

Welcome to 2024 Open Enrollment



# Agenda

Medical, Rx and Dental

Vision

Flexible Spending Accounts

**Employee Assistance Program** 

**Open Enrollment Process** 

# Open Enrollment

- All changes are to be made in Oracle. If you don't have changes, there is nothing you need to do.
  - ➤ If you need assistance updating your elections, please contact Human Resources for support.
- EXCEPT for Flexible Spending Accounts (FSA): You must re-enroll in Oracle if you want to continue to participate.
- All changes or FSA elections must be submitted no later than November 30<sup>th</sup>, 2023.

# Qualifying Event

Once coverage is elected for the 2024 plan year you will keep the same coverage for the full year unless there is a Family Status Change.

### Family Status Changes include:

- Marriage or divorce
- Death of your spouse or dependent child
- Birth, adoption or placement for adoption of an eligible child
- A change in your child's eligibility for coverage
- A qualified Medical Child Support Order
- Become eligible for Medicare or Medicaid
- A change in your spouse's work status
- A change in your place of residence or work that affects your eligibility for coverage
- Loss of eligibility for Medicare or CHIP
- Eligibility for Medicaid or CHIP Premium Assistance

# Medical



Monthly	Employee Pays	Employee Pays with Wellness Discount
Employee Only	\$138	\$63
Employee + Spouse	\$586	\$511
Employee + Child(ren)	\$414	\$339
Employee + Family	\$786	\$711

Medical Plan	In Network	Out of Network**
Plan Year Deductible (PYD)*		
Individual	\$1,000	\$1 <b>,</b> 500
Family	\$2,000	\$3,000
Coinsurance: Plan Pays / You Pay	80% / 20%	70% / 30%
Coinsurance		
Individual	\$3,500	\$9,000
Family	\$7,000	\$18,000

Here is a snapshot of the medical plan. There are no changes to the plan design. Additional benefit details are provided in the Texas Association of Counties Presentation.

# Medical Benefit Highlights 🛴



Medical Plan	In Network
Medical Services	
Primary Care Office Visit	\$25 Copay
Specialty Care Office Visit	\$35 Copay
Urgent Care	\$50 Copay
Emergency Room	\$150 Copay
MDLive	\$0 Copay
Routine Lab/X-Ray	\$0 Copay
Preventive Services (Routine annual exams, well baby exams, vision exams)	\$0 Copay

# Prescription Drugs

Prescription Benefits	
Annual Deductible per covered member	\$0
30 day supply	
Level 1 (Generic Drug)	\$10 Copay
Level 2 (Brand Name Drug)	20% with \$25 min/\$100 max
Level 3 ( Non-Preferred Brand Name Drug)	20% with \$40 min/\$100 max
90 day supply and Mail Order	
Level 1 (Generic Drug)	\$20 Copay
Level 2 (Brand Name Drug)	20% with \$50 min / \$200 max per script
Level 3 ( Non-Preferred Brand Name Drug)	20% with \$80 min / \$200 max per script

Here is a snapshot of the prescription drug benefits. The prescription drug program is administered through Navitus. See the Texas Association of Counties presentation for additional detail.

# Dental



Monthly	Employee Pays
Employee Only	\$30
Employee + Spouse	\$80
Employee + Child(ren)	<b>\$71</b>
Employee + Family	\$127

Dental Plan	
Plan Year Deductible	Individual \$50 / Family \$150
Calendar Year Maximum per participant	<b>\$1,500</b>
2 Oral Exams with Cleaning per Year	\$O
Dental X-Rays during cleaning visit	\$0 (1x per year)
Restorative, General, Endodontic Services (fillings, extractions, scaling, crown repair, root canals, etc)	Plan Pays 80%
Orthodontia (up to age 26)	Plan Pays 50% Lifetime Maximum \$1500
Bridges, Dentures, and Crowns	Plan Pays 50%

Here is a snapshot of your dental premiums and benefits. There are no plan design or cost changes. Additional details can be viewed on the Texas Association of Counties presentation.

# Vision Rates

Vision Premiums	
	Per Month
Employee Only	\$8.24
Employee + Spouse	\$16.48
Employee + Child(ren)	\$18.54
Employee + Family	\$22.66

There are no changes to plan design or cost to the vision program.

## Vision

► Use the United Healthcare Vision Providers for these copays to apply

<u>www.myuhcvision.com</u> Wal-Mart, EyeMasters (Vision Source), TSO, EyeMart Express, some Sam's Club Opticals

Exam Copay (Once Every 12 Months): \$10

Materials Copay (One Every 12 Months): \$25

- The Materials Copay is a single payment that applies up to \$130 frame allowance to the entire purchase of eyeglasses (lenses and frames), or contacts in lieu of eyeglasses. (Must choose from a selection)
- ➤ Pair of Lenses for Eyeglasses (Once every 12 months)
- One pair of standard single vision, lined bifocal, lined trifocal, or standard lenticular lenses covered in full
- Standard scratch-resistant coating, polycarbonate lenses and Progressive lenses are covered-in-full
- Frames (Once every 24 Months)
- ➤ Discounts Available for Lasik

# Flexible Spending Accounts

Medical Reimbursement Account: \$3,050

You can set aside up to \$3,050 - for health care expenses not covered by your plan (e.g. deductible, coinsurance, co-pays, etc.)

