

Yuma County Employee Benefit Trust

2020-2021  
Open Enrollment  
April 14 – May 14, 2020



# Important Dates

## Open Enrollment:

- Begins April 14, 2020

- Ends May 14, 2020





# Passive Enrollment

Due to Covid-19 Pandemic this year we will be having a Passive Open enrollment.

## What is Passive Enrollment?

If you do not log in; some of your current benefits will roll over to 2020-2021

With Passive open enrollment, employees are automatically re-enrolled based on their previous benefit elections.

## What if I want to make changes?

If you would like to make changes to your benefits: You must log in to your portal to make your selection.

This is the time, you can change plans, add or remove dependents, add or remove voluntary benefits.

If you do not log in; some of your current benefits will roll over to 2020-2021 Benefits

**Deadline to complete May 14, 2020**



Passive Enrollment for :	Active Enrollment for :
Medical	FSA –Medical
Identity Protection	FSA- Dependent
Dental Coverage	HSA- Employee contribution
Vision Coverage	Increase of Supplemental Life
Basic/ AD&D	
Supplemental Life	
Spouse Life	
*Dependent Life	
EAP	
VP Pet Coverage	

- FSA guidelines do not allow to manually enroll & select the same amount as previous years for this benefit. If you want to continue with FSA you must log in and enroll in FSA medical or dependent. If you do not log in to enroll your FSA medical or dependent you would lose this benefit.
- HSA employee contribution must also be selected by employee only ( this can not be rolled over by employer), if you do not log in to enroll it would be a 0.00 Employee contribution.
- Dependent Life Insurance minimum amount has increased to 10,000. If you do not log in to select your benefits your current depend life will roll over if its 10,000.00 if you had less than 10,000.00 the minimum is now 10,000.00 your dependent life would be increased to the minimum .

# Enrollment Eligibility

## Eligible Dependents

- Legal Spouse
- Child(ren) up to the age of 26
- Adopted Child(ren)
- Step Child(ren)

## Documents Required

- Marriage License
- Birth Certificate
- Legal guardianship
- Adoption



**ELIGIBLE OR NOT???**

**\*Only required for new dependents added to any benefit plan**



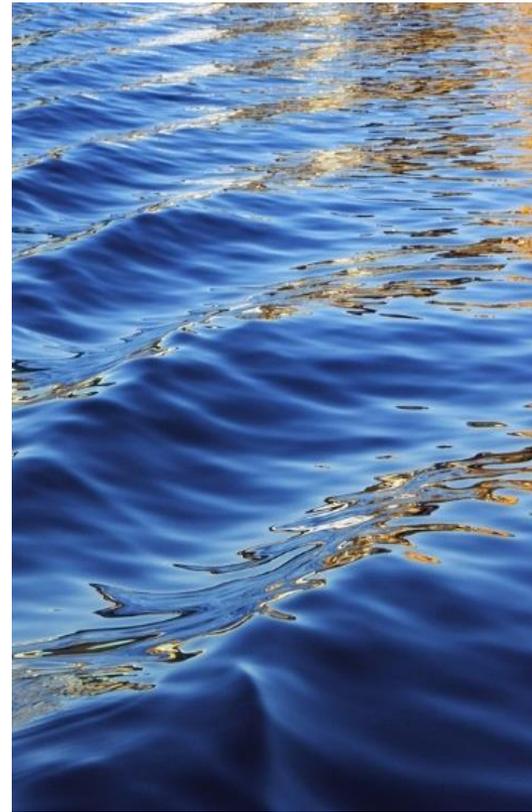
# Medical Insurance

July 1, 2020-June 30, 2021



**BlueCross  
BlueShield  
of Arizona**

An Independent Licensee of the Blue Cross and Blue Shield Association



## PPO Option A

### Deductible

- Individual: \$600
- Family: \$1,800

### Co-Insurance/Co-pay

- Plan pays 80% after deductible
- \$ 25 Physician office visits
- \$ 35 Specialist and Urgent Care

