Welcome to 2022 Open Enrollment

DOUGLAS COUNTY
KANSAS
Open Enrollment 2022

- Implementation of a Health Reimbursement Account (HRA) as medical plan option (info on pg. 8-9 of the benefits guide).
- Unbundle Dental from Medical (info on pg. 12 of the benefits guide).
- Increase annual maximum on dental plan from $1,250 to $2,000.
- No changes to Rx.
- Add 4th coverage tier for payroll contribution purposes.

- **Employees MUST log into Turnkey (instructions on page 13) to make updates to coverage tier, if applicable, regardless of which medical plan you choose.**

<table>
<thead>
<tr>
<th>If you are currently covering:</th>
<th>Change to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Just yourself</td>
<td>No change – remain on EE Only Tier</td>
</tr>
<tr>
<td>Your spouse and 1 or more children</td>
<td>No change – remain on Family Tier</td>
</tr>
<tr>
<td>1 child only</td>
<td>EE + Child(ren) Tier</td>
</tr>
<tr>
<td>More than 1 child</td>
<td>EE + Child(ren) Tier</td>
</tr>
<tr>
<td>Just a spouse</td>
<td>EE + Spouse Tier</td>
</tr>
</tbody>
</table>

- You and your dependents, if applicable, will automatically be enrolled in the dental plan based on your current elections.
- You do NOT have to choose the same coverage tier for medical and dental.
- You may choose to decline dental and/or medical.
- You **MUST** log into Turnkey if you want to enroll in flexible spending.
Effective June 1, 2022:

- No benefit coverage or plan design changes
- In-Network Deductible - $1,000 / $1,500 (Ind./Family) – no change from current
- In-Network Out of pocket max - $3,200 / $5,500 (Ind./Family) – no change from current
- Add EE + Spouse Tier for payroll contribution purposes
- Dental NOT included in per pay period contributions
- Employee contributions (includes prescription coverage):

<table>
<thead>
<tr>
<th>Tier</th>
<th>EE Per Pay</th>
<th>Current</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$43</td>
<td>$40</td>
</tr>
<tr>
<td>EE + 1</td>
<td></td>
<td>$158</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$163</td>
<td></td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$145</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$235</td>
<td>$226</td>
</tr>
</tbody>
</table>
Effective June 1, 2022:

- No benefit coverage changes
- Deductible - $1,500 / $3,000 (Ind./Family)
- Out of pocket max - $4,000 / $7,000 (Ind./Family)
- Add EE + Spouse Tier for payroll contribution purposes
- HRA seed money $250 / $500 (Ind./Family)
- Dental NOT included in payroll contributions
- Employee contributions (includes prescription coverage):

<table>
<thead>
<tr>
<th>Tier</th>
<th>EE Per Pay</th>
<th>Current</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$31</td>
<td>$40</td>
</tr>
<tr>
<td>EE + 1</td>
<td></td>
<td>$158</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$116</td>
<td></td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$105</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$169</td>
<td>$226</td>
</tr>
</tbody>
</table>
HRA Plan Design Details

Individual Plan
Out of pocket max $4,000

- County funds $250 to the HRA for an individual and $500 for a family.
- Funds available for use on June 1st for medical claims only (cannot be used for Rx or Dental).
- HRA funds help offset a portion of the deductible.
- Acute care office visits subject to deductible (no copayment)
- Preventive (routine) paid at 100% by the plan (will not use HRA funds).
- Claims for non-preventive services paid for with funds out of the HRA until exhausted.
- Once HRA funds exhausted, member pays the costs of claims until deductible is met.
- After deductible, eligible in-network claims paid at 80% by the plan (employee pays 20%).
- Continue paying 20% of all in-network claims until the out of pocket maximum reached.
- One family member can use all of the HRA funds in a family plan.
- No one on a family plan will have to meet more than an individual deductible or out of pocket maximum.
- Unused HRA funds rolled over from year to year. Maximum rollover $750 / $1,500 (Ind./Family).

