Oklahoma County

2023 Benefits Enrollment Guide

Annual Enrollment is your opportunity to enroll, change or cancel insurance coverage.

Eligible employees may enroll in coverage for themselves and their eligible dependents during the annual enrollment period.

The annual enrollment period will take place during November 2022 for coverage effective dates January 1, 2023 thru December 2023.

Coverage will become effective on January 1, 2023, unless the eligible employee has not satisfied the mandatory waiting period. In the event the waiting period has not been met, an employee, and their eligible dependents, will become effective on the 1st day of the month following completion of the waiting period.

Inside this issue



Changes to your insurance coverage can **only** be made during this annual Open Enrollment period, or when you have a **qualifying** change in family status.

The following is a list of *qualifying* changes in family status:

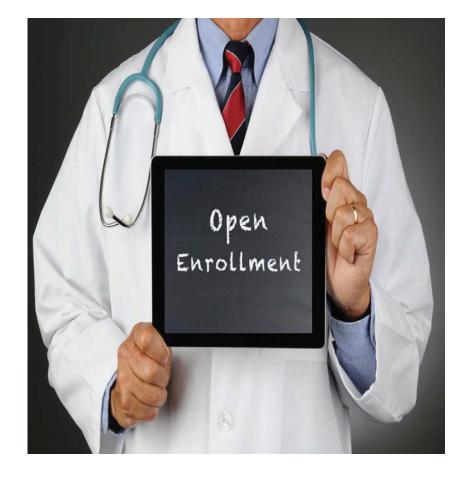
- NEW EMPLOYEE
- LOSS OF COVERAGE
- MARRIAGE
- BIRTH / ADOPTION
- DIVORCE
- · DEATH OF A CHILD
- DEATH OF A SPOUSE

Oklahoma County Benefits and Retirement Department

Optional Benefits are available!

OK County offers many *optional* Benefits and are paid via your paycheck deductions.

- Retirement 457 Account
- Supplemental Life insurance for you, your spouse & children
- Cancer Insurance
- Critical Care Insurance
- Accident Insurance
- Hospital Confinement Insurance
- Disability Insurance
- Long-Term Care Insurance
- Gym Membership Discounts
- · Flexible Spending Accounts
- Legal Assistance
- Home Insurance
- Auto Insurance



2023 Health Insurance Package Includes:

- Medical Insurance
- Prescription Drug Plan
- Dental Insurance
- Vision Insurance

SAME HEALTH PACKAGE RATES AS 2022!

Employee Only Coverage: \$159/month

Family Coverage: \$374/month

(OK County still pays the majority of all premium costs)



Participate in the Annual
Health Testing
and get your November insurance premiums
waived!



Save money on your maintenance medications!

Maintenance prescriptions are medications used on a longterm basis to treat chronic disease and conditions.

Do you want to save money and avoid going to the pharmacy every month to pick up refills? If so, there are a couple options for you — The OK County Pharmacy and CVS/Caremark Readyfill mail order service.

The OK County Pharmacy

- Generic maintenance medications
- 90-day supply fills
- \$0 cost to all health plan participants

5905 N. Classen Court, Suite 302

Mon- Fri 8:00am-3:30pm (closed 12-1pm)

405-713-1893

sspharmacy@oklahomacounty.org

CVS/Caremark Readyfill Mail-Order Service

- Generic & Brand-Name maintenance medications
- 90-day supply fills
- Lower co-pay than a retail pharmacy

www.caremark.com/readyfill 888-208-9634

Every person, covered on the OK County Health plan, has access to many high quality, low or no cost options. By utilizing these options, plan participants pay less out of their pocket! These options help sustain our health plan long-term. **The following providers and services are provided at Zero out-of-pocket costs for all plan participants:**

Premise Health.

Same or next day appointments for primary care treatment.

- Routine wellness & preventative care, annual physical exams
- Common illnesses
- Minor procedures & injuries
- Wound care, skin conditions
- Chronic disease evaluation & management
- EKGs

Midtown OKC Del Cit 405-778-8552 405-61

Del City 405-610-6998



• X-Ray, CT scans, MRI, Ultrasounds, Physical Therapy Preventative Body Scan & Virtual colonoscopy.

3209 NW Expressway 405-486-7444



If you need an outpatient medical procedure, surgery, services, equipment, etc. contact Connect Benefit!

- Procedures/Surgeries: Orthopedic, Urologic, Gastrointestinal, General, Cardiac, Robotic, Cataract, Hand, Foot, Ankle, Female, etc.
- Services: Pain Injections, Medication Infusions, Port placement, Dialysis, Shunt placement, Imaging, PT, Cancer, Chemo-therapy, Urgent care, Maternity care, Dermatology Chiropractic, Heart Care, ER & MORE!
- Equipment/Testing: Durable Medical Equipment, take-home Sleep Studies, Outpatient Diagnostic Testing, etc.

