

2024 Open Enrollment

August 12th – August 23rd



LAKE COUNTY BOARD
OF DD / DEEPWOOD

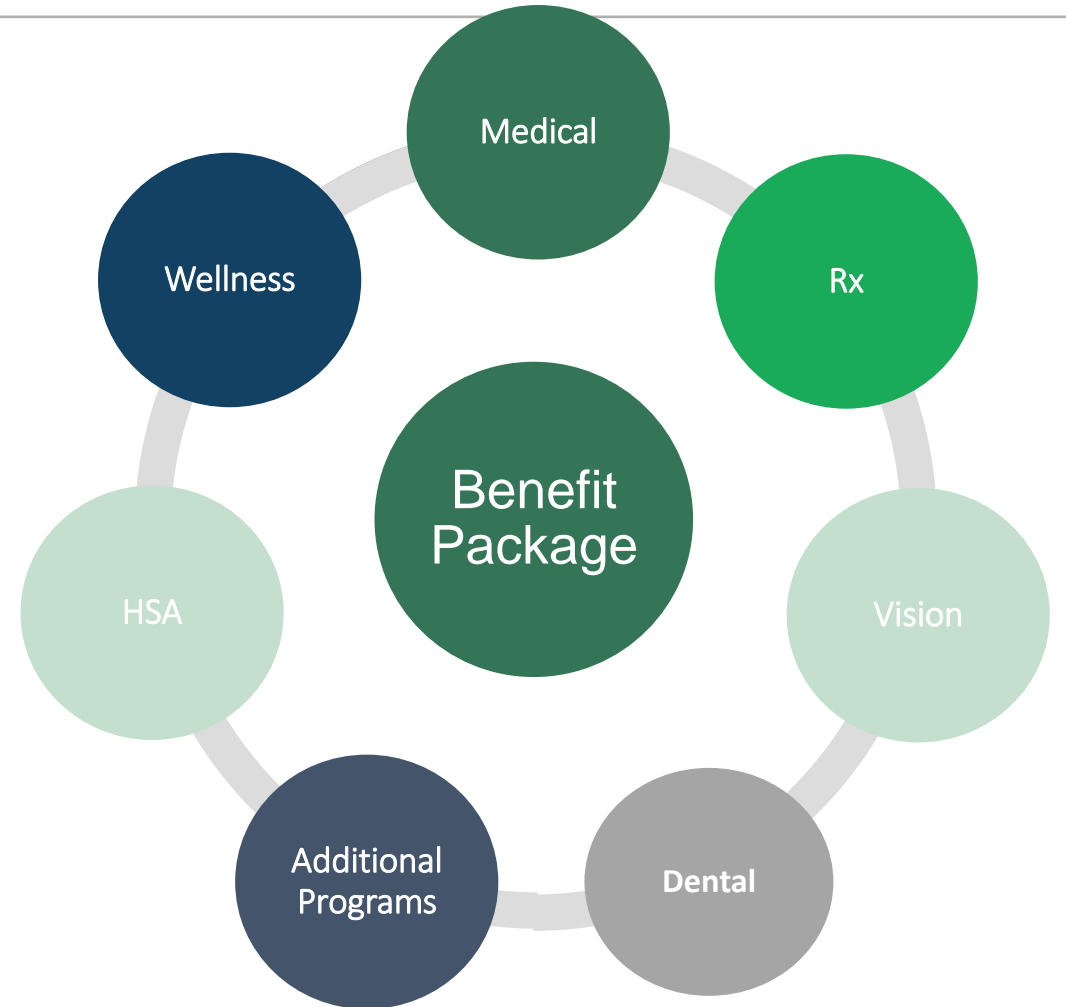
Empower | Engage | Enrich



Open Enrollment

Open Enrollment is Here!

- Occurs on an annual basis
- Benefits will become effective 9/1/2024
- Open enrollment is active. Your current benefit elections will carryover but please make sure to review & update your benefits accordingly.
- Only time to make a change in your benefits without a qualifying event
 - Experiencing a Qualifying Life Event to make benefit changes (marriage, divorce, birth of a child, loss of other coverage, etc.)?
 - Please notify Human Resources within 30 days of the event





Eligibility

Employees

- Part-time and full-time employees are offered full benefits on the first day of employment
- No waiting period

Eligible Dependents

- Your legal spouse
 - Please note, if your spouse has access to their group health insurance, they must take that or pay a surcharge to be on the agency plan
- Your domestic partner
- Your children up to age 26
 - Birth child, stepchild, adopted child or foster child of the insured or covered employee. Please note , you or your covered spouse must be the legal guardian.