### Maximum Out of Pocket Per Year

- Individual: \$4,500
- Family: \$9,000

### Emergency Room

- \$175 + deductible + co-insurance



An Independent Licensee of the Blue Cross and Blue Shield Association

# PPO Option A: Cost

	Monthly Cost	Yuma County Pays	Employee Premium Monthly	Employee Premium Per Paycheck
Employee	\$713.72	\$642.54	\$71.18	\$35.59
Employee + Spouse	\$1,498.82	\$1,121.44	\$377.38	\$188.69
Employee + Children	\$1,191.90	\$934.22	\$257.68	\$128.84
Employee + Family	\$1,976.92	\$1,413.10	\$563.82	\$281.91

## PPO Option B

### Deductible

- Individual: \$1,000
- Family: \$2,000

### Co-Insurance/Copay

- Plan pays 70% after deductible
- \$ 30 Physician office visits
- \$ 40 Specialist and Urgent Care

### Maximum Out of Pocket Per Year

- Individual: \$6,000
- Family: \$12,000

### Emergency Room

- \$175 + deductible + co-insurance



An Independent Licensee of the Blue Cross and Blue Shield Association

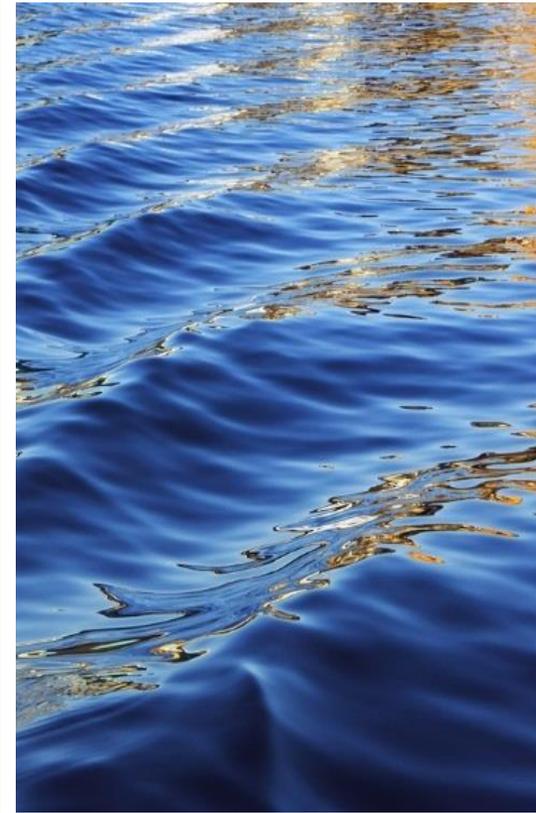
# PPO Option B: Cost

	Monthly Cost	Yuma County Pays	Employee Premium Monthly	Employee Premium Per Paycheck
Employee	\$684.08	\$642.54	\$41.54	\$20.77
Employee + Spouse	\$1,351.50	\$1,121.44	\$230.06	\$115.03
Employee + Children	\$1,090.58	\$934.22	\$156.36	\$78.18
Employee + Family	\$1,757.94	\$1,413.10	\$344.84	\$172.42



# SSA Mexico

July 1, 2020-June 30, 2021



# SSA Mexico Coverage

## Enrollment Eligible

- PPO Option A
- PPO Option B

## Coverage Levels

- Individual: \$3,500
- Family: \$7,000 two or more
  - Families share the \$7,000. any persons cannot use more than \$3,500

## Co-Insurance/Co-pay

- No co-pay or deductibles
- No out-of-pocket expenses



## Services Performed

- Medical and Pharmacy
- Prescription needed, 30 day supply
- No Dental/Vision benefits
- Out-patient Behavioral Health Treatment
- No over the counter prescriptions

