



DUNN COUNTY
Wisconsin



2020



Open Enrollment Presentation

DUNN COUNTY

Agenda



1) Welcome to the 2020 Benefits Enrollment



2) Medical Plan Options and Costs

3) Healthcare Tools & Resources



4) Savings Accounts



5) Worksite Plans

6) Next Steps



7) Contact Information





SECTION 1

WELCOME

- ▶ Open Enrollment Highlights
- ▶ Open Enrollment Process
- ▶ Qualifying Life Events

Open Enrollment Highlights

Open Enrollment period runs:
**Tuesday, October 1, 2019 –
Thursday, October 31, 2019**

Any changes made during Open Enrollment will become effective **January 1, 2020**

- ❖ Medical Insurance through Medica
 - ✓ Elimination of the Standard Plan
 - ✓ Changes to the HSA Eligible Plan
 - ✓ Addition of the High HSA Eligible Plan
 - ✓ Premium Changes
- ❖ Dental Insurance through Anthem Blue Cross Blue Shield
 - ✓ No Plan or Premium Changes
- ❖ Worksite Plans through The Standard
 - ✓ Accident Insurance
 - ✓ Critical Illness Insurance

Open Enrollment Process

- If you want to make changes to your health and/or dental insurance plans or add accident and/or critical illness insurance you will need to complete a new application. For critical illness only you will also need to complete an evidence of insurability form.
 - **ALL participants in the Standard Plan MUST complete an application to enroll in a new medical plan OR cancel coverage.**
- If you do not want to make changes to your existing coverage, no forms are required.
- If you are currently receiving and would like to continue receiving or would like to apply for the monthly incentive for 2020 a new form and proof of other coverage is required.
- If you are currently contributing to an HSA, your current contribution will remain the same. If you would like to start contributing to an HSA or make a change to your current contributions you will need to submit a new HSA Contribution Authorization form.



All applications and forms will be available on the Dunn County website at www.co.dunn.wi.us or by contacting Human Resources at admin_hr@co.dunn.wi.us or 715-232-2429.

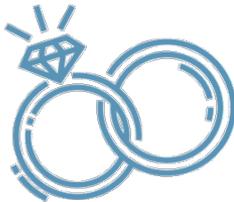
All applications/forms must be received by Human Resources no later than 4:30 pm local time on October 31, 2019.

Qualifying Life Events

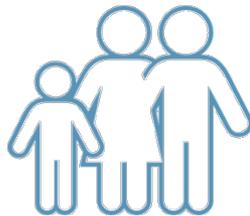


Qualified changes in status include:

- *Birth of a child, adoption, marriage, death, divorce, loss of coverage (if you or your spouse/dependents are covered under another plan and then lose that coverage)*



Should you wish to make changes to your elections due to a qualifying event, **you have 30 days from the event to notify Human Resources and complete/turn in the appropriate paperwork.**



Otherwise you will have to wait until the next annual enrollment to make any changes to your benefit elections.



SECTION 2

2020 MEDICAL UPDATES

- ▶ Medical Insurance Terms
- ▶ Medical Network Options
- ▶ Medical Plan Change Summary
- ▶ Medical Plan Summaries
- ▶ Medical Plan Rates
- ▶ Monthly Incentive Payment

Medical Insurance Terms

Copay – a fixed dollar amount you pay for covered services. Such services include but are not limited to physician office visits, urgent care, and prescriptions.

Deductible – is the amount of money you pay for services before coinsurance applies. This does not apply to preventive services required under the Affordable Care Act.

Coinsurance – or cost sharing is the percentage you pay for certain services based on the allowed amount charged. Generally, the insurance company pays the larger portion of the percentage and you pay the smaller portion. Coinsurance applies after the deductible has been met.

Out-of-Pocket Maximum – is the most you will pay in a given plan year for your benefits, not including your premium. Your deductible, copays, and coinsurance all accumulate towards this maximum amount. Once this is met, all covered services will be paid at 100% for the remainder of the plan year.

