Oklahoma County

2022 Benefits Enrollment Guide

Annual Enrollment is your opportunity to enroll, change or cancel insurance coverage.

Eligible employees may enroll in coverage for themselves and their eligible dependents during the annual enrollment period.

The annual enrollment period will take place during November 2021 for coverage effective dates January 1, 2022 thru December 2022.

Coverage will become effective on January 1, 2022, unless the eligible employee has not satisfied the mandatory waiting period. In the event the waiting period has not been met, an employee, and their eligible dependents, will become effective on the 1st day of the month following completion of the waiting period.



Inside this issue

Annual Enrollment 1	
Eligibility & Changes1	
Optional Benefits 2	
2022 Premiums 3	
Save Money on Healthcare 3	
Maintenance Medications 3	
OK County Paid Benefits 4	
Annual Enrollment Forms 4	
Vision Insurance 4	
Retirement 5	
Dental Insurance5	
Benefit Contact Info	

Changes to your insurance coverage can **only** be made during this annual Open Enrollment period, or when you have a *qualifying* change in family status.

The following is a list of *qualifying* changes in family status:

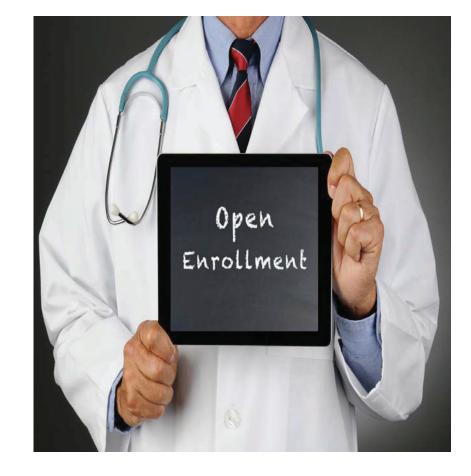
- NEW EMPLOYEE
- LOSS OF COVERAGE
- MARRIAGE
- BIRTH / ADOPTION
- DIVORCE
- DEATH OF A CHILD
- DEATH OF A SPOUSE

Oklahoma County Benefits and Retirement Department

Many *optional* employee-paid pre-tax Benefit plans available

OK County offers many *optional* Benefits and are paid via your paycheck deductions.

- Retirement 457 Account
- Supplemental Life insurance for
 - you, your spouse & children
- Cancer Insurance
- Critical Care Insurance
- Accident Insurance
- Hospital Confinement Insurance
- Disability Insurance
- Long-Term Care Insurance
- Flexible Spending Accounts for Healthcare related expenses —for Dependent Care expenses
- Gym Membership Discounts
- Legal Assistance
- Home Insurance
- Auto Insurance



2022 Health Insurance Package Includes:

- Medical Insurance
- Prescription Drug Plan
- Dental Insurance
- Vision Insurance

SAME HEALTH PACKAGE RATES AS 2021!

Employee Only Coverage: \$159/month

Family Coverage: \$374/month

(OK County still pays the majority of all premium costs)

Participate in September's Annual Health Testing and get <u>November insurance premiums FREE</u>!





Save money on your maintenance medications!

Maintenance prescriptions are medications used on a long-term basis to treat chronic disease and conditions.

Do you want to save money and avoid going to the pharmacy every month to pick up refills? If so, there are a couple options for you — The OK County Pharmacy and CVS/Caremark Readyfill mail order service.

The OK County Pharmacy

- Generic maintenance medications
- 90-day supply fills
- \$0 cost to all health plan participants

CVS/Caremark Readyfill Mail-Order Service

- Generic & Brand-Name maintenance medications
- 90-day supply fills
- Lower co-pay than a retail pharmacy

www.caremark.com/readyfill 888-208-9634

7401 N.E. 23rd St

OKC, OK 73141

Mon- Fri (closed Wed.)

8:00am-3:30pm

(closed 12-1pm)

405-713-1891

Every person, covered on the OK County Health plan, has access to many high quality, low or no cost options. By utilizing these options, plan participants pay less out of their pocket! These options help sustain our health plan long-term. **The following providers and services are provided at Zero out-of-pocket costs for all plan participants:**



Same or next day appointments for primary care treatment.

- Routine wellness & preventative care, annual physical exams
- Common illnesses
- Minor procedures & injuries
- Wound care, skin conditions
- Chronic disease evaluation & management
- EKGs

Midtown OKC Del City 405-778-8552 405-610-6998



• X-Ray, CT scans, MRI, Ultrasounds, Physical Therapy Preventative Body Scan & Virtual colonoscopy.

3209 NW Expressway 405-486-7444

evolution

If you need an outpatient medical procedure, surgery, services, equipment, etc. contact Evolution!

