

# Catoosa County Board of Commissioners

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2017-2018 BENEFITS OPEN ENROLLMENT REVIEW

ShawHankin  
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# ShawHankins

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- Service Center- Can answer questions on all benefits and assist with any enrollment changes or new enrollments
- Available Monday – Friday 8:30 am – 5:00 pm
- 800-994-7429 / 770-382-0951
- **Benefits enrollment website-** <http://catoosaboc.bswift.com>

# How to Enroll - Bswift Online

NOTE: You are required to go online to enroll/decline in all Benefits unless you have no changes. You must add any Dependents you wish to cover to the system at this year's annual enrollment.

## 1) Login in to begin enrollment

**Log In**

Username

Password

[First Time User Link Text](#)



**Username:** Your first initial of your first name and complete last name and last 4 of your SSN.

**EXAMPLE:** WROSS1234

**Password:** Last 4 digits of your

You will then be prompted to confirm your password. Please make sure your new password in the event you need to log back in and make changes.

Welcome to Catoosa Board of Commissioners Enrollment Portal!

For login assistance please follow the below instructions:

Username: Your first initial of your first name and your complete last name

Initial Password: Last 4 digits of your SSN

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# How to Enroll - Bswift Online


2) From the "Home Page" click on the "Click to Enroll Now" link, to begin the election process.

The screenshot displays the Bswift Online user interface. At the top left is the logo for Caloosa County, Florida, established in 1853. On the top right, there are links for "Preferences", "Change Password", and "Log Out". Below this is a navigation bar with a home icon and links for "My Benefits", "My Profile", and "Library". The main content area is divided into two sections. The left section, titled "Welcome, Joe", contains a notification "You have 0 alerts" and a calendar icon with the text "Your Special Enrollment ends on:" followed by a date selector showing "MAY 31 2016" and a prominent blue button labeled "Click to Enroll Now". The right section features a large image of a smiling family (a woman, a man, and a child) with the word "Welcome" overlaid in white text. At the bottom right of the image area are two small blue navigation arrows. In the bottom right corner of the page, the ShawHankin logo is visible with the tagline "Right Partner. Right Benefits."

# How to Enroll - Bswift Online

3) On the “Personal & Family Page”, verify your information is accurate and “Add” all eligible dependents you wish to cover under any benefits.

Please enter all family information before beginning your enrollment regardless of whether the family members are to be covered by your benefits or not. To do so, click Add Dependents. To verify or edit the information of a family member who has already been entered, click Edit under their information. If you do not have any family members, click Continue.

<p><b>Joe A Test</b></p> <p>Male Employee</p> <p>36 years old (5/1/1980)</p> <p>SSN: 000-00-1234</p> <p><a href="#">Edit &gt;</a></p>	<p><b>Jane A Test</b></p> <p>Female Spouse</p> <p>34 years old (2/19/1982)</p> <p>SSN: 000-00-4321</p> <p><a href="#">Edit &gt;</a></p>	<p><b>Jill Test</b></p> <p>Female Child</p> <p>8 years old (5/14/2008)</p> <p>SSN: 000-00-9876</p> <p><a href="#">Edit &gt;</a></p>	 <p>Add Dependents</p>
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I agree that the above information is accurate.  
 I agree

# How to Enroll - Bswift Online

4) To make a plan selection, select the button beside the newly elected plan. If you are covering dependents, make sure to “Select” them by checking off next to their name under Select who to cover with this plan. Then press “Next” at the bottom of the screen.

Medical

**1 Plan Selection**

 No plan selected


Select who to cover with this plan

Joe A Test  
Employee

Jane A Test  
Spouse

Jill Test  
Child

[+ Add Dependents](#)

<input checked="" type="checkbox"/> <b>2016 Medical Plan</b> United HealthCare <a href="#">View plan details</a>	Your Cost per pay period: <b>\$0.00</b> 
<input type="checkbox"/> Waive Medical	

Pre-Tax    Post-Tax

**Next >**

# How to Enroll - Bswift Online

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5) Once you have reviewed and completed your enrollment, click on “I Agree and I am finished with my enrollment”, then click on **“Save My Enrollment”**.

## Once You've Reviewed All Your Selections:

### Participation

I hereby acknowledge I have read the statements contained herein, or they have been read to me, and the statements are true and complete to the best of my knowledge. I understand any misrepresentation or omission contained herein may be used to reduce or deny claim or void the contract if such misrepresentation or omission affects acceptance of the risk. I hereby enroll for benefits for which I am presently eligible, or for which I may become eligible, under my employer's group contract(s). If any deductions are required for this coverage, I authorize such deductions from my earnings and I understand that any premiums will be automatically deducted from my paycheck on a pre-tax basis (before tax dollars) unless I submit a declination election. I reserve the right to revoke this deduction authorization at any time upon written notice.