Dependent Care Reimbursement Account: \$5,000

Day care expenses for children ages under 13 years old or disabled dependents.

# Flexible Spending Accounts

- An account that allows you to select a pre-tax amount from your paycheck to pay for eligible health care and dependent care expenses that occur during the 2024 plan year.
- You save money because it reduces your taxable income.
- Contributions from your paycheck are deducted, over 24 pay periods, in equal amounts throughout the plan year.
- No changes are allowed once you have made your elections. Changes are only permitted if you have a change in family status event, or at annual enrollment.
- Use it or LOSE IT! EXCEPT the \$610 Rollover from Plan Year 2024 to Plan Year 2025
- The plan year is January 1, 2024 through December 31, 2024

# Employee Assistance Program (EAP)

Deer Oaks EAP is our <u>Employee Assistance Program</u> which provides services for all benefit eligible employees and dependents for Brazos County. The EAP benefit covers **up to 6** <u>confidential</u> short-term counseling visits and is at no cost to employees and their families. Deer Oaks EAP is available when you need it, 24 hours a day, 365 days a year.

The EAP can assist with many different types of problems. Among these are stress, depression, anxiety, workplace difficulties, substance abuse, marital problems, family or parenting conflicts, grief, violence and unhealthy lifestyles. The EAP can also assist in identifying local resources and providing referral information for:

- ✓ Pet sitters
- ✓ Work/life balance
- ✓ Fitness/wellness
- ✓ Legal advice consultation
- ✓ Financial advice consultation
- ✓ Retiree assistance
- ✓ Child/elder care facilities

- ✓ After-school programs
- ✓ Summer camps
- ✓ Contractors/repairmen
- ✓ Moving/relocation services
- ✓ Transportation and travel services
- ✓ And much more!



24 Hour Phone Number: 1.866.327.2400

Website: <a href="www.deeroakseap.com">www.deeroakseap.com</a>
Username & Password: <a href="brazosco">brazosco</a>

# Open Enrollment

- All changes are to be made in Oracle. If you don't have changes, there is nothing you need to do.
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# Together. Better. Stronger.





# Healthy County 101



Together.

Better.

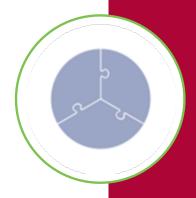
Stronger.

TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

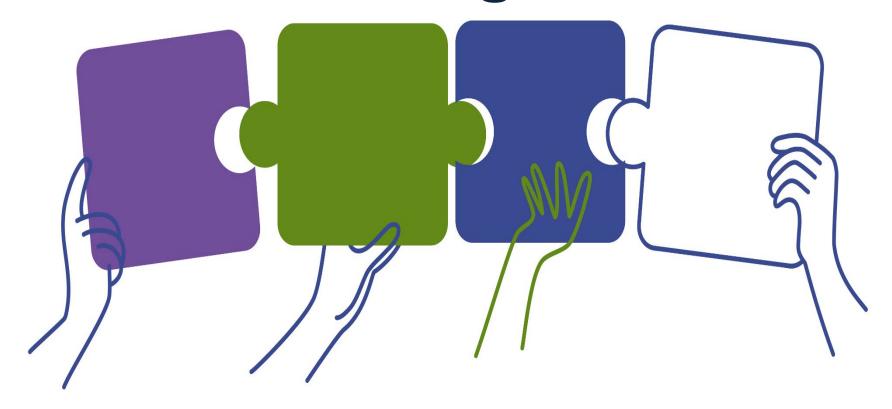
## What is Healthy County?

### IT'S A THREEFOLD RELATIONSHIP

- 1. Counties and County-Related Entities investing in employee health by providing benefits programs and supporting wellness at their workplaces
- 2. TAC HEBP providing access to the best programs and resources
- 3. Employees committing to a healthy lifestyle, engaging in the programs and making responsible health decisions



# Healthy County Benefits & Programs





















Together. Better. Stronger.

# **AIRROSTI**

- Outcome-based care
- Rapid recovery for common conditions and injuries
- Opportunities to help avoid surgeries, imaging, or other unnecessary care
- A provider of BCBSTX; billed as a claim like chiropractor and physical therapy visits: \$35 copay



### Website: airrosti.com



HOME

ABOUT

NO COST ASSESSMENTS

LOCATIONS

VIRTUAL CARE

SCHEDULE

**INJURIES** 

**TESTIMONIALS** 





### SAME GREAT CARE. CONVENIENT REMOTE ACCESS.

Airrosti has a proven track record of effectively diagnosing and resolving most musculoskeletal conditions. Now, we're able to bring our effective and efficient care to you as a convenient, affordable, and effective digital solution.

