

# Steuben County 2022 Open Enrollment



**Gallagher**

Insurance | Risk Management | Consulting



# Agenda

I. Dental

II. Vision

III. Medical

A. Copay Plan vs. Lower Premium Plan

B. Health Savings Account (HSA)

IV. Voluntary Benefits



# Dental

- No changes to the dental plans for 2022:
  - Excellus Dental Plan
  - CSEA Sunrise Dental Plan
  - CSEA Horizon Dental Plan
- Sunrise and Horizon dental plan premiums run from July-June every year. Because of this, these premiums will increase slightly effective July 1, 2022.
- As a reminder: dependent children are covered until age 26.





# Vision

- No changes to the current vision plans
  - EyeMed Vision Plan
  - VSP Vision Plan
  - CSEA Vision Plan
- Premiums will remain the same in 2022 for all vision plans





# Medical

## Option of two different plans for 2022:

(No change from 2022 offerings)

1. Excellus Copay plan
2. Excellus Lower Premium Plan
  - Can be paired with a Health Savings Account



# Excellus Copay Plan

The amounts shown below are for in-network provider services

- **No deductible**
- **Primary care visit** = \$15 copay
- **Specialist visit**= \$25 copay
- **Emergency room visit**= \$100 copay
- **Prescriptions**
  - Tier 1= \$5
  - Tier 2= \$20
  - Tier 3= \$40
- **Out of Pocket Maximum**
  - Single: \$1,250
  - Family: \$2,500\*
  - \*The family out-of-pocket maximum of \$2,500 is lower than the 2021 family OOP max of \$3,750.
  - There is also now a separate *out-of-network* OOP max of \$2,500 single and \$5,000 family.



# Lower Premium Plan

The amounts shown below are for in-network provider services

- **Deductible**
  - Single= \$1,500
  - Family= \$3,000
- **Primary care visit** = covered at 80% after deductible
- **Specialist visit**= covered at 80% after deductible
- **Emergency room visit**= covered at 80% after deductible
- **Prescriptions**
  - Tier 1= \$5 after deductible is met
  - Tier 2= \$20 after deductible is met
  - Tier 3= \$40 after deductible is met
- **Out of Pocket Maximum**
  - Single: \$4,000
  - Family: \$8,000
- *Steuben County will provide \$650 (individual) or \$1,300 (family) into a Health Savings Account to help pay for out-of-pocket expenses. You can also contribute to the HSA through payroll deductions with pre-tax dollars.*



# Health Savings Accounts

## Key Features

- HSA's are owned individually
- Pre-tax contributions
- Earn interest
- Funds can be invested
- Funds roll over year to year
- Funds are portable
- No “use it or lose it” rule
- Exempt from Social Security, Medicare, Federal and State Income taxes
- Triple tax advantage (pre-tax going in, no tax on earnings and no tax when used for qualified expenses)





# Health Savings Accounts

## HSA Eligibility

- You must be covered in an IRS qualified High Deductible Health Plan to contribute. The Lower Premium Plan satisfies this requirement.
- You cannot be covered by any other health plan.
- You cannot be enrolled in Medicare, Medicaid or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.
  - Different from age 26 eligibility under medical.
- FSA's and HRA's must be limited to dental and vision services only.



# Health Savings Accounts

## 2022 HSA Contribution Limits

- Individual Contribution Limit: \$3,650
- Family Contribution Limit: \$7,300
- The annual contribution limit is a combination of both employer and employee funds.
- Participants age 55 and older can put in an additional \$1,000 of “catch up” contributions into their HSA every year.

## HSA Account Information

- Steuben County employee HSA accounts will be with *Community Bank, NA*.
- Any employee who elects the Low Premium Plan will automatically be eligible for an HSA but you must open an HSA account at *Community Bank, NA* in order for the County to deposit into your account.



# What Plan Is Right For You?

## Choosing The Right Plan Depends On:

- Your treatment costs and how the deductibles, copayments and coinsurance will add up (the known).
- Your risk/reward tolerance (the unknown).

## What Can You Do?

- Compare the coverage examples and costs in your plan documents.
- Estimate your known annual costs of treatment (prescriptions, doctor visits, physical therapy, etc.).
- Use the Excellus Cost Calculator Tool on their website at [www.ExcellusBCBS.com](http://www.ExcellusBCBS.com)
- Do the math. Consider your premium savings and employer HSA contribution to help offset any upfront costs.