2020 Medical Network Options

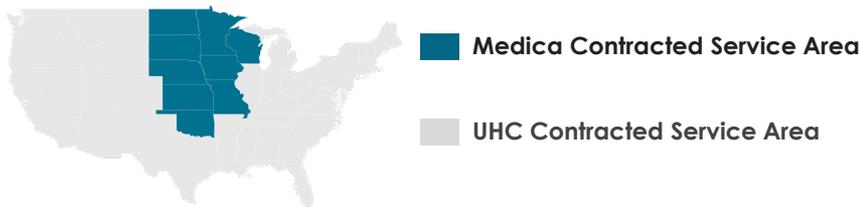
MEDICA®

Our National Network- Medica Choice® Passport

- Medica Choice® Passport national open access network
- Co-branded ID cards
- See any network provider without a referral
- 100% pass-through of negotiated provider discounts

OVERVIEW

- Primary care physicians 100% access to 2 providers within 15 miles
- Hospitals: 99.1% access to 1 hospital within 20 miles



STRENGTHS

- Seamless benefit administration
- 12,000+ employer groups and over 2 million members nationwide Fully integrated through ESI
 - 68,000+ pharmacies including 24-hour pharmacies
- Convenience care and urgent care
- Virtual Care: AmWell or Virtuwell



2020 Medical Network Options

MEDICA®

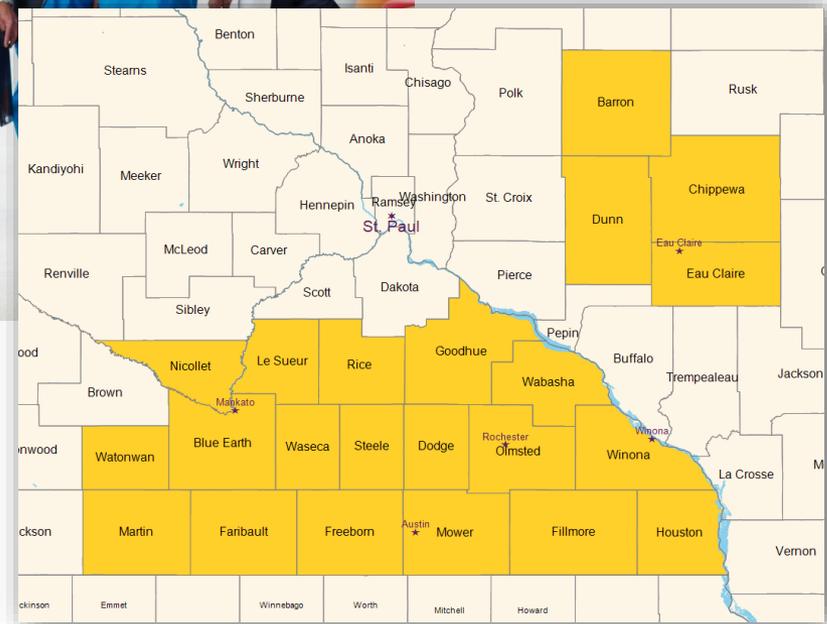
MEDICA COMPLETEHEALTHSM (FEATURING CARE AT MAYO CLINIC)

- 20 hospitals/medical centers
- 60 primary and specialty care clinics
- Medica's standard networks for chiropractic, behavioral health, pharmacy
- Care is supported by team of providers, based on member's unique needs. Most teams include physicians, nurses, nurse practitioners - all focused on providing right care at right time
- 24/7 access to a nurse
- Online access to your Mayo Clinic health records
- Complimentary Mayo Clinic diet program



Primary service area:

Southern Minnesota and western Wisconsin



2020 Medical Plan Change Summary

MEDICA®

- ❑ Elimination of the Standard Plan
- ❑ Increase to the Deductible and Out-of-Pocket Maximum on the HSA Eligible Plan (Plan #1)
 - ✓ Current Deductible and Out-of-Pocket Maximum: \$2,000 Single/\$4,000 Family
 - ✓ New Deductible and Out-of-Pocket Maximum: \$3,000 Single/\$6,000 Family
- ❑ Addition of a second HSA Eligible Plan - the High HSA Eligible Plan (Plan #2)
 - ✓ Deductible and Out-of-Pocket Maximum: \$5,000 Single/\$10,000 Family
- ❑ In-Network and Out-of-Network Deductibles and Out-of-Pocket Maximums remain separate for both plans
- ❑ Embedded Deductibles added to Family coverage on both plans
 - ✓ Plan #1: \$6,000 Family - \$3,000 Embedded Ded.
 - ✓ Plan #2: \$10,000 Family - \$5,000 Embedded Ded.
- ❑ Pharmacy Benefit Manager will change from CVS Caremark to Express Scripts

**Changes
effective
1/1/2020**

2020 Medical Plan Summaries



DUNN COUNTY 2020 MEDICAL PLAN OPTIONS

Plan Design Summary	PLAN #1: \$3,000/\$6,000 HSA ELIGIBLE PLAN IN-NETWORK	PLAN #2: \$5,000/\$10,000 HIGH HSA ELIGIBLE PLAN IN-NETWORK
Annual Deductible Individual Family	\$3,000 \$6,000	\$5,000 \$10,000
Member Coinsurance	100%	100%
Annual Out-of-Pocket Maximum Individual Family	\$3,000 \$6,000	\$5,000 \$10,000
Preventive Care	Covered 100%	Covered 100%
Office Visit Illness or Injury Chiropractic Care Physical, Occupational & Speech Therapy Mental Health and Substance Abuse	100% after Deductible 100% after Deductible 100% after Deductible 100% after Deductible	100% after Deductible 100% after Deductible 100% after Deductible 100% after Deductible



Note: Out-of-network services will be subject to separate deductible and out-of-pocket maximums

2020 Medical Plan Summaries



DUNN COUNTY 2020 MEDICAL PLAN OPTIONS

Plan Design Summary	PLAN #1: \$3,000/\$6,000 HSA ELIGIBLE PLAN IN-NETWORK	PLAN #2: \$5,000/\$10,000 HIGH HSA ELIGIBLE PLAN IN-NETWORK
Convenience Care/Retail Health Clinics	100% after deductible	100% after deductible
Hospital Outpatient	100% after deductible	100% after deductible
Hospital Inpatient	100% after deductible	100% after deductible
Urgent or Emergency Care Emergency Room Urgent Care	100% after deductible 100% after deductible	100% after deductible 100% after deductible
Medical Equipment and Supplies	100% after deductible	100% after deductible
Home Health Care	100% after deductible	100% after deductible
Retail Prescription Drugs Generic Preferred Brand Non-Preferred Brand	100% after deductible 100% after deductible 100% after deductible	100% after deductible 100% after deductible 100% after deductible
Specialty Drugs	100% after deductible	100% after deductible

Please note: This is only a summary. Review your Summary of Benefits and Coverage (SBC) or contact Medica for more detail about your coverage and costs.

2020 Medical Plan Rates

*The County contribution only applies to full-time active employees. The rate for part-time and former employees is the total premium cost.

Proposed rates shown are subject to County Board approval.

CompleteHealth Featuring Mayo Clinic Health Systems Network			
Plan #1: HSA Eligible	Total Premium	County Contribution*	Employee Cost
Single	\$912	\$857	\$55
Family	\$2,460	\$2,362	\$98
Plan #2: High HSA Eligible	Total Premium	County Contribution*	Employee Cost**
Single	\$826	\$801	\$25
Family	\$2,229	\$2,179	\$50
Choice Passport Network			
Plan #1: HSA Eligible	Total Premium	County Contribution*	Employee Cost
Single	\$912	\$812	\$100
Family	\$2,460	\$2,263	\$197
Plan #2: High HSA Eligible	Total Premium	County Contribution*	Employee Cost**
Single	\$826	\$746	\$80
Family	\$2,229	\$2,129	\$100
PUBLIC SAFETY EMPLOYEES ONLY: CompleteHealth Network or Choice Passport Network			
Plan #1: HSA Eligible	Total Premium	County Contributions*	Employee Cost**
Single	\$912	\$832	\$80
Family	\$2,460	\$2,360	\$100
Plan #2: High HSA Eligible	Total Premium	County Contributions*	Employee Cost**
Single	\$826	\$801	\$25
Family	\$2,229	\$2,179	\$50

