

AND MAXIMIZE!
**KNOW[^]
YOUR
BENEFITS**

Lewis County/Lewis County General Hospital

June 01, 2024 – May 31, 2025



Important Benefits Highlights for 2024!

- There were **NO** plan design changes made.
- Premiums will increase effective June 01, 2024. The new deductions begin in May 2024.
 - Premium equivalents are simply not adequate to cover actual claims and expenses, necessitating the increase.
- Biometric screenings are being offered in May 2024.
 - The participation incentive remains for all enrolled in one of the health plans.
- The CSEA dental plan will continue to be offered with **NO** changes. The Guardian dental plan continues to be available to Hospital and County employees.

2024 Health Insurance Contributions

	LC Excellus PPO	LC Excellus Hybrid Plan	LC Excellus HDHP
Single Rate	\$156.85 bi-weekly \$313.70 monthly \$3,764.40 annually	\$112.31 bi-weekly \$224.62 monthly \$2,695.44 annually	\$96.43 bi-weekly \$192.86 monthly \$2,314.32 annually
2-Person Rate	N/A	\$218.66 bi-weekly \$437.32 monthly \$5,247.84 annually	\$187.76 bi-weekly \$375.52 monthly \$4,506.24 annually
Family Rate	\$413.84 bi-weekly \$827.68 monthly \$9,932.16 annually	\$316.32 bi-weekly \$632.64 monthly \$7,591.68 annually	\$271.61 bi-weekly \$543.22 monthly \$6,518.64 annually

Health Plan Options

Option 1
PPO
(Only for those
eligible)

Option 2
Hybrid

Option 3
High Deductible
Health Plan

With an HSA
Health Savings Account

	Domestic Network	In-Network
Deductible (Embedded)	Individual: \$0 Family: \$0	Individual: \$250 Family: \$750
Coinsurance	0%	0%
Preventive Services	Covered in Full	
PCP Office Visit	Covered in Full	\$25 Copay
Specialist Office Visit	Covered in Full	\$30 Copay
Diagnostic Labs & Pathology	Covered in Full	Subject to Deductible; then \$30 Copay
Inpatient Hospital Stay	Covered in Full	Subject to Deductible; then \$200 Copay
Outpatient Surgery	Covered in Full	Subject to Deductible; then \$100 Copay
Urgent Care	\$25 Copay	\$25 Copay
Emergency Room	\$35 Copay, Waived if Admitted	\$100 Copay, Waived if Admitted

Prescription Drugs	Generic: \$5 Copay Brand: \$25 Copay Non-Preferred & Specialty: \$50 Copay
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Out of Pocket Maximum (Embedded)	Medical: Individual \$2,000; Family \$4,000 Embedded Rx: Individual \$2,000; Family \$6,000 (Combined Domestic & In-Network)
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Note: this is not a complete overview of all covered services. See plan summaries for more information.

	Domestic Network	In-Network
Deductible (Embedded)	Individual: \$250 Family: \$750	Individual: \$750 Family: \$2,250
Coinsurance	10%	20%
Preventive Services	Covered in Full	
PCP Office Visit	\$20 Copay	\$30 Copay
Specialist Office Visit	\$30 Copay	\$40 Copay
Diagnostic Labs & Pathology	Covered in Full	Covered in Full
Inpatient Hospital Stay	Subject to Deductible; then 10% Coinsurance	Subject to Deductible; then 20% Coinsurance
Outpatient Surgery	Subject to Deductible; then 10% Coinsurance	Subject to Deductible; then 20% Coinsurance
Urgent Care	\$30 Copay	\$40 Copay
Emergency Room	\$50 Copay, Waived if Admitted	\$150 Copay, Waived if Admitted

Prescription Drugs	Generic: \$5 Copay Brand: \$25 Copay Non-Preferred & Specialty: \$50 Copay
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Out of Pocket Maximum (Embedded)	Individual: \$4,000 Family: \$12,000 Embedded (Combined Domestic & In-Network)
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Note: this is not a complete overview of all covered services. See plan summaries for more information.