# 2022 Employee Contributions

	Copay Plan		Lower Premium Plan	
	With Wellness	Without Wellness	With Wellness	Without Wellness
<b>CSEA- Steuben County Employees Unit</b>				
<b>Hired before 1/1/1998</b>	Single:\$44.15 Family: \$132.16	Single:\$59.92 Family: \$179.35	Single: \$7 Family: \$60	Single: \$20 Family: \$100
<b>Hired after 1/1/1998</b>	Single: \$50.46 Family: \$151.04	Single: \$63.08 Family:\$188.79	Single: \$7 Family: \$60	Single: \$20 Family: \$100
<b>CSEA- Correction Officers, Dispatchers &amp; Court Security Unit</b>				
<b>Hired before 9/1/2008</b>	Single:\$47.31 Family: \$141.60	Single:\$59.92 Family: \$179.35	Single: \$7 Family: \$60	Single: \$20 Family: \$100
<b>Hired after 9/1/2008</b>	Single:\$50.46 Family: \$151.04	Single:\$63.08 Family: \$188.79	Single: \$7 Family: \$60	Single: \$20 Family: \$100
<b>Deputies Association</b>				
	Single:\$47.31 Family: \$141.60	Single:\$59.92 Family: \$179.35	Single: \$7 Family: \$60	Single: \$20 Family: \$100
<b>Management</b>				
	Single:\$44.15 Family: \$132.16	Single:\$59.92 Family: \$179.35	Single: \$7 Family: \$60	Single: \$20 Family: \$100



# Premium Cost Difference: Copay vs HDHP

	Copay Plan (Wellness Completer)	Low Premium Plan (Wellness Completer)
Per Pay Deductions (average costs)	Single: \$47 Family: \$160	Single: \$7 Family: \$60
Cost Savings Per Pay Period	\$0	Single: \$40 Family: \$100
Total Spend Per Year (over 26 pay periods)	Single: \$1,222 Family: \$4,160	Single: \$182 Family: \$1,560
Cost Saving Per Year (over 12 months)	\$0	Single: \$1,040 Family: \$2,600
	Not HSA Eligible	Employer HSA \$
Employer Contribution to HSA (per pay period)	N/A	Single: \$25 Family: \$50
Employer Contribution to HSA per Year	N/A	Single: \$650 Family: \$1,300
Total Average "Gain" per Year (savings from payroll deductions PLUS employer HAS contribution)	N/A	Single: \$1,690 Family: \$3,900

*In this example, an employee in the HDHP would have an extra \$1,690 or \$3,900 between premium savings and employer contributions into an HSA. The single deductible amount is \$1,500 and the family deductible amount is \$3,000 so you would already have enough money to satisfy either deductible for the year.*

**\*The rates listed above are for illustrative purposes only**

# Making Changes?

- Please request the applicable enrollment/change forms
- Adding or dropping coverage
  - Adding or dropping a dependent
  - Enrolling in an HSA for 2022
  - Updating beneficiary information
- All changes must be submitted to Janet Olin in the Finance office no later than **Wednesday, November 30<sup>th</sup>**.



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# Voluntary Benefits Overview



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# Agenda

## Voluntary Benefits Presentation

- I. Voluntary Benefits and Major Medical
- I. Three Voluntary Benefits
  - Critical Illness – Attained Age Policy
  - On/Off the Job Accident Policy
  - Hospital Indemnity Policy
- II. Contact Information
- I. How to Enroll





# Voluntary Benefits and Major Medical



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## Health Insurance

- Designed to cover the treatment of an illness, accident or hospital stay.
- Pays benefits directly to providers, such as:
  - Doctors
  - Hospitals
  - Pharmacies
  - Clinics
  - Etc.



## Voluntary Benefits

- Pays based off of specific events occurring including illness diagnosis, accidents and hospital stays
- Pays benefits **direct** to policyholders to assist with **out-of-pocket expenses**, such as:
  - Deductible
  - Rent
  - Mortgage
  - Groceries
  - Etc.



# Critical Illness Insurance

## MetLife Policy Design

Lump sum benefit payable upon diagnosis of a covered critical illness

**\$10,000 or \$20,000**

Spouse and Child(ren) at 100%

**\*Invasive Cancer**

**\*Heart Attack**

**\*Stroke**

Coronary Artery Bypass Graft

\*Major Organ Transplant

End Stage Renal Failure

Different Illness:

**Once per illness**

**0** month Diagnosis Separation

\*Same Illness:

**Up to 2 times per illness**

**0** month Diagnosis Separation (once per cov. illness)

Maximum Policy Payout:

**300%** per person

Wellness Benefit:

**\$50** (once per person each cal. yr.)

Underwriting Offer

**GUARANTEE ISSUE!**

**No Pre-Existing Condition Waiting Period!**

A covered critical illness must occur on or after the effective date

**See brochure / policy for all benefit features, limitations and exclusions**



# Accident Insurance

## MetLife Policy Design

Benefits are **paid directly to you** based on treatment received and injuries sustained as a result of a covered accident

**Common activities that are covered:** Football, baseball, basketball, soccer, tennis, paintball, mountain biking, cheerleading, boxing, skateboarding, skiing, car accidents, motorcycle accidents, hunting, fishing, hiking, etc.

