



2024

# Open Enrollment

Community Action Wayne/Medina

January 01, 2024





# Agenda

- i. Open Enrollment Information (**All employees must log into Paylocity to elect coverage**)
- ii. Group Benefits Overview
  - i. Medical Carrier – Medical Mutual
  - ii. Dental – Carrier Change to Delta Dental
  - iii. Vision- Carrier Change to Guardian
  - iv. Life and Disability – Carrier Change to Guardian
  - v. NEW Vol Life Insurance
  - vi. STD, Accident, Critical Illness & Hospital Indemnity – Carrier Change to Guardian
- iii. HSA & F.S.A Review
  - i. Health Saving Account Vendor – Commercial & Savings Bank
  - ii. Flexible Spending Account - iSolve
- iv. Enrollment Action Items
  - i. Elections Due on Tuesday November 28, 2023
- v. Additional Resources



# Welcome to Community Action Wayne/Medina Open Enrollment

Open Enrollment is your annual opportunity to make changes to your benefits for the new plan year, effective 2024. During Open Enrollment, you may opt to do the following:

- Add dependents, remove dependents, change between plans
- Enroll in the plan if you previously waived coverage

Elections are locked in for the entire plan year unless there is a qualifying event

Qualifying events include:

- Gaining a new dependent by Marriage, Birth, Adoption, or Placement for Adoption,
- Loss of Other Coverage
- Loss of Coverage for Medicaid or a State Children's Health Insurance Program
- Gaining eligibility for Medicaid or a State Children's Health Insurance Program



# 2024 Benefits Overview





## Medical Plans Offered

You have a choice of 2 medical plans.

- PPO and HDHP
- Medical Mutual
- Both plans cover preventive care at 100%
- Same network for both plan options
- Both plans include prescription drug coverage through Medical Mutual





# Medical Plan Grids

	HSA 3500/20 PD Rx (r22)	3020-1500 (r22)
	In-Network	In-Network
Lifetime Benefit Maximum	Unlimited	Unlimited
Calendar Year Deductible	\$3,500 single / \$7,000 family	\$1,500 single / \$3,000 family
Calendar Year Out-of-Pocket Maximum	\$6,000 single / \$12,000 family	\$5,000 single / \$10,000 family
Coinsurance	20%	20%
<b>DOCTOR'S OFFICE</b>		
Primary Care Office Visit	20% after deductible	\$30 copay
Specialist Office Visit	20% after deductible	\$60 copay
Preventive Care	0%	0%
<b>PRESCRIPTION DRUG'S</b>		
Retail – Generic Drug (30 days supply)	\$0 copay after deductible	\$10 copay
Retail – Brand (30 days supply)	\$35 copay after deductible	\$40 copay
Retail – Non-Preferred Drug (30 days supply)	\$70 copay after deductible	\$80 copay
Retail – Specialty Drug (30 days supply)	25% to max \$350 copay after deductible	25% to max \$350 copay
Mail Order – Generic Drug (90 days supply)	\$0 copay after deductible	\$25 copay
Mail Order – Brand (90 days supply)	\$105 copay after deductible	\$120 copay
Mail Order – Non-Preferred Drug (90 days supply)	\$210 copay after deductible	\$240 copay
<b>HOSPITAL SERVICES</b>		
Emergency Room	20% after deductible	\$350 copay then 20%
Inpatient	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible
<b>Ambulance Services</b>		

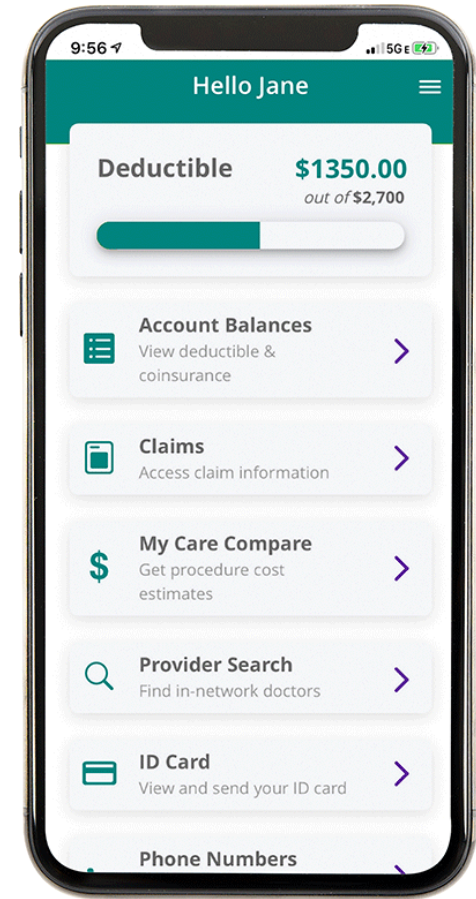
# MedMutual Mobile Application

## Features

- Swipe to view the back of the card
- Email ID Card
- Fax ID Card
- Contact Us shows phone numbers based on what's on the ID Card