2024 Excellus High Deductible Health Plan

	Domestic Network	In-Network
Deductible (Aggregate)	Individual: \$2,000 Family: \$4,000 Not Embedded (Combined Domestic & In-Network)	
Coinsurance	10%	20%
Preventive Services	Covered in Full	
PCP Office Visit	Subject to Deductible; then 10% Coinsurance	Subject to Deductible; then 20% Coinsurance
Specialist Office Visit	Subject to Deductible; then 10% Coinsurance	Subject to Deductible; then 20% Coinsurance
Diagnostic Labs & Pathology	Subject to Deductible; then 10% Coinsurance	Subject to Deductible; then 20% Coinsurance
Inpatient Hospital Stay	Subject to Deductible; then 10% Coinsurance	Subject to Deductible; then 20% Coinsurance
Outpatient Surgery	Subject to Deductible; then 10% Coinsurance	Subject to Deductible; then 20% Coinsurance
Urgent Care	Subject to Deductible; then 10% Coinsurance	Subject to Deductible; then 20% Coinsurance
Emergency Room	Subject to Deductible; then 10% Coinsurance	Subject to Deductible; then 20% Coinsurance
Prescription Drugs Preventive Drug Rider in Place!	All Tiers are Subject to Deductible; then: Generic: \$5 Copay Brand: \$25 Copay Non-Preferred & Specialty: \$50 Copay	
Out of Pocket Maximum (Aggregate with Individual Cap of \$6,650)	Individual: \$5,000 Family: \$10,000 Not Embedded	


Note: this is not a complete overview of all covered services. See plan summaries for more information.

Health Savings & Flexible Spending Accounts

*Health Savings Account (HSA) is only available to those enrolled in the HDHP



Health Savings Account (HSA)

Pre-tax money to pay for qualified medical, dental, and vision expenses 

Money in account is yours it will roll and build from year to year


Must re-elect every year but can be changed during year

Can only use funds that are available in your account

The account is owned by you and remains yours if you leave the organization

Contribution limits: Single \$4,150 and Family \$8,300

Flexible Spending Account (FSA)

Pre-tax money to pay for qualified medical, dental, and vision expenses 

“Use it or lose it” money must be used during plan year

Must re-elect every year but cannot be changed during year

Full amount available June 1st

Not portable. If you leave organization, you forfeit the remaining account funds

Contribution limit: \$3,200

HSA & FSA Spending

- Common health care expenses like copayments, prescription medications, medical supplies
- Less obvious expenses...
 - Over the counter medications like cough medicine, eye drops, feminine products, sleep aid
 - Dental expenses, braces
 - Vision costs, glasses/contacts
 - Chiropractor
 - Sunscreen
 - Smoking cessation aids

- Abdominal supports
- Acupuncture
- Alcoholism treatment
- Ambulance
- Anesthetist
- Arch supports
- Artificial limbs
- Autoeette (when used for relief of sickness/disability)
- Blood tests
- Blood transfusions
- Braces
- Cardiographs
- Chiropractor
- Contact lenses
- Crutches
- Dental treatment
- Dental x-rays
- Dentures
- Dermatologist
- Diagnostic fees
- Drug addiction therapy
- Drugs (prescription)
- Eyeglasses
- Fees paid to health institute prescribed by a doctor
- FICA and FUTA tax paid for medical care service
- Fluoridation unit
- Guide dog

- Gum treatment
- Gynecologist
- Healing services
- Hearing aids and batteries
- Hospital bills
- Hydrotherapy
- Insulin treatments
- Lab tests
- Laser eye surgery
- Lead paint removal
- Metabolism tests
- Neurologist
- Nursing (including board and meals)
- Obstetrician
- Operating room costs
- Ophthalmologist
- Optician
- Optometrist
- Oral surgery
- Organ transplant (including donor's expenses)
- Orthopedic shoes
- Orthopedist
- Osteopath
- Oxygen and oxygen equipment
- Pediatrician
- Physician
- Physiotherapist