Monthly Incentive Payment

The monthly waiver payment applies to two groups:

- Full-Time employees with a family who completely waive the County's family health insurance plan, who provide proof of family coverage from another source, will receive a monthly amount of \$75.
- Full-Time employees with a family electing to take the County's single health insurance coverage **OR** single employees electing to completely waive medical coverage through the County will receive a monthly amount of \$50. Proof of other coverage is required.

**Forms must be turned into Human Resources by
October 31, 2018!**

A close-up photograph of a person's hands holding a silver smartphone. The person is wearing a dark blue suit jacket and a white shirt. The background is a blurred office desk with a laptop, a pen, and some papers. A large green diagonal overlay covers the left side of the image, containing white text.

SECTION 3

HEALTHCARE TOOLS & RESOURCES

- ▶ Medica Resources
- ▶ Medical Coverage & Consumerism

24/7 Member Access

mymedica.com

MEDICA®

mymedica.com

MEDICA®

[Site Demo](#) [Contact Us](#) [Feedback](#) [Login](#)

Site Login

Username
Password

Login

[Forgot your username or password?](#)

Need a username and password?

Get a username and password through our free registration process for people enrolled in Medica plans.

Register Now

You must be [13 or older to register](#)

[Selecciones en Español](#)
(234k PDF) 

First Time Visitor?

Find out what you're missing! We offer personalized benefit information, claims information and more!

[Take Tour of the Site!](#)



Information Center

News

- [Flexible Spending Account](#)
- [Health Insurance for those not covered by employer](#)
- [Health Reimbursement Account](#)
- [If you renewed your medical coverage, did your plan or group number change?](#)
- [Stay healthy - fight the germs!](#)
- [Understanding Your Plan: Member Tip Sheets](#)

Learn More About

- [Health Insurance for those not covered by employer](#)
- [Choosing a health plan](#)
- [Getting the most value for your health care dollar](#)
- [Coordination of Benefits](#)
- [Health Savings Account](#)
- [Flexible Spending Account](#)
- [Health Reimbursement Account](#)

Links and Tools

- [Find Physician or Facility](#)
- [Pharmacy Information](#)
- [Find a Form](#)
- [Find Mental Health Clinician](#)
- [Estimate Health Plan Costs](#)

Common Questions

- [What browsers are supported?](#)
- [What are the benefits of registering and having a username and password?](#)
- [How do I register?](#)
- [Do I need to re-register if my group or policy number changes?](#)
- [What if I don't have my ID card?](#)

Related Web Sites

- [Medica.com](#)

Member Resources

MEDICA®



FIND OUT
WHAT'S
COVERED IN
YOUR PLAN

JobID: 516387 RPnum: 73

MEDICA® UnitedHealthcare

Payer ID: 94265 ID: **999999901** Group: **97848** BIO-TECHNE

Name: JOHN Q 00008/00696/97848

Dependents: JANE R DOE
 DAUGHTER R DOE
 SON T DOE
 BABY1 U DOE
 BABY2 V DOE

CareType: MEDICA CHOICE PASSPORT

SVC Type: MEDICAL

OV/CONV/URGI/ER/[CD5]

