

**Benefits**  
**Getting to Know Your Options**

**Osceola County Government**  
**2010 – 2011**

***Retiree Open Enrollment***  
***Presentation***

# Agenda

- Medical Plan Highlights
- Pharmacy Plan Highlights
- Dental Plan Highlights
- CIGNA EAP
- CIGNA Group Insurance
- Q & A

# Current Health Insurance Program

- The current plans for employees of the County include:
  - Network (*a HMO type plan*)
  - OAP (*a plan that offers coverage for both in & out of network providers*)
- The current plans feature:
  - Copays for office visits, Emergency Room (ER)/Urgent Care and Rx
  - Admin copays for inpatient services and outpatient services
  - A deductible and coinsurance for inpatient hospitalizations
  - Selection of PCP (Primary Care Physician)
- Recent claim results have risen and exceeded expectations. With the goal in mind to target a longer term solution to improve employee health and lower claim costs over a 3 to 5 year period, the County has introduced a Health Reimbursement Arrangement plan (HRA).

# Understanding a HRA Plan

- A HRA is a consumer-driven health plan that combines a high deductible medical/pharmacy plan with an account funded by the County which allows for first dollar coverage.
- With a HRA fund, individuals are encouraged to become value-conscious customers by managing the money deposited in their HRA. Members can keep track of fund activity via [myCIGNA.com](http://myCIGNA.com).
- The HRA is considered the Base Option

## How does the HRA coordinate with Medicare?

- When there is coordination of benefits and CIGNA pays second, the coordination of benefits is administered as it would be for any other medical plan.
- The primary carrier pays benefits first and calculates benefits as if no other insurance is involved. After the primary carrier calculates benefits, then CIGNA's plan calculates benefits.
- Note there have been situations where claims will not Auto Claim Forward due to the type of coordination based on what the ending member liability is.

# Alternative Buy-up Plans

## **OAPIN**\* (*a HMO type plan*)

- Similar to the former network plan in that members must use the CIGNA network of providers, but no referrals are required now.
- In-Network benefits only
- Includes copayments for Doctor Office, Emergency Room and Urgent Care visits
- Offers lower plan deductible

## **OAP**\* (*a plan that offers coverage for both in & out of network providers*)

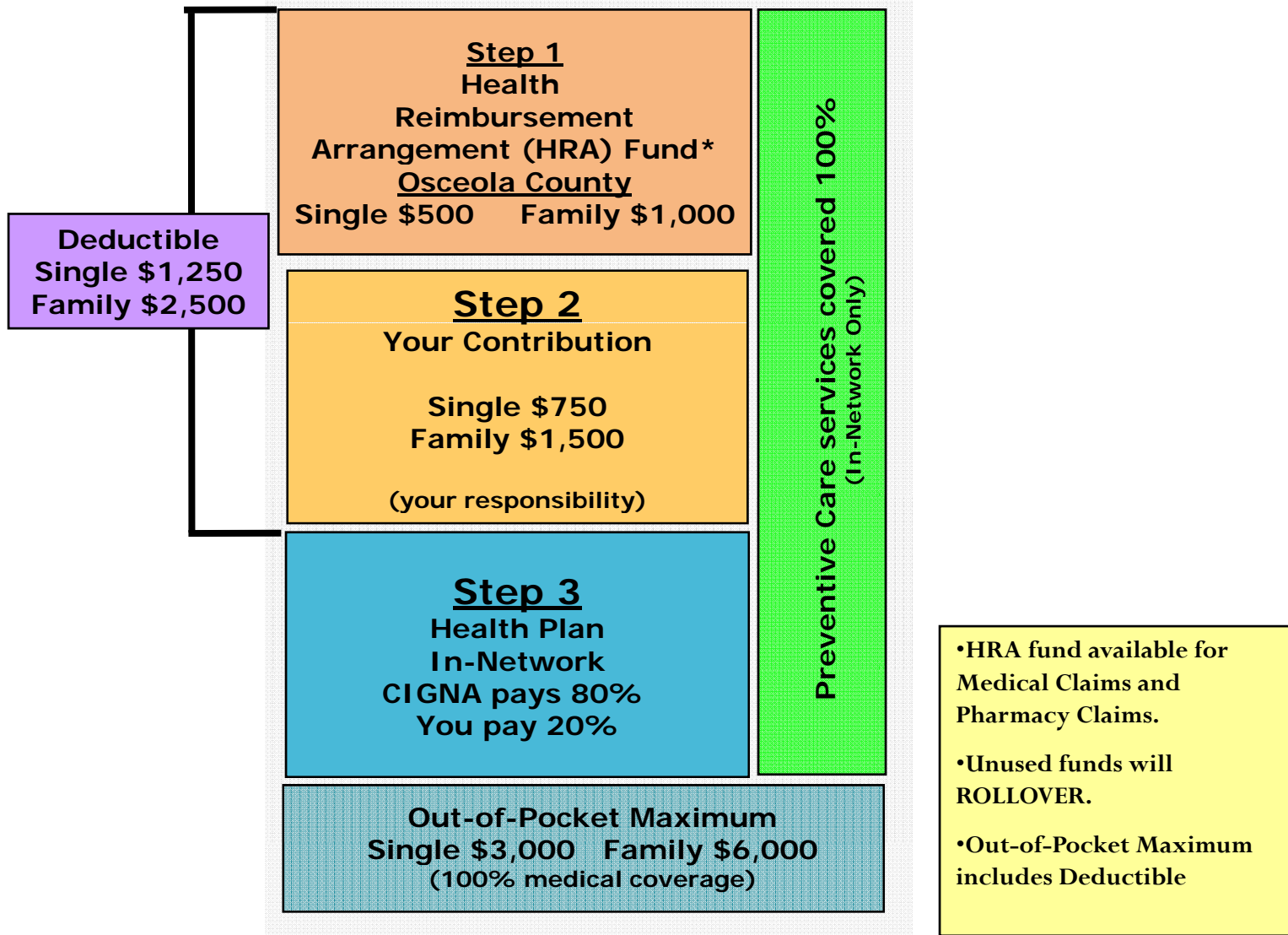
- In-Network benefits same as OAPIN
- Offers out of network services