Family Plan
Out of pocket max $7,000

- County funds $250 to the HRA for an individual and $500 for a family.
- Funds available for use on June 1st for medical claims only (cannot be used for Rx or Dental).
- HRA funds help offset a portion of the deductible.
- Acute care office visits subject to deductible (no copayment)
- Preventive (routine) paid at 100% by the plan (will not use HRA funds).
- Claims for non-preventive services paid for with funds out of the HRA until exhausted.
- Once HRA funds exhausted, member pays the costs of claims until deductible is met.
- After deductible, eligible in-network claims paid at 80% by the plan (employee pays 20%).
- Continue paying 20% of all in-network claims until the out of pocket maximum reached.
- One family member can use all of the HRA funds in a family plan.
- No one on a family plan will have to meet more than an individual deductible or out of pocket maximum.
- Unused HRA funds rolled over from year to year. Maximum rollover $750 / $1,500 (Ind./Family).
Open Enrollment 2022
Medical – Preventive Care

Covered at 100% Using an in-network provider.

- Annual physical (includes annual blood work)
- Flu shots / immunizations
- Colonoscopy
- Mammogram
- Annual well woman/pap smear
- Bone density screening
- Immunizations including flu vaccine
- Well child exams and immunizations

Understand Preventive vs. Diagnostic

Preventive: intended to prevent or avoid illness or other health issues

Diagnostic: includes care or treatment when you have symptoms or risk factors
TELEMEDICINE

• 24/7 phone and online access to US Based physicians
• Diagnosis and treatment provided conveniently via phone
• Prescriptions when appropriate
• Provided FREE to benefit-enrolled employees and their family members by Douglas County
• 1-888-691-7867 www.fshealth.com

Top Reasons to call First Stop Health

<table>
<thead>
<tr>
<th>Sore Throat</th>
<th>Cough</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sinus Infection</td>
<td>Skin Rash</td>
</tr>
<tr>
<td>Eye Infection</td>
<td>Ear Ache</td>
</tr>
<tr>
<td>Upset Stomach</td>
<td>Muscle/Joint Pain</td>
</tr>
<tr>
<td>Medication Refill</td>
<td>Urinary Tract Infection</td>
</tr>
</tbody>
</table>
Open Enrollment 2022
Prescription

- No changes to Rx copays or out of pocket maximum
- Included in cost of medical plan

<table>
<thead>
<tr>
<th>30 Day Fill</th>
<th>90 Day Fill</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic &lt;$100</td>
<td>Generic &lt;$300</td>
</tr>
<tr>
<td>$25</td>
<td>$75</td>
</tr>
<tr>
<td>Generic &gt;$100</td>
<td>Generic &gt;$300</td>
</tr>
<tr>
<td>$50</td>
<td>$150</td>
</tr>
<tr>
<td>Brand Preferred</td>
<td>Brand Preferred</td>
</tr>
<tr>
<td>$60</td>
<td>$180</td>
</tr>
<tr>
<td>Brand Non-preferred</td>
<td>Brand Non-preferred</td>
</tr>
<tr>
<td>$80</td>
<td>$240</td>
</tr>
</tbody>
</table>

- Specialty Medications
  - 20% copay
  - $35 minimum/$200 maximum per fill
Open Enrollment 2022
Tria Health

Who can enroll?

Any employee or family member covered by Douglas County healthcare plan who:

- Takes multiple medications
- Has at least one chronic condition

Active participants receive free generics and 50% off select brand name medications.