- Podiatrist
- Postnatal treatments
- Licensed practical nurse for medical services
- Prenatal care
- Prescription medicines
- Psychiatrist
- Psychoanalyst
- Psychologist
- Psychotherapy
- Radium therapy
- Registered nurse
- Special school costs for the handicapped
- Spinal fluid test
- Splints
- Sterilization
- Stop-smoking aids
- Surgeon
- Telephone or TV equipment to assist the hard-of-hearing
- Therapy equipment
- Transportation expenses (relative to health care)
- Ultraviolet ray treatment
- Vaccines
- Wheelchair
- X-rays

HSA Funds & Biometrics

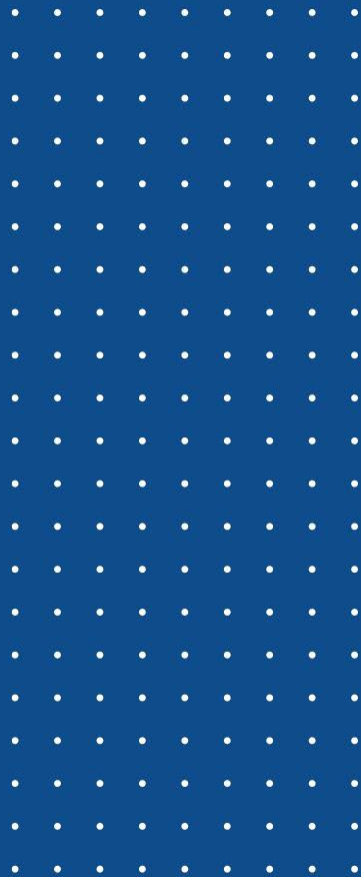
Available to those enrolled in the HDHP Only

- If you are enrolled in the HDHP, the health plan will make a contribution to your HSA of \$750 for an individual plan and \$1,500 for a family plan. This money is yours to keep whether you spend it during the plan year or not.
- You can earn an additional \$500 for an individual plan and \$1,000 for a family plan by participating in the biometric screenings. Your spouse would be required to participate in order to receive the family contribution.
- In addition, there is another \$250/\$500 available to those who demonstrate that they are tobacco-free by participating in a nicotine test that will be performed at the time of the biometric screening. Your spouse would be required to participate in order to receive the family contribution.
- In 2024, the health plan will again make a one-time matching contribution of up to \$500. You must contribute your own money to the HSA in order to be eligible to receive this. Your employer will make this contribution at the end of the plan year once your contributions can be verified.
- Total available this year = \$2,000 for an individual plan and \$3,500 for a family plan. The first 3 pieces (if you are eligible for all 3) of the plan contribution will be made to your HSA on June 1st or as close to this date as is administratively feasible.

2024 Biometric Screenings

- Confidential, no-cost, on-site health screenings available to you! Your individual screenings results are NOT shared with your employer.
- Lewis County has partnered with wellness vendor WPV again this year and a simple finger prick will be used in place of a blood draw. A 2 hour fast is ideal, but not required, and results are immediate.
- If you are enrolled in the HDHP for June 1st and participate in the screening, you will receive an employer contribution towards your Health Savings Account as close to the beginning of the plan year as administratively feasible.
- Lewis County/LCGH employees enrolled in either the PPO or Hybrid will receive a \$100 cash incentive for participating in the screenings!
- Be on the look out for sign-up information. Screenings will be held the week of May 20th!

TELEMEDICINE



Telemedicine/Behavioral Health – MDLive

Technology-based communication that allows a doctor and patient to communicate without being in the same physical space.

