



**2022 New Hire  
Getting to Know Your Benefits**

# Benefits Overview

**The Montgomery County benefits plan year is January 1, 2022 – December 31, 2022**

- Medical & Pharmacy Plan
- Health Savings Account
- Flexible Spending Account
- Dental Plan
- Vision Plan
- Life Insurance – Basic & Supplemental
- Short-Term Disability
- Employee Assistance Program – Work/Life Benefits
- Wellness Program
- Ohio Public Employees Retirement System
- Deferred Compensation Plans
- Tuition Reimbursement



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# Benefits Eligibility

- You must complete an enrollment form and return it to Human Resources within **30 calendar days** of your hire date (or part-time to full-time date).
- You must provide dependent eligibility documentation in order to add dependent coverage to your plans. See the Dependent Eligibility Matrix on the benefits website at [www.mcbenefits.org](http://www.mcbenefits.org) for required documentation.
- The effective date of enrollment is the 1<sup>st</sup> day of the month following your date of hire.
- If you do not submit an enrollment form for new hire benefits, you will have no benefits from Montgomery County until the next annual enrollment period unless you have a **qualifying life event**.



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# Dependent Eligibility

Dependent Type	Eligibility Criteria	Required Documentation
<b>Spouse</b>	Your current legal spouse as recognized by Ohio law.	- A copy of your <u>marriage certificate</u> AND - A copy of your most recent tax return, or a joint household bill dated within 6 months.
<b>Newlywed Spouse</b>	You were married within the last six months (excludes Common Law).	A copy of your <u>marriage certificate</u> .
<b>Natural Born Child</b>	Your natural born child under age 26.	A copy of the child's birth certificate naming you as the parent.
<b>Step-Child</b>	Spouse's natural child under age 26.	- A copy of the child's birth certificate listing your spouse's first and last name as parent AND - Verification of Spouse (see spouse above).
<b>Legally adopted Child/Foster Child/Child under your Legal Guardianship</b>	Legally adopted child, child under your current legal guardianship under age 26.	- Copy of the court order/adoption decree naming you as the child's adoptive parent or current legal guardian and a copy of the child's birth certificate <u>OR</u> - A copy of the birth certificate listing you as the parent.
<b>Disabled Child Over Age 26 natural, step, foster, or legally adopted</b>	- Child is your natural, step, or legally adopted child AND - Child is mentally/physically incapable of self-support.	- Verification of child eligibility AND - Statement of Disability by physician (less than 1 year old) or - Statement of disability from the Social Security Administration.

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# Medical Waiver

- You may choose not to be covered by a Montgomery County health plan if you have other coverage.
- You can still elect coverage for the dental, vision, supplemental life insurance, short term disability and FSA plans if you waive medical coverage.
- The waiver credit is **only available if you are covered under an Employer-sponsored health plan.** Proof of coverage is required in order to receive credit.
- If you are covered on a Montgomery County plan as a dependent, or if you are covered under an individually-purchased plan or government plan such as Medicare, Medicaid, Tricare, Caresource, etc., you are NOT eligible for the waiver credit.
- The monthly Waiver Credit is based on your enrollment level and is paid on the second check of each month. Dependent documentation is required for all enrollment levels except employee only.

<b>\$57.50</b>	<b>Employee Only</b>
<b>\$90.00</b>	<b>Employee + Child(ren)</b>
<b>\$100.00</b>	<b>Employee + Spouse</b>
<b>\$120.00</b>	<b>Family</b>