# High Deductible Health Plan -HSA

## Deductible

- Individual: \$1,500
- Family: \$3,000

## Co-Insurance/Copay

- Plan pays 80% after deductible

## Maximum Out of Pocket Per Year

- Individual: \$4,500
- Family: \$9,000

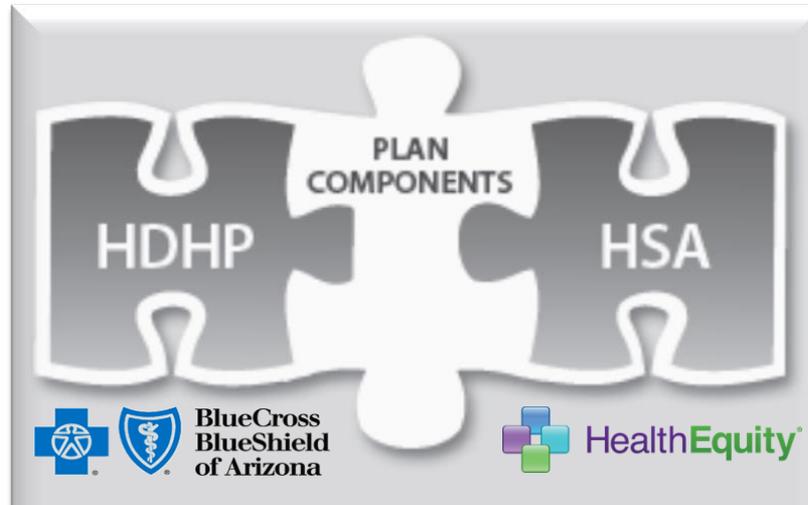
## Emergency Room

- deductible + co-insurance



## What is an HDHP HSA?

- PPO Medical Plan
- Choose any provider on Network
- After deductible is met, plan shares cost of eligible expenses
  - This can be paid from your HSA as long as there's money in the account



- Helps pay your deductible
- Funds roll over
- Money can be used for non-medical expenses after age 65
- Tax-free for eligible expenses
- Balance can be invested
- Fully portable, money stays with you

## Am I Eligible for an HSA?



To qualify for an HSA, an individual:

- Must be covered by a qualified HDHP
- Must be over 18 years
- Cannot be enrolled in any part of Medicare or Medicaid
- Cannot be claimed as a dependent on someone else's tax return
- Cannot be covered by any other insurance plan

# HDHP- HSA: Cost

	Monthly Cost	Yuma County Pays	Employee Premium Monthly	Employee Premium Per Paycheck	HSA Monthly Deposit
Employee	\$642.54	\$642.54	\$0.00	\$0.00	\$50.02
Employee + Spouse	\$1,293.22	\$1,121.44	\$171.78	\$85.89	\$50.02
Employee + Children	\$1,038.86	\$934.22	\$104.64	\$52.32	\$50.02
Employee + Family	\$1,689.56	\$1,413.10	\$276.46	\$138.23	\$50.02

# HDHP-HSA: Contributions

## Individual Limit

- \$3,550 (including employer contribution \$50.02)

## Dependent/Family Limit

- \$7,100 (including employer contribution \$50.02)

## Age 55+ catch-up allows

- \$1,000



*HSA employee contribution must be submitted by employee; employee contribution will **not** roll over on passive enrollment.*

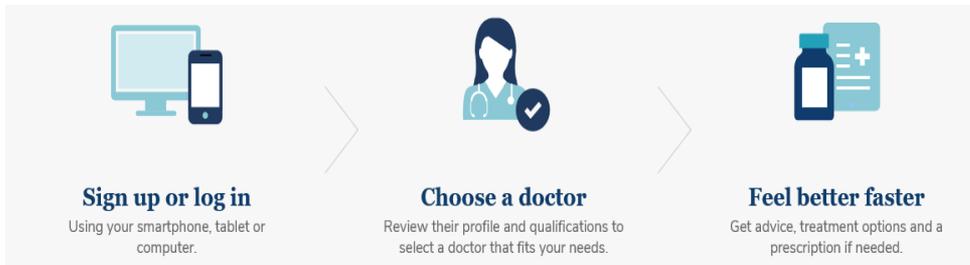
# Blue Care Anywhere

## What is telehealth?

Telehealth enables virtual visits with boards certified physicians, counselors, and psychiatrists using a smartphone, tablet, or computer.

Healthcare professionals are available any day, any time for treating a wide range of physical and psychological care needs- either within minutes or a request or by appointment.

# TELEHEALTH



**Copays Waived until  
June 12, 2020**

Some members, may show that a cost share is required as programming is updated. If a member does not receive a zero dollar cost share, you can use coupon – AZFREE.

### HDHP/HSA – Applies to Deductible/OOP Max

Medical	\$49.00
Counseling	\$80.00 (45 minute –Masters level)
Counseling	\$95.00 (45 minute Doctorate level)
Psychiatry	\$175.00 (Initial Visit)
Psychiatry	\$90.00 (Follow up, ~15 mins)

### PPO Option A and PPO Option B – Applies to OOP Max

Medical	\$10.00
Counseling	\$20.00
Psychiatric	\$20.00

# Avoid Urgent Care or Clinics

## Telehealth is available 24/7

### What services are offered?

The following healthcare services are available on demand or by appointment.