Take Advantage of Your Telemedicine Benefit

- Quality care provided by a Board-certified physician from the comfort of your home, desk or hotel room 24/7/365 via your phone, tablet or computer.
- Use telemedicine for non-emergent issues instead of going to the emergency room or urgent care, when your physician is unavailable, you live in a rural setting and don't have access to nearby care, or you are traveling for work or on vacation.
- The doctor can send a follow-up to your physician and can call in a prescription if deemed appropriate.
- Telemedicine can also be used for behavioral health care. You can consult with a psychiatrist or licensed therapist. You can even schedule recurring appointments to establish an ongoing relationship with one therapist.
- The cost of a telemedicine visit is \$10 on the PPO, \$15 on the Hybrid and \$50 on the HDHP (additional cost for a behavioral health visit).

Telemedicine/Behavioral Health – MDLIVE

Technology-based communication that allows a doctor and patient to communicate without being in the same physical space.

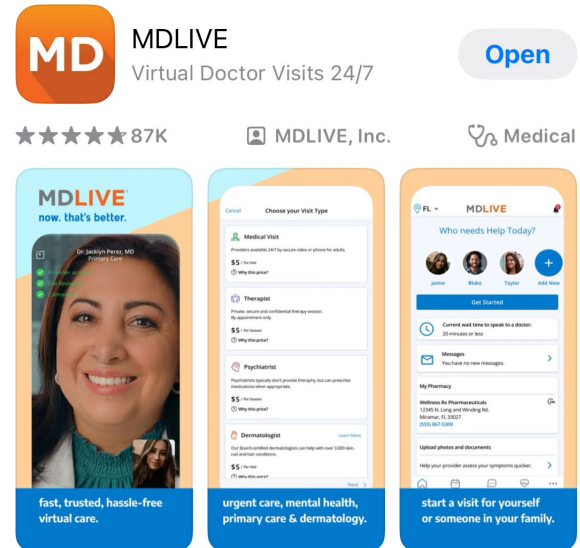
There are four ways to activate telemedicine today:

WEB: Register/Login at ExcellusBCBS.com/Member

APP: Download the MDLIVE App

TEXT: Text Excellus at 635483

CALL: Call 1-866-692-5045



Telemedicine Usage

	Subscriber	Dependent	Total	Percent of Eligible
Registered Members*	113	87	200	10.4%
Acute Care Visits	17	32	49	20.0%

*Optimal savings occur with 20% or greater registered members

Acute Care Visit Detail

Top 5 Diagnoses		Top 5 Prescriptions	
		Drug Name	Drug Class
1	Acute pharyngitis	1 Amoxicillin	Antibiotic
2	Conjunctivitis	2 Prednisone	Steroid
3	Acute sinusitis	3 Macrobid	Antibiotic
4	Acute upper respiratory infections of multiple and unspecified sites	4 Benzonatate	Cough/Cold/Allergy
5	Other disorders of urinary system	5 Doxycycline Hyclate	Antibiotic



Percent of Telemedicine Acute Care Visits Receiving a Script 86%

Behavioral Health Visit Detail

Top 5 Diagnoses		Top 5 Prescriptions	
		Drug Name	Drug Class
1	Other anxiety disorders	1 Zoloft	Antidepressant
2	Major depressive disorder, recurrent		

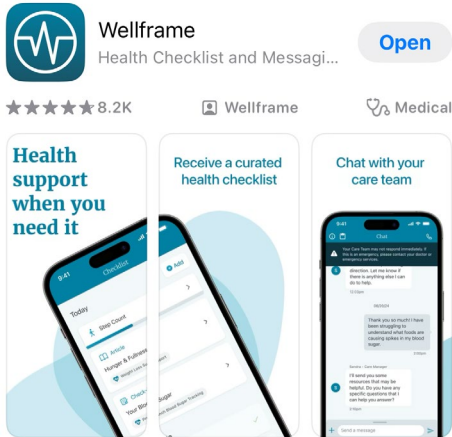
Top 5 Most Treated

1. Strep Throat
2. Pink Eye
3. Sinus Infection
4. Common cold, bronchitis, RSV, etc.
5. UTI

Other Excellus Tools Available to You!