Airrosti Remote Recovery connects you with an experienced provider who will help you understand your condition, prescribe an individualized recovery plan, and give you the tools you need to live pain free.

SCHEDULE YOUR APPOINTMENT







### **Diabetes Management Solutions**





### Hypertension Management Solutions: Program Features



### Take Charge of Your Blood Pressure

Track your health with our connected blood pressure monitor. See all your readings in one place, get personalized tips after every check, share reports with doctors, and work toward your goals with help from experts.

Cellular Connectivity

Tips and Insights

Share with Doctor

Set Reminders





### Your Health, Simplified.



Livongo helps make managing diabetes and blood pressure easier. Join today and receive this \$1,635/year benefit that's paid for by your employer or health plan.





- Full Name
- BCBSTX UID
- Active Email
- Mailing Address





### MD Live - Telemedicine

### **General Health:**

- Allergies
- Asthma
- Nausea
- Sinus Infections

**ALL VISITS: \$0 COPAY** 



Powered by MDLIVE®

### **Behavioral Health:**

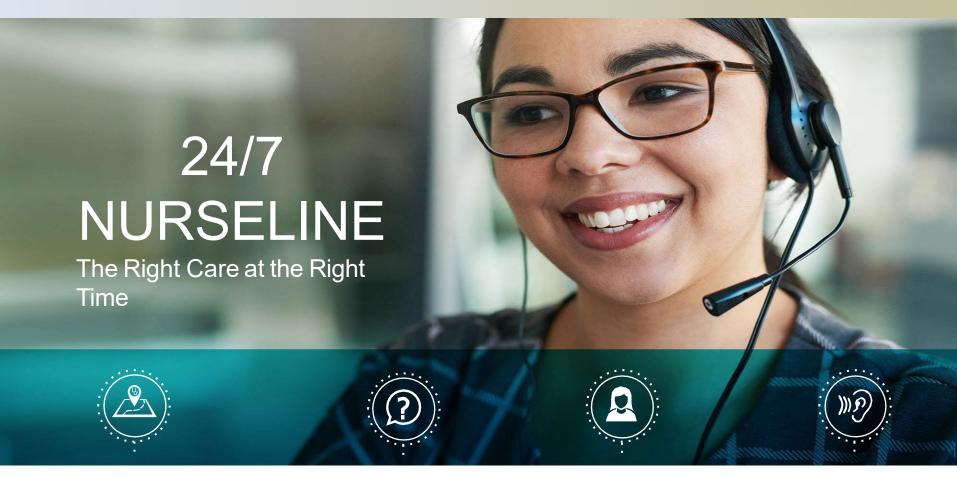
- Anxiety/Depression
- Child behavior/learning issues
- Relationship Problems

### **Pediatric Care:**

- Cold/Flu
- Ear Problems
- Pinkeye



Together. Better. Stronger.



Use eligibility information to guide members to primary care physician, urgent care, emergency room or other care as necessary – to improve health quality and lower costs

Answers general health questions Staffed by registered nurses

Can direct members to audio library of 300+ health topics



Together. Better. Stronger.

# Better health, one step at a time

Omada is personalized to help you reach your health goals—whether that's losing weight, gaining energy, or improving your overall health. All at no cost to you.

Am I eligible? / ¿Soy elegible?

Play the video →

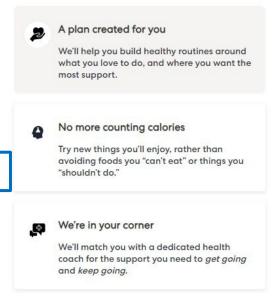


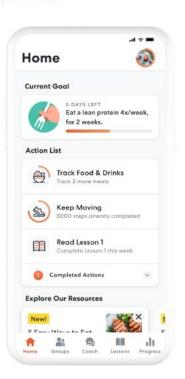
### Get healthy, your way

Many diets, programs, and apps tell you how to get healthy *their* way. Omada helps you find your way.



Available at no cost to the participant







### 2024 Series Schedule

	Winter	Spring	Fall
Apply	Jan. 8 – 21	Apr. 8 - 21	Aug. 19 – Sep.1
Week 1 Starts	Feb. 5	May 6	Sep. 16

Healthy County and **Wondr Health**™ improves health at no cost to the participant

Let's Talk Results.
In as little as 10 weeks...







