

JANUARY, 2012

OPEN ENROLLMENT 2012

Open Enrollment Timelines:

The 2012 annual open enrollment period will begin January 3, 2012 and run through February 2, 2012. All open enrollment forms are due back to your department benefits representative no later than Friday, February 3, 2012. **NO LATE FORMS WILL BE ACCEPTED.** This is not a mandatory re-enrollment year, however, **there are various changes being implemented this year. Please take a few moments to read the information provided in this newsletter, or make sure to attend one of the 21 open enrollment meetings scheduled throughout the county.**

Health Care Plan Options for 2012

The following benefit providers and levels of coverage will remain in effect for the 2012 plan year:

1. **The Lucas County Plan through HealthSpan** (formerly Physician's Health Collaborative), with a 90/10 in-network level of benefits and an annual out-of-pocket maximum of \$1,000 per individual or \$2,000 per family. There is NO coverage for out-of-network services unless rendered on an emergency basis.
2. **The HMO coverage through Paramount Health Care**, with a 75/25 in-network level of benefits, and an in-network out-of-pocket maximum of \$1,500 per individual and \$3,000 per family. There is NO coverage for out-of-network services unless rendered on an emergency basis.
3. **The Lucas County Plan through FrontPath**, with a 70/30 in-network level of benefits and a 50/50 out-of-network level of benefits. The in-network out-of-pocket maximums for this plan will remain at \$2,000 per individual and \$4,000 per family. The out-of-network benefit has no out-of-pocket maximum.

Office visit co-payments will remain the same for all three health plans: \$10 for primary care physician and \$15 for specialists.

Emergency room co-payments will also remain at \$100, unless admitted within 24 hours.

Before enrolling in any of these plans, employees should verify with their physician(s) what that physician's current and future plans of participation are. Lucas County does not guarantee the continued physician participation in any health plan.

New Dental Plan Option

Lucas County employees will have a third dental plan option to choose from during the 2012 open enrollment period called Corner Dental – Patient's Choice Program. The Patient's Choice Program is designed to save the county employees and their family members (along with the county) money on dental care and preserve annual benefits through a very competitive fee schedule compared to other dental plan options.

Corner Dental is a **full** service dental practice and offers general dental services (for both adult and pediatric populations) along with endodontic, periodontal, and orthodontic treatment at the Corner Dental locations listed below.

By enrolling in the Corner Dental – Patient's Choice Program, you and any eligible family members must receive ALL dental care from a Corner Dental provider to benefit from this program. **There will be no benefit under this plan if you receive care from any other provider.**

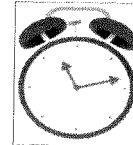
Corner Dental has numerous local locations to serve you including:

- | | |
|--------------------------------|----------------------------------|
| 4321 Talmadge Rd. – Toledo | 5855 Lewis Ave. – Toledo |
| 447 W. Dussel Drive – Maumee | 3246 Navarre Ave. – Oregon |
| 990 W. Poe Rd. – Bowling Green | 7640 W. Sylvania Ave. – Sylvania |

Corner Dental is planning to open additional offices in 2012 in Southern and Western Lucas County.

NEW: Spouse Primary Rate Change

Effective March 1, 2012, the spouse primary rates will increase to \$100 per month for those with gross annual household incomes of \$75,000 or less and \$150 per month for those with gross annual household incomes greater than \$75,000. All spouse primary eligibility rules remain in effect.



IMPORTANT

YOU Are Responsible For Timely Application!

If you wish to add an eligible spouse and/or dependent or change the status of "other coverage" for eligible spouses and/or dependents at **any time throughout the year**, it is **YOUR RESPONSIBILITY TO NOTIFY YOUR DEPARTMENT BENEFITS REPRESENTATIVE, IN WRITING, WITHIN 31 DAYS OF THE QUALIFYING EVENT.** If the application is not received within 31 days of eligibility or qualifying event, the applicant will be determined a Late Enrollee, and will be required to wait until the next open enrollment period. If you obtain a divorce, legal separation or your spouse is no longer permanently residing with you, you are required to immediately notify your department benefits representative and remove them from coverage through Lucas County effective the date the event took place.

NEW CARDS

Those employees enrolled in the Frontpath and HealthSpan (Physician's Health Collaborative) networks will be receiving new cards this year. Once you receive your new cards, please discard the old ones. Please continue to utilize your old cards until you receive your new ones.



All About Prescription Drugs...



The prescription drug program will continue to be administered by Total-Script.