Take advantage of the many helpful tools and benefits available to you as an Excellus member!

- Create your **online account** to access your benefits, claims history, a provider search function, cost comparison tool and more.



➤ Download the **WellFrame App** and you will have access to case managers, dietitians, nurses and more.

➤ Use the **Welvie My Surgery** online surgery decision tool.



WellFrame

- ✓ Use the App to set up **Reminders** to help keep track of medications and appointments.
- ✓ **Chat** with the Care Team and have a **Check List** of daily tasks to complete.
- ✓ Access to **Articles** and **Videos** related to the program in which their enrolled.
- ✓ Evidence-based **Clinically Validated** assessments of member symptoms and behaviors.
- ✓ **Biometric Screening** and tracking

Care Management Programs Available

- Behavioral Health
 - Anxiety, Depression, Bipolar, PTSD, Substance Abuse, Schizophrenia
- Maternal Health
- Asthma
- Coronary Artery Disease
- Care Transitions
 - Pre-Procedure, Pre-Discharge, Post-Discharge (Surgical & Medical)
- Congestive Heart Failure
- Diabetes Prevention
- Hypertension (High Blood Pressure)
- Wellness & Prevention
 - Stress Management, Weight Loss, Physical Activity, Smoking, Gaps in Care

Pharmacy Programs



CanaRx is a voluntary international mail order prescription program that is available to eligible Lewis County/LCGH employees and their dependents.

- **BRAND** name medications, in the original factory-sealed manufacturers packaging, are delivered **DIRECT TO YOUR DOOR** from certified pharmacies in Canada, the United Kingdom and Australia.
- **YOU PAY NOTHING** thanks to the savings CANARX brings to your plan.
- Refills only, no “new to you” meds.
- Enrollment can now be completed electronically.

Kinney Drugs in Lowville is an AMMO pharmacy, which means you can purchase your prescriptions locally at the mail order rate.

