Eastern times noted)



Pre-Determination of Benefits:

- A pre-determination of benefits is recommended, but not required, for services over \$250.
- Participating dentists will take care of submitting the pre-determination on a member's behalf.
- Delta Dental advises the patient and the dentist of what services are covered and what the payment would be.
- This allows the member to make an informed decision prior to having the services rendered!



Customer Service Excellence

- Experienced, well-trained customer service representatives
- Easy access to answers
 - Online at DeltaDentalVA.com
 - Nationwide toll-free number staffed Monday through Thursday from 8:15 a.m. to 6:00 p.m., and Friday from 8:15 a.m. to 4:45 p.m. EST
 - Automated IVR system available 24/7 answers more than half of all inquiries
- Majority of inquiries are resolved on the first call

VOLUNTARY VISION BENEFITS



EyeMed Voluntary Vision - Standard





EyeMed Network:
More than 4,200
locations nationwide.
Search online:

www.eyemed.com

- ✓ Click on "find a provider"
- ✓ Use the INSIGHT network













EyeMed Voluntary Vision - STANDARD			
Type of Service	In Network	Out of Network	
Vision Exam	\$10 copay	Reimbursement up to \$40	
Lenses			
Single Vision Lenses	\$20 Copay	Reimbursement up to \$40	
Bifocal Lenses	\$20 Copay	Reimbursement up to \$60	
Trifocal Lenses	\$20 Copay	Reimbursement up to \$80	
Standard Progressive	\$85 Copay	Reimbursement up to \$60	
Standard to Platinum Progressive	\$105 - \$130 Copay	Reimbursement from \$60 up to \$80	
Lenses - Once every 12 months*			

Frames	\$0 copay; \$130 allowance 20% off balance over \$130 allowance	Reimbursement up to \$45
	Frames - Once ev	ery 24 months

	riames once every 2 rinomens		
Conventional Contact Lenses	\$0 copay, \$125 allowance 15% off balance over \$125	Reimbursement up to \$125	
Disposable Contact Lenses	\$0 copay, up to \$125 allowance	Reimbursement up to \$125	
Medically Necessary	\$0 copay, paid in full	Reimbursement up to \$125	
	Contact Lenses - Once every 12 months		

^{*}You can use the lens benefit for EITHER glasses, lenses or contact lenses once every 12 months



EyeMed Voluntary Vision





EyeMed Network:
More than 4,200
locations nationwide.
Search online:

www.eyemed.com

- ✓ Click on "find a provider"
- ✓ Use the INSIGHT network













EyeMed Voluntary Vision - ENHANCED			
Type of Service	In Network	Out of Network	
Vision Exam	\$15 Copay	Reimbursement up to \$40	
	Exam – once every 12 months		
Lenses			
Single Vision Lenses	\$15 Copay Reimbursement up to \$40		
Bifocal Lenses	\$15 Copay Reimbursement up to \$60		
Trifocal Lenses	\$15 Copay Reimbursement up to \$80		
Standard Progressive	\$15 Copay Reimbursement up to \$60		
Premium Progressive Lens	\$35 - \$60 Copay	Reimbursement from \$60 up to \$80	
Lenses - Once every 12 months*			

Frames	\$0 copay; \$130 allowance 20% off balance over \$130 allowance	Reimbursement up to \$45

Conventional Contact Lenses	\$0 copay, \$150 allowance 15% off balance over \$150	Reimbursement up to \$150
Disposable Contact Lenses	\$0 copay, \$150 allowance	Reimbursement up to \$150
Medically Necessary	\$0 copay, paid in full	Reimbursement up to \$150
	Contact Lenses - Once every 12 months	

^{*}You can use the lenses benefit for EITHER glasses lenses or contact lenses once every 12 months



Employee Assistance Program

The Optima Employee Assistance Program (EAP) is a confidential service available to employees and household members – at no cost to you. Trained professionals can easily refer you to the following resources:

- Face to Face Counseling You and your household member are eligible for up to 3 visits for each personal situation, as needed. Short-term, solutions-focused counseling to address a wide range of personal and professional challenges.
- **Legal** one, initial 30-minute office or telephonic consultation per separate legal matter at no cost. Retention of the attorney for the matter may be provided at a 25% discount off normal, hourly fees. (Some limitations apply.)
- **Financial** one telephonic consultation per separate financial matter at no cost. Consultation is typically limited to 30-60 minutes.
- **Identity Theft** one, 30-minute telephonic consultation with a fraud recovery specialist, who will offer counsel on identity restoration steps.
- **Note**: VRS Hybrid employees are entitled to additional benefits 3 additional free counseling sessions and unlimited legal and financial counseling services.