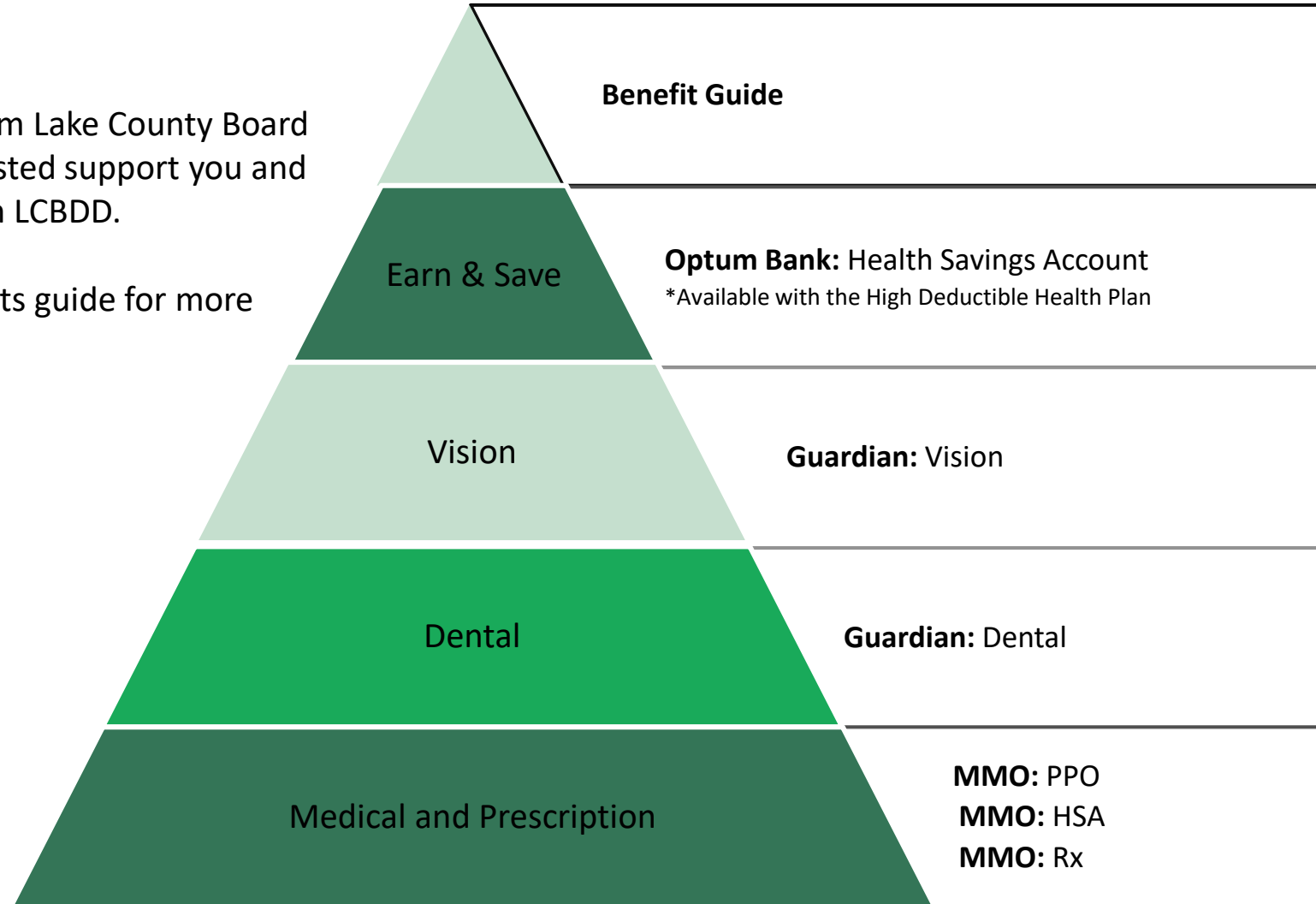




Lake County Board of DD's Benefit Package

Understanding your benefits from Lake County Board of DD starts here! The carriers listed support you and your needs while employed with LCBDD.

