

Reminders:

HRA

Any employee who does not complete their Health Risk Assessment (HRA) by Feb. 28, 2022 (and again by Feb. 28, 2023) will be subject to a \$500 deductible the following plan year.

Flexible Spending Accounts

Lucas County will have a new Flexible Spending Account Administrator effective March 1, 2022: Employee Benefits Corporation (EBC). The 2022 medical FSA contribution limit is \$2,850 and the maximum IRS rollover amount is \$570.

Timely Notification

It is your responsibility to notify Employee Benefits (on-line) within 31 days of any Qualifying Life Event during the plan year that affects your insurance coverage. Failure to do so will result in coverage being denied until the next open enrollment period.

For complete benefit information, please visit the Employee/Benefits website:
www.co.lucas.oh.us/index.aspx?nid=236

Lucas County Employee Benefits

419.213.4211
employeebenefits@co.lucas.oh.us

Board of County Commissioners

Gary L. Byers, President
Tina Skeldon Wozniak
Pete Gerken



2022 Open Enrollment

January 17 –
February 2, 2022



This is a MANDATORY RE-ENROLLEMENT YEAR

Every eligible employee who wishes to have coverage for the 2022 plan year must re-enroll in benefits before Feb. 2, 2022 to continue receiving coverage for the next plan year. All changes made during open enrollment are effective
March 1, 2022.

Ways to Enroll:

**Benefit Enrollment can be made
several different ways:**

1. Self-Enrollment through our Online Enrollment System at:
<https://trustmark.benselect.com/enroll>
2. Virtual Meetings with a Certified Benefit Counselor. To set up your meeting:
OpenEnroll.as.me/LucasCounty
3. By Phone: 800-708-1873
Certified Benefit Counselors are available 8 a.m. - 7 p.m. Monday through Friday.

New in 2022:

Medical

Every employee enrolled in a medical plan must have an annual physical, including blood tests if ordered by a physician, completed Partnership Agreement and a promise to refrain from tobacco or vape products or complete a smoking cessation program during the plan year. A \$500 medical plan deductible will be applied to any employee who fails to meet these requirements by Feb. 28, 2023.

Now offering Two Medical Plans:

Patient Centered Medical Home

(PCMH): 90/10 in-network level of benefits and an in-network out-of-pocket maximum of \$1,000 per individual or \$2,000 per family. You must utilize the ProMedica network. There is NO coverage for out-of-network services unless rendered on an emergency basis. Please note: Effective Jan. 1, 2022, McLaren St. Luke's Hospital is no longer part of the provider network under this plan. Employees must comply with all current PCMH plan requirements.

The Lucas County Plan through

Fronthpath: New this year: 80/20 in-network level of benefits and a 50/50 out-of-network level of benefits. The in-network annual out-of-pocket maximum will remain at \$1,500 per individual or \$3,000 per family. You can utilize both the ProMedica and Mercy Networks. McLaren St. Luke's Hospital is considered in-network under this plan.

TeleMed Services

TeleMed services are now available to ALL medical plan enrollees through ProMedica OnDemand and covered at 100 percent.

Spouse Eligibility Update

Effective March 1, 2022, employees will have the option to enroll their spouse primary on their medical plan at a cost not to exceed \$400/month. Please see *New for 2022: Family medical coverage with spouse primary is now available* document for more detailed information. We will continue to offer employees a \$25 per month for a single medical plan and a \$50 per month payroll deduction for a family medical plan. Spouses will no longer be eligible for any tax credits or subsidies for plans enrolled in through the Health Insurance Marketplace, per federal law.

Employee COVID-19 Vaccination Requirement

Effective March 1, 2022, a \$500 deductible will be applied to the medical out-of-pocket maximum for any employee who fails to show proof of COVID-19 full vaccination status or provide a medical/religious exemption in accordance with the CDC guidelines with the exception of the booster. In accordance with CDC guidelines for the 2023 and 2024 plan years, employees must be fully vaccinated, including the booster, or provide medical/religious exemption.

Benefit Change

Effective March 1, 2022, both medical plans will cover an approved weight loss surgery with pre-certification and when deemed medically necessary. Limited to 1x lifetime and member must participate in nutritional counseling as directed by physician and participate in the Wellness Program for a minimum of 12 months following surgery.

Dental

Effective March 1, 2022, **Delta Dental will be the only dental plan option** available to eligible Lucas County employees. This new dental plan provides a great benefit for all employees.

Employees can utilize any dentist. All preventive services will be paid in full at 100 percent with no balance billing. Basic restorative services will be paid at 80 percent and Major restorative services will be paid at 70 percent of the contracted rate for PPO and Premier dentists. Out of network dentists will be paid at the 90th percentile.

Annual Deductible: \$25 Single; \$75 Family; \$1,500 per member per year maximum dental benefit; \$1,000 maximum per member (up to the age of 19) lifetime orthodontia benefit.

Prescription Drug

Effective March 1, 2022, **Benecard will replace Navitus as the prescription drug option** available to eligible Lucas County employees. All members will receive a new prescription drug ID card from Benecard. Please destroy old prescription drug ID cards after you receive your new Benecard.

There will be no change in prescription drug coverage for those members that enroll in and remain compliant with the Drug Use Review (DUR) program.

Life Insurance

Metlife is replacing The Standard as the employee term life insurance carrier effective March 1, 2022. Employees are not required to change anything to roll over to the new carrier. We do encourage employees to review their current beneficiaries and update if necessary.

Virtual Open Enrollment Meetings

New this year, we will be offering virtual open enrollment meetings. These will be open to all employees at 9 a.m. on Tuesday and noon Thursday beginning Jan. 18, 2022 through Feb. 1, 2022. We will discuss 2022 benefit options, employee requirements, and plan design changes. Employees will have the opportunity to ask questions. Please plan to attend. Meeting details will be forthcoming or you may contact the Employee Benefits office at 419-213-4189 for more information.

Emergency Room

Emergency room co-pay remains the same at \$200 (waived if admitted) and can be reduced to \$100 through appeal for members who first access care through a physician/specialist, Urgent Care Center or ProMedica OnDemand and are subsequently directed to the emergency room.