I agree, and I'm finished with my enrollment

✓ Save My Enrollment!

5) You will now be taken to the final confirmation page to either print or email.

# 2017-2018 Medical Renewal

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- **Medical plan is with United Healthcare**
  - Same Plan / Same Network
  - Plan Wellness Enhancement- Adding Real Appeal and Motion
  - Plan Change- Virtual Visits slight increase from \$5 to \$10 per visit
  
- **Cost reduction suggestions:**
  - Limit ER usage unless true emergencies
  - Utilize generic prescriptions or request “cash” payment
  - Utilize “free” antibiotics at the grocery stores
  - Utilize mail order for maintenance prescriptions
  - Review benefit detail summary online



Product	Choice Plus
Option	ARW2 Modified
<b>Benefits*</b>	<b>Network Single/Family</b>
Office Copay (PCP/SPC)	PCP \$30, SPC \$40
Hospital Copays	OP \$0, IP n/a
UC/ER/Major Diag Copay	UC \$75, ER \$150, Maj Diag n/a
Deductible	\$500/\$1000 (EmbDed)
Coinsurance	100%
Out-of-Pocket	\$2000/\$4000
Pharmacy	\$10/35/60; 2x for M.O.
	<b>Out of Network Single/Family</b>
Deductible	\$1000/\$2000 (EmbDed)
Coinsurance	70%
Out of Pocket	\$4000/\$8000

# Wellness Benefits

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# Virtual Visits


Access to a network of virtual provider groups via your smartphone

Pay for virtual visit as low as \$0.00

Log into [www.myuhc.com](http://www.myuhc.com) and choose a provider site where you can register for a virtual visit

Physicians can diagnose a wide range of non-emergency medical conditions.

Virtual Visits usually last 10-15 minutes and physician can write prescription to your local pharmacy in most cases.



## Virtual Visits

Access to care online at any time

When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now, you don't have to.

A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription\*, if needed, that you can pick up at your local pharmacy. And, it's part of your health benefits.

### Conditions commonly treated through a virtual visit

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Bladder infection/ Urinary tract infection
- Bronchitis
- Cold/flu
- Diarrhea
- Fever
- Migraine/headaches
- Pink eye
- Rash
- Sinus problems
- Sore throat
- Stomach ache

### Use virtual visits when:

- ▶ Your doctor is not available
- ▶ You become ill while traveling
- ▶ You are considering visiting a hospital emergency room for a non-emergency health condition


### Not good for:

- ▶ Anything requiring an exam or test
- ▶ Complex or chronic conditions
- ▶ Injuries requiring bandaging or sprains/ broken bones

### Access virtual visits

Log in to [myuhc.com](http://myuhc.com)® and choose from provider sites where you can register for a virtual visit. After registering and requesting a visit you will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit you will be able to talk to a doctor about your health concerns, symptoms and treatment options.

To learn more, login to [myuhc.com](http://myuhc.com)



\*Prescription services may not be available in all states. Access to virtual visits and prescription services may not be available in all states or for all groups. Go to [myuhc.com](http://myuhc.com) for more information about availability of virtual visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual visits are not an insurance product, health care provider or a health plan. Virtual visits are an internet based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. Virtual visits are not intended to address emergency or life threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for virtual visit services does not cover pharmacy charges, members must pay for prescriptions (if any) separately. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates. 100-109927 6/15 © 2015 UnitedHealthcare Services, Inc.

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# RALLY

## An Innovative Consumer Engagement Platform

The Rally experience is a fun, interactive health and wellness enhancement to our [myuhc.com](http://myuhc.com)® consumer portal. By harnessing the power of data, social connections and rewards, consumers receive personal lifestyle plans that focus on goals, competition, progress tracking and healthy living.

The Rally experience offers a personalized interactive experience:

- Challenges and Communities
- Missions and rewards
- Lifestyle plans
- Intuitive Health Survey



# REAL APPEAL



## Lose weight and get help to keep it off with **Real Appeal™**

### What are your reasons to lose weight?

- ▶ To feel better
- ▶ To look better
- ▶ To be more active
- ▶ To improve your health

Whatever your reasons, **Real Appeal** may help you lose weight and keep it off, feel and look better and do things you enjoy like—have the extra energy to play with your kids, wear clothes more comfortably, sleep better and think better—all the good stuff.

We all hear that losing weight is just a matter of eating less and moving more, right? It sounds easy, but if it were only that simple wouldn't we all be at our ideal weight? Losing extra pounds, no matter how many or few is a difficult task, especially when you try to do it alone.

