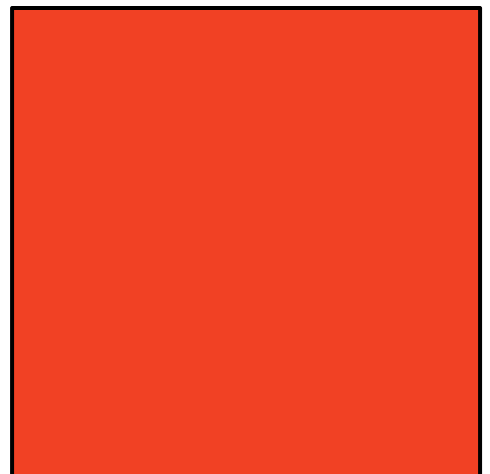


WEST CHESTER TOWNSHIP  
2020 EMPLOYEE BENEFITS



# ELIGIBILITY & ENROLLMENT CHECKLIST



## ***Am I eligible?***

If you are an employee working 30 or more hours per week, you are eligible to enroll yourself in the benefits described in this guide. The following family members are eligible for medical, dental, vision and voluntary life coverage: spouse, legally married partner, legal children; natural or adoptive.

## ***How do I enroll?***

Current Eligible Employees: Changes can only be made during the open enrollment period unless you have a qualified change in status.

New Eligible Employees: Enrollment elections are made online through the ADP enrollment platform. Once you have made your elections you will not be able to change coverage until the next open enrollment period unless you have a qualified change in status.

## ***When should I enroll?***

Current Eligible Employees: Enrollments outside of the annual open enrollment are for qualified event changes only. The enrollment change must be submitted to HR within 30 days from the event date

New Eligible Employees: Benefits are effective on your date of hire.

## ***Can I enroll any other time?***

Benefit changes only occur once a year, during open enrollment, unless you experience a “qualifying life event” such as: marriage, divorce, legal separation, birth or adoption, commencement or termination of adoption proceedings, change in dependent status, death of a qualified dependent, change in residence due to an employment transfer for you or your spouse, or change in spouse’s benefits or employment status.

## **Next Steps:**

- Log in to your ADP web site. Access the Employee Self Service Web Site and login.

HR will provide paperwork for any benefits not available online for enrollment.

## **NEED ASSISTANCE?**

If you have questions about your benefit options, you may call **513-759-7217** to speak with Jackie Lenard or email at [jlenard@westchesteroh.org](mailto:jlenard@westchesteroh.org).

## MEDICAL BENEFITS – AETNA (WWW.AETNA.COM)

West Chester Township’s medical insurance is provided through Aetna. There are three plan options to choose from. All three plan options are part of the Managed Choice POS (Open Access) network, a group of health care providers and facilities that have a contract with Aetna. You can receive care and services from anyone in or out of our network, but you save money when you use the network. The following chart is a brief overview of the in-network benefits.

Carrier	Aetna		
Plan Name	Option #1 Platinum	Option #2 Gold	Option #3 HSA
<b>Benefit Provisions</b>			
<b>Deductible</b>			
Single	\$1,000	\$2,000	\$2,000
Family	\$2,000	\$4,000	\$4,000
Coinsurance Percentage	90%	80%	100%
<b>Out of Pocket Limit</b>			
Single	\$2,000	\$4,000	\$3,000
Family	\$4,000	\$8,000	\$6,000
Office Visit (Primary/Specialist)	\$20 copay	\$30 copay / \$50 copay	Deductible
Preventive Care	Covered in full	Covered in full	Covered in full
Urgent Care	\$20 copay	\$50 copay	Deductible
Emergency Room	\$100 copay	\$200 copay	Deductible
Inpatient & Outpatient Services	Deductible, then covered 90%	Deductible, then covered 80%	Deductible
Prescription Drugs (Retail)	\$10 / \$25 / \$40	\$20 / \$60 / \$100	Deductible, then \$10 / \$45 / \$70
Prescription Drugs (Mail order – 90-day supply)	\$20 / \$50 / \$80	\$40 / \$120 / \$200	Deductible, then \$20 / \$90 / \$140
<b>Monthly Cost</b>			
Employee Only	\$131.59	\$100.88	\$108.22
Employee + Spouse	\$275.01	\$210.85	\$226.17
Employee + Child(ren)	\$244.75	\$187.64	\$201.28
Family	\$389.49	\$298.61	\$320.32

As an Aetna member, you have access to member benefits such as:

- Teladoc- For just the cost of your primary care physician copay or for \$40 if enrolled on the HSA plan, connect with a doctor anytime, anywhere using your mobile device or computer (must register first)
- Earn a \$50 gift card by completing a health assessment and completing assigned journeys
- CVS Minute Clinic Wellness Services- Free weight management and tobacco cessation coaching at a local CVS Minute Clinic
- Aetna Discount Program

### DON'T FORGET

Routine preventive services such as immunizations, routine annual physicals, mammograms and more are all covered at 100%. Just confirm with the in-network provider that the claim is submitted to the medical carrier as a preventive service.