## Provider Search

- Search by address
- Mirrors My Health Plan provider search
- Many search filters available (gender, language spoken, etc.)
- One click to call
- Add to phone contacts



iPhone (iOS 11.0 and above)



Android (7.0 and above)



# Medical Plan Comparison

Which plan is a good fit for you?

Considerations	HDHP	PPO
Per-paycheck Cost for Coverage	Lowest	Highest
Calendar Year Deductible	Highest	Lowest
Calendar Year Out-of-pocket Maximum	Highest	Lowest
Using the Plan	Pay less with each paycheck and more when you need care	Pay more with each paycheck and less when you need care
Spending Account Options	Health Savings Account Limited-purpose health care FSA Dependent care FSA	Health care FSA Dependent care FSA

\* Community Action Wayne/Medina will contribute \$2,600 to your HSA if you enroll in employee only coverage or if you cover any dependents.







# Savings Accounts Offered

You have a choice of two savings accounts

- Plan names HSA/FSA
  - HSA Administrated by The Commercial & Savings Bank
    - You Must be enrolled in the HDHP Plan, the H.S.A plan to open/contribute to this health savings account
  - FSA Administrated by iSolved Benefit Services
    - Enrolled on the PPO, still receive tax saving benefits through the F.S.A
- Maximum election amounts for new plan year
  - **HSA – Individual: \$4,150; Family: \$8,300**
  - **FSA – Healthcare Spending Limit: \$3,200;**
    - Carryover allowance \$640
  - **Dependent Care Spending Limit: \$5,000**

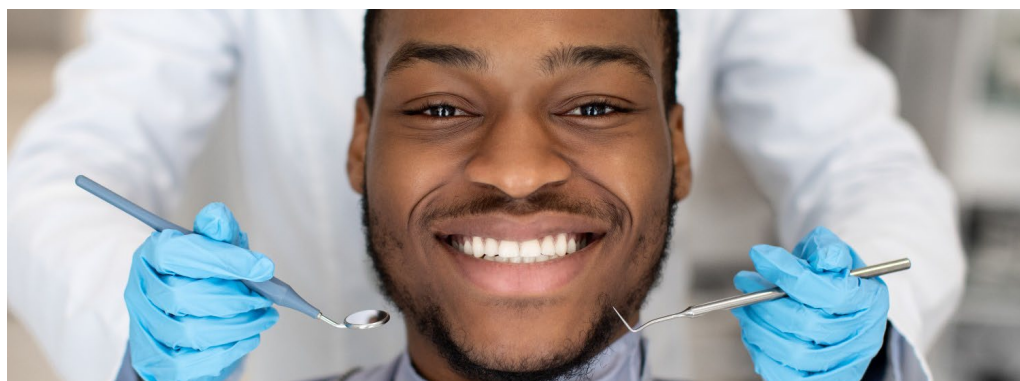




# Dental Plans Offered

**Dental coverage is provided by Delta Dental.**

Services	Dental PPO
Calendar Year Deductible	\$25 per person; \$50 family limit
Calendar Year Benefit Maximum	\$2,000
Preventive Dental Services (cleanings, exams, x-rays)	100%
Basic Dental Services (fillings, root canal therapy, oral surgery)	80%
Major Dental Services (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	80%
Orthodontia Services	50% to \$1,000 lifetime maximum





# Vision Plans Offered

**Vision coverage is provided by Guardian.**

Services	Vision Plan Guardian Network
Eye Exam — once every 12 months	\$10 copay
Lenses — once every 12 months	
Single Vision Lenses	\$10 copay
Lined Bifocal Lenses	\$10 copay
Lined Trifocal Lenses	\$10 copay
Lenticular Lenses	\$10 copay
Frames — once every 24 months	\$130 Allowance, then 20% off
Contact Lenses — once every 12 months if you elect contacts instead of lenses/frames	Elective: \$130 Allowance, then 15% off Necessary: Covered in Full