\$XX / \$XX / \$XX / \$XX / \$XX

Medica Choice with UnitedHealthcare Options PPO

Rx BIN: 004336
Rx PCN: ADV
Rx Group: RX0281



CHECK TO SEE IF
YOUR DOCTOR IS
IN YOUR
NETWORK



ORDER ID
CARDS



TRACK YOUR
CLAIMS

SEE WHICH
DRUGS ARE
COVERED



Medica CallLink[®] NurseLine

Getting the Best Care and the Best Value

- Learn more about a diagnosis
- Decide what type of care meets your needs
- Understand symptoms and treatment options
- Create a plan for adding healthy habits to your routine
- Understand how to take medications safely and effectively
- Find a doctor or hospital and schedule an appointment
- Get information about preventive screening services

MEDICA[®]



**AVAILABLE
24-7**

Medica CallLink[®] connects you with advisors and nurses around the clock. When you call, you'll receive trusted answers, information and support for a wide range of health concerns. This service is available at no additional cost to you.

VIRTUAL CARE OPTIONS*

MEDICA®

Convenient And Cost Effective Online Treatment

CLINIC-BASED	AMWELL	VIRTUWELL	CallLink Nurse Line
Many clinics offer virtual care, online care or e-visits	24/7 online clinic available in every state Includes coverage for medical and behavioral health care services	24/7 online clinic available in select states	Available 24/7
Prices vary	Medical: Each visit is \$49 or less Behavioral health: Price varies by type of service	Medical: Each visit is \$49 or less	FREE
Check with your clinic to see if they offer virtual care and how you can connect with your provider online	Mobile, web and phone visits with a board-certified doctor	Online visits with a certified nurse practitioner	Phone visits with a certified nurse practitioner
Clinic's website	Amwell.com	Virtuwell.com	https://www.medica.com/wellness/nurse-line

*Virtual care options can vary by your plan's network. Check care options at [medica.com/findadoctor](https://www.medica.com/findadoctor).

MY HEALTH REWARDS

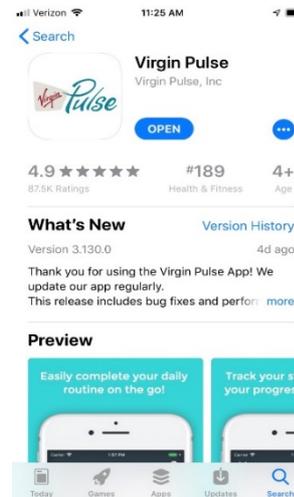
Incentives for Daily Activity

MEDICA®

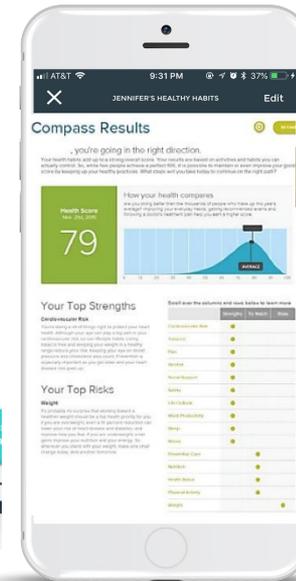
LEVEL	POINTS EARNED	REWARD
1	2,000	\$10
2	10,000	\$20
3	25,000	\$30
4	40,000	\$40

GETTING STARTED IS EASY!

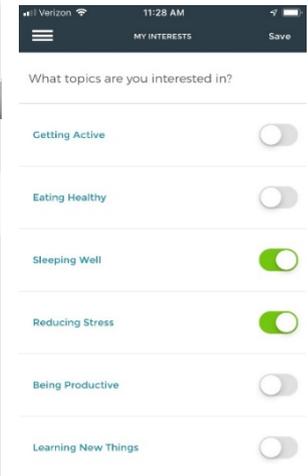
DOWNLOAD THE APP



TAKE THE HEALTH ASSESSMENT



SAVE YOUR INTERESTS



Members 18 years and older can earn up to \$100 in gift cards funded by Medica

A hand holding a blue credit card. The card has a green overlay on the left side. The text 'SECTION 4 SAVINGS ACCOUNTS' is overlaid on the green area. Below it, there are two bullet points: '▶ Health Savings Account' and '▶ Flexible Spending Account'.