*AMMO – Anti-Mandatory Mail Order

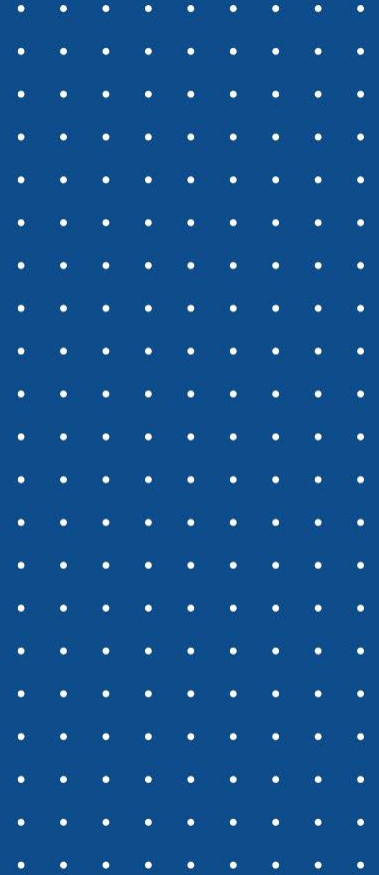
Let's Take a Closer Look! Single Plan

Service Rendered	Estimated Cost of Service (Contracted Rate)	PPO Member Pays (Assumes use of the Domestic Network)	Hybrid Member Pays (Assumes use of the Domestic Network)	High Deductible Member Pays (Assumes use of the Domestic Network)
Preventive Visit with PCP	\$95	Covered in Full	Covered in Full	Covered in Full
LCGH Emergency Room Visit for Chest Pain	\$1,518	\$35 Copay	\$50 Copay	\$1,518 Towards Deductible
Diagnostic Office Visit with PCP	\$110	Covered in Full	\$20 Copay	\$110 Towards Deductible
Diagnostic Bloodwork	\$185	Covered in Full	Covered in Full	\$185 Towards Deductible
Telemedicine Visit for Skin Rash	\$50	\$10 Copay	\$15 Copay	\$50 Towards Deductible
Total	\$1,958	\$45	\$85	\$1,863
LC Health Savings Account (HSA) Contribution		N/A	N/A	-\$750.00
Annual Employee Premium Contribution		\$3,764.40	\$2,695.44	\$2,314.32
Total Employee Pays Out of Pocket		\$3,809.40	\$2,780.44	\$3,427.32
Difference FROM THE PPO		N/A	-\$1,028.96	-\$382.08
Additional LC Health Savings Account (HSA) Contribution with Screening Participation, Non-Smoker and \$500 Match		N/A	N/A	-\$1,250
Difference FROM THE PPO				-\$1,632.08

Let's Take a Closer Look! 2-Person Plan

Service Rendered	Estimated Cost of Service (Contracted Rate)	PPO Member Pays (Assumes use of the Domestic Network)	Hybrid Member Pays (Assumes use of the Domestic Network)	High Deductible Member Pays (Assumes use of the Domestic Network)
Preventive Visit with PCP	\$95	Covered in Full	\$0 Covered in Full	\$0 Covered in Full
Wife is Diagnosed with Malignant Neoplasm of the Breast and Begins Treatment (Hospital Stay)	\$32,717	Covered in Full	\$250 Deductible and \$3,246.70 Coinsurance = \$3,496.70	\$4,000 Deductible and \$2,650 Coinsurance (Per Person Cap of \$6,650 Met)
Husband Has PT 3 Times Per Week for 4 Weeks for Knee Injury	\$50 per visit X 12 = \$600	Covered in Full	\$30 copay X 12 visits = \$360	\$60 Coinsurance
Husband is Given Cortisone Shot in Office for Knee Injury	\$148	Covered in Full	\$30 copay	\$14.80 Coinsurance
Total	\$33,560	\$0	\$3,886.70	\$6,724.80
LC Health Savings Account (HSA) Contribution		N/A	N/A	-\$1,500
Annual Employee Premium Contribution		\$9,932.16	\$5,247.84	\$4,506.24
Total Employee Pays Out of Pocket		\$9,932.16	\$9,134.54	\$9,731.04
Difference FROM THE PPO			-\$797.62	-201.12
Additional LC Health Savings Account (HSA) Contribution with Screening Participation, Non-Smoker and \$500 Match		N/A	N/A	-\$2,000
Difference FROM THE PPO				-\$2,201.12

DENTAL



2024 Guardian Dental PPO Plan

LCGH Employees and County (Both Non-Union & Union) Employees Are Eligible

Benefits	In-Network	Out-of-Network
Calendar Year Deductible	\$0	\$0
Covered Charges		
Preventive Care	100%	100%
Basic Care	80%	80%
Major Care	50%	50%
Orthodontia (Children Only)	50%	50%
Claims Payment Basis	Percent of Contracted Rate No Balance Billing	Percent of Reasonable and Customary Balance Billing Permitted
Annual Maximum Benefit	\$2,500 Plus Maximum Rollover Amount (Preventive Services are Exempt from Maximum)	
Lifetime Orthodontia Maximum	\$2,000	
Dependent Age Limit	Age 26	
Maximum Rollover		
Rollover Threshold	\$900	
Rollover Amount	\$450	
Rollover In-Network Amount	\$700	
Rollover Account Limit	\$1,500	

2024 Dental Plan Premiums (Only Through May 31st)

Enrollment Tier	New Guardian Monthly Premium	LCGH FT Employee Monthly Contribution*	County FT Employee Monthly Contribution**
Single Rate	\$30.90	\$7.73	\$10.82
Family Rate	\$92.69	\$23.17	\$32.44

*Contribution applies to those Full-Time LCGH employees hired on or after 07.01.1990.