The co-pays for the 2012 plan year remain:

- 20% up to \$8 per script for up to a 30-day supply for generic medication (Tier I);
- \$25 per script for up to a 30-day supply of preferred brand name medication (Tier II); and
- 20% or \$40, whichever is greater, for non-preferred brand name medication or brand name medication when a generic is available (including DAWs), up to a 30-day supply (Tier III).
- All brand name proton pump inhibitors including Nexium, are **excluded** from coverage. All generic proton pump inhibitors will continue to be covered at 20% up to \$8; and over-the-counter proton pump inhibitors such as Prilosec OTC 20 mg., Prevacid 24 hr., etc. will continue to be covered 100% with a written prescription from your physician.

A mail order option is available at the above co-pays for a 90-day supply

for Tier I and Tier II medications. Tier III medications will remain a 30-day supply through mail order.

DRUG USE REVIEW PROGRAM

The Lucas County Prescription Drug Use Review (DUR) Program is an excellent program designed to provide **CONFIDENTIAL**:

- One on one visits with a pharmacist to provide education on common disease states related to the patient's medications;
- Complete review of medication, how they work, how and when to take them, side effects, drug interactions; identify cost-saving opportunities; determine medication adherence and resolve issues related to missed doses;
- Monitor blood pressure, blood glucose, cholesterol and HgbA1c as needed;
- Work with a pharmacist to identify opportunities to improve overall health;
- Opportunity to visit with a nutritionist;
- Enhance communication between

pharmacist, physician & patient.

- 90 day supply of Tier I and Tier II medications at 30-day co-pay.

The \$350 cap on brand name medications (Tier II) and \$500 cap on Tier III medications will remain available for employees and dependents if they participate in and complete case management through one of the Drug Use Review Pharmacies. Reminder: The out-of-pocket cap will be re-set on March 1, 2012 for the new benefit plan year.

This program is available at NO COST to eligible Lucas County Employees and their family members. Our program is very unique and has been presented at various pharmacy conventions around the world! If you or a family member is taking 2 or more medications a month, why not take a few moments of your time to contact one of the pharmacies below to find out how they may be of service to you?

Lucas County Implements Rx Step Therapy

Effective March 1, 2012 step therapy will be a mandatory requirement of your prescription drug benefits. This will only apply to members who are currently taking or begin taking medications that are identified on the step therapy program. Step Therapy educates members on alternative medications and encourages you to select more cost-effective alternatives – which lowers your out-of-pocket costs. If you take certain medications you will be contacted by letter, telephone calls and messaging at the retail pharmacy advising you of alternatives through February 29, 2012. Effective March 1, 2012, claims for certain non-preferred medications will be rejected at the pharmacy. Should you receive a letter regarding your medication, please contact your physician and discuss with him/her the lower cost medications recommended for you. All physicians should be aware of step therapy programs. Should you have any questions please contact Totalscript at 1-800-752-2211.

Participating DUR Pharmacies

<u>The Pharmacy Counter</u>	<u>The Pharmacy Counter</u>	<u>The Pharmacy Counter</u>
2655 W. Central Ave. Toledo, OH 43606 (419) 473-1493	2701 Navarre Ave. Oregon, OH 43616 (419) 698-5408	1515 S. Byrne Rd. Toledo, OH 43614 (419) 382-3475
<u>Ryan Pharmacy</u> 3340 Dorr Street Toledo, OH 43607 (419) 531-2836	<u>Erie Drug</u> 4502 Lewis Ave. Toledo, OH 43612 (419) 476-4322	<u>Kahler Pharmacy</u> 1941 Airport Hwy. Toledo, OH 43609 (419) 382-2911

How to Maximize Your Benefits & Reduce the Chance of Claims Being Rejected

1. Check to make sure the provider or facility is in-network.
2. Check with insurance company or TPA to make sure pre-certification is not required; if pre-certification is required, make sure it is approved prior to services being rendered.
3. Always present correct insurance cards and information at the time of service.

Benefits of Dental PPO Provider

Again this year, Ameritas will be providing the Dental PPO benefit to Lucas County employees through the Ameritas network of PPO participating dentists. The Dental PPO Plan provides a 50% BETTER BENEFIT than the Traditional Lucas County Dental Plan.

- Aid to preventive dentistry is covered at 100%, with no balance billing
- Basic restorative is covered at 80%
- Major restorative is covered at 70%
- \$25/member - \$75/family deductible
- \$1,500 per member per year maximum benefit
- \$1,000 lifetime orthodontia coverage up to the age of 19

In order to receive an additional \$500 in dental benefits per enrollee, per plan year, you must enroll in the Dental PPO option through Ameritas.

MANY DENTISTS WHO ARE CURRENTLY BEING UTILIZED THROUGH THE LUCAS COUNTY DENTAL PLAN ARE ALSO PART OF THE DENTAL PPO NETWORK THROUGH AMERITAS.