**Excluded activities:** Aeronautical events, participating in a sport for pay or profit, motorized vehicular racing or track days, illegal activities, etc.

### Benefit Highlights

Coverage Type: **On/Off the Job**

Over 30 named benefits listed in the brochure

Urgent Care: **\$150**

X-Ray: **\$200**

Appliances (Crutches): up to **\$1,000 (\$200)**

Fractures and Dislocations: **Fractures: up to \$9,000**  
**Dislocations: up to \$6,000**

Hospital Admission and Daily Benefit: **\$1,000** Initial (24HR) / **\$200** (31)

Wellness Benefit: **\$50** (once per person each cal. yr.)

A covered accident must occur on or after the effective date

**See brochure / policy for all benefit features, limitations and exclusions**



# Hospital Indemnity Insurance

## MetLife Policy Design

Benefits are **paid direct to you** based on being admitted to a hospital

**Common events that are covered:** Sickness, illness or off the job accident (includes pregnancy AND pre-existing conditions)

**Excluded activities:** Mental & nervous disorders, drug & alcohol addiction, elective / cosmetic procedures, etc.

### Benefit Highlights

Coverage Type: **Sickness / Illness / Off the Job Accident**

See the brochure for a complete listing of all benefits, limitation & exclusions

(Accident) Initial Hospitalization: **\$1,000** (24HR) *once per cal. yr.*

(Sickness) Initial Hospitalization: **\$1,000** (24HR) *once per cal. yr.*

Daily Hospitalization: **\$100** (15 days)

Rehabilitation: **\$100** (15 days)

### Provisions

Guarantee Issue?: **YES!**

Pre-Existing Condition Waiting Period?: **NO!**

Pre-Existing Pregnancy Covered?: **YES!**

A covered hospitalization must occur on or after the effective date

**See brochure / policy for all benefit features, limitations and exclusions**



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# Already Enrolled in Voluntary?

- **PLEASE NOTE:** If you already enrolled in voluntary benefits prior to 2022 and you do not wish to make any changes you do not need to do anything.

# Gallagher Voluntary Benefits Team

Questions about the voluntary plans? Speak to our voluntary specialist for more information!

**Micha Castro**

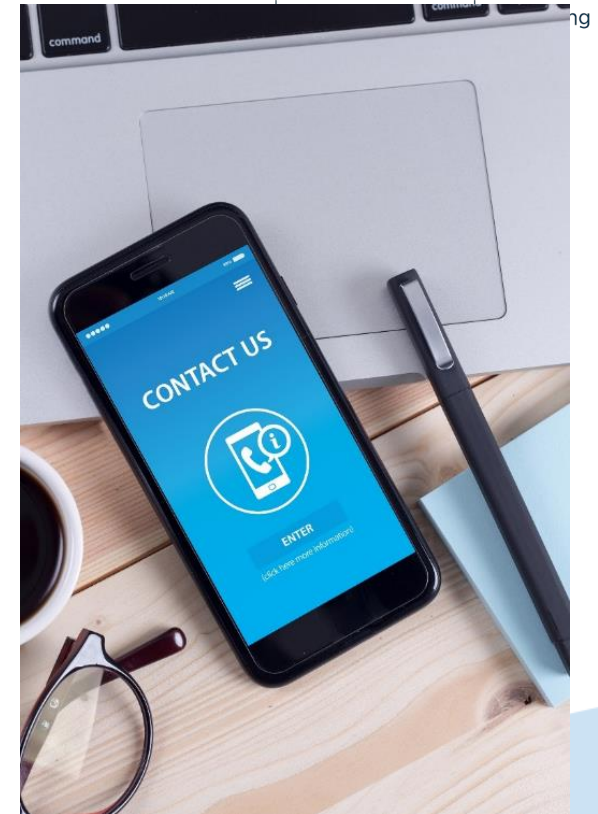
**Phone:** 210-757-4273

**E-mail:** [Michaela\\_Castro@ajg.com](mailto:Michaela_Castro@ajg.com)

Please enroll via **paper enrollment form provided!**



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Thank you!



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