# Terms to Know

- **Copayment:** Flat amount that a plan member must pay the provider at the time of service
- **Deductible:** The dollar amount that a plan member must pay for eligible health expenses before a traditional health plan kicks in with benefits.
- **Coinsurance:** The portion of eligible expenses that plan members are responsible paying after the deductible is met. It's as a percentage of the total cost.
- **Out of Pocket Maximum:** The most a plan member will pay per year for covered health expenses before the plan pays 100% of covered health expenses for the rest of that year.
- **Collective Deductible/Out of Pocket Max:** (HRA plan ONLY) the amount a family must satisfy before the next step in the plan begins. One member of the family or a combination of all family members must satisfy the entire family amount.

# Health Reimbursement Arrangement

## Understanding the Components



# What two years will look like for a single person...



## Year 1

### Preventive Care Expenses

Annual exam **\$300**

**Covered 100%; no cost to member**

### Medical Expenses

Urgent care visit 70

2 PCP visits 165

1 sports med visit 160

**TOTAL \$395**

### How Claims are Paid

HRA \$500

Medical Expenses **-\$395**

Unused funds \$105\*

**Total Paid by Plan \$695**

(Preventive Care, HRA & Claims)

**Total Paid by member \$0**

## Year 2

### Preventive Care Expenses

Annual **\$300**

### Medical Expenses

1 PCP visit 75

Lab work 175

4 visits to a specialist 250

1 x-ray 100

**Total \$600**

### How Claims are Paid

HRA **\$605**

Medical Expenses **\$600**

Unused Funds \$5

**Total Paid by Plan \$600**

(Preventive Care, HRA & Claims)

**Total Paid by member \$0**

\* Unused HRA Funds will roll-over to next benefit year up to roll-over max

# Why select the HRA plan?

## What are the Advantages?

- **First Dollar Coverage:**
  - The County will provide a fund of \$500 to the Retiree and \$1,000 for Retiree +1 and Family
  - Auto claim forwarding – no forms to fill out
  - Un-used Funds can roll over up to the Plan Year Out of Pocket Maximum levels (2010-2011: \$3,000 Ind / \$6,000 Family).
- **100% coverage for preventive care and Preventive Generic Medications**