To arrange any of the services above, you must first contact Connect Benefit to check coverage & obtain a Medical Voucher.

405.655.5678 info@connectbenefits.com



QuestSelect™Advanced lab benefit

100% Covered!

- Blood testing, Urine testing
- Cytology, Pathology, Cultures
 1.800.646.7788 QuestSelect.com



Behavioral & Mental

Health services • Psychotherapy

• Individual & Family Counseling

2301 W. I-44 Service Rd, Suite 300 405-607-2233 AIM Health Clinics
Primary Care and Wellness
North 405-724-8383
South 405-794-4474

Lucid Lane 100%

Covered Counseling, Pain Coaching, Medication Management & Medication Tapering 1-866-274-9962

https://lucidlane.com/okcounty/

Email: <u>OK-</u> County@Lucidlane.com

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Oklahoma County Benefits and Retirement Website: www.oklahomacounty.org/departments/benefits-retirement

Email: Benefits@oklahomacounty.org

No Cost **OK County - paid Employee Benefits**

OK County provides all Full-Time employees the following benefits at no cost:

Term Life Insurance and Accidental Death & **Dismemberment Insurance (AD&D)**

Benefit amount is 1.5 x your annual salary (up to \$100.000 maximum)

Mutual of Omaha

benefits@oklahomacounty.org 405-713-2249, 405-713-1535



Employee Assistance Program

- Free for all members of your household
- Short-term confidential Counseling sessions (3)
- "Ask an expert" service
- Personal Health & Wellness Coach
- Financial and Legal assistance
- Retiree Assistance
- Childcare & Eldercare Resources
- College Resources

Deer Oaks EAP

866-327-2400 (24 hours a day) www.deeroakseap.com





For EAP on the go, get the iConnectYou App Passcode: 46109



IDShield

Identity & Credit IDShield

- Identity and Credit monitoring from 3 major credit bureaus
- Monthly alerts and Credit score tracker
- Consultation, advice and restoration
- \$1 Million protection policy
- Direct access to Licensed Private Investigators
- Social Media monitoring
- Mobile App

IDShield

888-807-0407 (7am-7pm CST) www.benefits.legalshield.com/oklahoma

> If you wish to add your family to the plan, please send an email to: benefits@oklahomacounty.org

2023 Enrollment Forms

- 1. Please review your 2023 Benefits enrollment form as soon as possible.
 - a) If you DO NOT want any changes in 2023, initial in the box that states "I have made NO CHANGES in Coverage or Payroll Election stated Herein."
 - b) If you DO want changes in 2023, initial the box that states "I have made CHANGES in my Coverage or Payroll Election stated herein."
- 2. Indicate changes on your form, sign, date and initial the form.
- 3. Please make a copy for your personal records and return the form to the Benefits Dept.
 - *** Forms will be returned to you if they are not ***

initialed (do **not** check mark boxes).

If we do not receive your annual enrollment form by November 30th 2023, all vour year's enrollment elections will remain the same, with the exception of Flexible Spending Accounts. FSA's must be re-elected every year.

Vision Insurance

Vision Insurance coverage is administered through the VSP Network.

OR

ANNUAL EXAM (1x every year)

• \$5.00 co-pay

FRAMES (1x every year)

- \$90-\$180 allowance towards Frames
- 20% savings on amount over your allowance

CONTACTS (1x every year)

- \$210 allowance towards contacts
- 15% savings on contact lens Exam

No Vision Insurance ID card is needed, coverage is listed under employee's SSN.



www.VSP.com

Retirement Plans

Defined Contribution 12% Retirement Account

As a benefit to all Full-Time employees, OK County provides a 12% monthly contribution into your Retirement account. This account is administered by Bank of Oklahoma.

After 5 years of employment:

- You are 100% vested
- You can borrow against your retirement account and pay yourself back through payroll deductions
- If you leave employment, the money in your retirement account is yours to keep.

Email: gkurtz@bokf.com Phone: 1-800-876-9557

www.startright.bokf.com Mobile App: Start Right app from

the App Store or Google Play

Retirement Rules

Rule of 60: Employees are eligible for retirement with health insurance coverage when their age + years of service equal 60. Employees must be vested in the retirement plan in order to retire (5 years). To retire with the health insurance, employees must be covered under it at the time of retirement.

Both years of service and age round up at the 6 month point.