SECTION 4

SAVINGS ACCOUNTS

- ▶ Health Savings Account
- ▶ Flexible Spending Account

Health Savings Account (HSA)

1. A **tax-exempt** account
2. An **individually owned**, tax-advantaged account that may be used to pay for qualified expenses
3. Established for the purpose of **paying qualified healthcare expenses** of the account owner or dependents.
4. The account owner must be **covered under a Qualified High Deductible Health Care Plan** to contribute to an HSA.
5. Portable, it **stays with you for life**.
6. All **unused funds can rollover** to use on future expenses.



You **CANNOT** receive/make contributions to an HSA if...

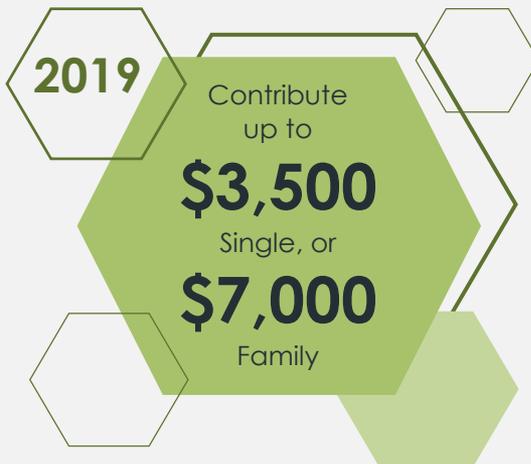
1. You are **claimed as a dependent on someone else's tax return**
2. You are **covered by another health insurance plan** that is NOT a QHDHP
3. You or your spouse have a **Flexible Spending Account (FSA)**, even if the FSA dollars are not used for you
4. You or your spouse are covered by a **Health Reimbursement Arrangement (HRA)**
5. You have medical coverage under **TRICARE, or eligible for Medicare, or Medicaid**
6. You are in receipt of **Veteran Administration (VA)** benefits

Is there a limit to how much I can contribute?

ANNUAL MAXIMUMS

The annual contribution is established by law and **subject to change** each calendar year.

If you are between the ages of **55 & 65**, you may also be able to make a **\$1,000 “catch-up” contribution** to the HSA each year.



HSA Disbursements



You must retain all receipts in the event of an IRS Audit



Disbursements for qualified healthcare expenses are not subject to taxation



Disbursements for non-qualified expenses are subject to regular taxation plus a 20% penalty. The 20% penalty is waived upon attainment of **age 65**



Expenses incurred prior to establishing an HSA are **NOT** eligible for reimbursement

HSA Eligible Expenses

- Eligible health care expenses include expenses for the individual who open the account, his or her spouse and dependent children. The spouse and dependent children **do not** need to be covered under the QHDHP in order to have an eligible HSA expense.
 - Hospitalization
 - Prescription Drugs
 - Doctor Office Visits
 - Premiums for Medicare, Long Term Care, COBRA
 - Dental expenses (Including Orthodontia)
 - Vision (Including Lasik)
 - Full list of eligible expenses available on the Treasury website at: www.IRS.GOV



LIMITED FLEXIBLE SPENDING ACCOUNT

2020 Maximum Contribution = \$2,700

- Offers you the same pre-tax savings opportunity as the Healthcare FSA
- However, it is limited to **dental** and **vision** expenses only
- You cannot use the funds from this account to pay for medical expenses
- This account is for individuals participating in one of the QHDHP with a Health Savings Account (HSA)

DEPENDENT CARE EXPENSE ACCOUNT

Maximum Contribution = \$5,000

- Gives you the opportunity to redirect a portion of your annual pay on a pre-tax basis to pay for **dependent care expenses**
- An eligible dependent is any member of your household for whom you can **claim expenses** on your Federal Income Tax Form
- Children must be **under age 13**
- **Care centers** which qualify include dependent care centers, preschool educational institutions, and qualified individuals