## DENTAL – DELTA DENTAL (WWW.DELTADENTALOH.COM)

Dental benefits are provided by Delta Dental. As a member of Delta Dental of Ohio, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier. With these networks, participating dentists will not balance bill and will submit claims for you. You are not required to use an in-network dentist. Choosing a dentist who belongs to one of Delta Dental's two dentist networks can save you the most money.

Dental Benefit	Delta Dental of OH
Annual Deductible	
Individual	\$ 50
Family	\$150
Maximum Benefit (per member per year)	\$2,000
Preventive Services; no deductible	100%
Basic Services	80%
Major Services	50%
Orthodontia (dependents to age 19 only; \$1,000 lifetime max)	50%
<b>Monthly Cost</b>	
Employee Only	\$6.37
Employee + One	\$13.17
Employee + Two or More	\$21.71

## VISION – HUMANA (WWW.HUMANA.COM)

West Chester Township offers vision insurance through Humana, using the Humana Vision Insight provider network. For convenience, you can choose from a large network of ophthalmologists, optometrists and opticians working out of private practices or at top optical retail chains, like LensCrafters, Pearle Vision, Target Optical, and more.

Vision Benefit	Frequency	In-Network	Out-of -Network
Vision Exam	12 months	\$10 copay	Up to \$30
Frames	24 months	Up to \$130 allowance; 20% off balance over \$130	Up to \$65
Standard Lenses	12 months	\$15 copay	Up to \$100, depending on lenses
Contacts	12 months	Up to \$130 allowance; 15% off balance over \$130	Up to \$104
<b>Monthly Cost</b>			
Employee Only		\$5.11	
Employee + Spouse		\$8.94	
Employee + Child(ren)		\$9.70	
Family		\$14.81	

## DID YOU KNOW?

Both dental exams and vision exams can help identify early signs of diseases such as diabetes and high cholesterol.

## ADDITIONAL BENEFITS

### VOLUNTARY LIFE/AD&D - PRINCIPAL

West Chester Township provides you the opportunity to purchase life with accidental death and dismemberment (AD&D) coverage for yourself and dependents. As an employee you must elect coverage for yourself to elect coverage for your dependents. This benefit is a valuable part of your financial planning strategy during your working years.

As a newly eligible employee you can purchase up to the guaranteed issue amounts for yourself and dependents without answering any medical questions. Amounts over the guaranteed issue amounts require proof of good health. If coverage is declined as a new hire then any amount requested at a future open enrollment will require proof of good health and Principal can decline your coverage request.

	Employee Life Benefits	Spouse Life Benefits	Child Life Benefits
Benefit Amount	You may choose to purchase benefits in increments of \$10,000	You may choose to purchase benefits in increments of \$5,000	For eligible children 14 days or older, you may choose to purchase benefits of <ul style="list-style-type: none"> <li>• \$5,000, or</li> <li>• \$10,000, or</li> <li>• \$20,000</li> </ul> Eligible children under 14 days of age receive \$1,000.
Minimum	\$20,000	\$5,000	n/a
Maximum	\$500,000	\$200,000	n/a
		(cannot exceed 100% of your life benefit)	
Guaranteed Issue (amounts greater require evidence of insurability)	\$200,000	\$50,000	n/a
Age Reductions (applies to benefit amount after evidence of insurability)	35% benefit reduction at age 65, with an additional 15% reduction at 70.		n/a

If you enroll in the Voluntary Life coverage with Principal you have access to the following discounts and services:

- Discounts- Laser Vision Correction, Hearing Aid Program, Diabetic Living Magazine
- Services- Will & Legal Document Center, Identity Theft Kit, Beneficiary Support

### LEGAL SHIELD/ ID SHIELD

You have the availability to purchase and payroll deduct benefits that will provide legal and identity protection.

LegalShield provides:

- Personal legal assistance
- Letters/Calls made on your behalf
- Contract and Document review
- IRS audit assistance
- Civil Trial Defense for covered situations
- Services for uncontested family/domestic items (divorce, adoption, etc.)

IDShield provides monitoring and alerts for:

- Credit score
- Social security number
- Passport
- Loans
- Credit Cards
- Website monitoring

Please refer to the Legal/ID Shield brochure for additional information including cost.