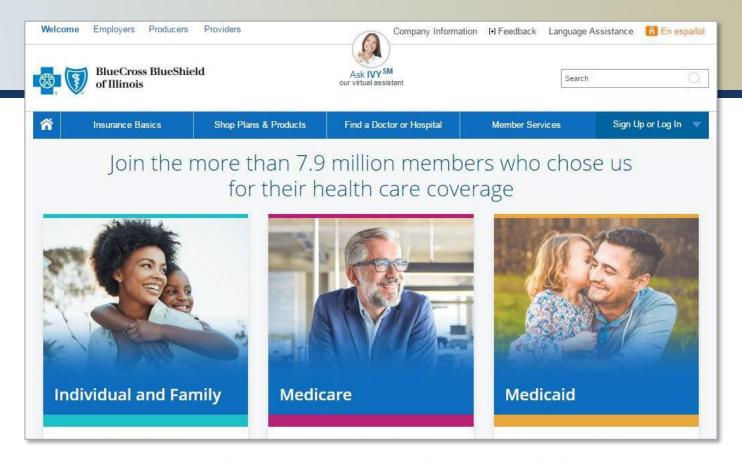






# Together. Better. Stronger.

# Blue Access for Members



- Access BAM online or on your mobile device at bcbstx.com
- Click Register Now for New Users

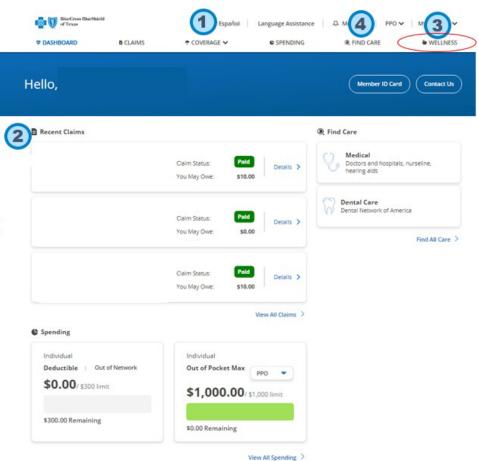
To register you will need your ID number from your ID card or you can call Customer Service



# Together. Better. Stronger.

## **BAM Dashboard**

- My Coverage: Review benefit details for you and your covered dependents
- Claims Center: View and organize details such as payments, claims status and more
- My Health: Make more informed health care decisions by reading about health and wellness topics and specific conditions
- Doctors & Hospitals: Use Provider Finder to locate a network doctor, hospital or other health care provider



# Wellness Dashboard

### **Programs**

### Well onTarget

### Well onTarget®

Well on Target has tools and resources to help you manage your health:

- · Health Assessments to help you measure your health.
- Digital Self-Management Programs, lessons, and challenges to help you reach your wellness goals.
- With the Blue Points<sup>SM</sup> program, you can earn points by completing activities and reaching goals. These points can be redeemed online for rewards.
- Track healthy habits, sync your fitness and nutrition devices with the Well on Target portal or download the app.

Visit Well onTarget

### **Fitness Program**



The Fitness Program offers flexible options to get in shape and stay active. Choose from a network of gyms offering tiered pricing that fits your budget and lifestyle. This program also includes pay-as-you-go classes. You can use the mobile app to find high intensity or yoga workouts. Save even more by bundling family members under one account.

### Learn More 🗹

### Digital Mental Health



Do you struggle with anxiety, stress, depression, substance use, sleep problems or other mental health concerns? Learn to Live is an online resource that can help. Programs are based on therapy techniques with a track record of helping people feel better. Learn to Live is confidential, accessible anywhere and available at no added cost to you and your family. Choose the program for you by taking a quick assessment today.

Learn more about Learn to Live's programs by viewing this brief video. View the Learn to Live video. □



### Women's and Family Health



Whether you're pregnant or planning to get pregnant, you should prepare as much as you can. We're here to help you with these resources:

- Ovia Health™ apps feature health trackers and provide videos, tips, coaching and more. Ovia Fertility, Ovia Pregnancy, and Ovia Parenting apps can be downloaded from the Apple App Store of Google Play Store.
   During sign-up, make sure you choose "I have Ovia Health as a benefit." Then select BCBSTX as your health plan and enter your employer's name.
- If your plan includes Well onTarget®, a you'll have access
  to online programs about pregnancy. These covertopics such as
  healthy foods, body changes and labor.
- Our maternity specialists will help you by phone from early pregnancy until six weeks after delivery if your pregnancy is highrisk.

If you have questions or want to learn more, please call 1-888-421-7781 Monday through Friday from 8 a.m. to 6:30 p.m.CT.

Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Texas.



# Well on Target® Member Portal

- Portal Highlights
- Health Assessment
- Member Dashboard
- Explore your Well Being
- My Journey Recommended Activities
- Digital Self-Management Programs
- Trackers and Tools
- Interactive Symptoms Checker
- Health and Wellness Content
- Blue Points Rewards
- Personal Wellness Challenges
- Fitness and Nutrition Tracking and Device Integration