Lucas County Traditional Dental Plan

The Lucas County Traditional Dental Plan will continue to be administered through Health Care Payer's Coalition. The benefit levels will be 100% up to the Usual, Customary and Reasonable for Aid to Preventive Dentistry, 80% up to the Usual, Customary and Reasonable for Basic Restorative, and 70% up to the Usual, Customary and Reasonable for Major Restorative. There continues to be a \$25 per member/\$75 per family deductible on the basic and major restorative treatments. **There is a \$1,000 per member per year maximum benefit paid through the Traditional Dental Plan. There is NO orthodontia coverage through this plan.**



Physicians Health Collaborative network merges with HealthSpan network

The Mercy healthcare system announced in January 2011 the merger of Physicians Health Collaborative with HealthSpan, a leading independent Preferred Provider Organization network. Effective March 1, 2012, members of the Lucas County plan through Physicians Health Collaborative will receive new ID cards to reflect HealthSpan as the new network name. The name change will continue to be seamless to members, customers, and partners. All network services will remain the same in 2012 as they have been throughout 2011 during the merger.

Hardship Appeal Request

Hardship Appeals: All spouses of Lucas County employees who are eligible for a health plan through their employer, must enroll in a single plan through their employer regardless of any required premium. Exemptions shall be granted to those who appeal based on excessive premiums (cost to the spouse is more than 40% of the premium) or hardship (gross annual household income is \$75,000 or less). *Lucas County employees with spouses who are RETIRED ARE REQUIRED to enroll as primary in single coverage in any health care plan sponsored by his/her former employer for their retirees, regardless of any required premium. There is no hardship appeal process for retired spouses to enroll as primary with the County unless their only other available coverage is Medicare.*

Under no circumstances will Lucas County pay the medical, dental or drug claims for any spouse who accepted cash or other incentives to dis-enroll from their employer's health care plan.

IMPORTANT: Any employee that carries a spouse as primary on Lucas County benefits is required to pay the appropriate monthly payroll deduction, **REGARDLESS** if a hardship appeal has been granted or not.

Mandatory OPEN ENROLLMENT for Medical & Dependent Care Flexible Spending Accounts –2012 Benefit Plan Year

Employees interested in participating in the Lucas County Section 125 Medical & Dependent Care Flexible Spending Account(s) through Northwest Group Services must enroll each year. Your election does not automatically update to the new plan year. Three ways to enroll: meet with a Northwest Group Services representative, use the NWGS call center at 877-887-0821, or self-enroll on line at <https://harmonyenroll.coloniallife.com>.

Colonial benefits are an after-tax product and will remain the same unless you desire to make changes with the Colonial representative for the new benefit year.

REMINDER: SPOUSE ELIGIBILITY RULE

Effective March 1, 2011, ALL spouses of Lucas County employees must reside in the same household as the Lucas County employee in order to be eligible for benefits. **If you are currently covering a spouse who does not reside in your household, you must remove them.** Lucas County retains the right to secure any and all documentation necessary to document that a spouse resides in the employee's household.

Open Enrollment

January 2012 Meeting Schedule

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
Deadline to return forms is FEBRUARY 3, 2012 to your DEPT BENE-FITS REP. NO LATE FORMS WILL BE ACCEPTED				All changes made during this open enrollment period will be effective March 1, 2012.		
8	9	10	11	12	13	14
	1:00 & 3:00pm One Government Ctr. Commissioners Hearing Rm. 1st Floor	3:00pm- Juvenile Justice Center Training Rm. 2- 1801 Spielbusch	9:00 & 11:00am One Government Ctr. Commissioners Hearing Rm. 1st Floor FITNESS EXPO 10:00-1:00pm	10:00, 1:00, 3:00 711 Adams- CSB Conference & Learning Center Room AEF	7:30am- Engineer Rd. Maintenance 2504 S. Detroit 2:30pm- Wastewater 5758 N. River Rd	
15	16	17	18	19	20	21
	MARTIN LUTHER KING DAY	8:30am- Sun Eng. 1111 S. McCord 10:30am- BDD 1155 Larc Lane Family First Zone	8:30am- BDD- Hill Lunch Rm 3350 Hill Ave. 3:00pm BDD- Holland 1645 Holland Rd.	8:30am- BDD 1155 Larc Lane- Great Room 2:00-4:00pm Sheriff 1622 Spielbusch		
22	23	24	25	26	27	28
	10:00am & 1:00pm Job & Family Services Toledo Room 3210 Monroe St.	8:30am- Educare 1932 Birchwood 10:30am- BDD Admin/Transp. Build. 1154 Larc Ln.	10:00am Metroparks Wildwood- Ward Pavillion 5100 W. Cen- tral- East Entrance 2:00pm- BDD- Hill 3350 Hill Ave. Door Q Conference Rm. B & C			
29	30	31				