SECTION 6

WORKSITE PLANS

- ▶ Accident Insurance
- ▶ Critical Illness Insurance

Accident Insurance

TheStandard®

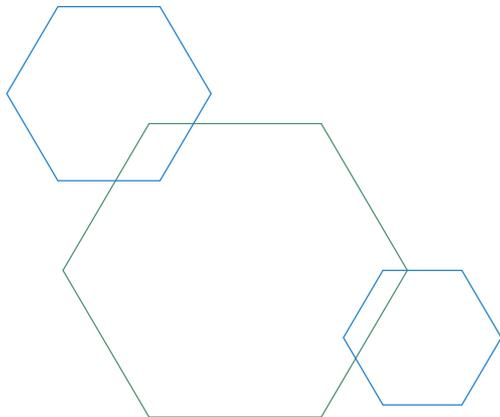
Accident insurance is an affordable way to cover the gap between what Medical insurance pays and what you'd owe out of pocket if you or a family member were to get injured.

- Pays benefits following treatment for a wide range of accidents – 100+
- Lump sum benefits paid directly to employees
- Money can be used wherever you need it most:
 - ✓ Deductibles/Copays
 - ✓ Medical Bills
 - ✓ Daily Expenses



Affordable monthly group rates through Dunn County

Employee Only:	\$7.39
Employee + Spouse:	\$10.67
Employee + Children:	\$13.05
Employee + Family:	\$19.93



Critical Illness Insurance

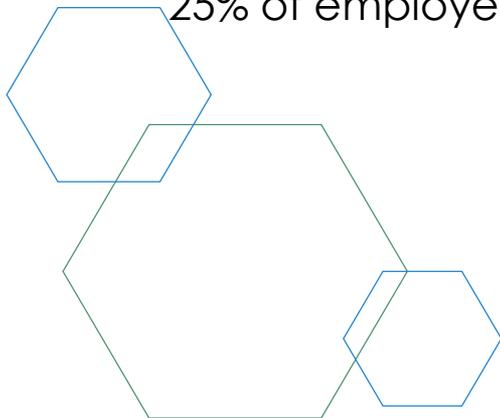
Critical Illness insurance pays a lump sum benefit to help fill the gap as a result of out of pocket costs from a serious illness, creating a financial safety net for you and your family

- Employees elect a benefit amount that pays a lump sum upon the diagnosis of a covered critical illness — up to \$50,000 for employees, \$30,000 for spouses
- \$20,000 Guarantee Issue for Employees and \$10,000 for Spouses – Additional amounts require Evidence of Insurability (EOI)
- Dependent children are automatically covered at 25% of employee amount

It's estimated that almost 1.8 million new cases of cancer will be diagnosed in 2019 in the U.S.¹

Every 40 seconds, someone in the U.S. has a heart attack²

- Rates are Attained Age Rate - see Benefit Booklet or Decision Support Tool for rates
- Covered conditions include: heart attack, stroke, cancer, organ failure, and more



A man with a beard is shown in profile, writing on a whiteboard. He is holding a black marker and is in the process of drawing a box. The whiteboard has some handwritten text, including "Side bar" and "Pw". There is also a circular diagram with "SP" inside. The background is a light green wall.

SECTION 7

NEXT STEPS

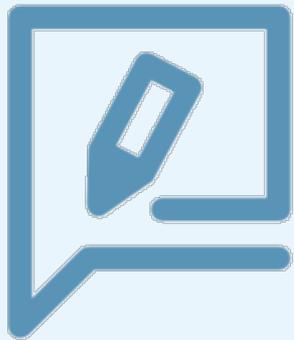
- ▶ Review
- ▶ Inquire
- ▶ Enroll!