Please reference LCBDD's benefits guide for more information on the plans and carriers listed.






2024-2025 Medical Program



Benefits	Core HSA Plan		Buy-Up PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible SINGLE	\$2,500	\$5,000	\$1,000	\$2,000
Deductible FAMILY	\$5,000	\$10,000	\$2,000	\$4,000
Coinsurance	100%	70%	80%	60%
Coinsurance Limit SINGLE	\$1,000	\$2,000	\$3,000	\$6,000
Coinsurance Limit FAMILY	\$2,000	\$4,000	\$6,000	\$12,000
Maximum Out-of-Pocket SINGLE (Deductible + Coinsurance + Copays)	\$3,500	\$7,000	\$6,350	\$8,000
Maximum Out-of-Pocket FAMILY (Deductible + Coinsurance + Copays)	\$7,000	\$14,000	\$12,700	\$16,000
Office Visit – PCP			\$25 Copay	
Office Visit – Specialist	100% after Deductible	70% after Deductible	\$50 Copay	60% after Deductible
Inpatient Hospital Services	100% after Deductible	70% after Deductible	80% after Deductible	60% after Deductible
Outpatient Surgical Services	100% after Deductible	70% after Deductible	80% after Deductible	60% after Deductible
Emergency Room Services	100% after Deductible	100% after Deductible	\$200 copay	\$200 copay


Looking for a provider?
www.providersearch.medmutual.com





2024-2025 Prescription Drug Benefits



Prescription Drug Benefits	Core HSA Plan		Buy-Up PPO Plan	
	In-Network	Out-of- Network	In-Network	Out-of-Network
Generic	\$10	75%	\$10	75%
Formulary	\$30	75%	\$25	75%
Non-Formulary	\$50	75%	\$40	75%
Specialty	25% up to \$250 maximum of available manufacturer-funded copay assistance	75%	25% up to \$250 maximum after deductible or the max of any available manufacturer-funded copay assistance	75%
Mail Order				
Generic	\$10	You pay the entire amount at the Pharmacy and file a claim form with Medical Mutual. Medical Mutual will reimburse you based on the Allowed Amount of the Prescription Drug, minus the Prescription Drug Copayment or Coinsurance, as indicated. You may be responsible for any amount in excess of the Prescription Drug Covered Charges. If the Prescription Drug is not available from a Network Pharmacy, you will not be subject to this reduced reimbursement.	\$10	You pay the entire amount at the Pharmacy and file a claim form with Medical Mutual. Medical Mutual will reimburse you based on the Allowed Amount of the Prescription Drug, minus the Prescription Drug Copayment or Coinsurance, as indicated. You may be responsible for any amount in excess of the Prescription Drug Covered Charges. If the Prescription Drug is not available from a Network Pharmacy, you will not be subject to this reduced reimbursement.
Formulary	\$75		\$65	
Non-Formulary	\$150		\$120	
Specialty	25% up to \$250 maximum of any available manufacturer-funded copay assistance		25% up to \$250 maximum after deductible or the max of any available manufacturer-funded copay assistance	

*Please refer to Plan Documents for final confirmation of coverage. Plan document will prevail.

*Copay apply after deductible has been satisfied.





2024-2025 Medical Rates

Medical - PPO Plan	Employee Cost Per Pay Deduction	Employee Cost Per Pay Deduction
	Full-Time Employees	Part-Time Employees
Employee Only	\$158.61	\$158.61
Employee + Spouse	\$331.97	\$507.00
Employee + Child(ren)	\$278.46	\$428.45
Employee + Spouse + Child(ren)	\$471.66	\$722.61

Medical - HSA Plan	Employee Cost Per Pay Deduction	Employee Cost Per Pay Deduction
	Full-Time Employees	Part-Time Employees
Employee Only	\$0	\$0
Employee + Spouse	\$0	\$175.03
Employee + Child(ren)	\$0	\$149.99
Employee + Spouse + Child(ren)	\$0	\$250.95



Save Money

Most services are provided at **little to no cost to you and your family.**



Better flexibility

Coordination of care with specialists

Combination of in-person and virtual care

Same day or next day appointments available



Enhanced access

Appointments **up to 90 minutes**

Unlimited 24/7 direct access to your care team

No more waiting



Better outcomes

Personalized care plan with your provider.

