

**COUNTY OF ONONDAGA**  DEPARTMENT OF PERSONNEL

John H. Mulroy Civic Center **EMPLOYEE BENEFITS DIVISION**
421 Montgomery Street, 15th Floor
Syracuse, New York 13202-2959

(315) 435-3498 Fax (315) 435-2869 e-mail – employeebenefits@ongov.net web address – www.ongov.net

CARL HUMMEL
COMMISSIONER

**Annual Open Enrollment Information**

**November 1, 2021 – November 19, 2021**

The 2021 Open Enrollment period is scheduled for November 1 – November 19, 2021. The annual Open Enrollment period is the only time during the year (without a qualifying event), that you have the opportunity to enroll in benefits, make updates to your medical and/or dental plans, flexible spending reimbursement accounts and long term disability coverage

***\*Please Note: All plan changes must be submitted to your Department Payroll Clerk no later than November 19, 2021. If you take no action with your Health and/or Dental insurance coverage, your***

***coverage will remain the same as in 2021.***

Knowledgeable representatives from our benefits vendors (see vendor page) will be available to provide information and answer questions about our plans and programs.

Due to COVID-19 safety precautions, all County employees attending the open enrollment fairs will be required to wear a mask and practice social distancing.

**The Annual Open Enrollment Fair will be held:**

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| **Date** | **Time** | **Location** |
| Monday, November 1, 2021 | 11:00 am – 2:00 pm | Civic Center Banner Room |
| Thursday, November 4, 2021 | 7:00 am – 9:00 am | WEP – Hiawatha Boulevard |
| Wednesday, November 17, 2021 | 11:00 am – 2:00 pm | Civic Center Banner Room |
| **Unless noted, flu clinics will run the same hours as stated with locations.** |

**![C:\Users\pemmcca\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.IE5\O3TRS9MD\20110824-flu-shot[1].jpg]()Flu Clinics:** In order to have proper resources on site, please schedule an appointment by clicking on the Kinney Drugs scheduling link located under the Open Enrollment link found on [www.ongov.net](http://www.ongov.net) or by calling 1-877-622-8440. If you are unable to attend one of the open enrollment fairs, OnPoint members are also eligible to visit any Kinney Drugs store to schedule a free flu vaccine. Please contact your local Kinney Drugs store for additional details.

**Health Insurance: There are two (2) health plans available to you.**

* **OnPoint. Administered by Excellus BlueCross BlueShield** is the County’s self-insured Point of Service Health and Wellness Plan. This program includes benefits for retail prescription drug coverage through ProAct, Inc. Mail order prescription program from ProAct Pharmacy Services and vision care under Davis Vision (VisionWorks). For a complete list of participating Excellus BlueCross BlueShield health care professionals, contact OnPoint at 1-800-796-6747 or visit their website at [**www.ExcellusBCBS.com**](http://www.ExcellusBCBS.com)**.**
* **MVP** is a Health Maintenance Organization (HMO). MVP offers a wide range of benefits for enrollees. As an HMO, the plan is insured by MVP and available benefits are outlined in their policy summary, which will be available during Open Enrollment. You can review a comparison of these benefits, download forms and obtain additional information from the Employee Benefits Department website at www.ongov.net.

**Dental Insurance:** The Onondaga County dental plan is self-insured, and UMR will continue to be our Third Party Administrator for 2022.

**Flexible Spending Accounts (FSA):** For eligible employees of Onondaga County, a Flexible Spending Account can save you money by allowing you to pay for certain expenses with pre-tax dollars. Under this program, you can choose any (or all) of the following three benefits:

* **Health FSA/Medical Reimbursement Account** allows you to set aside up to **$2,750\*** **pre-taxed contributions** per employee to pay for health and dental expenses not reimbursed by your health or dental insurance. Expenses may include co-payments for physician’s services, prescription drugs, vision services such as contacts, dental expenses such as orthodontic services.

  In 2022, the Health FSA allows an employee to carry over up to $550.00 of unused funds to the next plan year provided you are a participant as of the last day of the plan year (Dec 31).