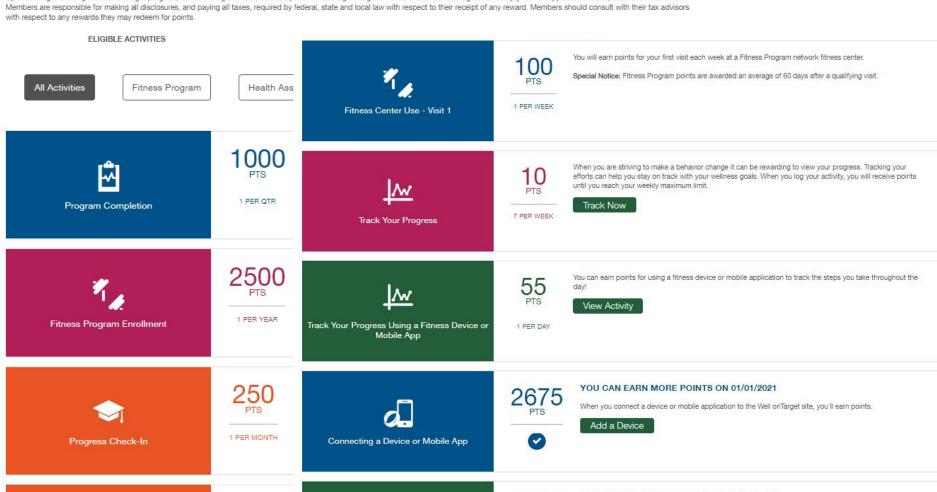


# Member Rewards: How to Earn

### Blue Points

### How to Earn Blue Points

By accessing and using the Well on Target program, a Member agrees to be bound by the Well on Target Program Rules. A Member also agrees to comply with all applicable federal, state and local laws,













Completing the health assessment will help you know where you are healthy as well as identify opportunities for improvement. After completion, you will receive points bi-annually up to your maximum limit.



View Completed



### Gym Packages

No long-term commitments.

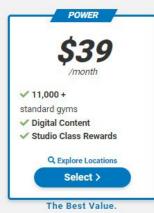
Your workout, your way - close to home and nationwide

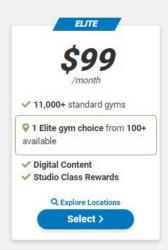
\*One-time enrollment fee of \$19.

# Fitness Program





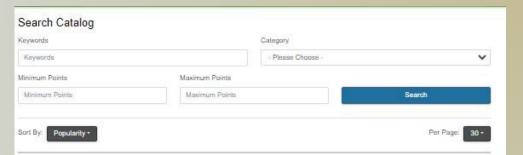




### **Digital Only Package**

Work out whenever you want, wherever you are.
\*No enrollments fee for digital only









Fitbit Sense 2™ (Blue Mist / Soft Gold Alu. by Fitbit 50.588 Points



(Midnight Zen / Black) by Fitbit 18.045 Points



Apple Airpods with Charging Case White by Apple 29.525 Points



KitchenAid Artisan Series 5 Quart Tiltby KitchenAid 89,746 Points



Chromecast with Google TV (4K) (Snow) by Google 12,397 Points



KitchenAid Variable Speed Corded Hand

by KitchenAid 15,773 Points



Callaway Apex 21 Hybrid Right Regular Grap. by Callaway Golf 49,443 Points



Apple iPad 10.2-inch with WiFi - 64GB Silv. by Apple 73.801 Points



Echo Studio by Amazon 34,428 Points



Garmin Dash Cam Mini

by Garmin





15.6" Aspire 3 Notebook (Silver) by Acer

85,836 Points



Oakley Wire Tap 2.0 Sunglasses Satin Black. by Oakley

24,997 Points

White / Platinum Alby Fitbit 50.588 Points



Skyline Booster Seat Dusk by Bob-Britax 25,314 Points



invidyo Smart Baby Camera by invidyo

21,539 Points



UBP-X700E HDR 4K UHD Network Multi-Region ... by Sony



Power Flosser 3000 Oral Irrigator by Philips Sonicare 14,937 Points



Fitbit Sense 2\*4 (Lunar

Therabody Fitness Mat. Black by Therabody

16,123 Points



SwarmBuddy 1080p Video Doorbell w/ Chime by Swann



Callaway JAWS Full Toe Raw Face Chrome Wed.

by Callaway Golf



### **V**learntolive

- Targeted, online programs and services based on proven cognitive behavioral therapy principles: 5 Steps to the programs
- Private, convenient entry point for mental health concerns
  - Depression
  - Stress, Anxiety & Worry
  - Insomnia
  - Substance Use
- No cost to employee
- Available to employees and family members ages 13 and older
- Programs available in English & Spanish



Less than 50% of people with a mental health condition receive treatment

https://www.learntolive.com/welcome/bcbstx



# Together. Better. Stronger.

## IDENTIFY

#### How the Learn to Live program works

A step-by-step guide to how we can help









-Ö- LIVE WELL



#### Identify the problem

Life provides us with plenty of opportunities to feel stressed and worried, like relationships, health, work and finances. It's normal to feel sad, lonely, afraid, nervous or anxious. If those feelings don't seem to go away, it may be an indication of an issue with **anxiety** or **depression**.