#### MEDICAL

Physicians provide care and prescription support for a range of common illnesses and injuries.

- Colds
- Flu
- Fever
- Cough
- Bronchitis
- Rash
- Abdominal pain
- Sinus infection
- Sore throat
- Diarrhea
- Vomiting
- Pinkeye
- Ear infection
- Migraines
- Sprains
- Strains



#### COUNSELING

Certified psychologists or counselors treat issues affecting emotional, psychological and social well-being.

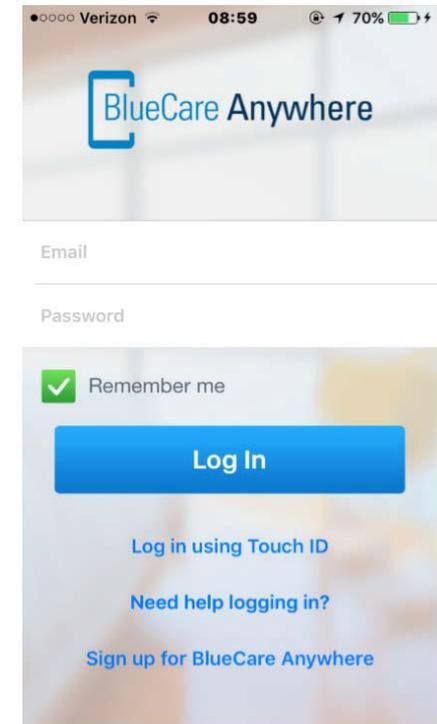
- Anxiety
- Stress management
- OCD
- Panic attacks
- Social anxiety
- LGBTQ counseling
- PTSD trauma
- Insomnia
- Depression
- Bereavement/grief
- Couples counseling
- Life transitions



#### PSYCHIATRY

Board-certified psychiatrists provide assessments, evaluations, treatment and prescription support.

- Anorexia
- Bulimia
- Insomnia
- Social anxiety
- Anxiety disorders
- Cognitive disorder
- OCD
- PTSD
- Bipolar disorder
- Depression
- Panic attacks
- General anxiety



BlueCare Anywhere is available now.

Download the APP TODAY or visit [BlueCareAnywhereAZ.com](https://BlueCareAnywhereAZ.com)

# Pain Relief Therapy (PRT)

*The Calming Touch by Natalie Schelly*

The Pain Relief Therapy (PRT) is now being administered by the Yuma County Employee Benefit Trust (YCEBT) Benefits Division.

Employees and dependents under the Yuma County Employee Benefit Trust are eligible to receive 12 sessions during a fiscal year



## How do I enroll in the program?

- Email [hrbenefits@yumacountyaz.gov](mailto:hrbenefits@yumacountyaz.gov) You will receive a registration form to be completed for you and each dependent who you want to enroll in PRT.
- You will receive an appointment invite from HRBenefits.
- If you fail to cancel your scheduled appointment with 24hr notice there is a \$35.00 fee.

*Currently not offering PRT until further notice*



# Incentive

July 1, 2020-June 30, 2021



# Wellness Incentive Requirements – Due Date has been extended to : July 31st

## Complete Annual Physical

- Extended to July 31st
- Wellness exam between April 1, 2019 and through July 31, 2020.
- Turn in Physical Exam Acknowledgment form to Benefits *(only if Physician is in Mexico)*
- **Not Mandatory**
- **Medical History does not determine if you qualify**

## Complete Health Risk Assessment (HRA)

- Go to [www.azblue.com](http://www.azblue.com)
- On-line assessment must be between April 1, 2019 through July 31, 2020



# Wellness Incentive Applied: \$240 Annual Incentive

PPO Option A	Monthly Cost	Monthly Cost w/wellness
Employee	\$71.18	\$51.18
Employee+ Spouse	\$377.38	\$357.38
Employee + Child(ren)	\$257.68	\$237.68
Employee + Family	\$563.82	\$543.82