To contact Optima EAP, please call us toll-free at 1-800-899-8174. You can also visit www.optimahealth.com. Password: *CountyofPulaski*





Wellness Benefit	\$25 year one; \$50 2 nd — 4 th year; \$75 5 th year and after
Accident Hospitalization	\$900 once per year, per covered person; then \$225 per day of hospital confinement, up to 365 days per covered accident
Intensive Care Unit	\$300 per day, up to 30 days
Emergency Room	\$125
Dislocations	Up to \$2,000 based on schedule
Fractures	Up to 2,500 based on schedule
Follow-up Physical Therapy	\$35 per visit up to 10 visits per covered accident
Ambulance	\$300 - Ground Transportation \$900 - Air Transportation
Additional Covered Conditions	Burns, paralysis, surgery, coma, concussion, lacerations, diagnostic exams (CT, CAT, EKG, MRI, X-ray)
Dismemberment	\$8,750 Single \$17,500 Double
Accidental Death	\$50,000



Critical Illness Including Cancer





Wellness Screening Benefit	\$50 for Employee \$50 for Spouse (must be covered on plan) \$50 Child
Coverage Amount Options	Employee: \$10,000 or \$20,000 Spouse: \$5,000 or \$10,000 Child: \$5,000 *Employee must elect coverage in order to elect coverage for any dependent.
Guarantee Issue amount	Employee: \$10,000 Spouse: \$10,000; Child: \$5,000; coverage at no additional cost with enrolled employee *Employee must elect coverage in order to elect coverage for any dependent.
Included Illness at 100%	Heart attack, Stroke, Cancer, End-stage kidney disease, Major organ transplant, Bone Marrow transplant, Blindness, Coma, paralysis, severe burns
Included Illness at 25%	Coronary artery bypass surgery, non-invasive cancer
Recurrence Benefit	There is 6 month waiting period for the Additional occurrence benefit
Pre-existing Conditions	12/12 months* If you have received care or taken medication in the 12 months prior to the effective date, benefits will not be paid for that condition until the earlier of 12 months treatment free or 12 months of continuous insurance under the plan

^{*}The pre-existing condition clause can be waived if you have coverage under a similar plan. See the Aflac representative for additional information.



How do I enroll in benefits?



Forms

Use the Payroll Election form to list any dependents that you need to remove or add to your plans for 2022.

- **Payroll Election Form** All benefit eligible employees must complete and return the Payroll election form.
- Anthem Medical If you want to change plans or dependent enrollment, elect the new enrollment on the Payroll Election form.
- **Delta Dental** If you need to make a change to the plan, If you want to change plans or dependent enrollment, elect the new enrollment on the Payroll Election form.
- **EyeMed Vision** If you need to make a change to the plan, If you want to change plans or dependent enrollment, elect the new enrollment on the Payroll Election form.



How do I enroll in benefits?



Forms

- Flexible Spending Accounts Medical Flexible Spending, Dependent Care Flexible Spending or Limited Flexible Spending Accounts If you are enrolled, you must make a new election for the 2022 plan year on the Payroll Election form. If you are not enrolled and want to participate, complete the full enrollment form from Flexible Benefit Administrators.
- Health Savings Accounts Complete the election form section on the Payroll Election form. If you are not enrolled and want to participate, complete the full enrollment form from HealthEquity.
- Aflac (Accident, Critical Illness, Cancer) If you are not enrolled and want to participate, please see Human Resources



QUESTIONS?



THANK YOU!!