* **Carry over rules** – **you must re-enroll for 2022.**

a. You must have at least $25 remaining in your Health FSA after the run-out period (April 15 of the next plan year) to be able to carry over funds to the next plan year and beyond. Funds under $25 are forfeited.

b. The carry over amount does not count against your Health FSA election for the following plan year. You may still elect the maximum of **$2,750\*** per plan year.

c. **If you have a Health/Medical FSA account now, you must re-enroll during this open enrollment period or you will not have an account for 2022, thus forfeiting any unused monies.**

* **The Dependent Care Account** allows you set aside up to **$5,000\* pre-taxed contributions** for eligible childcare, elder care or disabled dependent care expenses. Please be advised that any unused dependent care FSA funds will be forfeited so please calculate your contribution accordingly.
	1. **If you have a Dependent Care FSA account now, you must re-enroll during this open enrollment period or you will not have an account for 2022.**
* **The Parking/Mass Transit Reimbursement Account** lets you set aside monies in pre-tax salary for the cost of parking at your workplace or the mass transit money you spend to travel to and from work.

**All employees will be REQUIRED to re-enroll for 2022.**

**Lifetime Benefit Solutions (LBS)** will remain the Flexible Spending Account Administrator for the 2020 plan year. All 2021 expenses must be submitted to LBS no later than March 31, 2022 to access these funds. Any remaining balance after that date will roll over up to a maximum of $550. Any 2021 claims/receipts for reimbursement received after this date will be denied. Reimbursements can only be made for current year’s expenses. **\*limits may change pursuant to IRS regulations.**

**Long Term Disability Insurance:** For eligible employees, the Long Term Disability Insurance Program represents an income to you if you become sick or disabled and are unable to perform the duties of your job. Hartford is the company that insures the Long Term Disability Program. The elimination period you choose is the time you must be disabled before you can collect a benefit. During the Open Enrollment Period, you can choose to change your elimination period option. Please complete a LTD Request for Information Form which can be found on the County website at [www.ongov.net](http://www.ongov.net). This form can either be submitted to your payroll clerk or submitted via email to employeebenefits@ongov.net.

**REQUIRED NOTICES**

**Cancer Screenings**

Onondaga County, in collaboration with the American Cancer Society, wants to remind you that early detection is the key to successful cancer treatment and survival. The American Cancer Society recommends routine cancer screenings and OnPoint can help. OnPoint provides benefits for:

* **Prostate Cancer Screenings** – Contact your health care provider to determine your personal screening needs. Employees are entitled to paid leave for up to four hours per calendar year for prostate cancer screening. Documentation from the appropriate medical provider is required in order to utilize this leave benefit.
* **Breast cancer screening** – Annual mammography screening typically begins at 40 years old for women. OnPoint allows benefits for this screening for both the radiology and physician services. Administrative leave is also available for breast cancer screening up to 4 hours per calendar year. Do you know that your plan, as required by the **Women’s Health and Cancer Rights Act of 1998**, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Call OnPoint Customer Service at 1-800-796-6747 for more information.
* **Colorectal cancer** – easily detected and often neglected, colon cancer is often preventable. Screening usually begins at 50 years old for both men and women. Contact your health care provider to determine your specific cancer screening needs. For more information about cancer screening guidelines visit: [www.cancer.org](http://www.cancer.org).

**Newborns & Mothers Health Protection Notice:** Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section.  However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable).  In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

**Adult Physical Examinations:** OnPoint provides benefits for one (1) wellness exam from your primary care physician each calendar year. Please refer to your plan summary for your specific benefit (www.ongov.net/ebenefits/index.html). It is during this visit that you should discuss additional screenings with your physician such as screenings for cholesterol, blood pressure, and diabetes.

***Please contact OnPoint Customer Service at 1-800-796-6747 should you have any questions regarding the benefits available to you.***

**Summary of Benefits and Coverage (SBC):** As part of the Health Care Reform Act insurers are required to produce and make available to all members a document, outlining the health services provided in a set format.This document is located on the Onondaga County website at <http://www.ongov.net/ebenefits>. If you would like to request a paper copy of this document, please contact Employee Benefits at 315-435-3498.