Get answers to all your health questions within one visit, rather than having to have multiple appointments.

everside
HEALTH™



Complete Care built around the patient

Meeting more of the populations needs with advanced care options: primary care, mental and occupational health



Up to 90%

of a patient's medical needs can be met in our health centers



In-person & Virtual access

Same & next day appointments



Wellness Programs

YES Program

- LCBDD is continuing the YES program with two incentives totaling \$150.00
- The Annual Physical Examination incentive will be worth \$100
- The Smoke/Tobacco Nicotine Free incentive will be worth \$50.00
- YES Incentives are paid out in March for forms turned in between September and February and September for forms turned in between March and August.
- Please do not forget to fill out the forms and details
 - Contact Mistie Johnson for the forms





Health Savings Account Overview



Money is put into special savings account which is then used to pay for qualified medical expenses*

No income tax is paid on the money put in

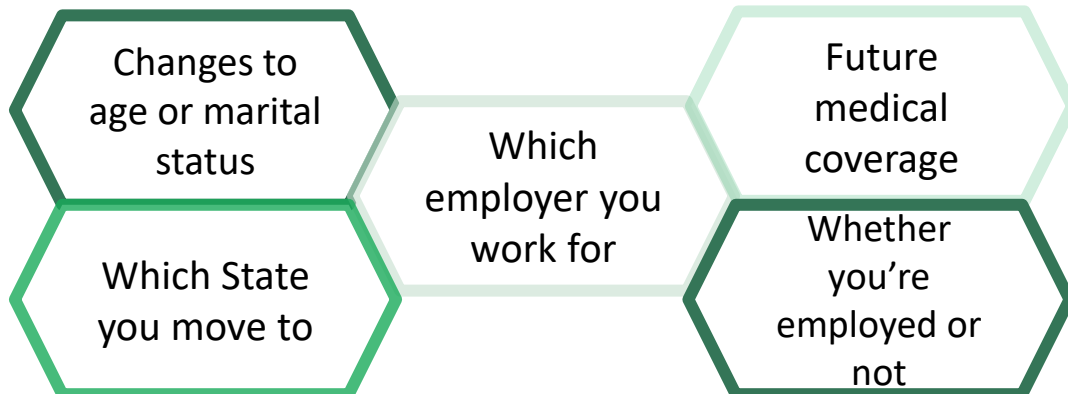
No income tax is paid on the interest earned

No income tax is paid on the money taken out, as long as used for qualified medical expenses.

*For a full list of Qualified Medical Expenses, please visit the IRS website

Tax-advantaged medical savings account available to taxpayers who are enrolled in a high-deductible health plan (HDHP).

Your HSA is portable regardless of:



	2024 IRS Total Contributions	2025 IRS Total Contributions
<i>Enrollee Type</i>	<i>Total Annual Maximum Contribution</i>	<i>Total Annual Maximum Contribution</i>
Individual	\$4,150*	\$4,300*
Family	\$8,300*	\$8,550*

*Age 55+ may contribute an extra \$1,000 per year



2024-2025 Dental Program and Rates



	Dental Buy-Up PPO Plan	Dental Core HMO Plan
General Plan Information	In-Network	In-Network
Annual Deductible/Individual/Family	\$0	\$0
Annual Maximum	\$1,000	Unlimited
Preventive/Diagnostic Services	100%	Fee Schedule
Basic Services	90%	Fee Schedule
Major Services	70%	Fee Schedule
Orthodontic Services	60%	Not Covered
Orthodontic – Dependent Children	Included	Not Covered
Orthodontic – Adults	Not Covered	Not Covered

Dental Buy-Up PPO Plan

Full-Time Employees	Employee Cost Per Pay	Part-Time Employees	Employee Cost Per Pay
Employee Only	\$0	Employee Only	\$0
Family – management / exempt	\$0	Family – management / exempt	\$0
Family – bargaining unit	\$5	Family – bargaining unit	\$9.36

