

2024 Open Enrollment Presentation



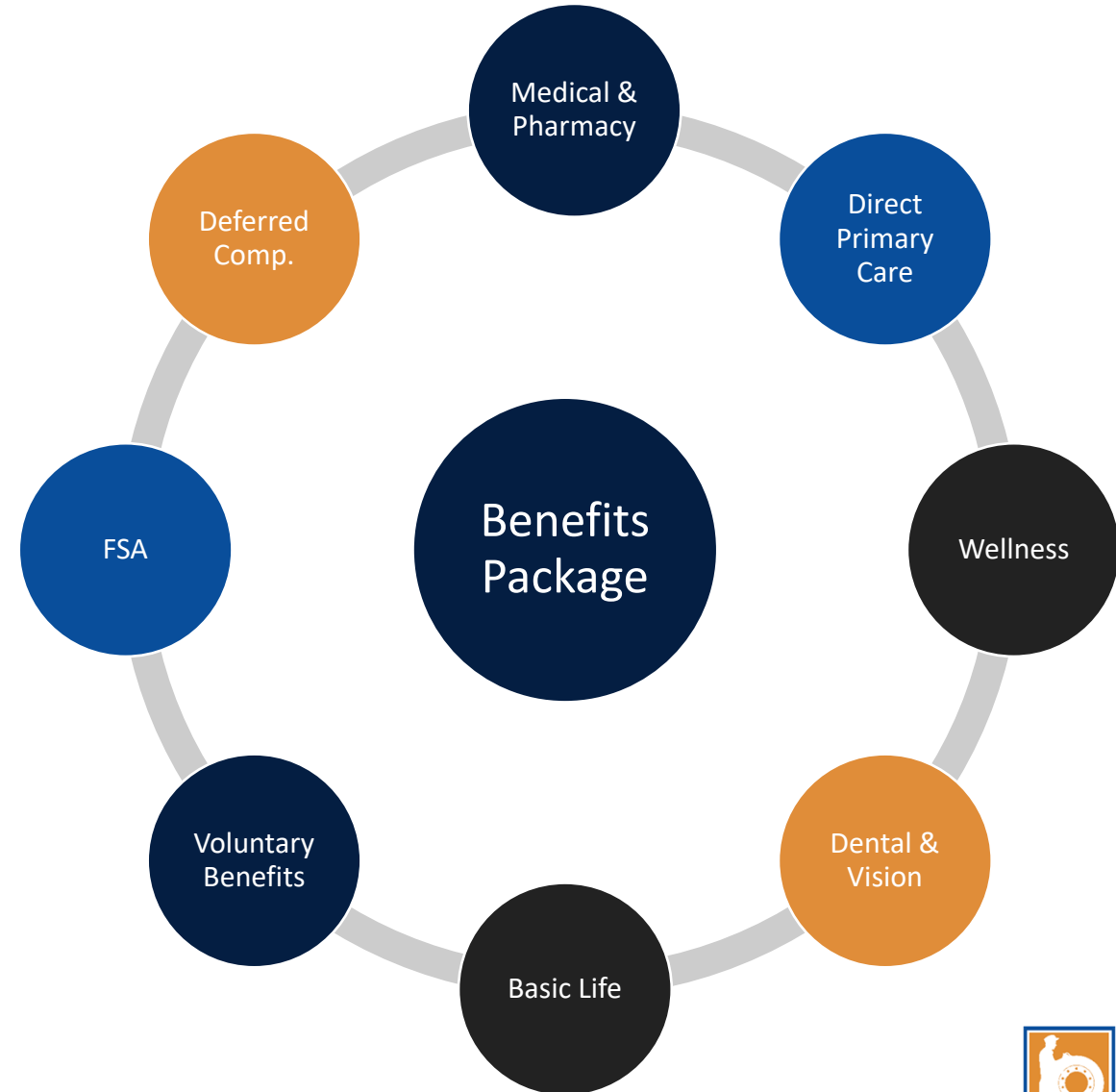


2024 Open Enrollment

October 16th – November 3rd

- If you do not want to make any changes, your current benefit elections will remain the same for the following benefit year, with the exception of Flexible Spending Accounts
- You **MUST** enroll for Flexible Spending Accounts Annually
- If you cover a spouse on the Medical/Rx plan, you must return the completed Spousal Provision Form and Employer Certification (if applicable) no later than November 17th, 2023