PPO Option B	Monthly Cost	Monthly Cost w/wellness
Employee	\$41.54	\$21.54
Employee+ Spouse	\$230.06	\$210.06
Employee + Child(ren)	\$156.36	\$136.36
Employee + Family	\$344.84	\$324.84

HDHP-HSA	Monthly Cost	Monthly Cost w/wellness
Employee	\$0.00	*20.00 LP FSA Card
Employee+ Spouse	\$171.78	\$151.78
Employee + Child(ren)	\$104.64	\$84.64
Employee + Family	\$276.46	\$256.46

\*HDHP Employee Only with Wellness applied to a Limited Purpose Card



# Pharmacy Benefits

July 1, 2020-June 30, 2021



# Pharmacy Benefits

PPO Option A		PPO Option B	
Generic Drugs	Retail: \$5 copay Mail Order: \$10 copay	Generic Drugs	Retail: \$5 copay Mail Order: \$10 copay
Preferred Brand Drugs	Retail: 20% to \$45 max Mail Order: 20% to \$90 max	Preferred Brand Drugs	Retail: 30% to \$45 max Mail Order: 30% to \$90 max
Non-Preferred Brand Drugs	Retail: 20% to \$80 max Mail Order: 20% to \$160 max	Non-Preferred Brand Drugs	Retail: 30% to \$80 max Mail Order: 30% to \$160 max

HDHP	
Generic Drugs	Deductible + Coinsurance
Preferred Brand Drugs	Deductible + Coinsurance
Non-Preferred Brand Drugs	Deductible + Coinsurance



EXPRESS SCRIPTS®



## Smart Phone App

- Check medications on file
- View pharmacy alerts
- Order refills and renewals
- Check on the status of an order
- Locate a Pharmacy
- Transfer Rx to Home Delivery
- Access Information about medication



**NEW**

# Life Insurance

July 1, 2020-June 30, 2021



**NEW**

## Plan Enhancements



- All Coverage is grandfathered and guaranteed.
- Increase employee supplemental life maximum from 250,000 to 1,000,000 not to exceed 7x salary.
- Guarantee increase to 350,000 for employee, 20,000 for spouse and 20,000 for children
  - Increase of supplemental life for Spouse from 50,000 to 250,000
    - Increase of child life from 10,000 to 20,000
    - Remove Age Reduction on Supplemental life.
- First eligible Newborn Child Benefit if employee's first eligible newborn dies within 31 days of birth but prior to employee enrolling for child life coverage.



# Life Insurance Overview

## Ochs, Inc. Minnesota Life



### Basic Life + AD&D

- 1x annual salary, not to exceed \$50,000
- Covered by Yuma County

### Supplemental Life

- All coverage is grandfathered and guaranteed
- Increase by \$10,000 every year during open enrollment
- Personal Health Application (EOI) required if requesting more than \$10,000 or after guaranteed amount 350,000
- Maximum Amount \$1,000,000 or 7x annual earnings

### Spouse Life

- Increase by \$5,000 up to 20,000
- Over \$20,000 requires EOI
- \$250,000 guarantee max



### Child(ren) Life

- Covered up to the age 26
- Elect \$10,000 to \$20,000 max

# Added Services for Support

## Beneficiary Counseling Services

Beneficiaries receiving 25,000.00 or more will be invited to access professional guidance to help them make sound financial decisions.

## Legacy Planning Resources

- A website that provides self-help tools for getting a person's affairs in order in advance as well as dealing with the loss of a loved one.
- Funeral Concierge services

## Legal, Financial and Grief Resources

- Creating a will
- Advice on legal matter
- Financial Security
- Complementary 30-minute consultation with attorneys

## Travel Assistance

- Emergency Medical
- Pre-Trip Information
- Emergency Personal Services
- Lost or stolen luggage





# Flexible Spending Account

July 1, 2020-June 30, 2021



# Flexible Spending Account (FSA)

## Medical Account

- \$180 to \$2750 yearly election
- Pre-tax contribution funded by employee
- Entire annual election available upfront
- Used to pay for qualified healthcare (medical, Rx, dental, vision)
- Must elect every year
- \$500 Annual Roll-Over

## Limited Purpose FSA

- Dental & Vision expenses only for those enrolled in HDHP-HSA plan

## Dependent Care Account

- Up to \$5,000 election
- Children under the age of 13
  - Before and After school care
  - Daycare
  - Daycamps
- Adult Daycare



Any unused funds that are not spent by June 30, 2020 will be forfeited.