Dental Core HMO Plan

Full-Time Employees	Employee Cost Per Pay	Part-Time Employees	Employee Cost Per Pay
Employee Only	\$0	Employee Only	\$0
Family	\$0	Family	\$0



2024-2025 Vision Program and Rates



VSP Signature Vision Plan

In-Network

Exam Copay	\$10 copay
Materials	\$25 copay
Lens Copay	\$25 copay
Frame Benefit	\$120 allowance + 20%
Benefit Frequency	
Examination	Every 12 months
Lenses	Every 12 months
Frames	Every 24 months
Contacts	Every 12 months

VSP Signature Vision Plan – All Employees

	Employee Cost Per Pay
Employee Only	\$5.75
Employee plus Spouse	\$9.19
Employee plus Child(ren)	\$9.35
Full Family (employee, spouse, child(ren))	\$15.10





MMO – Sword Health Program



Relieve aches + pain from the comfort of your home

Tired of chronic pain or loss of mobility? Struggling with discomfort? Meet Sword, a digital physical therapy program designed to help you overcome your joint, back, or muscle pain—all from home.

Combining licensed physical therapists (PT) with easy-to-use technology, Sword is more than just convenient. It can be as effective as in-person physical therapy¹, and it's available to you at no additional cost.



Here's how it works



Pick Your PT

Thanks to your dedicated PT, your Sword program is entirely customized to you, your goals and your abilities.



Get Your Sword Kit

Your kit comes with your own tablet, and will provide you and your PT with real-time feedback.



Stay Connected

Chat 1:1 with your PT anytime. They'll check in, monitor your progress, and adjust your program as needed.



Feel the Relief

Complete your exercise sessions whenever is most convenient for you. Then feel pain relief for yourself.

Pain doesn't wait. Why should you?
Enroll today to get started!

join.swordhealth.com/medmutual/register





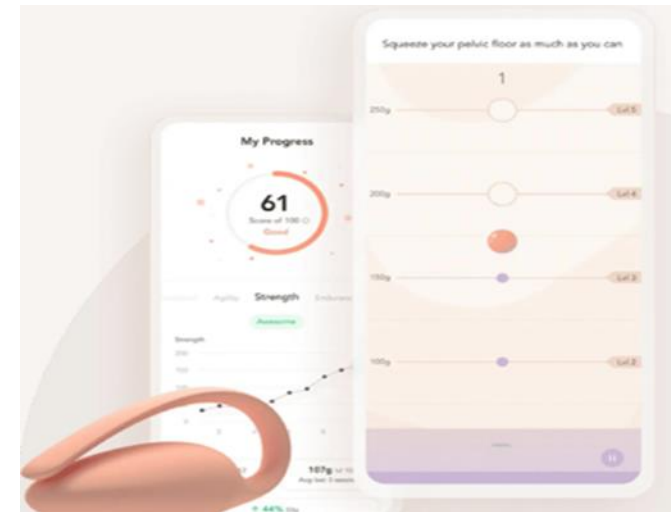
MMO – Bloom

- Bloom is an additional offering from Sword that addresses women's pelvic health issues through Physical Therapy.
- The program treats:
 - Pelvic Pain
 - Urinary incontinence
 - Other pelvic floor issues
- Since these conditions are not typically thought of as MSK issues or associated with Physical Therapy, Sword markets Bloom as separately as a women's health product.

Bloom

1 in 4 Women suffer from pelvic health disorders. Traditional pelvic care is inaccessible and stigmatized.

Bloom is the next generation of Women's Pelvic health enabling a more convenient, higher quality and destigmatized pelvic care, at home.





MMO – MedMutual Maternity App

- Updates have been made to the MedMutual Maternity App digital flyer and landing page, including a link to the app demo video.
- The app is available at no cost to members for download from the Apple App Store® and Google Play® and includes valuable tools, tips and articles to help prepare for a baby's arrival.
- The app offers resources from pre-natal care, newborns and children up to age 2.
- <https://www.medmutual.com/maternityapp>

The MedMutual Maternity App

Resources to help you prepare for baby's arrival

If a new baby is on the way, the MedMutual Maternity app can help you manage your health journey with articles, tips and to-do lists that will keep you on track. Plus, easily connect with Medical Mutual resources with just one click.