**Special Enrollment Notice:** If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if your employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 31 days after you or your dependents other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact Employee Benefits, 315-435-3498.

**Non-Discrimination Statement**

Onondaga County complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Onondaga County does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Onondaga County provides free aids and services to people with disabilities to communicate effectively with us such as: Qualified sign language interpreters, written information in other formats (large print, audio, accessible electronic formats, other formats). Onondaga County provides free language services to people whose primary language is not English, such as: Qualified interpreters, information written in different languages. If you need these services, contact the Onondaga County Department of Personnel. If you believe that Onondaga County has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: The Onondaga County Department of Personnel, 421 Montgomery Street, 13th Floor, Syracuse NY 13202. Phone: 315-435-3537, Fax: 315-435-8272, Email: http://www.ongov.net/employment/contact.html. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Onondaga County Personnel Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at available at <https://ocportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U. S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

**Medicaid and the Children’s Health Insurance Program (CHIP): CHIP offers Free or Low-Cost Health Coverage to Children and Families.** If you are eligible for health coverage from your employer, but are unable to afford the premiums, New York State has premium assistance programs that can help pay for coverage. The use of funds from the Medicaid or CHIP programs is to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums. If you or your dependents are already enrolled in Medicaid or CHIP and you live in NYS, you can contact your State Medicaid or CHIP office to find out if premium assistance is available. ***If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply.*** If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan. Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer’s health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer’s plan. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

**You may be eligible for assistance paying your employer health plan premiums. You should contact New York State for further information on eligibility.**

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| **NEW YORK –** Medicaid |
| **Website:** [**http://www.health.ny.gov/health\_care/medicaid/**](http://www.health.ny.gov/health_care/medicaid/) **Phone: 1-800-541-2831** |

Other states also have premium assistance programs. For more information on special enrollment rights, you can contact either:

U.S. Department of Labor U.S. Department of Health and Human Services

Employee Benefits Security Administration Centers for Medicare & Medicaid Services

[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa) www.cms.hhs.gov

1-866-444-EBSA (3272) 1-877-267-2323, menu option 4, Ext. 61565

**Note for OnPoint 25 members only:** OnPoint25 is a non-grandfathered health plan which includes all the consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing.

**REMINDER NOTICE OF PRIVACY PRACTICES**

**For Onondaga County**

**This reminder notice is required by federal law. No action is required on your part.**

The Notice of Privacy Practices describes how protected health information may be used or disclosed by your Group Health Plan to carry out payment, health care operations, and for purposes that are permitted or required by law. This Notice also sets out legal obligations of Onondaga County concerning your protected health information (PHI), and describes your rights to access and control your protected health information. You have a right to a paper copy of this Notice. To obtain a copy, or if you have any questions or want additional information about the notice or the policy and procedures described in the Notice, please contact the Employee Benefits Department at 421 Montgomery St. 15th Floor Civic Center, Syracuse NY 13202.

**New Health Insurance Marketplace Coverage**

**Options and Your Health Coverage**

**General Information**

When key parts of the health care law took effect in 2014, there were new ways to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

**What is the Health Insurance Marketplace?** The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in November 2018 for coverage starting as early as January 1, 2019.

**Can I Save Money on my Health Insurance Premiums in the Marketplace?** You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

**Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?** Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.\* Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

**How Can I Get More Information?**

For more information about your coverage offered by your employer, please check your summary plan description or contact **ONONDAGA COUNTY EMPLOYEE BENEFITS OFFICE 315-435-3498 or** [**www.ongov.net**](http://www.ongov.net)**.**

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage or call 1-855-355-5777 (TTY 1-800-662-1220) for information on Health Insurance through the Marketplace in your area.