## AFLAC

As an employee of West Chester Township, you have access to payroll deduct any of the following AFLAC plans:

- Personal Off the Job Accident- Covers off the job accident 24/7 for your entire family.
- Cancer Plan- Pays money directly to you for treatment, confinement, etc. costs due to cancer.
- Personal Recovery Plan- Pays money directly to you for critical illnesses such as heart attack and stroke.
- Off the Job Short Term Disability- Pays monthly benefits up to six months while unable to work due to a disability.

Please refer to the AFLAC brochures for additional information including cost.

## REMEMBER TO

Let HR know when you need to update your life beneficiary.

## FINANCIAL BENEFITS

### HEALTH REIMBURSEMENT ACCOUNT (HRA)

If enrolled in the Gold medical plan, you will receive a tax-free benefit known as a Health Reimbursement Account (HRA). After meeting a certain amount of your deductible expenses, your HRA then reimburses you for subsequent deductible expenses to a maximum.

- Single coverage - You are responsible for the first \$1,000 of in and/or out of network deductible expenses.
  - Your HRA then reimburses you for subsequent in and/or out of network deductible expenses to a maximum of \$1,000.
- Family: You are responsible for the first \$2,000 of in and/or out of network deductible expenses.
  - Your HRA then reimburses you for subsequent in and/or out of network deductible expenses to a maximum of \$2,000.

### HEALTH SAVINGS ACCOUNT (HSA)

If enrolled in the HSA medical plan, you can set aside pre-tax money in a Health Savings Account (HSA) to pay for qualified expenses. A HSA is like a flexible spending account (FSA) in that you are eligible to pay for health care expenses with pre-tax dollars.

- HSAs differ from FSAs in a few ways. Unused money in a HSA account is carried forward year after year. Unlike the FSA, there is no “use it or lose it” provision. In addition, you may start, stop or change contributions to a HSA at any time (whereas a FSA is a fixed amount).
- Your HSA account is yours to keep – this means that if you change jobs or retire, the account stays with you. If you have any money remaining in your HSA after your retirement or if you move to a PPO plan, you may continue to use tax-free to pay for qualified expenses.

For 2020, the maximum amount that can get deposited to an HSA is \$3,550 for individual coverage and \$7,100 for family coverage. If you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000.

- West Chester Township will make HSA contributions of \$1,000 for individual coverage or \$2,000 for family coverage.

### FLEXIBLE SPENDING ACCOUNTS (FSA)

West Chester Township provides you the opportunity to pay for out-of-pocket qualified expenses and dependent care expenses with pre-tax dollars through Flexible Spending Accounts (FSA).

- A **Health Care FSA** is used to reimburse out-of-pocket qualified expenses incurred by you and your dependents. You are eligible to participate in a Health Care FSA if you enroll in the Platinum or Gold medical plans, or if you waive medical coverage.
- A **Limited Health Care FSA** is used to reimburse out-of-pocket dental and vision expenses only. You are eligible to participate in a Limited Health Care FSA if you enroll in the HSA medical plan.
- A **Dependent Care FSA** is used to reimburse expenses related to care of eligible dependents while you and your spouse work.

You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period - If you do not use the money you contributed to your account, it will not be refunded to you - “use it or lose it”!

For 2020, the maximum contribution you can make to the Health FSA or Limited Health FSA is \$2,700. The maximum contribution to a Dependent Care Flexible Spending Account is \$5,000 if you are a single or married filing jointly, or \$2,500 if you are married and filing separately.

## CONTACT INFORMATION

As with any other significant purchase, decide which plan features are most important to you and determine how to get those features at the lowest cost. Please contact Human Resources with any questions.

Jackie Lenard, HR Specialist, 513-759-7217 or [jlenard@westchesteroh.org](mailto:jlenard@westchesteroh.org)

Tonya Charles, HR Manager, 513-759-7213 or [tcharles@westchesteroh.org](mailto:tcharles@westchesteroh.org)

## CARRIER INFORMATION



**Medical Network:** Managed Choice POS (Open Access)

**Member Services:** Please refer to the number on your ID card

**Provider Search:** [www.aetna.com](http://www.aetna.com)



**Dental Networks:** Delta Dental PPO and Delta Dental Premier

**Member Services:** 1-800-524-0149

**Provider Search:** [www.deltadentaloh.com](http://www.deltadentaloh.com)



**Vision Network:** Humana Vision Insight

**Member Services:** Please refer to the number on your ID card

**Provider Search:** [www.humana.com](http://www.humana.com)



**Member Services:** 1-800-986-3343

**Website:** [www.principal.com](http://www.principal.com)

This brochure provides a highlight of the plans offered by your employer and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents, the plan documents shall govern.