Enroll at triahealth.com/enroll or call Tria at 888-799-8742

Targeted Conditions:
- Asthma/COPD
- Chronic Pain
- Diabetes
- Heart Disease
- High Blood Pressure
- High Cholesterol
- Mental Health
- Migraines
- Osteoporosis
- Specialty Medications
Open Enrollment 2022
Dental

No Changes to coverage

- Routine care (exams, x-rays) covered at 100%, twice per year
- Preventive (fluoride, simple extractions, fillings etc…) covered at 80%
- Major services (crowns, bridges etc…) covered at 50%
- $50 / $150 deductible (Ind. / Family) – no change from current
- $2,000 plan year maximum (up from $1,250)
- Separate paycheck deduction

<table>
<thead>
<tr>
<th>Tier</th>
<th>EE Per Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$1.55</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$7.25</td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$6.25</td>
</tr>
<tr>
<td>Family</td>
<td>$9.25</td>
</tr>
</tbody>
</table>
# Section 125 Plans

## Open Enrollment 2022

<table>
<thead>
<tr>
<th></th>
<th>Medical Flexible Spending</th>
<th>Dependent Care Flexible Spending</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tax Savings Program</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Qualifying Expense</strong></td>
<td>Medical co-pays, deductibles, Rx, Vision, Orthodontics, Lasik, certain over the counter meds</td>
<td>Daycare expenses to age 13, care for disabled spouse or dependent over 13</td>
</tr>
<tr>
<td><strong>Exclusions</strong></td>
<td>Cosmetic procedures, toothpaste, literature</td>
<td>Summer school, kindergarten tuition, food expenses</td>
</tr>
<tr>
<td><strong>Debit Card</strong></td>
<td>✓ (fax receipts)</td>
<td>Manual claim filing</td>
</tr>
<tr>
<td><strong>Maximum Election</strong></td>
<td>$2,850 (per employee)</td>
<td>$5,000 (per household)</td>
</tr>
<tr>
<td><strong>Funds Available</strong></td>
<td>June 1</td>
<td>As they are deposited</td>
</tr>
<tr>
<td><strong>Roll over</strong></td>
<td>✓ Up to $500</td>
<td>Use it or lose it</td>
</tr>
<tr>
<td><strong>Must incur expenses by May 31st</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>August 31st is deadline to request reimbursement for expenses incurred in prior year</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*For a complete list of allowable expenses and exclusions, visit [www.flexmadeeasy.com](http://www.flexmadeeasy.com)

MUST enroll on Turnkey. Instructions on page 12 of benefits guide.
Open Enrollment 2022
Vision

- Routine exams covered at 100%, once per year
- Contact lens exams are not considered preventive
- $50 reimbursement for materials (send receipt to county HR)

Supplemental Vision Insurance

- Provides some coverage for frames, lenses, contacts
- Rate Increase effective June 1st, 2022 (pg. 15 of guide)
- Online Self-Enroll on Benefits Direct enrollment platform
Open Enrollment 2022
ID Cards

• New cards
• For duplicate ID Cards
  • Medical/Rx
    • Call Trustmark at 800-990-9058
    • www.mytrustmarkbenefits.com and print a card.
  • Delta Dental
    • Call 800-234-3375 or log onto www.deltadentalks.com and print a card.
Employee Assistance Program
New Directions Behavioral Health

Your Employee Assistance Program

You and your immediate family (spouse or domestic partner, dependent children, parents and parents-in-law) can use the EAP for help with:

• Marriage and family problems
• Job-related issues
• Stress, anxiety and depression
• Parent and child relationships
• Legal and financial counseling
• Identity theft counseling
• Financial planning
• Various other related issues

Provided to you at no cost.
If you need help or guidance, call a New Directions Behavioral Health counselor at 800-624-5544 or visit eap.ndbh.com

Enter company login code:
douglas-county
Voluntary Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision</td>
<td>Flexible Spending</td>
</tr>
<tr>
<td>Group Term Life Insurance</td>
<td>Critical Illness</td>
</tr>
<tr>
<td>Short Term Disability</td>
<td>Accident Insurance</td>
</tr>
<tr>
<td>Hospital Indemnity</td>
<td>Lifetime Benefit Term and Long Term Care</td>
</tr>
<tr>
<td>Identity Protection</td>
<td>Cancer Policy</td>
</tr>
<tr>
<td>Legal</td>
<td></td>
</tr>
</tbody>
</table>