**CERTIFICATE OF CREDITABLE COVERAGE**

**Important Notice from Onondaga County about Your Prescription Drug Coverage and Medicare**

* **Please read this notice carefully and keep it where you can find it.** This notice has information about your current prescription drug coverage with Onondaga County and about your options under Medicare’s prescription drug coverage.This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

**What You Need to Know about Your Current Coverage and Medicare’s Prescription Drug Coverage:**

1.Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium**.**

2. Onondaga County has determined that the prescription drug coverage offered by the Onondaga County Employee Benefit Program is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

**Q. When Can You Join A Medicare Drug Plan?**

**A.** You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

\* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

**Q. What Happens** **To You Current Coverage If You Decide To Join A Medicare Drug Plan?**

**A**. If you decide to join a Medicare drug plan, your current Onondaga County coverage will be affected. If you do decide to join a Medicare drug plan and drop your current Onondaga County coverage, be aware that you and your dependents will not be able to get this coverage back.

**Q. When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?**

**A.** You should also know that if you drop or lose your current coverage with Onondaga County and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For Additional Information about This Notice or Your Current Prescription Drug Coverage: Please contact Onondaga County Employee Benefits at 315-435-3498.

**NOTE:** *You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Onondaga County changes. You also may request a copy of this notice at any time.*

**I am not Medicare eligible, why did I receive this notice?** In order to not overlook anyone that may become Medicare eligible (members and dependents) we do send this notice annually with our Open Enrollment documents to every policyholder.

**For More Information about Your Options under Medicare Prescription Drug Coverage:**

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

Visit [www.medicare.gov](http://www.medicare.gov). Or call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help. Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice.** If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: October 15, 2021

Contact: Onondaga County Employee Benefits Division

Address: 421 Montgomery Street, 15th Floor, Syracuse, NY 13202

Phone Number: 315-435-3498

**Vendor Page**

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| **VENDOR** | **PRODUCTS & SERVICES** |
| Excellus BC/BS | OnPoint Health Plan - Ask questions about your medical plan and learn more about their services/programs!  |
| UMR | Dental - Have questions on your dental benefits? Speak with a representative to learn more about your dental coverage. |
| Lifetime Benefit Solutions (LBS) | Reimbursement Accounts: FSA/Child Care/Parking & Transit. Stop by the LBS table and see if a FSA is for you! |
| ProAct | Pharmacy Services (including Mail-order) & Flu Shots. Stop by the ProAct table and allow a representative to help you better understand your Pharmacy/RX benefits!  |
| Davis Vision | Vision. Have questions concerning Visionwear, exams, etc. Stop by the Davis Vision table to learn more!  |
| Nationwide, MassMutual, Pinnacle, AXA | Deferred Compensation- Interested in transferring funds/assets from a previous employer to another? Want to learn more about investing in your future? Representatives will be available to speak with you on the spot!  |
| HelpPeople – Employee Assistance Service | HelpPeople is an Employee Assistance Service offered to employees as a benefit that provides professional assistance when personal problems affect your job, your life or the lives of your loved ones. Need assistance? Speak with a representative to learn more about their services!  |
| Pearl Carroll | CSEA Insurance. Need help finding the right insurance solutions to fit your unique needs? Speak with a Pearl Carroll representative today!  |
| Hartford | Hartford provides Long Term disability insurance coverage. Protect what's important! Speak with a Hartford representative and learn how!  |
| Summit Federal Credit Union | Interested in learning about Summit's savings and account services? If so, stop by their table and speak with representative |
| Colonial Life, Unum | Colonial Life offers supplemental health benefits for life insurance, accident insurance, disability insurance and more. Stop by their table to learn more about their services!  |
| AFLAC | Have you ever wondered how could an accident impact your lifestyle? Speak with an Aflac representative to learn more! |

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| Health Department | Onondaga County Health Department includes numerous programs and services. Stop by their table to find out more about Health Department services available in the community.  |
| The Department of Adult & Long Term Care Services | Offers services both in the community and in the homes of seniors who live in Onondaga County. Learn of the many resources and valuable information on Aging, Mental Health, NY Connects and Veterans Services as well as information on Medicare, Prescription Plans and other Aging & Veteran Programs and Services.  |
| ***\*Vendors are subject to change without prior notice.*** |