We'll help you identify the **thoughts** and **behavior patterns** that perpetuate your issues, so you can work through them. You don't have to stay anxious and lonely. **Your world can get bigger.** 



# UNDERSTAND

#### How the Learn to Live program works

A step-by-step guide to how we can help

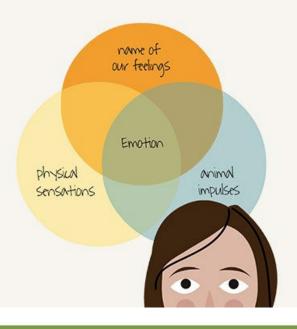












#### Understand how your mind works

Sometimes our own thoughts become too focused on **perceived threats** and our **sense of helplessness**. When we experience depression or anxiety, these thinking patterns become our norm. We worry that we will be miserable and stuck, and we start **avoiding** the things in life that would help us be more resilient.

Our programs are designed to help you recognize your fears and stressors, and understand how to deal with the **thoughts** and **behavior patterns** that are keeping you anxious or down.



#### LEARN

#### How the Learn to Live program works

A step-by-step guide to how we can help













#### Learn ways to deal with the problem

The Learn to Live programs are divided into eight lessons, each describing new ideas like **Thought Inspection**, **Fear-facing** and **Goal Setting** to help you develop new **healthy habits**. You'll listen to Dr. Russ explain the thought processes and behaviors that get you stuck, and introduce the powerful tools of **CBT** in his quirky and engaging way. And learn to how to live the life you've been longing for.



# PRACTICE

#### How the Learn to Live program works

A step-by-step guide to how we can help







-Ö- LIVE WELL



#### Practice...repeat...

Once you have the know-how, it's time to put it to work. Your homework provides you the opportunity to **practice** your **new thinking** and **living** on a daily basis.

We help you **set your goals** and **track your progress** from your personalized dashboard. We also help you identify the **support** you need to reach your goals: a Learn to Live coach, people you already know - your **Teammates™**, or others in the community who are on the same path.



## LIVE WELL

#### How the Learn to Live program works

A Step-by-step guide to how we can help













#### Live the life you want to

By the end of the program, you will have learned to inspect your thoughts and change your behavior patterns, and will have taken the **first steps** towards becoming more engaged in your life.

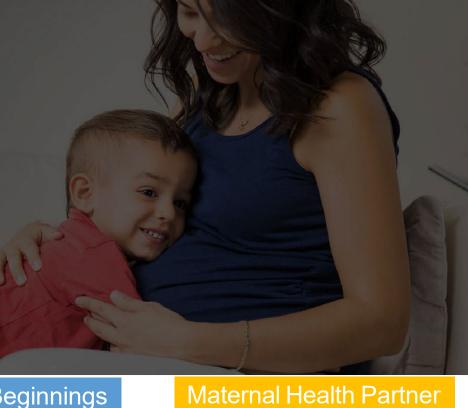
You will be able to **manage your thoughts, actions, and attention** in more situations. You'll have the **tools** and **capabilities** you need to truly live and maintain the life you've always wanted to live.

**GET STARTED** 



# WOMEN'S & FAMILY HEALTH

Comprehensive women's and family health with a focus on maternity management and parenting support



#### Self-management Program

Digital self-management<sub>®</sub>
programs via Well onTarget to
support healthy habits to
optimize the health and normal
development
of women and their babies

#### Special Beginnings

Outreach to members
will be trigger-based,
followed by an
assessment to
determine
if a member is a highrisk maternity
management case

Focus on low-risk
maternity members to
provide support from prepregnancy through
delivery and ongoing
parenting support

# ovia health™

# meet the ovia apps

Ovia is your companion for the journey ahead: from cycle and fertility tracking to parenthood and menopause. The Ovia apps offer health tracking, features, and tools to help you navigate your reproductive health journey.



# New for 2024



# Reminders & Updates

Access to Sonic Boom will end 12/31/2023!

Redeem your Boomin' Bucks BEFORE 12/31/2023.



# Find Your Way Forward

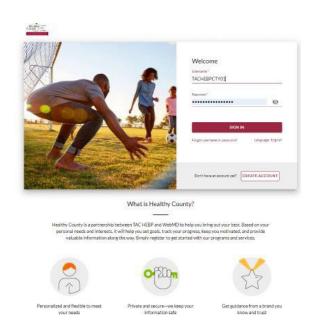
WebMD ONE powered by Healthy County

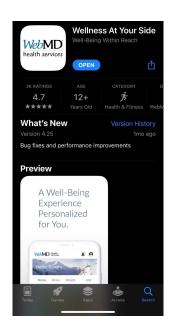




# **Getting Started**

#### Ways to log in









# Method 1: Single Sign-On through Employee Self

# Service for Employees Only

- Go to mybenefits.county.org.
- Log in to your My Benefits account or click Create an account for first-time users.
- Click the Get Started Today link in the WebMD ONE featured card.

COUNTIES		
Sign In		
	ciation of Counties employee enrollment system, your online resource f as Association of Counties.	for
Username:	Forgot Username?	