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# Medical Plan

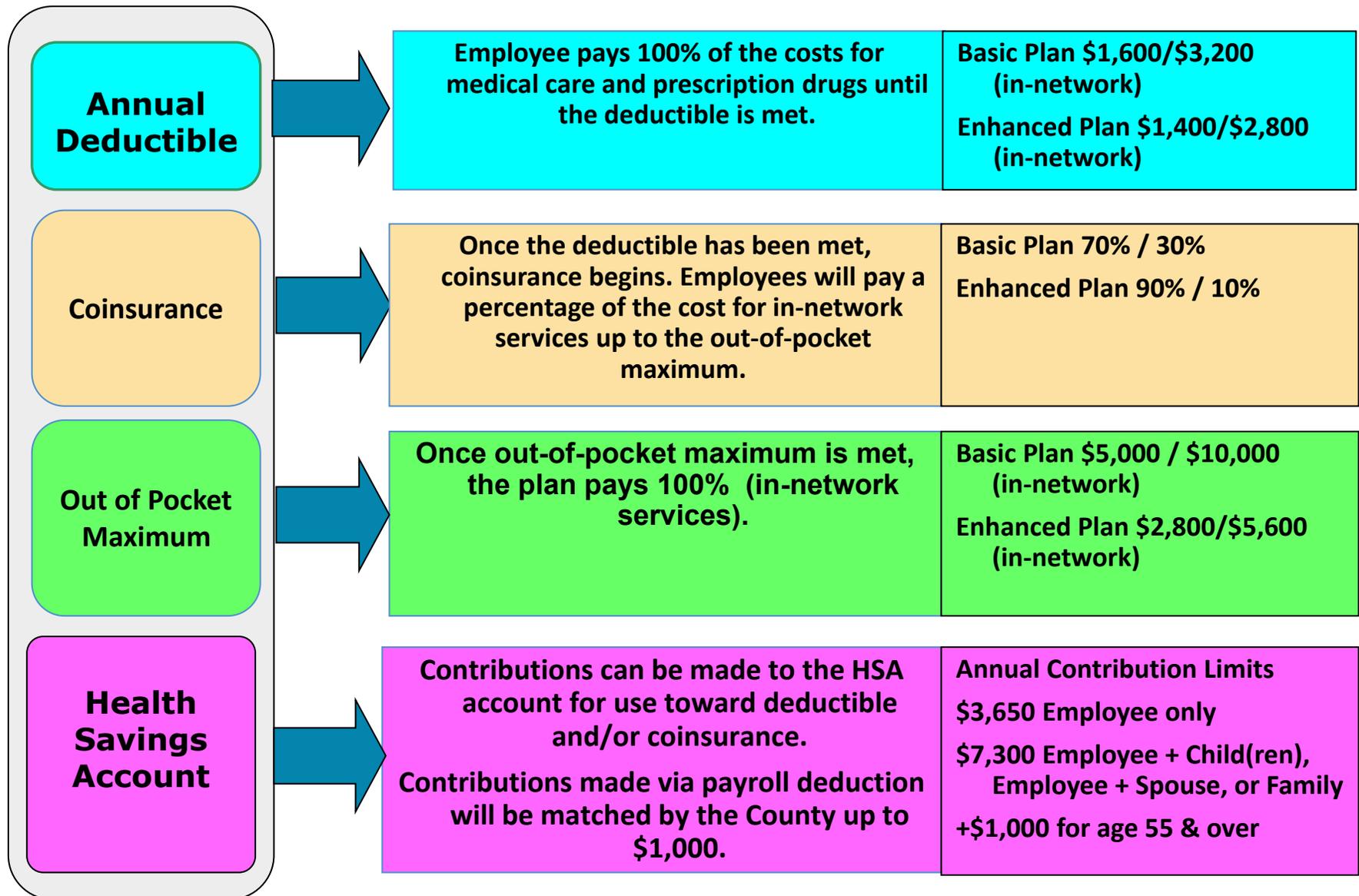
- Two medical plans administered by Anthem:
  - Basic Plan
  - Enhanced Plan
- Both plans are Qualified High Deductible Health Plans (HDHP) and are eligible for a Health Savings Account.
- Preventive care services (annual physical, child wellness visits, age/gender appropriate testing) are covered at 100% in-network.
- After the annual out-of-pocket maximum is reached, no additional costs are paid by the member for in-network services.
- Refer to the Benefits Booklet for employee premiums.