- Procedures/Surgeries: Orthopedic, Urologic, Gastrointestinal, General, Cardiac, Robotic, Cataract, Hand, Foot, Ankle, Female, etc.
- Services: Pain Injections, Medication Infusions, Port placement, Dialysis, Shunt placement, Imaging, PT, Cancer, Chemo-therapy, Urgent care, Maternity care, Dermatology Chiropractic, Heart Care, ER & MORE!
- Equipment/Testing: Durable Medical Equipment, take-home Sleep Studies, Outpatient Diagnostic Testing, etc.

To arrange any of the services above, you must first contact Evolution to check coverage & obtain a Savings Pass.

855-633-2684

Guide@MyEvolutionBenefits.com

Biagnostics Lab Card

If your provider orders Labwork, go to a Quest Diagnostics location and *tell them you have the LabCard Program!*

- Blood testing, Urine testing
- Cytology, Pathology, Cultures

800-646-7788 www.labcard.com



AIM Health Clinics Primary Care and Wellness North 405-724-8383 South 405-794-4474

Behavioral & Mental
Health services
Psychotherapy

Individual & Family
Counseling

2301 W. I-44 Service Rd, Suite 300 405-607-2233

No Cost OK County - paid Employee Benefits

OK County provides all Full-Time employees the following benefits at no cost:

Term Life Insurance and Accidental Death & Dismemberment Insurance (AD&D)

Benefit amount is 1.5 x your annual salary (up to \$100.000 maximum)

Mutual of Omaha benefits@oklahomacounty.org 405-713-2249, 405-713-1535



Employee Assistance Program

- Free for all members of your household
- Short-term confidential Counseling sessions (3)
- "Ask an expert" service
- Personal Health & Wellness Coach
- Financial and Legal assistance
- Retiree Assistance
- Childcare & Eldercare Resources
- College Resources

Deer Oaks EAP

866-327-2400 (24 hours a day) <u>www.deeroakseap.com</u> Click on: *Live Well Wellness Program* Username: *Oklahoma* | Password: *County*



For EAP on the go, get the iConnectYou App Passcode: **46109**

Identity & Credit IDShield

- Identity and Credit monitoring from 3 major credit bureaus
- Monthly alerts and Credit score tracker
- Consultation, advice and restoration
- \$1 Million protection policy
- Direct access to Licensed Private Investigators
- Social Media monitoring
- Mobile App

IDShield

I IDShield

888-807-0407 (7am-7pm CST) www.benefits.legalshield.com/oklahoma

> If you wish to add your family to the plan, please send an email to: <u>benefits@oklahomacounty.org</u>

2022 Enrollment Forms

- **1.** Please review your 2022 Benefits enrollment form as soon as possible.
 - a) If you DO NOT want any changes in 2022, initial in the box that states "I have made NO CHANGES in Coverage or Payroll Election stated Herein."
 - b) If you DO want changes in 2022, initial the box that states "I have made CHANGES in my Coverage or Payroll Election stated herein."
- **2.** Indicate changes on your form, sign, date and *initial* the form.
- **3.** Please make a copy for your personal records and return the form to the Benefits Dept.
 - *** Forms will be returned to you if they are not ***

initialed (do not check mark boxes).

If we do not receive your annual enrollment form by November 30th 2021, all of your current year's enrollment elections will remain the same, with the **exception** of Flexible Spending Accounts. FSA's must be re-elected every year.

Vision Insurance

Vision Insurance coverage is administered through the **VSP Network**.

ANNUAL EXAM (1x every year)

• \$5.00 co-pay

FRAMES (1x every year)

- \$160-\$180 allowance towards Frames
- 20% savings on amount over your allowance

CONTACTS (1x every year)

- \$150 allowance towards contacts
- 15% savings on contact lens Exam

No Vision Insurance ID card is needed, coverage is listed under employee's SSN.



Retirement Plans

Defined Contribution 12% Retirement Account

As a benefit to all Full-Time employees, OK County provides a 12% monthly contribution into your Retirement account. This account is administered by InvesTrust.

After 5 years of employment:

• You are 100% vested

age.

equal 75.

- You can borrow against your retirement account and pay yourself back through payroll deductions
- If you leave employment, the money in your retirement account is yours to keep.

investrust@investrust.com 405-843-7177 www.retirementlogin.net/investrust/

Retirement Rules

Rule of 60: Employees hired before January 1st, 2005, are eligible for re-

tirement with health insurance coverage when their age + years of service

equal 60. If you were hired after January 1, 2005, you can still retire under

the rule of 60, but will not be able to continue with health insurance cover-

Rule of 75: Employees hired <u>on or after</u> January 1, 2005, are eligible for retirement with health insurance coverage when their age + years of service



457 Retirement Account

Employees can contribute their own pre-tax money to save for Retirement. Start a 457 Retirement account at any time. Contact the Benefits Dept. for details.

benefits@oklahomacounty.org

405-713-1803





Dental Insurance

Dental coverage is administered by **Delta Dental of Oklahoma.** You have access to both the **PPO Network** & **Premier Network**.