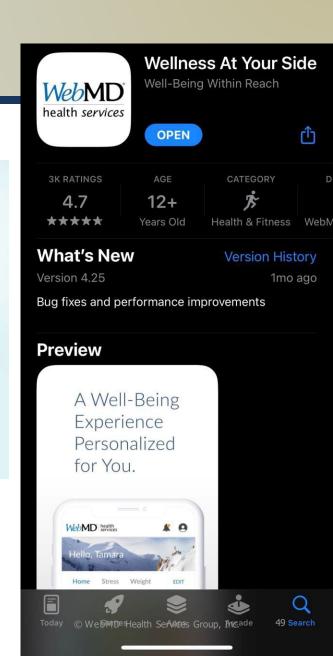


#### Method 3: Mobile App - Wellness At Your Side

- Visit the Apple App Store or the Google Play Store and search "Wellness At Your Side."
- Download and open the app, then enter your connection code: county
- Follow the steps in Method 2 to create your account.

#### Method 2: Direct login to WebMD ONE for Employees and Spouses

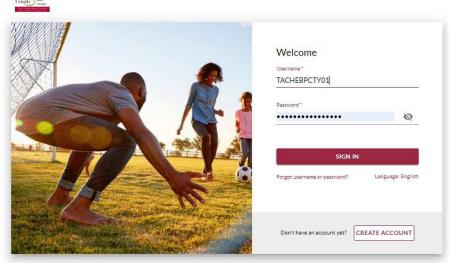
- Go to county.org/webmdone.
- 2. Click Create Account.
- Enter the first nine digits of your BCBSTX Member ID from your health benefits card (leave out the letters).
   Spouses will need to add DOB
   (XXXXXXXXXMMDDYYYY) at the end of their BCBSTX Member ID Number.
- 4. Enter your Date of Birth.
- Follow the prompts to create your account.





#### Method 2: Direct login to WebMD ONE for **Employees and Spouses**

- Go to county.org/webmdone.
- Click Create Account.
- Enter the first nine digits of your BCBSTX Member ID from your health benefits card (leave out the letters). Spouses will need to add DOB (XXXXXXXXMMDDYYYY) at the end of their BCBSTX Member ID Number.
- Enter your Date of Birth.
- Follow the prompts to create your account.



What is Healthy County?

Healthy County is a partnership between TAC HEBP and WebMD to help you bring out your best. Based on your personal needs and interests, it will help you set goals, track your progress, keep you motivated, and provide valuable information along the way. Simply register to get started with our programs and services.





information safe



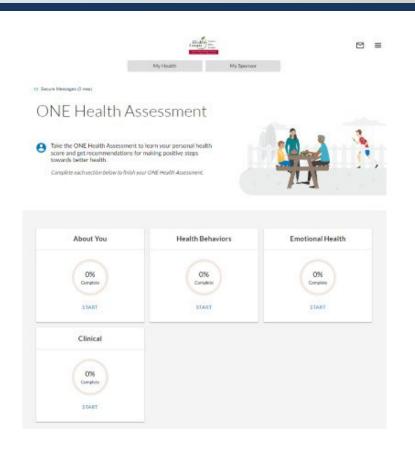
know and trust

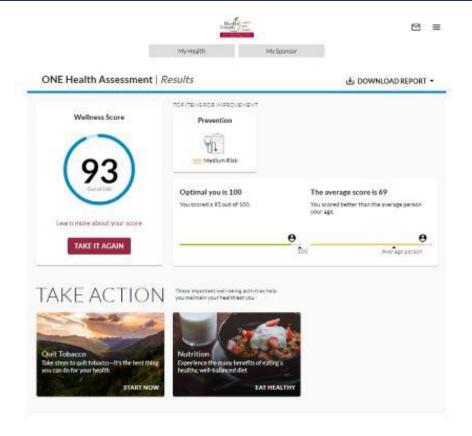
© WebMD Health Services Group, Inc. Private and secure-we keep your