That's why UnitedHealthcare is excited to introduce a new healthy weight management program through **Real Appeal**. Experts in weight management behavior change, **Real Appeal** uses the secrets to weight loss that may help people lose weight. They have proven experience in helping people develop simple weight loss plans that actually work.

### How is Real Appeal different from other weight management programs?

**Real Appeal** uses a highly interactive weekly internet show. With videos and live online coaching to help you make small behavior changes week by week. These tools may help you lose weight and achieve your long term health goals. Using weight-loss research studies, **Real Appeal** has designed a program to support you through every stage of weight management. Whether you need to lose a lot of weight, are moderately overweight or simply need to lose those extra 10 pounds, this program may work for you.



### The Real Appeal program includes:

#### Expert coaching

- ▶ One-on-one coaching with a weight-loss expert
- ▶ Weekly group coaching and live online discussion

#### Personalized support

- ▶ Tools to help support your success based on your needs:
  - Nutrition guides, meal plans, recipes, shopping lists and tips for dining out
  - Video workouts and fitness guides

#### Engaging entertainment

- ▶ Educational videos featuring popular celebrities and experts:
  - **Samantha Harris** — former Dancing with the Stars host
  - **Dr. Ian Smith** — co-host of The Doctors and correspondent for Rachael Ray
  - **David Jack** — recognized sports performance and conditioning coach
  - **Ellie Krueger** — host of the Food Network® show, Healthy Appetite with Ellie Krueger
  - And more

#### Tools and tracking

- ▶ Hands-on tools to help meet your needs
- ▶ Online support tools, including educational website and digital resources
- ▶ Online or mobile tracking tools to help you track your diet and exercise



**Why Wait? Get Started today to lose weight and and keep it off.**

To learn more about Real Appeal visit [realappeal.com](http://realappeal.com).




Real Appeal is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. All trademarks are the property of their respective owners. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates.


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# SIMPLY ENGAGED



**SimplyEngaged<sup>®</sup>**  
 Helping to inspire the health and productivity  
 of your most important assets



Action	Incentive
Biometric Screening	\$75
Rally Health Survey	\$25
Fitness Reimbursement Program	\$20/mo
Rally Missions	\$50
Telephonic Wellness Coaching	\$75
Cost Estimator	\$25
<b>Maximum – Per Employee / Covered Spouse</b>	<b>\$200</b>

# Ancillary Benefits

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# Dental

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- **United Health will be the dental carrier for 2017-2018**
  - Can only enroll during open enrollment or as a new hire
  - Late Entrant penalties apply



**UnitedHealthcare Insurance Company (30100)®**  
**Contributory Options PPO 30 /covered dental services**

Dental Plan  
 Custom/P3803/U85

	NON-ORTHODONTICS		ORTHODONTICS	
	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK
Individual Annual Deductible	\$50	\$50	\$0	\$0
Family Annual Deductible	\$150	\$150	\$0	\$0
Maximum (the sum of all Network and Non-Network benefits will not exceed Annual maximum)	\$1,000 per person per Calendar Year	\$1,000 per person per Calendar Year	\$1,000 per person per Lifetime	\$1,000 per person per Lifetime
New enrollee's waiting period	None			
<b>Annual deductible applies to preventive and diagnostic services</b>			No (In Network)	No (Out Network)
<b>Annual Deductible Applies to Orthodontic Services</b>	No			
<b>Orthodontic Eligibility Requirement</b>	Child Only (Up to Age 19)			
<b>COVERED SERVICES *</b>	<b>NETWORK PLAN PAYS**</b>	<b>NON-NETWORK PLAN PAYS***</b>	<b>BENEFIT GUIDELINES</b>	
<b>DIAGNOSTIC SERVICES</b>				
Periodic Oral Evaluation	100%	100%	See Exclusions and Limitations section for benefit guidelines.	
Radiographs	100%	100%		
Lab and Other Diagnostic Tests	100%	100%		
<b>PREVENTIVE SERVICES</b>				
Prophylaxis (Cleaning)	100%	100%	See Exclusions and Limitations section for benefit guidelines.	
Fluoride Treatment (Preventive)	100%	100%		
Sealants	100%	100%		
Space Maintainers	100%	100%		
<b>BASIC SERVICES</b>				
Restorations (Amalgams or Composite)*	80%	80%	See Exclusions and Limitations section for benefit guidelines.	
Emergency Treatment/General Services	80%	80%		
Simple Extractions	80%	80%		
Oral Surgery (incl. surgical extractions)	80%	80%		
Periodontics	80%	80%		
Endodontics	80%	80%		
<b>MAJOR SERVICES</b>				
Inlays/Onlays/Crowns	60%	60%	See Exclusions and Limitations section for benefit guidelines.	
Dentures and Removable Prosthetics	60%	60%		
Fixed Partial Dentures (Bridges)	60%	60%		
<b>ORTHODONTIC SERVICES</b>				
Diagnose or correct misalignment of the teeth or bite	60%	60%		