# Medical Plans at a Glance

	HRA	OAPIN	OAP In network	OAP Out of Network
<b>Employer Fund</b>	\$500 ee \$1000 family	None	None	None
<b>Deductible*</b>	\$1250 ee \$2500 collective fam	\$500 ee \$1000 fam	\$500 ee \$1000 fam	\$1000 ee \$2000 fam
<b>Max out of Pocket*</b>	\$3000 ee \$6000 fam collective	\$3000 ee \$6000 fam	\$3000 ee \$6000 fam	\$6000 ee \$12,000 fam
<b>Office Visits</b>	20% after ded	\$25/\$35 CCN/\$50 non CCN	\$25/\$35 CCN/\$50 non CCN	40% after ded
<b>Routine Preventive Care</b>	100%	100%	100%	100%
<b>Diagnostic Lab and X-ray</b>	20% after ded	100%	100%	40% after ded
<b>Inpatient (inc Prof)</b>	20% after ded	20% after ded	20% after ded	40% after ded
<b>Outpatient (inc Prof)</b>	20% after ded	20% after ded	20% after ded	40% after ded
<b>ER/Urgent</b>	20% after ded	\$200 ER/\$75 UR	\$200 ER/\$75 UR	\$200 ER/\$75 UR

- Out of Pocket Max includes Deductible and Copays (OAPIN & OAP plan)
- Open Access Plans – PCP selection & referrals are not required
- Nationwide access to Provider Network

\* HRA deductible & Max out of Pocket applies to Pharmacy

# Pharmacy Plans at a Glance

- Current Pharmacy Benefit on all plans is \$7/\$30/\$50
- 2010 – 2011 Pharmacy Benefit:

Retail – 30 day supply	HRA	OAPIN / OAP In-Network
Deductible	Combined with Med	n/a
Generic	\$ 7*	\$7
Preferred	30% Min: \$25 / Max \$45	30% Min: \$25 / Max \$45
Non-Preferred	30% Min: \$50 Max: \$75	30% Min: \$50 Max: \$75
Max Out of Pocket	Combined with Med	n/a

Mail Order 90 day supply	HRA	OAPIN / OAP In-Network
Deductible	Combined with Med	n/a
Generic	\$ 14*	\$14
Preferred	30% Min: \$50 / Max \$90	30% Min: \$50 / Max \$90
Non-Preferred	30% Min: \$100 Max: \$150	30% Min: \$100 Max: \$150
Max Out of Pocket	Combined with Med	n/a

\*Preventive generic medication covered at 100% (*HRA plan only*)



# DENTAL PPO



# DPPPO plan changes

- Majority of the benefits will remain the same except for the following changes:
  - Annual plan maximum has been reduced from \$2,000 to \$1,000
  - **New** - Orthodontia benefits are now included! This benefit and will provide \$1,000 of lifetime benefits per covered child up to age 25.
  - Sealants will be covered under Class I instead of Class II (current Ameritas benefit)
  - New hires will have 50% of the stated Basic and Major service benefits during their first 12 month of being covered on the plan. This provision only applies to Basic and Major services and only applies to new hires.
- 97% of top 100 Ameritas providers are in CIGNA's network

## CIGNA DPPO plan at a Glance

	In-Network	Out-of-Network
<b>Calendar Year Maximum</b>	\$1000	\$1000
<b>Calendar Year Deductible</b>	\$50 ee \$150 Fam	\$50 ee \$150 Fam
<b>Class I Preventive and Diagnostic</b>	100%, No Ded	100%, No Ded
<b>Class II Basic Restorative Care</b>	80% after Ded	80% after Ded
<b>Class III Major Restorative</b>	50% after Ded	50% after Ded
<b>Class IV – Orthodontia Children only; Student age 25</b>	50%, No Ortho Ded Lifetime Max \$1000	50%, No Ortho Ded Lifetime Max \$1000

- **Radius Network** – CIGNA’s broad dental network
- Deductible & Calendar Year Maximum credit

# What can you do?

- Engage in your healthcare— become an educated healthcare consumer!
- Take taking advantage of free preventive care.
- Take the Health Risk Assessment and know your numbers! (BP, Cholesterol, Height, Weight, Waist circumference, Blood Sugar.)
- Don't have a Gap in Care – don't forget to take your prescriptions and schedule your routine visits
- Register for [mycigna.com](http://mycigna.com) to take advantage of the various online decision support programs and tools.