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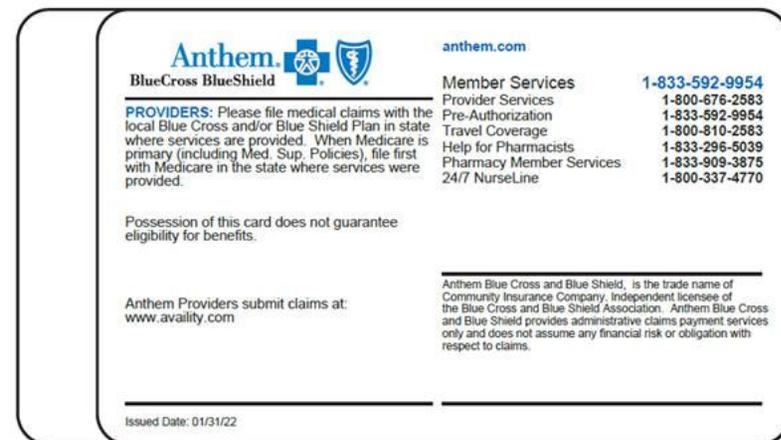
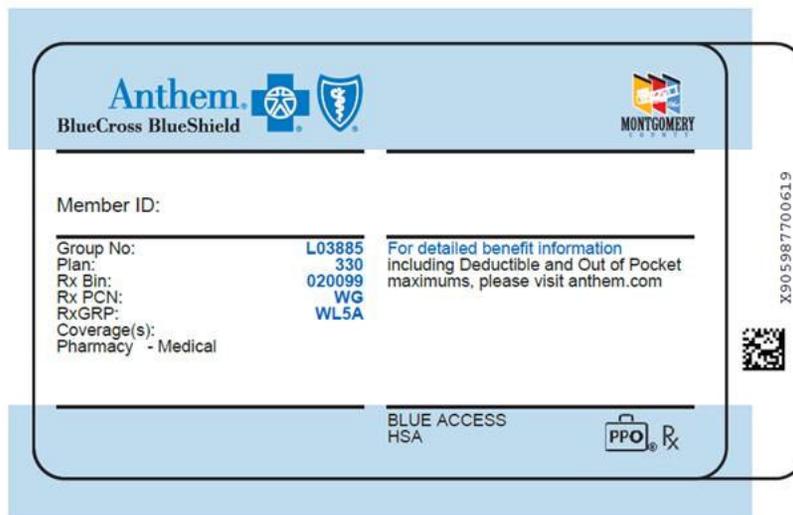
# How The Plans Work



# Using The Plan to Get Care

## When you visit an in-network doctor:

- Even if you've seen that doctor before, show your ID card at the time of service
- Typically you pay nothing at the time of service; your provider will file a claim
- You will receive an Explanation of Benefits (EOB) from Anthem showing the total cost and the "allowed" cost. Your provider will then bill you for the "allowed" cost of the service(s)
- If you have funds in your HSA, you can pay your provider using your HSA account



# Prescription Coverage

- Anthem/Ingenio is the administrator of the Prescription Drug Plan
- When filling prescriptions, show your **Anthem ID card** at the pharmacy
- To price medications, please visit [www.Anthem.com](http://www.Anthem.com)
- To locate a preferred pharmacy, please visit [www.mcbenefits.org](http://www.mcbenefits.org) or [www.Anthem.com](http://www.Anthem.com)



[www.mcbenefits.org](http://www.mcbenefits.org)



# Health Savings Account (HSA)

- A Health Savings Account is a tax-advantaged medical savings account available to employees enrolled in a High Deductible Health Plan (HDHP).
- HSA funds can be used to pay for approved medical expenses such as deductibles and co-insurance (see [www.irs.gov](http://www.irs.gov) for full listing of eligible expenses).
- Money in your HSA account belongs to you. The balance rolls over from year to year.

## **Contributions**

- Montgomery County will match your HSA contributions made via payroll deduction dollar for dollar.
- The match is up to a total of \$1,000 per plan year.
- 50% of the plan year match will be available within the 1<sup>st</sup> month that your coverage goes in to effect.
- All deposits into your account, including payroll deductions, Montgomery County matching funds, and wellness incentive dollars earned count toward the annual contribution limits established by the IRS.



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# Health Savings Account (HSA)

## How does it work?

- Optum Bank is the administrator of the plan.
- If elected, your account will be opened and information on how to access your account will be mailed to your home.
- You will receive a debit card to access the funds in your account.
- Funds must actually be in your account before you have access to them (just like a regular checking account).
- You can order checks for a small fee.



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# Health Savings Account (HSA)

## Are you eligible for the HSA plan?

- The IRS and US Department of Treasury have specific rules regarding who can open an HSA (refer to the IRS website at [www.irs.gov](http://www.irs.gov) for details).
- You can open an HSA account if you are:
  - Enrolled in the County Medical plan
  - A U.S. resident but not a resident of Puerto Rico or American Samoa
  - Not enrolled for Medicare
  - Not claimed as a dependent on another individual's tax return
  - Not active military

\* Please note: This is a partial listing of eligibility requirements. Review the full list on the IRS website. You are responsible for determining your own HSA eligibility status.



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# Flexible Spending Accounts (FSA)

Contribute tax-free money via payroll deduction each pay period to pay for eligible expenses incurred during the plan year. MyCafeteria Plan is the administrator of the plan.

