

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

Lewis County/Lewis County General Hospital

June 01, 2023 – May 31, 2024



Important Benefits Highlights for 2023!

- You will continue to have 3 excellent health plans to choose from: the Hybrid, the PPO, and the High Deductible Plan paired with an HSA. There are no plan design changes being made. Take the time to consider which plan is best for you and your family!
- After **3 years** without an increase, premiums will be changing effective June 01, 2023. However, the new deductions will begin in May 2023.
- Biometric screenings will once again be offered in 2023, this time in May. 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, regardless of union status.
- Reminder – The CanaRx prescription drug program is available to you!

Health Plan Options

Option 1
PPO

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.

	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.

2023 Health Insurance Contributions

	LC Excellus PPO	LC Excellus Hybrid Plan	LC Excellus HDHP
Single Rate	\$248.96 monthly \$2,987.52 annually	\$187.18 monthly \$2,246.16 annually	\$160.72 monthly \$1,928.64 annually
2-Person Rate	N/A	\$364.44 monthly \$4,373.28 annually	\$312.92 monthly \$3,755.04 annually
Family Rate	\$656.88 monthly \$7,882.56 annually	\$527.20 monthly \$6,326.40 annually	\$452.68 monthly \$5,432.16 annually

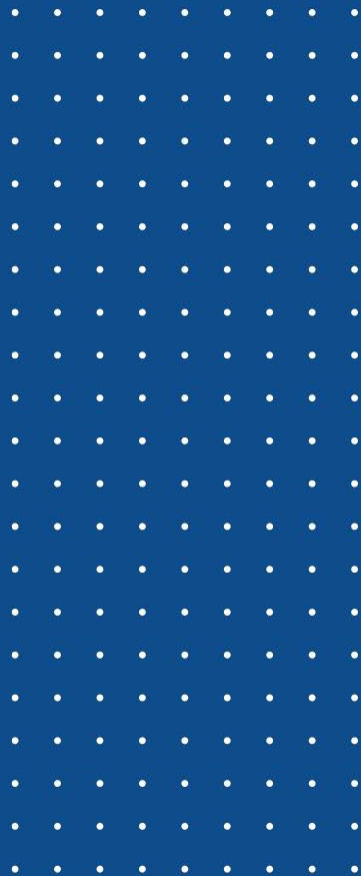
It is very important to carefully consider the health care needs of you and your family when choosing a health plan! Everyone is different. You must consider not only the benefits provided by each of the plans, but the amount you are paying annually in premium contributions.

ARE YOU CURRENTLY IN THE RIGHT PLAN?

If you change plans, you are encouraged to take the amount you will be saving in premium each month and place it in either an FSA or HSA. This way, you will build a pot of money that you can use to pay for qualified medical, dental and vision expenses during the plan year, while saving money due to the tax-free nature of these savings tools. Let's explore these tools further!



FLEXIBLE SPENDING ACCOUNT (FSA)



Understanding your Flexible Spending Account

An FSA is an employer-sponsored savings account that allows you to put aside money tax-free that can be used to pay for qualified medical expenses.

- You may set aside money on a **pre-tax** basis to pay for qualified medical expenses (includes medical, dental and vision) for you and your dependents.
- It requires **careful planning**. FSAs operate under a “use it or lose it” rule. The money must be used during the plan year elected.
- You must re-elect every year. Your election cannot be changed during the year without a qualifying event.
- The full amount that you elect is available to you on June 1st and is then deducted throughout the year.
- It is **not portable**. If you change jobs, you typically forfeit the funds left in your FSA.
- It requires **proof**. You can submit a reimbursement form to LBS or request that your medical expenses be submitted automatically by Excellus.
- The new contribution limit for 2023 is **\$3,050**.



Health Savings Account

You keep any unused funds in your HSA for future use.

A HEALTH SAVINGS ACCOUNT (OR HSA) IS A TAX-ADVANTAGED SAVINGS ACCOUNT AVAILABLE TO THOSE ENROLLED IN A HIGH DEDUCTIBLE HEALTH PLAN. IT CAN HELP PROVIDE SOME SECURITY FOR YOUR HEALTH CARE COSTS AND LIMIT OUT-OF-POCKET EXPENSES.

HSA Funds

Available to those enrolled in the HDHP Only

- If you are enrolled in a qualified HDHP, you may set aside money on a pre-tax basis to pay for qualified medical expenses (includes medical, dental and vision) for you and your dependents. LC/LCGH will withhold the amount you elect from your paycheck and deposit it into your account.
- The account is owned by you and remains yours should you change employers.
- There is no “use it or lose it” rule. Any unused money left in your account at the end of the year remains yours and can grow tax-free!
- You must re-elect every year. However, your election can be changed during the year, even without a qualifying event.
- An HSA functions similar to a checking account. You can only use funds that are available in your account.
- Remember, you can contribute up to the annual maximums listed below. These limits are inclusive of both employee AND employer contributions.