# Employee Assistance Program (EAP) Osceola County Government



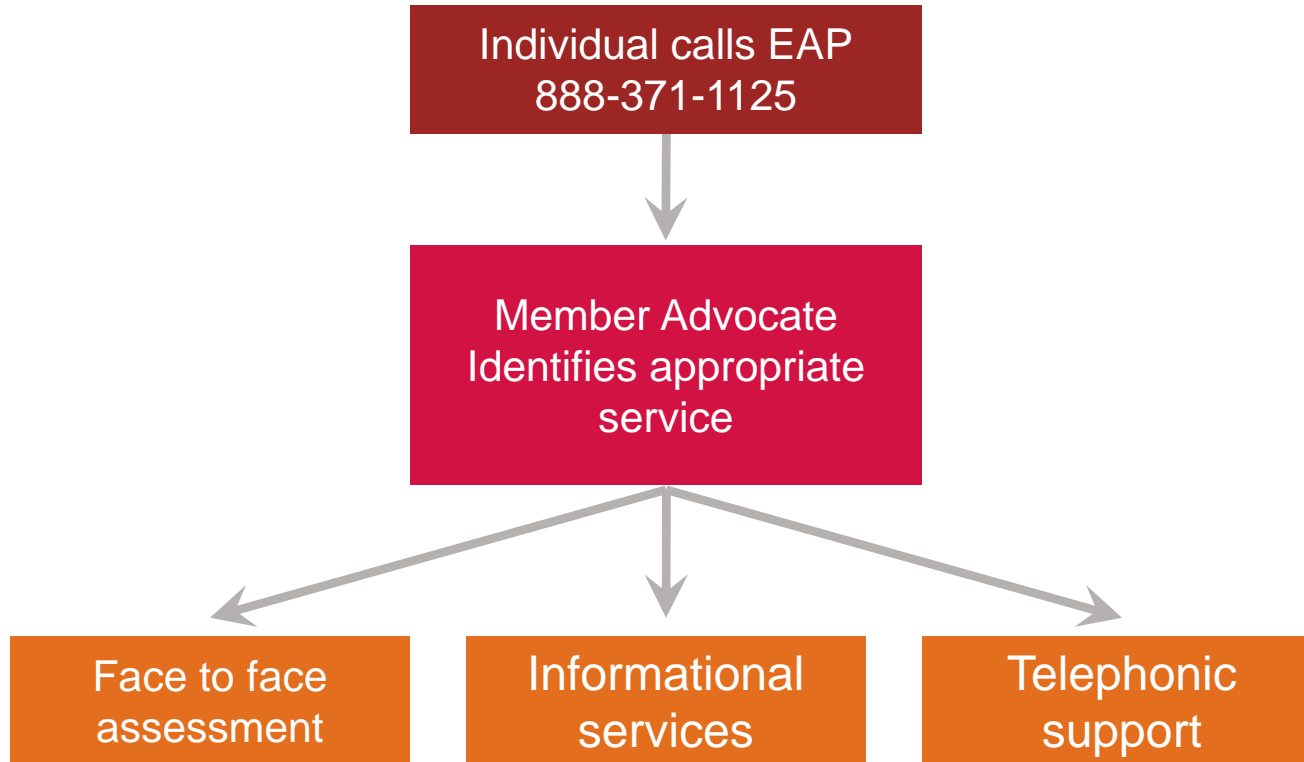
## What is an EAP

- An EAP is a benefit that is paid for by the company, for employees and their household members, to help identify and find resources to solve personal problems which, if not resolved, could adversely affect the employee's job performance.
- These problems may include: issues with family, alcohol, drugs, emotions, stress, legal or financial questions.