Plan covers 100%:	Preventive & Diagnostic Services Cleanings (2 visits allowed in 12 mo), Sealants, Floride, annual X-Rays
Plan covers 80%:	Basic Restorative, Oral Services Fillings, Crowns, Root Canal, Extractions, Denture Repair
Plan covers 70%:	Major Restorative, Implant Services Bridges, Dentures, Implants
Plan covers 80%:	Orthodontic Services Braces only for dependent children under 26 (\$1,200 every year)

No Dental Insurance ID card is needed, coverage is listed under employee's SSN.

Find a participating provider, or to check coverage details: <u>www.deltadentalok.org</u> 405-607-2100

Benefits Department	Representative	Email	Phone	Website
OK County Benefits & Retirement Department	Main line Le Nguyen - Employee Benefits Roberta Thomas - Retirement Benefits	benefits@oklahomacounty.org le.nguyen@oklahomacounty.org roberta.thomas@oklahomacounty.org	405-713-2249 405-713-2249 405-713-1803	https://www.oklahomacounty.org/D epartments/Benefits- Retirement/Detailed-Benefit- Retirement-Information
Benefit	Carrier/Vendor	Email	Phone	Website
	HealthSmart Administrators Healthcare Highways PPO	benefits@oklahomacounty.org benefits@oklahomacounty.org	see # on your ID card 866-945-2292 405-778-8552 <i>Midtown</i>	https://myhealth.healthsmart.com/ www.healthcarehighways.com
\$0 Cost Programs	Premise Health Clinics Evolution Healthcheck Screening Rivus Wellness Quest LabCord	benefits@oklahomacounty.org Guide@MyEvolutionBenefits.com benefits@oklahomacounty.org benefits@oklahomacounty.org benefits@oklahomacounty.org	405-610-6998 <i>pel City</i> 855-633-2684 405-486-7444 405-607-2233 800-646-7788	www.premisehealth.com www.MyEvolutionBenefits.com www.healthcheckscreening.com www.rivusinstitute.com www.labcard.com
Prescription coverage	OK County Pharmacy	benefits@oklahomacounty.org	405-713-1891	
Claims payer	CVS/Caremark CVS/Caremark Mail-Order Program	benefits@oklahomacounty.org benefits@oklahomacounty.org	see # on your ID Card 888-208-9634	www.caremark.com/readyfill
Dental Insurance	Delta Dental of Oklahoma	benefits@oklahomacounty.org	405-607-2100	www.deltadentalok.org
Vision Insurance	VSP	benefits@oklahomacounty.org	800-877-7195	www.vsp.com
Credit & Identity Protection	IDShield - Lynne Hardin	<u>lynne@justice4all.biz</u>	405-361-4491	www.legalshield.com
Term Life and AD&D Insurance	Mutual of Omaha	benefits@oklahomacounty.org	405-713-1803, 405-713-2249	
Employee Assistance Program	Deer Oaks EAP	info@deeroaks.com	888-365-6271	www.deeroaks.com click on Live Well Wellness Program Username: Oklahoma PW: County
Flexible Spending Accounts Healthcare Spending Account Dependant Daycare Account	HealthSmart Administrators	benefits@oklahomacounty.org	405-713-1803, 405-713-2249	https://myhealth.healthsmart.com/
Voluntary/Optional Plans				
Short-Term Disability Term Life Insurance	Mutual of Omaha	benefits@oklahomacounty.org	405-713-1803, 405-713-2249	
Accident Cancer Critical Illness Haspital Confinement Short-Term Disability Term Life Insurance	AFLAC - Greg Peery	gregpeery@gmail.com	405-429-7555	www.aflac.com
Accident Cancer Critical Ilness Hospital Confinement Short-Term Disability Term Life Insurance	Colonial - Will	willcolonial@hotmail.com	918-286-2890	https://forms.gle/E9e4LifTuB9evTSb8
LifeSecure Long-Term Care Insurance Whole Life Insurance	New York Life - Sundy Corbin	scorbin@ft.newyorklife.com	405-821-9447	
Gym Membership Discounts	YMCA 10Gym - Scott Matlock	<u>benefits@oklahomacounty.org</u> <u>smatlock@10gym.com</u>	405-713-1803, 405-713-2249 918-809-1717	www.ymcaokc.org www.10gym.com
Retirement Plan	OK County Benefits Dept.	benefits@oklahomacounty.org	405-713-1803, 405-713-2249	
Community Health Charity	Shelly Douglas	sdouglas@chcimpact.org		www.chcimpact.org