MedMutual Maternity App Features and Benefits

- Week-by-week updates during your pregnancy
- Daily tips and affirmations
- A tool to look up symptoms and issues
- Screening for high-risk pregnancy and support from our clinical team
- Due date and weight gain calculators
- Baby Boost relaxation tool
- Feeding and diaper tracker
- Developmental milestones from birth to age 2
- Health profiles for the whole family
- Articles about health and wellness
- Content available in Spanish

Download the app today. You can also find the app by searching MedMutual Maternity in the Apple App Store® and Google Play®. Once you have downloaded the app to your device, it's simple to create an account by entering your Medical Mutual member ID number and your date of birth.



Pregnancy Check-in Surveys

Upon enrollment, we encourage you to take a short survey so we can see if you are getting all the support you need. You will also have the opportunity to check in with us throughout your pregnancy by taking an additional survey as often as you like.



Finding Care

Understanding their options can help members save time and money

- **Nurse Line**
 - 24/7 access to a registered nurse
- **Telehealth Virtual Visits**
 - Scheduled appointments or 24/7 on-demand service
- **Convenience Clinics**
 - Walk-in clinics located in drug and some grocery stores
 - Staffed by physician’s assistant or nurse practitioner
 - No appointment needed; shorter wait times
- **Urgent Care Facilities**
 - Many are opened evenings and weekends
 - No appointment needed; average wait times
- **Emergency Room (ER)**
 - Long wait times; significantly higher costs



MMO – Find a Provider and Cost Estimate Flyer



MedMutual Find a Provider Finding Care and Estimating Costs

MedMutual Find a Provider makes it easy to compare doctors, facilities and estimated costs so you can make the best decision for your health and wallet.

How to Get Started

1. Log in to My Health Plan at MedMutual.com/Member or via the MedMutual mobile app.
2. Select Find a Provider & Cost Estimates from the Quick Links section in the middle of the page or from the Resources & Tools tab at the top of the page.
3. Choose the Medical + Costs tile.

How to Search for In-network Doctors and Facilities

Search for in-network providers by name, specialty, location and more. Search results are customized to your plan and based on your home address, or you can choose to search from a different location. Select one of the following to begin:

- **Doctors by name:** See locations, network status and a specific doctor accepts new patients.
- **Doctors by specialty:** Find doctors in your network who specialize in certain conditions.
- **Places by name:** See address, hours, network status and other important information.
- **Places by type:** Search for in-network hospitals, labs or urgent care clinics near you.
- **Search all:** Search all categories by entering a name or phrase.
- **Advanced search:** Refine your search criteria based on location, languages spoken, which providers are accepting new patients, and more.

Once you make a selection, learn more by clicking [View Profile](#), add the provider to a comparison list by checking the [Add to Compare](#), or refine your search by clicking [More Filters](#).

How to Compare Costs

Healthcare costs can vary by hundreds or even thousands of dollars depending on which doctor and facility you visit. Use MedMutual Find a Provider to understand your options and estimate your costs before you schedule an appointment or procedure. Because cost estimates are based on your benefit plan, you'll be able to see how costs may impact your annual deductible and out-of-pocket spending.

Select [Estimate Your Costs](#) to begin:

- Enter the procedure name or CPT code(s).
- Review the range of average costs within your search area.
- Compare the individual cost estimates for each matching provider.

Note: Estimates may be for just one part of a surgery or procedure. Some services like anesthesia and doctor's fees may be billed separately. To increase the accuracy of your cost estimate, ask your provider for all CPT codes involved in your procedure.

Some procedures or services covered by your plan may require prior approval from Medical Mutual. Please refer to your Certificate/Benefit Book, which is located under the [Benefits & Coverage](#) tab in My Health Plan or contact Medical Mutual Customer Care at the number on your member ID card.



MMO – Select Home Delivery Active Choice Flyer



Select Home Delivery Active Choice Program

Let Express Scripts know your preference for filling prescriptions

Your prescription drug plan is part of our Select Home Delivery Active Choice program. This means you need to notify Express Scripts (ESI) whether you prefer to fill your prescriptions at a retail pharmacy or if you want them delivered to your home.