**Contribution applies to those Full-Time County employees hired on or after 05.06.1997.

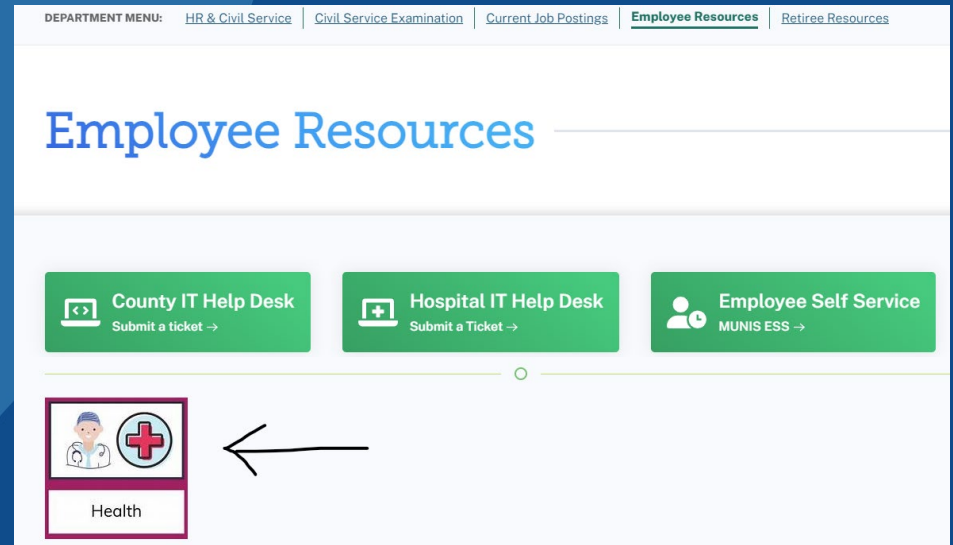
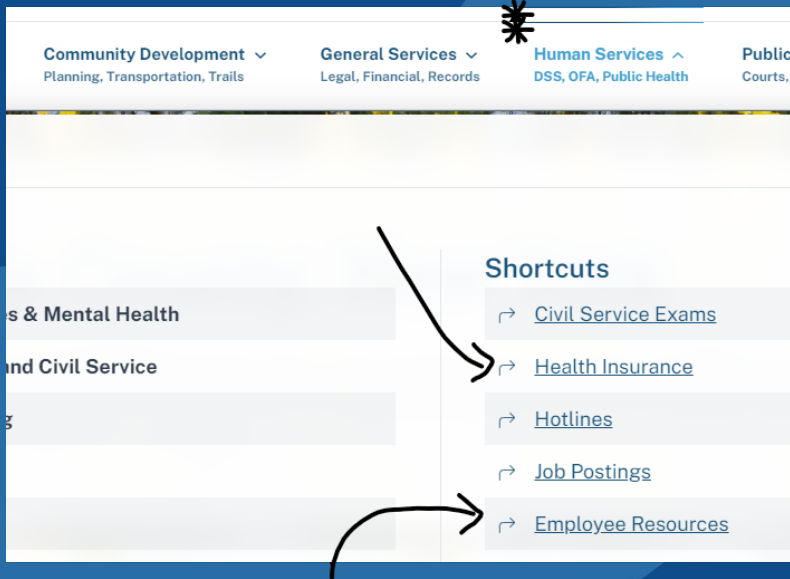
If these rates do not apply to you, please see your HR Department for additional information.

What's Next?



- Take this information home and think about it.
Discuss it with your spouse, if applicable.
- You are encouraged to schedule a one-on-one meeting with Suzie Phillips during the on April 15th and April 19th.
Call Suzie at (315) 624.2977 to schedule your appointment.
- Please complete your enrollment paperwork and submit it to JJ Hodkinson or Missy Clark no later than
April 26, 2024!

Resources available at lewiscountyny.gov on Human Resources page





Questions?
See HR