# Life & Accidental Death & Dismemberment (AD&D) Plans Offered

## Basic Life and AD&D insurance: Employer Paid

- Community Action Wayne/Medina pays for this coverage
- This coverage is through Guardian
- Provides a benefit if you pass away or become seriously injured a result of an accident
- Basic Life benefit: 1x your earnings plus \$15,000 to a Maximum of \$115,000

## Optional Life and AD&D insurance: Employee Paid- **NEW for 2024**

- This coverage is through Guardian
- For yourself – Increments of \$10,000 up to \$500,000 Guarantee Issue amount \$200,000
- For your spouse – \$5,000 to \$250,000 Guarantee Issue amount \$25,000
- For your child(ren) – \$2,500

**\* Evidence of Insurability required if you are electing benefits outside of your initial enrollment period**





## Disability Plans Offered

### Short Term Disability insurance: Employee Paid

- Guardian
- Elimination period 15 days
- Amount equal to 60% of your earnings to a maximum of \$1,200 per week

### Long Term Disability insurance: Employer Paid

- Guardian
- Elimination period 90 days
- Amount equal to 60% of your earnings to a maximum of \$5,000 a month



Guardian	Long-term Disability
Benefit Amount	60% monthly earnings
Maximum Benefit	\$5,000 per month
Benefit Duration	Social Security retirement age



## Employee Assistance Plan (EAP) Offered

Get help with challenges at work and home.

- Guardian Work-life
- Confidential and free
  - Telephone consultations
  - Face-to-face meetings
  - Educational materials

You encounter more than just health concerns throughout your life. Manage life's curveballs with a confidential and complimentary program designed to provide counseling, support, and resources for a variety of personal issues like stress and anxiety, relationship struggles, substance abuse, eldercare, financial worries, and much more!

**Get the FREE support you need today!**





# Telemedicine

Your life is an adventure, and Telemedicine affords you the convenience of receiving medical care while on the go. Instead of spending your day and dollars at an Urgent Care facility, connect with a board-certified doctor over the phone or by video chat to receive immediate and cost-effective care wherever life's journey may take you.





# Medical Supplemental- New carrier is Guardian

Even with medical insurance, you could still be subject to unexpected out-of-pocket expenses in the form of copays, deductible, and coinsurance. These supplemental voluntary benefits provide lump sum payments to be used towards your health care expenses, or however you see fit.

## Accident Coverage

Accident insurance gives you protection for the unexpected. After an accident, you may have expenses you've never thought about. Can your finances handle them? Group accident insurance pays cash benefits that you can use any way you see fit.

## Critical Illness

Being diagnosed with a critical illness can be devastating, both personally and financially. Breathe easier knowing critical illness insurance can help you pay your out-of-pocket expenses and allow you to focus on your health.

## Hospital Indemnity

Hospital indemnity insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehab facility. Your benefit could be used to cover expenses such as deductibles and copays, childcare, travel, food and lodging, or meals.

Contact our **Dedicated Guardian Representative** today to learn more about your options!

Person: 800.627.4200



**\* Additional information will be provided if you would like to keep your current AFLAC Policy**



Premiums



# Medical Premiums

## Per Pay Deductions

Benefit Plan	Medical/RX HSA 3500/20 PD Rx (r22)				Medical/RX 3020-1500 (r22)			
	Group A	Group B	Group C	Group D	Group A	Group B	Group C	Group D
Employee	\$21.50	\$30.46	\$39.41	\$48.37	\$96.97	\$120.06	\$143.15	\$166.23
Family	\$146.63	\$192.46	\$238.28	\$284.10	\$391.62	\$450.96	\$510.29	\$569.63



# Dental & Vision Premiums

## Per Pay Deductions

Benefit Plan	Dental				Vision			
	Group A	Group B	Group C	Group D	Group A	Group B	Group C	Group D
Employee	\$2.94	\$3.68	\$4.42	\$5.15	\$0.57	\$0.71	\$0.85	\$0.99
Family	\$12.85	\$14.86	\$16.87	\$18.88	\$2.49	\$2.88	\$3.26	\$3.65

## Summary & Next Steps



# Next Steps

## Review

- Review current elections and consider your benefit needs
- Review the 2024 Open Enrollment Benefit Information in Benefit Guide
- Review plans details on Paylocity

## Elect

- Make elections via Paylocity by 11/28/23 Required
- Select beneficiaries for life and retirement plans and update address and contact information

## Confirm

- Submit final enrollment
- Print a copy of your confirmation statement
- Confirm elections and deduction amounts match selections



# Thank you!



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