Carryover funds will be available 8/15/2020

*\* FSA benefit will not roll over on passive enrollment; employee must select this benefit to continue with FSA for 2020-2021*



# Vision Benefits

July 1, 2020-June 30, 2021



# Vision Plans

## VSP

- \$10.00 Co-pay for eye exam
- \$25.00 Co-pay for lenses
- \$20.00 co-pay for diabetic eye exam
- \$150.00 frame allowance
- No ID cards issued

	Monthly Premium
Employee	\$9.88
Employee + One	\$19.74
Employee + Family	\$31.78

## Davis

- \$10.00 Co-pay for eye exam
- \$25.00 Co-pay for lenses
- Diabetic eye exam included
- \$120.00 frame allowance

	Monthly Premium
Employee	\$6.48
Employee + One	\$11.66
Employee + Family	\$18.14



# Dental Plans

July 1, 2020-June 30, 2021



# Dental Plans

## Total Dental Administrators (TDA)

- No Plan year max
- No Plan year deductible
- No waiting periods
- Procedures: Pre-set prices
- DHMO plan

	Monthly Premium
Employee	\$15.24
Employee + One	\$32.26
Employee + Family	\$41.66

## Delta Dental

- Annual benefit max \$2,500
- Annual deductible \$50/\$100
- Preventive Services covered 100%
- 6 month waiting period for major services

	Monthly Premium
Employee	\$38.46
Employee + One	\$83.52
Employee + Family	\$110.36



# Pet Insurance

July 1, 2020-June 30, 2021





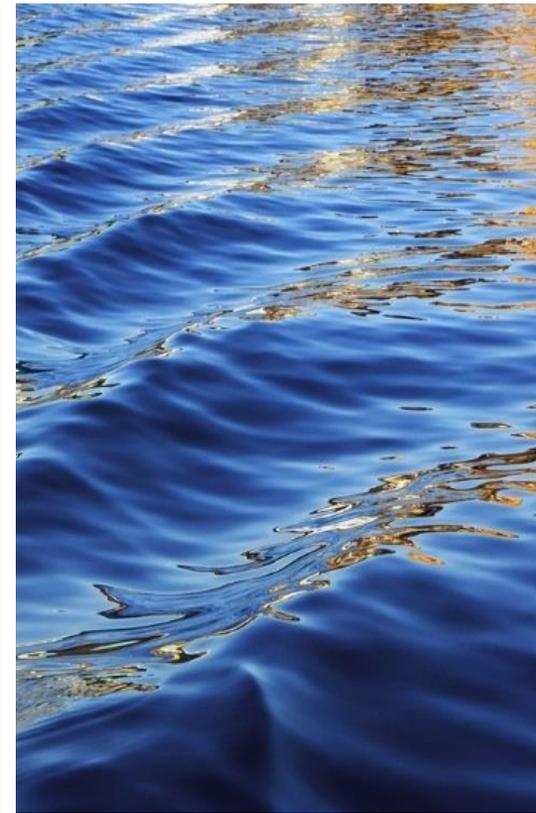
## Pet Insurance

- Choose Plans from
  - Major Medical Plan + Pet Wellness Plan
  - Major Medical Plan
  - Pet Wellness Plan
- Rates available through enrollment



# Identity Protection

July 1, 2020-June 30, 2021



## Covered Services

- Identity & Credit Monitoring
  - New credit cards, home & auto loans
  - Annual credit & Monthly credit score
  - Detect fraud sooner
  - Social Media Reputation
- Wallet Armor
  - Manage the contents of your wallet
  - Easy viewing of important documents: credit cards, drivers license, passports
  - Replace, cancel missing contents
  - Password Protection



	Monthly Premium
Employee	\$7.96
Employee + Family	\$13.96



# Online Enrollment

July 1, 2020-June 30, 2021



# HRintouch Portal: Accessing Your Account



## Online Enrollment

[www.yumacountyaz.hrintouch.com](http://www.yumacountyaz.hrintouch.com)

**Log in to your account**

Username\*

Password\*

**Log in**

[Can't access your account?](#)