All Benefits except Vision above are renewing at the same rates and same benefits
How to complete
Self-Enrollment

Do:
- Review product options ahead of enrolling
- Ensure internet connection
- Gather dependent and beneficiary information
- Set aside 20-30 minutes to complete

Don’t:
- Hesitate to call 833-890-4057 with any questions!
To make elections, go to:
http://amerilife.benselect.com/douglas

**USER ID** = first initial + last name + last 4 digits of SSN (case sensitive)
**PIN** = last four of SSN + last 2 digits of birth year (no dashes)

For example: John Smith with SSN of 123-45-6789 and DOB of 01/01/1980 would use the following credentials:
**USER ID** = jsmith6789  **PIN** = 678980

Once you have entered this information, click the “Log In” button to continue. Now you will arrive at the “Welcome” Page! This screen provides a listing of benefits offerings. Click the “Next” button to begin your enrollment.
The next screen is your Personal Info screen. You are able to change your phone and email; however if you need to make other changes, please contact Human Resources.

Click “Next”.
Dependent Information

Dependents screen:

- To add dependent information, click the “plus” sign.
- Click “Save” (this will bring you back to the main dependent screen).
- To delete a dependent, click the ‘X’ next to the pencil of the dependent you wish to delete.
- If you need to Edit a dependent’s information, select the pencil to the right side of that dependent.

Click “Next” to move forward.
The next screen is a review of your Employment Information.

Click “Next” to continue and move forward to the actual enrollment screens for your benefits.
Enrolling in Benefits

You will now see all of your options for benefit elections. Any coverages that you are currently enrolled in will show under each benefit!

Review each benefit by clicking “Review” to learn more and make elections or you can select the “Quick Enroll” options if you wish to keep the same coverage that you currently have.

Once you are satisfied with your elections, click “Next”.
**Election Page**

1. Link to benefit portal page showing plan details, SBCs, brochures
2. Previous coverage
Sample Product Pages

**Built in education**

Accidents happen, and now you and your family can offset the cost of the care and treatment of those injuries with Accident insurance. For just a few dollars a month, voluntary accident insurance purchased at work helps you avoid devastating expenses. Learn why.

**FINANCIAL SUPPORT TO GET YOU BACK ON YOUR FEET**

- No matter what kind of medical coverage you have, you will have out-of-pocket costs that could really set you back financially.
- Guardian® pays you cash benefits based on covered injuries, treatments and services.
- Payments go directly to you, and can help you pay for expenses, like traveling to the hospital, childcare and lost income from missed work.
- Child Organized Sport benefit pays you an extra 20% cash benefit for each accident when the dependent child is injured while playing an organized sport.

*The child must be insured by the plan on the date the accident occurred and must be age 16 years or younger. Proof of registration required at time of claim.*

For more detailed plan information, please see the Accident Benefit Summary document.

**Suggestions based on elections**

Other Suggestions

Your employer is also offering these coverages, which other people have found useful. Click each recommendation to learn more.

![Guardian Hospital Indemnity Insurance](image)

Want help deciding on a plan? Try **ALEX**

**Embedded videos**

*Will You Save More as a VSP Member?* Watch later Share
Once you have either enrolled in or waived each of the benefits you will need to Sign and Submit. Enrollment will not be complete until it’s Signed and Submitted.

Please take time to review your elections to ensure accuracy and click “Next”.

If you need to make a product change, select the applicable product by clicking on the product link in blue.
Enter your PIN in order to electronically sign any necessary documents.

Your PIN is the last four of your social security number + the last 2 digits of your birth year.

Click on the green ‘Sign Form’ box.
You have completed your enrollment once you see the following screen and you can now “Logout” of the system.

CONGRATULATIONS!
YOU DID IT!
Kristi Fouraker 832-5327
Michelle Spreer 832-5149
personnel@douglascountyks.org