Changes made during this Open Enrollment will take effect January 1, 2024





2024 Open Enrollment

- Changes made during this Open Enrollment will be in effect from January 1, 2024, through December 31, 2024
- During Open Enrollment, you can enroll and/or add/drop dependents
- This is the only time to make a change in your benefits without a Qualifying Event
- If you experience a Qualifying Event (marriage, divorce, birth of a child, etc.), anytime throughout the year, you must notify Employee Benefits within 31 days of the change





2024 Important Reminders

- The 2024 Open Enrollment will be completed through Workday by logging into your Workday account and completing your inbox task
- This year, employees do not need to take any action **unless they cover a spouse** on the Medical/Rx benefit, they want to **enroll in Flexible Spending Accounts for 2024**, and/or if they want to make any **changes** to their benefits
- Effective January 1, 2024, medical contributions will increase to \$70 per month for single coverage and \$180 per month for family coverage
- The Benefits Division will be available to assist you with Open Enrollment. Make an appointment by calling 330-375-2700 or by emailing benefits@akronohio.gov.





2024 Eligibility

- A regular full-time employee who is expected to work at least 30 hours per week at the time of hire or who actually works more than 30 hours per week during the applicable measurement period established by the Group. Information about the measurement period process will be provided by the Plan Administrator upon request.
- Eligibility - Married Employees: When an employee and their spouse both work for the City as active employees eligible for medical benefits, coverage choices for each will include employee only or family coverage as primary. Employees can both choose family coverage and the plans will coordinate for spouses and children (please note as secondary payor the Plan will not pay any more than it would have as the primary payor). In addition, the birthday rule will apply.
- Eligible Dependents of a regular full-time active employee:
 - Lawful Spouse
 - Employee's:
 - Natural child or adopted child, or a child placed for adoption with the employee, who is less than 26 years old;
 - Any child of the employee who is 26 or more years old and primarily supported by the employee and incapable of self-sustaining employment by reason of mental or physical disability. This incapacity must have started before age 26. Proof of the child's condition and dependence must be medically certified by a Physician and be submitted to Medical Mutual within 31 days after the date the child would otherwise cease to qualify as an Eligible Dependent. During the next two years, Medical Mutual may require proof of the continuation of such condition and dependence. Thereafter, Medical Mutual may require proof no more than once a year;
 - The lawful spouse and natural child(ren) of a deceased Card Holder.

**If you are adding eligible dependents during Open Enrollment,
Dependent Eligibility Documents will be required**



2024 Spousal Coverage

- Spouses of City of Akron employees who are eligible for health care coverage from their own employer must enroll in that coverage or may have to pay a \$150 monthly surcharge to be on the City of Akron plan as primary. If you are enrolled in family coverage and cover or enroll your lawful spouse on the Medical/Rx plan, you must return the completed Spousal Provision Form and Employer Certification (if applicable) by Friday, November 17, 2023.
- If a spouse enrolls in their employer's health plan, they may remain on the City of Akron plan as secondary and the \$150 monthly spousal surcharge will not apply. Please note: the City does not pay secondary on prescriptions.
- If your spouse does not work, a form must still be submitted.
- If your spouse works and is not eligible for benefits or is not enrolled in their employer's health plan, you must complete and return the Spousal Provision Form and the Spouse's Employer Certification.
- The Employee Benefits Division will review all required documentation to determine if the \$150 spousal surcharge will apply. If a surcharge will apply, the Employee Benefits Division will notify you.
- All forms and documentation should be uploaded into Workday. If you need assistance, please contact Employee Benefits at 330-375-2700 or email benefits@akronohio.gov.
- If the completed Spousal Provision Form and Employer Certification (if applicable) is not returned to the Employee Benefits Division by November 17th, 2023, the spousal surcharge will be assessed effective January 1, 2024.