Save time and money with home delivery

If you want to save money on your long-term prescription medications, you should consider home delivery through our partner, Express Scripts. Long-term medications are those that you take for three months or more. They are often used to treat conditions like high blood pressure, high cholesterol, or diabetes. They can be ordered directly through ESI and delivered conveniently to your door. Home delivery can save you time and money. To get started, visit MedMutual.com/PrescriptionHomeDelivery for a simple, step-by-step guide.

How Select Home Delivery Active Choice works

Select Home Delivery Active Choice requires you to notify ESI of your preference for filling your prescriptions. If you prefer to continue filling your prescriptions at your local retail pharmacy, you need to let ESI know before the fourth fill to ensure that the amount you pay continues to apply to your deductible and/or out-of-pocket. Or if you want to switch to home delivery, ESI can help you get started. To let ESI know of your preference, just call the Rx Information number listed on your member ID card.

Below is an example of how switching to home delivery can save you money on a high-deductible plan:

	Generic <i>Bisoprolol Fumarate 10mg</i>	Preferred brand-name (formulary) <i>Aimovig Autoinjector 140mg/ml</i>	Non-preferred brand-name (non-formulary) <i>Rexulti 8.5mg</i>
First three fills (up to 30-day supply) at network retail pharmacy	\$32.40	\$623.06	\$1,215.17
Fourth or more fill (up to 30-day supply) at network retail pharmacy	\$32.40*	\$623.06*	\$1,215.17*
Each fill (up to a 90-day supply) through Express Scripts home delivery	\$10.00	\$1,650.31	\$3,410.24
Cost for 12 Months at Retail	\$388.80	\$7,476.72	\$14,582.04
Cost for 12 Months through Express Scripts home delivery	\$40.00	\$6,601.24	\$13,640.96
Annual Savings through Express Scripts home delivery	\$348.80	\$875.48	\$941.08

*Member pay amounts will only apply to deductible and/or out-of-pocket after the third fill at retail if the member calls ESI to declare their choice.



When it comes to managing mental health, you are not alone. Reach out to your Assistance Program to speak with a mental health clinician about any issue impacting your well-being.

Choose from in-person sessions, video counseling, or telephonic counseling. Mental Health Sessions provide short-term counseling to help:

- Managing stress, anxiety, grief, depression
- Cope with change or challenges
- Build self-awareness and practice self-care
- Resolve conflict and improve relationships
- Address substance misuse and recovery
- Talk through any personal issues

Services Are:

- Professional & Private
 - Convenient & Accessible
 - Free to Get Started
 - Available to Family Members
 - Personalized
-
- Call: 800-521-3273
 - Visit: easeatwork.com
-
- How to Request Virtual Counseling Support
 - Visit easeatwork.com and submit an online request form or login to your member portal for live chat support



Want More Information?

Visit [LCBDD – Benefits](https://lcbddbenefits.com)
(lcbddbenefits.com)

This benefits and resource center allows you and your family to access general benefit and contact information all at the click of your mouse.





Next Steps

- Medical/Dental/Vision: If you are new or changing your plan you must fill out a Medical Mutual Insurance Enrollment Form and/or Guardian Enrollment form and return to Mistie Johnson by **Friday, August 23rd, 2024.**
- HDHP w/ Health Savings Account (HSA): If you have not participated in the HSA program through Optum or enrolling for the first time you will need to open your HSA account with Optum Bank. For additional information on how to create an account refer to LCBDD Virtual Open Enrollment Site: <https://lcbddbenefits.com/open-enrollment/> . **Please note, you need to be enrolled in the HDHP plan to open the Health Saving Account through Optum Bank.**
- If enrolling in the Medical plan please complete the Non-Tobacco/Nicotine Attestation Form to receive either a \$50 HSA contribution into your account (for those enrolled in the HDHP/HSA) or a one-time payment in your biweekly payroll if you have enrolled in the PPO plan. Additionally, please remember to fill out the appropriate form in order to receive the physical incentive of \$100.
- LCBDD also requires completion of a dependent verification form if enrolling a spouse or dependent child(ren) to the medical and/or dental plan. Please refer to the Virtual Open Enrollment site for detailed instructions on how to complete this process such as viewing carrier contact information, viewing the site in Spanish and accessing plan documents for all plans.



Thank You!

THANK
You!