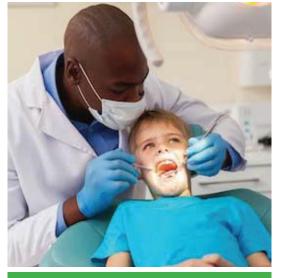


457 Retirement Account

Employees can contribute their own pre-tax money to save for Retirement. Start a 457 Retirement account at any time. Contact the Benefits Dept. for details.

benefits@oklahomacounty.org

405-713-1803





Dental Insurance

Dental coverage is administered by **Delta Dental of Oklahoma**. You have access to both the **PPO Network** & **Premier Network**.

Plan covers 100%:	Preventive & Diagnostic Services Cleanings (2 visits allowed in 12 mo), Sealants, Floride, annual X-Rays
Plan covers 80%:	Basic Restorative, Oral Services Fillings, Crowns, Root Canal, Extractions, Denture Repair
Plan covers 70%:	Major Restorative, Implant Services Bridges, Dentures, Implants
Plan covers 80%:	Orthodontic Services Braces only for dependent children under 26 (\$1,200 every year)

No Dental Insurance ID card is needed, coverage is listed under employee's SSN.

Find a participating provider, or to check coverage details: www.deltadentalok.org 405-607-2100

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The YMCA Membership

The one-time joining fee has been reduced by half to \$35.00 for a single membership and \$52.50 for a household membership. A household membership is defined as up to two (2) adults and all children through the age of 23 years living in the same household. Household memberships include free child care (for up to 2 hours while parents are working out), free sports for any children on the membership (dependents living in the household) and discounted fees for swimming lessons, Before & After School Care, Summer Day Camp, Resident Camp, etc.

The monthly membership dues have also been reduced to \$17.00 for a single membership and \$34.00 for a household membership.

If you join, the County is also contributing an amount monthly on your behalf - in addition to what you pay!

Both the one-time joining fee and the monthly membership dues will be payroll deducted after tax.

New membership applications must be turned into the benefits/retirement office by the 24th of each month to be active on the first (1st) of the next month.

The membership application is available at: https://www.oklahomacounty.org/departments/benefits-retirement

Once completed, please turn in your membership application to the benefits/retirement office. You can also email us your completed application: benefits@oklahomacounty.org

You can check out all the YMCA has to offer at: http://ymcaokc.org/

If you currently have a YMCA membership and would like to take advantage of the reduced cost and the payroll deduction, please email us: benefits@oklahomacounty.org

OKLAHOMA COUNTY



GIOGYM

ACCESS TO ALL THESE LOCATIONS!

MIDWEST CITY 711 S. AIR DEPOT

SOUTH OKC 1020 SW 104TH

691-0037

NORTHWEST EXPWY 6209 NW EXPWY

EDMOND KELLY PLAZA 816 W. EDMOND ROAD 2255 W. MAIN ST.

NORMAN 24TH & MAIN

FAMILY MEMBERS

OPEN **ENROLLMENT**

QUESTIONS? Call Scott! (918) 809-1717

www.10gym.com

II IOGYM			OK COUNTY
	GOOD	BETTER	BEST
OKLAHOMA COUNTY OPEN ENROLLMENT CALL SCOTT! 918-809-1717	\$10 A MONTH \$39 TO START	\$1999 PER PERSON \$1 TO START	\$1900 PAYROLL DEDUCTED \$0 to start
Bring a Guest FREE Everyday! Bring the same guest or a different guest everyday!		√	✓
UNLIMITED FREE Tanning		\checkmark	
UNLIMITED FREE Group Fitness Certified Instructors		√	/
FREE 3 ZVMBA FINESS		√	√
FREE Yoga, Power Yoga, & Pilates		\checkmark	✓
FREE Cardio Kickboxing & Bootcamp			√
FREE Cardio Dance, Core Strength, Step Classes, & Pump Fusion		√	√
Private Group Fitness Studios with High Performance Group Fitness Floors		√	✓
UNLIMITED use of ALL & FUTURE LOCATIONS			
FREE Wi-Fi Internet Access			
Dry Saunas			
Supervised Childcare Available*			
Locker Rooms with Showers & Private Daily Lockers			
Fitness Assessment with a Certified Personal Trainer			√
Cutting Edge Cardio Equipment w/ Private Flat Screen TVs	1	\checkmark	√
State of the Art Weights & Resistance Equipment	1	✓	√
More Locations, and the Best Amenities in Oklahoma	1	\checkmark	
OPEN 24 HOURS	1	✓	✓
Add a Family Member only \$5	Not Available	Not Available	
\$4999 Annual Membership Fee			NONE