2024 Medical/RX Benefits and Contributions

General Plan Information	In-Network	Out-of-Network
Annual Deductible	\$150 / \$300	\$300 / \$600
Coinsurance	20%	30%
Office Visit - Primary Care Physician	\$15 copay	Ded+30%
Office Visit - Specialist	\$40 copay	Ded+30%
Annual Out-of-Pocket Maximum*	\$1,500 / \$3,000	\$3,000 / \$6,000
Deductible Included in Out-of-Pocket Limits	Yes	Yes
Inpatient Hospital Services	Ded+20%	Ded+30%
Outpatient Surgical Services	Ded+20%	Ded+30%
Urgent Care	\$45 Copay	Ded+30%
Emergency Room (copay waived if admitted)	\$125 copay	\$125 copay
Non-Emergency use of Emergency room	\$200 copay + 20%	\$200 copay + 30%

Prescription Drug Benefits	In-Network	Out-of-Network
Retail (30-day Supply)		
Generic	\$10	N/A
Preferred Brand	\$20	N/A
Non-Preferred Brand	\$40	N/A
Specialty	\$50	N/A
Mail Order (90-day Supply)		
Generic	\$20	N/A
Preferred Brand	\$40	N/A
Non-Preferred Brand	\$80	N/A

2024 Benefits provided by:



Employee Contributions effective January 1, 2024

- Per Pay (48 pays per year)
 - Single: \$17.50
 - Family: \$45.00
- Monthly
 - Single: \$70.00
 - Family: \$180.00

*The annual out-of-pocket maximum includes copays, deductible and coinsurance





2024 Pharmacy Programs

Maintenance Medications

- All maintenance medications must be filled in 90-day supplies through mail order or at a CVS Pharmacy retail store
 - After two 30-day fills of maintenance medications, you must switch to a 90-day supply or pay the full cost of the maintenance medication
 - When filling a 90-day supply of a maintenance medication, you will pay 2 months of copays, and receive 3 months of medication
- To enroll in the mail order prescription program, please complete the Mail Order Form and submit it with a 90-day prescription from your physician. Mail order forms are available at www.mycityofakronbenefits.com or in the Employee Benefits Office
- Effective January 1st, 2024, Costco Pharmacy will be included in the list of pharmacies able to fill 90-day prescriptions. Please note that a Costco membership is not required to obtain your prescriptions from Costco.





2024 Pharmacy Programs Cont.

Specialty Medications

- Specialty medications will continue to be supplied by CVS Specialty Pharmacy. See the CVS Specialty document that is available on www.mycityofakronbenefits.com or in the Employee Benefits Office
- Specialty medications have a \$50 copay *

Quantity and Duration Limitations

- Some medications are only covered up to a certain limit. If your medication has a quantity limit, you, your doctor, or your pharmacist can call CVS Caremark at (888) 202-1654 to begin the review process



*Unless enrolled in PrudentRx



2024 Additional Medical Programs

Information on these plans can be found at www.mycityofakronbenefits.com , by calling the toll-free number on your Medical Mutual ID Card or on Medical Mutual's secure website for members: medmutual.com/member

Chronic Condition Management Programs

If you live with a chronic condition, having a coach to offer guidance and empowerment can be very helpful. The Disease Management Program provides you with valuable information and a plan designed to meet your specific needs. This program is voluntary and available to all members covered on the medical plan

The following conditions are eligible for the program:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Hypertension
- Diabetes
- Congestive heart failure

Maternity Program

If a new baby is on the way, the Maternity Program can offer education and support. The program includes access to a specially trained maternity health coach who can provide valuable knowledge, advice and comfort during the pregnancy. Download the app today by searching MedMutual Maternity in the Apple app store





2024 Medical Mutual



MEDICAL MUTUAL OF OHIO®

My Health Plan is Medical Mutual's secure website for members

Go to medmutual.com/member to create your account

Other Resources available through Medical Mutual:

- 24-Hour Nurse Line
- WW (Weight Watchers) Program
- QuitLine Program for quitting tobacco usage
- Fitness Discounts
- Other Discounts – details available on My Health Plan

Information about these resources may be found in the Healthy Living section of Medical Mutual's website





2024 Dental Benefits

The City of Akron currently provides dental benefits through Guardian and the dental network is Dental Guard Preferred.