Get guidance from a brand you



# **ONE Health Assessment**

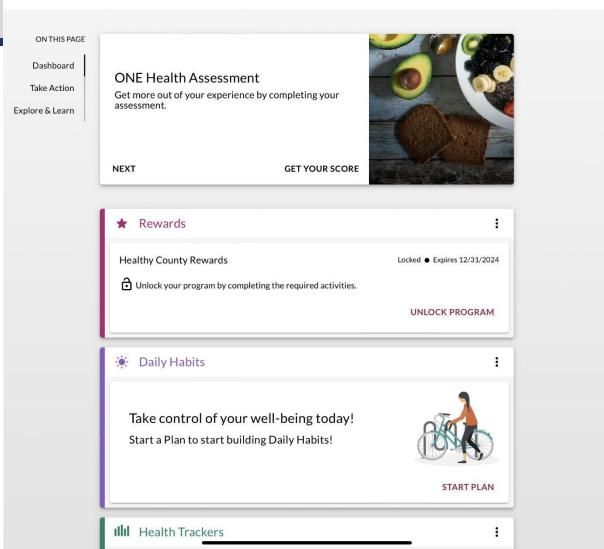






# Rewards

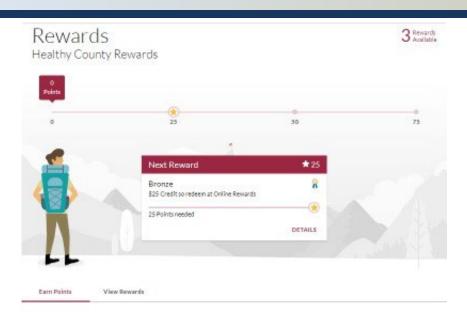






# Rewards

#### Healthy County Rewards



# NEW: All employees covered by the county's medical plan are eligible to earn \$75 in 2024!

#### EARN POINTS

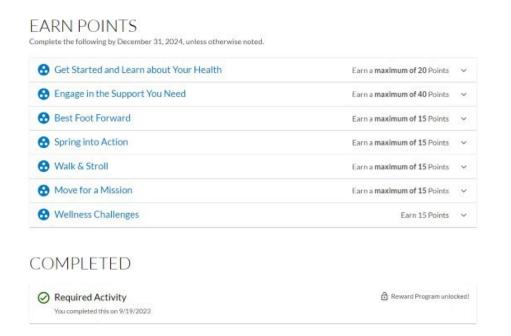
Complete the following by December 31, 2024, unless otherwise noted.

Get Started and Learn about Your Health	Earn a maximum of 20 Points	٧
Best Foot Forward	Earn a maximum of 15 Points	¥
Spring into Action	Earn a maximum of 15 Points	¥
Walk & Stroll     Walk & Walk & Stroll     Walk & Walk & Walk     Walk & Walk     Walk & Walk     Walk & Walk     Walk     Walk & Walk     Walk	Earn a maximum of 15 Points	×
Move for a Mission	Earn a maximum of 15 Points	
Wellness Challenges	Earn 15 Points	v



# Rewards

#### Healthy County Rewards



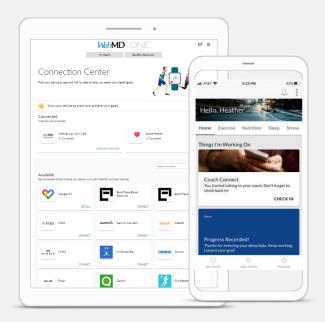
- More ways to earn in 2024!
  - Begin to earn points by completing the ONE Health Assessment
    - Download the WAYS app;
    - Obtain an Annual Exam;
    - Participate in a Condition
       Management Program OR
       complete a Daily Habits Plan; and
    - Complete a physical activity contest.



# **Device & App Connection Center**

Seamless integration with over 400 different devices and apps.

- NOTE: Users need to download the WAYS app to integrate with Apple Health and Google Fit.
  - You will be prompted to connect after logging into the WAYS app.







## **Device Storefront**

- Every benefit-eligible employee receives a subsidy/voucher every two years
- The subsidy is redeemable in the online catalog as a voucher using your health benefits UID# (903XXXXXXX from the front of your health benefits card)
- Subsidy can be used to obtain a Garmin Vivofit 4 or Fitbit Inspire 3 at no additional cost
- You may apply the value of your voucher to upgrade to any device and pay the difference
- Free shipping on all orders, orders can be shipped directly to your home



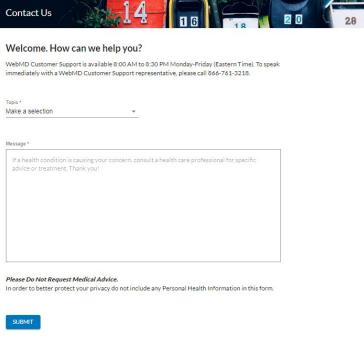




# Contact Us Page

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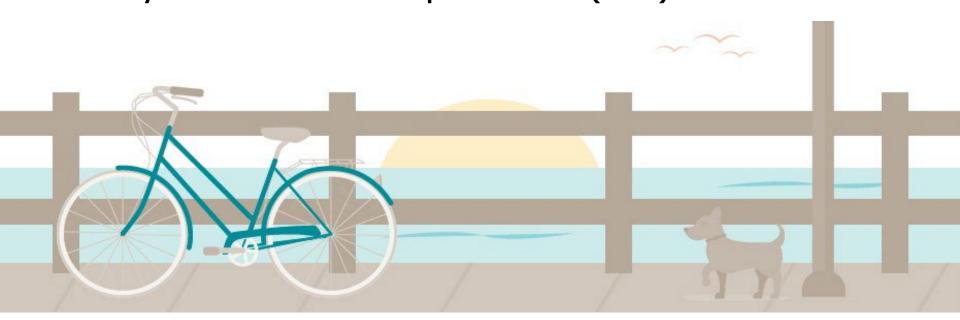






# Questions?

WebMD Customer Service is available Monday – Friday 7:30 am – 7:00 pm CT. at (877) 855-9430.





# Thank You

1-800-456-5974
<a href="https://www.county.org/healthycounty-bealth-bealthycounty@county.org">www.county.org/group-health-bealthycounty@county.org</a>

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# THANK YOU!



Questions?