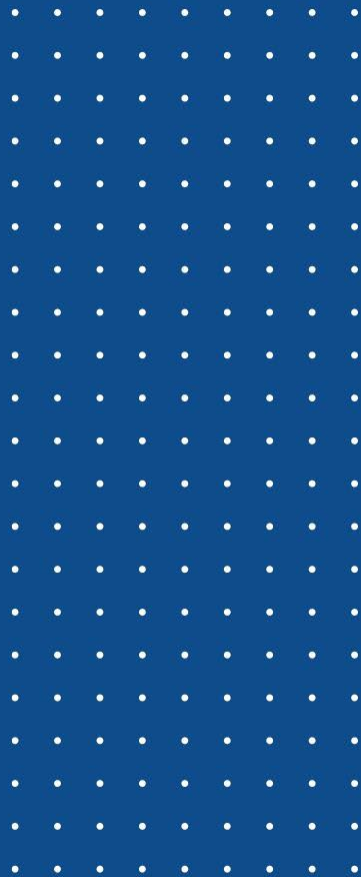
Single Maximum - 2023	Family Maximum - 2023
\$3,850	\$7,750
Catch Up Contribution of \$1,000 for those Age 55 and older.	

HSA Funds

Available to those enrolled in the HDHP Only

- If you are enrolled in the HDHP, Lewis County 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 planned for May. 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 2023, Lewis County 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 employer contribution will be made to your HSA on June 1st or as close to this date as is administratively feasible.

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



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.
- Register for the **Calm App** for another 12-month subscription.
- 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.

Reminder: The CanaRx Program Remains Available!

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.
- Getting started is easy.
- Please expect to receive more detailed information in the future!



Which option is best for me & my family?

- How frequently do I generally use my health insurance?
- What types of prescriptions do I take? What are the costs associated?
- Would I rather have more deducted from my paycheck if it means less out of pocket costs down the road? Or visa-versa?
- What do I need to do to make sure I have enough money set aside for out-of-pocket costs during the year?
- Let's look at a couple of case studies.



You can never be sure what the year has in store for you and your health. But, it's a good place to start!

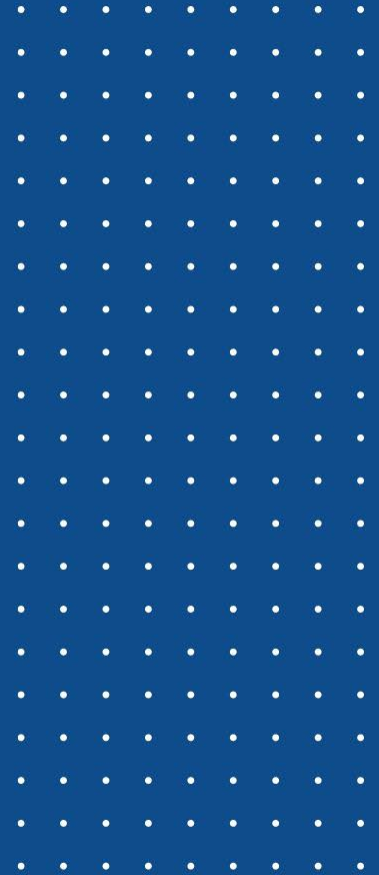
Let's Take a Closer Look! Single Plan

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	\$0 Covered in Full	\$0 Covered in Full	\$0 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
12 Scripts for Insulin – Metformin Hcl Er (On Preventive Drug List)	\$109 x 12 = \$1,308	Covered in Full	\$20 Copay x 12 = \$240	\$25 Copay x 12 = \$300 (Preventive Drug Rider – Deductible is Waived)
Telemedicine Visit for Skin Rash	\$50	\$10 Copay	\$15 Copay	\$50 Towards Deductible
Total	\$3,266	\$45	\$325	\$2,163
LC Health Savings Account (HSA) Contribution		N/A	N/A	-\$750.00
Annual Employee Premium Contribution		\$2,987.52	\$2,246.16	\$1,928.64
Total Employee Pays Out of Pocket		\$3,032.52	\$2,571.16	\$3,341.64
Difference FROM THE PPO			(\$461.36)	\$309.12
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				(\$940.88)

2023 Biometric Screenings

- Biometric Screenings will once again be offered in 2023. The screenings will be held in MAY this year on May 22, 23, 24 and 25. More time slots are being made available this year to accommodate greater participation!
- 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!
- Registration information has been distributed. If you have not already done so, sign up today to get your preferred time!!!

DENTAL



2023 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	

Dental Plan Premiums Below Are Effective June 01, 2022. Rates for 2023 are not yet final. Rates will be shared once confirmed!

Enrollment Tier	New Guardian Monthly Premium	LCGH FT Employee Monthly Contribution*	County FT Employee Monthly Contribution**
Single Rate	\$25.97	\$6.49	\$9.09
Family Rate	\$77.89	\$19.47	\$27.26

*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 allotted times on April 12, 13, & 14th. Call Suzie at (315) 624.2977 to schedule your appointment. You can also request a copy of today's slides from your HR Department.

Please complete your enrollment paperwork and submit it to the Treasurer's Office or the LCGH HR Department no later than April 28, 2023!



Questions?
See HR

GILROY

KERNAN



GILROY