Dental Benefit Provision	In-Network	Out-of-Network
Calendar Year Deductible (Single/Family)	None	
Class I – Preventive Oral Exams, Prophylaxis (dental cleaning), Bitewing X-rays, Full Mouth X-rays, Sealants	100%	100% of UCR
Class II – Basic Fillings (one surface), General Anesthesia, Scaling & Root Planing (per quadrant), Simple Extractions	100%	100% of UCR
Class III – Major Dentures, Single Crowns, Implants	60%	60% of UCR
Class IV – Orthodontic Procedures	60% Coverage	60% Coverage
Orthodontic Lifetime Maximum	\$2,500	
Annual Yearly Maximum (per person) Applies to Class I, Class II, and Class III	\$1,500	

How to look up an In-Network Provider:

- Go to www.guardiananytime.com
- Under "Connect with us"
- To locate a provider: Click "FIND A PROVIDER"
- Select Type of Plan
 - PPO: DentalGuard Preferred
- Enter your location & any optional search criteria
- Click SEARCH





2024 Vision Benefits

The City of Akron currently provides vision benefits through Medical Mutual of Ohio (MMO).



Type of Service	Benefit Maximums
Vision Examinations	One exam per Benefit Period \$50 per exam
Frames	One pair every two Benefit Periods \$60 per Frame
Lenses	One pair per Benefit Period Single Vision \$40 per pair Bifocals \$60 per pair Trifocals \$76 per pair Lenticular \$92 per pair
Contact Lenses (in lieu of lenses)	One pair per Benefit Period After cataract surgery \$116 per pair Medically Necessary \$116 per pair Cosmetic \$60 per pair Disposable \$60 per Prescription





2024 Everside Health

As part of the City's continued commitment to the health and wellbeing of our employees, we are continuing to offer Everside Health for primary care during 2024

Everside Health is a voluntary Direct Primary Care program available to you and your eligible dependents enrolled as primary in the City of Akron Medical plan, at no additional cost to you

This does not replace your medical plan through Medical Mutual

With Everside Health you can:

- **Save money** - Most services are at little to no cost with no co-pays and no co-insurance
- **Avoid expensive trips to Urgent Care** - service is available via phone 24/7
- **Save time** - Complete lab work and fill some prescriptions onsite and wait an average of less than 4 minutes for the start of your appointment



2024 Everside Health

Voluntary

- Eligible Employees, spouses, and dependents, who have primary medical coverage through the City can choose to enroll with Everside.
- Each family member covered on the City Medical Plan can enroll separately with Everside Health.
- Employees can enroll or disenroll at anytime. This does not have to be done during your initial enrollment or during a qualifying event.

Enhanced Access

- Physicians are highly experienced with small patient panels, which means more time to spend with each patient.
- 24/7 physician access via phone for urgent needs.
- Physicians practice a broader scope of services, meaning they can typically handle 80-90% of healthcare needs.



Comprehensive Scope of Service

- Physicians can provide primary, preventive, acute, wellness, chronic condition management, care coordination and some urgent care.
- In-house lab
 - Several labs are covered at no cost to the member.
 - Some labs may have to be sent out for processing, and will be submitted to the health insurance plan.
- Limited Prescriptions
 - Limited scope of prescription medications available at no cost to the member (first fill).
 - Everside is not a pharmacy.
- Convenient Locations
 - Dedicated near site offices
 - Akron- South Main Street
 - Akron - White Pond Drive Clinic
 - North Canton Lauby Rd.
 - Additional locations in Seven Hills, Beachwood, Mentor, Cuyahoga Falls, and Avon Lake



Out-of-Pocket Savings Example:

- Standard Patient Copays = \$335
 - 2 Primary Care Visits: \$30 (\$15 each)
 - 1 Specialist Visit: \$40
 - 1 Urgent Care Visit: \$45
 - 1 Emergency Room Visit: \$200
 - 2 Generic Prescriptions/30-day supply: \$20 (\$10 each)
- Everside Health Patient Copays = \$0



Basic Life & Accidental Death and Dismemberment (AD&D)

- The City of Akron currently provides life insurance through MedMutual Life for all regular full-time active employees with \$50,000 of Basic Life & \$50,000 Accidental Death and Dismemberment (AD&D) at no cost to you



2024 Optional Life Insurance

Optional Life Insurance elections at Open Enrollment

- For employees currently enrolled in Optional Life Insurance, you may increase your own optional life insurance benefits by one increment of \$10,000 up to five (5) times your basic annual earnings or a maximum of \$250,000, whichever is less, on a Guarantee Issue basis. This is only available during Open Enrollment and will take effect January 1, 2024.
- If you wish to increase more than \$10,000, or for more than the Guaranteed Issue amount, you must submit Evidence of Insurability to MedMutual Life and be approved prior to any increases taking effect. Rates for the Optional Life Insurance are available at www.mycityofakronbenefits.com.
- If you were eligible last year and did not elect optional life insurance, you may elect optional life this year but must provide Evidence of Insurability and be approved by MedMutual Life.
- Evidence of Insurability forms must be uploaded in Workday by November 17th, 2023. If you need assistance, please contact Employee Benefits at 330-375-2700 or email benefits@akronohio.gov.
- Reminder: Open Enrollment is a good time to update your Life Insurance Beneficiaries. Beneficiary changes must be made through Workday.



2024 Optional Benefits



- The City of Akron offers optional benefits to all benefit eligible employees to extend coverage beyond the core benefits, which allows employees to make personal decisions to enhance insurance coverage for the employee and their family.
- Benefits eligible employees may choose to enroll in additional life insurance for the employee and their eligible dependents, accidental death and dismemberment, short-term and long-term disability and long-term care insurance. These benefits are optional benefits and 100% employee paid.



2024 Voluntary Benefits



The City of Akron will continue to offer Voluntary Benefits through Aflac in 2024:

- Short-Term Disability
 - Accident
 - Critical Illness
 - Whole Life Insurance
- If you are currently enrolled in Aflac benefits, and do not wish to make any changes, there is nothing you need to do. During open enrollment, you may add benefits or make any changes to your existing coverage
 - Employees interested in the Aflac benefits can find additional information at www.mycityofakronbenefits.com



2024 Flexible Spending Accounts

Employees **MUST** enroll for this benefit annually, if you want to participate

- A Flexible Spending Account (FSA) is a pre-tax program that allows you to save federal and state taxes on eligible expenses
- When you enroll in an FSA, you lower your taxable income on your W-2; therefore, you pay less in taxes and increase your spendable income
- Depending on your tax bracket, this plan may save you 30% to 40% on qualifying expenses
- Two (2) types of FSAs to choose from: Health Care or Dependent Care



2024 Flexible Spending Accounts

How a Flexible Spending Account works:

- The 2024 FSA will be administered by Wex
- You elect the amount you would like deducted pre-tax during Open Enrollment
- Pre-tax deductions are taken over the course of 52 pays through the year
- You will receive a WEX Benefits Card
- Use the debit card at the time of service or submit eligible expenses for reimbursement through the Mobile App or at <https://www.wexinc.com/>





2024 Rules you need to know...

- **Expenses**
 - MUST be incurred between January 1, 2024, and December 31, 2024, plus the Grace Period.
- **Grace Period**
 - If you have funds left over in your account as of December 31, 2024, you will have a grace period up through March 15, 2025, to incur additional expenses. This is only available on the Health Care FSA.
- **Reimbursements**
 - All expenses must be submitted to Wex for reimbursement by March 31, 2025.
- **USE IT OR LOSE IT**
 - Plan very carefully! If you do not incur the anticipated expenses, your contributions are forfeited at the end of the year and you will lose that money.