Supported Browsers  
[Learn about Officially Supported Browsers](#)

## Username

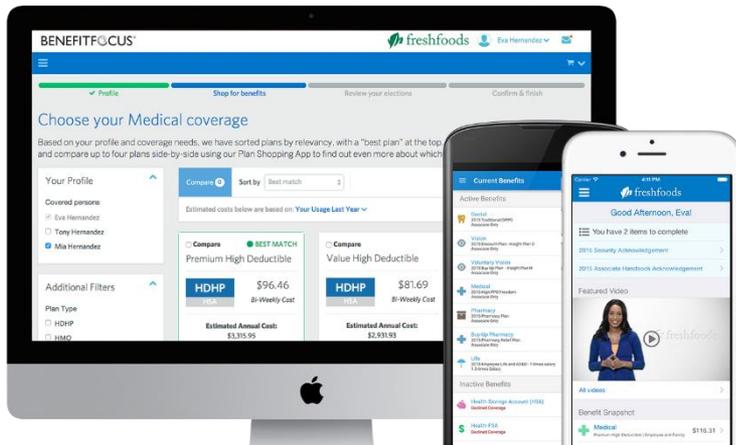
- YC + 6 digit Employee ID
- (entering enough zeros before employee ID # to get 6 digits)
- Example: YC099047

## Password

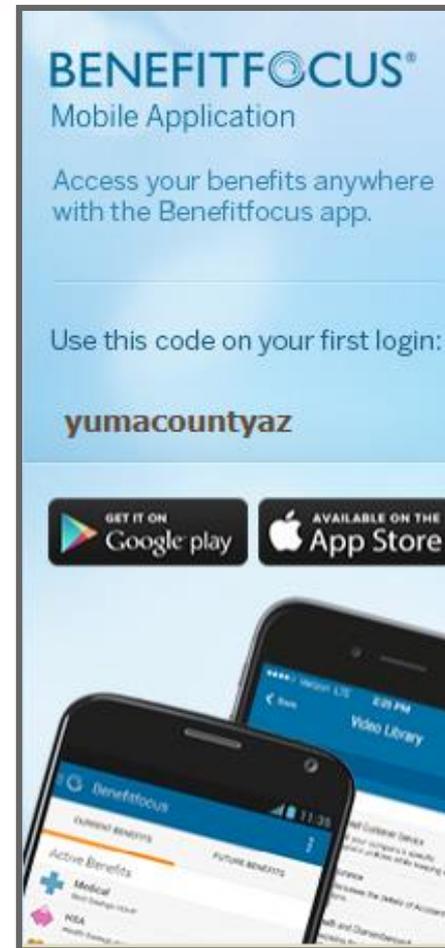
- Reset by using the "can't access your account link"
- Contact Benefits for further assistance

# HRintouch Portal: Accessing Your Account

- Computer/ Laptop
- Smart Phone
- Tablet



**BENEFITFOCUS®**  
All Your Benefits. One Place.®



## Begin Enrollment

- April 14 – May 14

Don't Miss the  
**DEADLINE!**

## How to Start Enrolling

1. Complete "To Do List"
2. Acknowledge and Submit 2020-2021 Yearly Notices
3. Go to " My Benefits"
4. Start Enrollment process
5. Each step **must** be completed before you continue to the next
6. Review or Print your current Benefit Tab

## Open Enrollment Benefits

Whether you want to change your benefits or keep them the same as last year, it's still important that you carefully complete each step in the enrollment process to make sure all of your benefits are covered for the upcoming plan year.



Benefits Complete

Current Benefits

**Open Enrollment Benefits**

Compare to your current benefits

Your benefits

### 1. Choose your Medical coverage

Begin enrollment

View your current plan

Decline coverage



# Passive Enrollment

Due to Covid-19 Pandemic this year we will be having Passive enrollment.

## What is Passive Enrollment?

If you do not log in; some of your current benefits will roll over to 2020-2021

With Passive open enrollment, employees are automatically re-enrolled based on their previous benefit elections.

## What if I want to make changes?

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This is the time, you can change plans, add or remove dependents, add or remove voluntary benefits.

If you do not log in; some of your current benefits will roll over to 2020-2021 Benefits

**Deadline to complete May 14 , 2020**

Thank you

## Your HR Benefits Staff

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