Next Steps

1

REVIEW THIS PRESENTATION

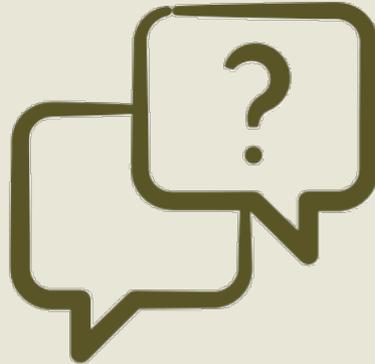
Review this presentation and all insurance/benefits information available carefully.



2

ASK QUESTIONS

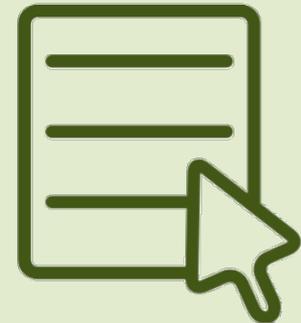
Make sure to utilize your HR Department, CBIZ Representatives and the carrier **contacts listed at the end of this presentation.**



3

ENROLL

Open Enrollment will be held from **October 1, 2019 – October 31, 2019**. The 2020 plan year is January 1 through December 31.



Open Enrollment Recap



- If you want to make changes to your health and/or dental insurance plans or add accident and/or critical illness insurance you will need to complete a new application. For critical illness only you will also need to complete an evidence of insurability form.

- ✓ **ALL participants in the Standard Plan MUST complete an application to enroll in a new medical plan OR cancel coverage.**



- If you do not want to make changes to your existing coverage, no forms are required.
- If you are currently receiving and would like to continue receiving or would like to apply for the monthly incentive for 2020 a new form and proof of other coverage is required.
- If you are currently contributing to an HSA, your current contribution will remain the same. If you would like to start contributing to an HSA or make a change to your current contributions you will need to submit a new HSA Contribution Authorization form.



- ✓ All applications and forms will be available on the Dunn County website at www.co.dunn.wi.us or by contacting Human Resources at admin_hr@co.dunn.wi.us or 715-232-2429.

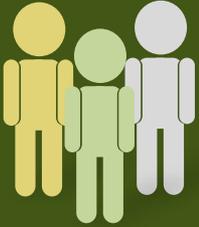
All applications/forms must be received by Human Resources no later than 4:30 pm local time on October 31, 2019.

A photograph of a person in a white shirt and necklace sitting at a table with a laptop and sunglasses. Another person's hand is visible in the foreground. The image is overlaid with a green diagonal filter.

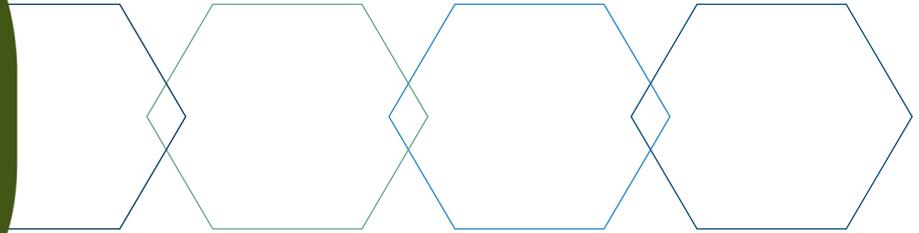
SECTION 8

CONTACT INFORMATION

Contact Information



If you have any questions regarding your benefits, please contact your carrier partners or your Human Resources Department listed below.



MEDICAL CARRIER:

MEDICA

www.medica.com

952.883.5000 or 1.800.883.2177

FLEXIBLE SPENDING ACCOUNT (FSA) CARRIER:

EMPLOYEE BENEFITS CORPORATION (EBC)

www.ebcflex.com

1.800.346.2126

DENTAL CARRIER:

ANTHEM BLUE CROSS AND BLUE SHIELD

www.anthem.com

1.866.589.0582

WORKSITE PLANS CARRIER:

THE STANDARD

www.standard.com/edu/dunn-county/44031



DUNN COUNTY HUMAN RESOURCES

admin_hr@co.dunn.wi.us

715.232.2429

WEBSITE:

www.co.dunn.wi.us