2024 Health Care Flexible Spending Account (FSA)

A Health Care Flexible Spending Account (FSA) is an account you put your pre-tax dollars into that you can use to pay for certain out-of-pocket health care costs.

- This account can be used to pay for copayments, deductibles, dental and vision expenses, and other eligible health care costs that are not covered by insurance.
- A list of eligible expenses is available at www.mycityofakronbenefits.com
- Health Care FSA elected funds are available on January 1, 2024
- 2023 Contribution Limit: \$3,050*

*The 2024 FSA contribution limit has not yet been announced by the IRS. If it changes, the Benefits Division will notify employees that have elected the maximum amount.



2024 Dependent Care FSA

A Dependent Care FSA is an account you put your pre-tax dollars into that you can use to pay for certain eligible dependent care services.

- Dependent Care accounts can be used to pay for preschool, summer day camp, before or after school programs, and child or adult daycare.
- **This is NOT for reimbursing medical expenses of dependents.**
- You elect the amount you would like in your Dependent Care FSA during Open Enrollment.
- Funds are available only after they have been deducted from your paycheck.
- 2023 Contribution Limit: \$5,000*

*The 2024 FSA contribution limit has not yet been announced by the IRS. If it changes, the Benefits Division will notify employees that have elected the maximum amount.



2024 Employee Assistance Program (EAP)

The City of Akron provides all regular full-time employees and their eligible dependents with an Employee Assistance Program (EAP) through Ease@Work and is provided at no cost to the employee. Ease@Work is a confidential program that provides short-term counseling and coaching for a wide variety of work/life issues. Eligible employees and their eligible dependents may attend up to 6 (six) counseling sessions per issue per calendar year

There are also resources available online.

How to Login:

Ease@Work.com

User Name: Akron

Password: Ease





2024 Employee Assistance Program (EAP)

EAP Services

The following are services available through Ease@Work:

- Counseling for many issues including but not limited to:
 - Domestic issues including family relationship issues, marital, etc....
 - Mental health issues including depression, grief, anxiety
 - Other issues like substance abuse, anger management
- Financial Consultations and resources
- Wellness Coaching for:
 - Nutrition
 - Fitness
 - Tobacco Cessation
 - Stress Reduction
- Child care consultations and school-age issues
- Elder care consultations
- Legal Consultations and resources
- Retirement Coaching

You can find more resources about Ease@Work
by visiting
www.mycityofakronbenefits.com/benefits/eap



2024 Deferred Compensation

- Deferred compensation refers to a tax-deferred supplemental retirement strategy an employee pays into while working and collects after retirement. For employees who are members of a pension plan, deferred compensation offers savings to supplement their pension
- There are four providers to choose from:
 - Equitable Deferred Compensation
 - Ohio Deferred Compensation
 - Empower
 - OAPFF Deferred Compensation
- Additional information is available at www.mycityofakronbenefits.com , click on Deferred Compensation



2024 Important Reminders

- Open Enrollment ends November 3rd, 2023.
- Enrollment changes and elections must be done through WorkDay this year.
- If you do not want to make any changes, your benefits will remain the same for the following benefit year, with the exception of Flexible Spending Accounts.
- You may apply for or increase Optional Life Benefits during open enrollment.
- If you are enrolled in family coverage and cover your legal spouse, you must complete and submit the Spousal Provision Form and Employer Certification (if applicable) and all required documentation.
- Your completed Spousal Provision Form and Employer Certification (if applicable) must be returned by November 17th, 2023, or the spousal surcharge will be assessed.
- All forms and documentation should be uploaded into Workday by November 17th, 2023. If you need assistance, please contact Employee Benefits at 330-375-2700 or email benefits@akronohio.gov.





2024 Questions?



Employee Benefits Information is available at
www.mycityofakronbenefits.com
Call: (330) 375-2700
E-mail: benefits@akronohio.gov

In person visits or delivery of forms to Employee Benefits are by appointment only