# Benefits of the EAP

- **1-3 Face to Face Sessions per issue**
- **Confidential**
- **Prepaid**
- **Unlimited Telephonic consultation**
- **Available 24 hours a day, 7 days a week**
- **Household benefit**
- **Work/Life Support such as eldercare, childcare and pet care.**
- **Financial Services**
- **Legal Services**

# When You Call



# Benefits of the EAP

## Work/Life Support

### Child Care

- Daycare centers
- Family daycare homes
- Nannies and au pairs
- Summer care options
- Adoption
- Special needs

### Senior Care

- Nursing homes/long term care
- Assisted living
- Home care agencies
- Adult day care
- Senior centers

# Benefits of the EAP

## Work/Life Support

### Pet Care Services

- Veterinarians
- Pet insurance
- Pet sitting
- Obedience training

### Identity Theft

- Consultation with a fraud resolution specialist

### Financial

- 30 minute financial consultation session
- Managing debt/credit
- Budgeting strategies
- Retirement planning
- 25% off tax preparation

### Education

- Kindergarten programs
- Public schools
- College programs

# Benefits of the EAP

## Work/Life Support

### Legal Services

- Family law—divorce, custody, child support
- Housing and real estate
- Landlord/tenant disputes
- Financial/tax issues
- Wills
- Personal injury
- Adoption

*\*Please note - the EAP cannot answer questions about employment law.*

# Benefits of the EAP

## Online Services at [www.cignabehavioral.com](http://www.cignabehavioral.com):

- Provider Directory
- Article Library
- Self-assessment tools
- Healthy Rewards Online
- Online Access and Referral

# How to access work life resources

- **For Work/Life resources:**
  - Go to [www.cignabehavioral.com](http://www.cignabehavioral.com)
  - Under the **"Members"** section click on **"Login to access your benefits"**
  - Log in is osceolacounty
  - On left hand side, click on **"Find Work/Life Resources"**
  - Click on **"Accept"** for the privacy policy

# **2010 Osceola County Group Life and AD&D**



# 2010 Osceola County Group Life and AD&D

1. All Current Group Life and AD&D Benefits will remain the same as last year
2. All Retiree Voluntary Benefit Rates will remain the same as last year

## 2010 Osceola County Group Life and AD&D

During the 2010 open enrollment, CIGNA will be offering a 1 time open enrollment for Voluntary Group Life that allows any Retiree to purchase up to \$200,000 of coverage with no medical evidence of insurability. Eligible Spouses of Retirees may purchase up to \$10,000 of Voluntary Group life with no medical evidence.

# 2010 Osceola County Group Life and AD&D

The following enhancements have been added to the 2010 Group Life and AD&D

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• Will Preparation Services

- CIGNA Secure Travel

- Identity Theft Information and Resolution Services  
(Voluntary AD&D Plan)

- CIGNAssurance Program for Beneficiaries

# 2010 Osceola County Group Life and AD&D

## **Will Preparation Services**

Allows Retirees and their families to create a Last Will and Testament

Allows Retirees and their families to create a Living Will

Allows Retirees and their families to set up a Healthcare Power of Attorney and a Financial Power of Attorney

Allows Retirees and their families to create a Medical authorization for Minors

# 2010 Osceola County Group Life and AD&D

## **CIGNA Secure Travel**

Comprehensive Worldwide Travel Assistance

No limits on repatriation & medical evacuation

Medical evacuation and family transportation

Medical referrals and prescription assistance

Emergency travel services including cash and travel arrangements

Translation and interpretation services

Referrals to legal assistance

# 2010 Osceola County Group Life and AD&D

## **Identity Theft Information and Resolution Service**

Education on how to identify and avoid Identity theft

Provides real time, one on one assistance 24/7, 365 days and year

Provides unlimited access to our personal case manager until your problem is resolved

A review of credit information to determine if an identity theft has occurred

An identity theft resolution kit and identity affidavit for credit bureaus and creditors

Help in reporting an identity theft to credit reporting agencies

Assistance with placing a fraud alert on credit reports, and cancellation and replacement of stolen credit cards

# 2010 Osceola County Group Life and AD&D

## **CIGNAssurance Program for Beneficiaries**

Immediate access to Life or AD&D Insurance proceeds via personalized drafts on an interest bearing account

One on one Bereavement counseling with trained, certified CIGNA Behavioral Health Specialists

Free legal consultations and discounted professional legal services with a network of licensed practicing attorneys

Free Consultation with experienced financial professionals and referrals for additional assistance

## Available Resources

To assist you with your individual questions and help you understand the plan choices available for 2010, call:

CIGNA's *pre-enrollment hotline*

**1-800-401-4041**

Available until September 30th