Account	Details	IRS Limit
Health Care FSA	Available if you are not covered by a Montgomery County High Deductible Health Plan. Used to pay expenses for medical, dental, and vision services. Annual rollover up to \$570.00 is permitted.	\$2,850
Limited Purpose FSA	Available if you are enrolled in a High Deductible Health Care Plan. Expenses are limited to dental and vision services. Annual rollover up to \$570.00 is permitted.	\$2,850
Dependent Care FSA	Reimbursements for daycare or elder care expenses (for eligible dependents) incurred while you work. Funds must be deposited to the account before expenses can be reimbursed. Annual limit is for single or married filing a joint tax return.	\$5,000



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# Dental & Vision

- Superior Dental is the dental provider.
- Eye Med is the vision provider.
- For both plans, visit an in-network provider for the most cost-effective coverage.
- See Benefits Guide for details about services.
- You will receive a card from the insurance carrier, or you can give your name and Social Security number to your provider who will look up your plan prior to services.



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# Life Insurance

## Provided for you:

- Basic Life and AD&D is provided to you by the County at no cost through Prudential.
  - \$60,000 for non-bargaining unit members and certain bargaining unit groups.
- Designate a Beneficiary for this benefit by completing the form and returning it with your enrollment form.

## Supplemental Life Insurance

- You may purchase supplemental life insurance for yourself, spouse and/or dependent children at your own expense:

	Guarantee Issue	Maximum Coverage
Employee	\$300,000	\$500,000
Spouse	\$50,000	\$250,000
Dependent Children	\$10,000 or \$20,000	\$20,000

- You must elect \$10,000 supplemental life coverage on yourself in order to elect spouse and/or dependent coverage.
- Spouse's coverage cannot exceed 50% of the employee supplemental amount.
- Rates are based on age as of December 31<sup>st</sup> of each year and increase with 5 year milestones (see Benefits Booklet or website for cost).
- Premiums are deducted from the first pay of each month.



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# Short Term Disability

## Overview

- Provides a benefit of 60% of your base weekly pay for up to 26 weeks:
  - \* 14-day waiting period for illness
  - \* 7-day waiting period for injury
- There is a maximum weekly benefit of \$1,000.00.
- Guaranteed approval as a newly eligible employee in your first 30 days.
- If not elected in first 30 days and want to elect later, you will have to complete a PHA and receive approval for coverage through Prudential.
- You may use available paid leave and receive benefits from Prudential up to 100% of your pay.
- Premiums are based on your age and base pay. This is subject to change as your age and/or salary increases (see Benefits Guide or website for cost).



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# Work/Life Benefits (EAP)

- Provided by Beacon Health Options to all Montgomery County employees and family members whether enrolled in a medical plan or not.

## Benefits Offered

- Counseling Services (available 24 hours/day, 365 days/year)
- Legal Services (referrals, one-time consultations and discounts for help with legal services)
- Financial Services (telephonic consultation for help with budgeting, credit matters, debt consolidation, estate planning, college funding, etc.)
- Work/Life Services (care services for adult, elder care, caregiver support, child- care, career services, educational services, etc.)



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# Wellness Program

- **Montgomery County partners with the YMCA for the wellness program.**
- **Employees have the opportunity to earn incentive dollars in your Health Savings Account by completing assigned activities by the required deadlines.**
  - **See Wellness Flyer in your folder.**

Visit [www.mcbenefits.org](http://www.mcbenefits.org) for full program details.



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# Mental Health

- Live Health Online
  - Virtual care offered through Anthem
- Beacon EAP
  - 5 free counseling sessions per topic, annually
- Y360
- Wellvibe
  - The LivingEasy program
- MyStrength App
  - Emotional Well-Being



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# Other Benefits

- **OPERS (Ohio Public Employees Retirement System)** - All Montgomery County employees contribute to and participate in OPERS.
  - Retirement contribution rates are shared by employees and Montgomery County. The current contribution rates are:
    - Montgomery County = 14%
    - Employee = 10%
- **Deferred Compensation Plan** – A voluntary supplemental retirement program which provides for the deferral of a specified amount of your salary for long-term investment.
- **Tuition Reimbursement** – If eligible, could be reimbursed 100% up to \$5,250 per calendar year for tuition, lab fees and required books at an accredited college, university or joint vocational school. Course study must directly apply to your current position or prepare you for advancement opportunity within the County. Reimbursement amounts vary by union affiliation – check your union contract for details.



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# MCBenefits



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**For more detailed information,  
including your benefits guide, forms,  
links, contact information and more,  
visit the benefits website at  
[www.mcbenefits.org](http://www.mcbenefits.org).**