# Vision

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- Vision is with United Healthcare
- For a vision card, you can print from online by visiting [www.myuhcvision.com](http://www.myuhcvision.com)
  - Review benefit detail summary online
  
- To locate vision providers, visit [www.myuhcvision.com](http://www.myuhcvision.com)



## UnitedHealthcare® Vision Benefit Summary

Customer Service and Provider Locator: (800) 638-3120

[myuhcvision.com](http://myuhcvision.com)

Plan V1077

UnitedHealthcare vision has been trusted for more than 50 years to deliver affordable, innovative vision care solutions to the nation's leading employers through experienced, customer-focused people and the nation's most accessible, diversified vision care network.

In-network, covered-in-full benefits (up to the plan allowance and after applicable copay) include a comprehensive exam, eyeglasses with standard single vision, lined bifocal, lined trifocal, or lenticular lenses, standard scratch-resistant coating<sup>1</sup> and the frame, or contact lenses in lieu of eyeglasses.

Exam with Materials	
<b>Benefit Frequency</b>	
Comprehensive Exam(s)	Once every 12 months
Spectacle Lenses	Once every 12 months
Frames	Once every 24 months
Contact Lenses in Lieu of Eyeglasses	Once every 12 months
<b>In-Network Services</b>	
<b>Copays</b>	
Exam(s)	\$ 10.00
Materials	\$ 25.00
<b>Frame Benefit (for frames that exceed the allowance, an additional 30% discount may be applied to the coverage)<sup>2</sup></b>	
Private Practice Provider	\$130.00 retail frame allowance
Retail Chain Provider	\$130.00 retail frame allowance
<b>Lens Options</b>	
Standard Scratch-resistant Coating, Polycarbonate Lenses for Dependents - covered in full. Other optional lens upgrades may be offered at a discount (discount varies by provider).	
<b>Contact Lens Benefit<sup>3</sup> (Selection contact lenses refers to our formulary contact list. Contact lenses not listed on the formulary are referred to as non-selection. A copy of the list can be found at <a href="http://myuhcvision.com">myuhcvision.com</a>)</b>	
Selection contact lenses The fitting/evaluation fees, contact lenses, and up to two follow-up visits are covered in full after copay (if applicable).	If you choose disposable contacts, up to 4 boxes are included when obtained from an in-network provider.
Non-selection contact lenses An allowance is applied toward the purchase of contact lenses outside the selection. Materials copay (if applicable) is waived.	\$125.00
Necessary contact lenses <sup>4</sup>	Covered in full after copay (if applicable).
<b>Out-of-Network Reimbursements (Copays do not apply)</b>	
Exam(s)	Up to \$40.00
Frames	Up to \$45.00
Single Vision Lenses	Up to \$40.00
Lined Bifocal Lenses	Up to \$60.00
Lined Trifocal Lenses	Up to \$80.00
Lenticular Lenses	Up to \$80.00
Elective Contacts in Lieu of Eyeglasses <sup>3</sup>	Up to \$125.00
Necessary Contacts in Lieu of Eyeglasses <sup>4</sup>	Up to \$210.00

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# Basic Life with AD&D

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- Basic Life coverage is with United Healthcare
- Catoosa County provides basic life coverage of \$20,000 at no cost to you
- This includes a life and accidental death and dismemberment benefit
- Life benefit is eligible for conversion

# Voluntary Life

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- Voluntary Life coverage is with United Healthcare
- Employee can purchase \$10,000 increments from \$20,000 to \$100,000
- \$50,000 is Guarantee Issue for Employees- if you choose to elect more you must complete an Evidence of Insurability
- Spouse coverage can be purchased in \$10,000 increments to lesser of 50% of employee or \$50,000
- \$20,000 is Guarantee Issue for Spouses- if you choose to elect more you must complete an Evidence of Insurability
- Child coverage can be purchased (6 mo. +) 10% of employee amount not to exceed \$10,000
- Coverage is portable
- Guaranteed issue for new hires only. Late entrants must complete the **Evidence of Insurability** and must be approved for coverage.

# Voluntary Short Term Disability

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- No changes to the voluntary STD benefit through One America
- 60% up to \$1,000 max weekly benefit
- 30 day accident / 30 day sickness
- Late entrants must submit a Evidence of insurability and be approved before coverage is effective

# Voluntary Long Term Disability

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- No changes to the voluntary LTD benefit through One America
- Benefit begins after you are disabled for 180 days
- Pays 60% of your gross monthly earnings up to a maximum of \$5,000 a month
- Late entrants must submit a Evidence of insurability and be approved before coverage is effective

Congratulations on your new employment!

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