



EMPLOYEE

BENEFITS GUIDE

2024 Plan Year

Welcome to your Benefits

At Grant County Government, we are proudly committed to providing our employees with a valuable benefits package designed to help meet the needs of employees and their families. Please review this guide to familiarize yourself with our benefit offerings so that you can make the best decisions for you and your family members.

The benefits outlined in this guide will be effective from January 1, 2024 through December 31, 2024. If you have any questions about the benefits outlined in this guide, please contact Human Resources.



Grant County Government offers full-time employees the following benefits:

- Medical
- Dental
- Vision
- Life Insurance
- Disability
- Critical Illness & Accident
- Wellness Program

A few highlights of what to expect:

- **Medical:** The medical plan is administered by UMR; where preventive care, such as annual wellness exams, preventive mammograms and colonoscopies, are paid in full-at no cost to you!
- **Dental:** Employees have 2 dental plan options, both administered by Delta Dental.
- **Vision:** Employees have 2 vision plan options, both administered by UHC, using the Spectera Network.
- **Life Insurance:** Grant County Government provided all full-time employees with free life insurance. Employees can purchase additional voluntary life insurance coverage on themselves and their families.
- **Disability:** Protect your paycheck with optional short-term and long-term disability coverage.
- **Critical Illness & Accident:** Employees have the option each year to enroll in Critical Illness and/or Accident. These voluntary benefits pay cash directly to covered members in the event of a covered illness or accident.
- **Wellness Program:** Each year employees and their covered spouses have the ability to receive discounted rates for completing wellness requirements through WellWorks For You. Newly hired employees get the discounted rate for the remainder of their hiring year (year 1) and the following year (year 2). They will need to work on requirements in year 2 to continue receiving the discount(s) in year 3.

Who Can You Cover?

You and your dependents are eligible to enroll in Grant County Government's benefits if:

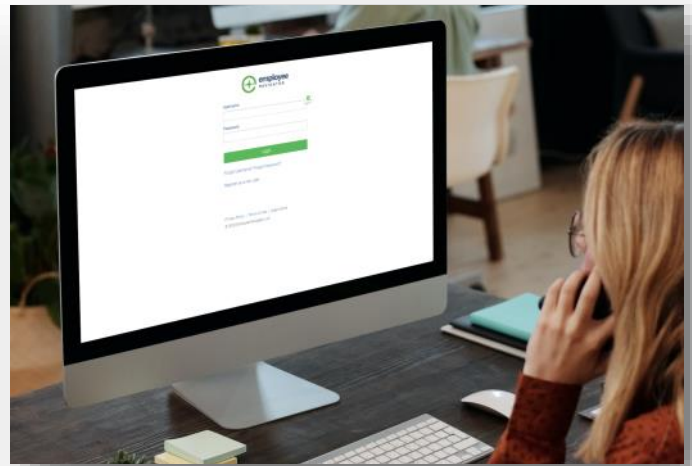
- ✓ You are a full-time employee
- ✓ Newly hired full-time employees must complete a new hire waiting period of 1st of the month following 45 days
- ✓ Your dependents meet the following criteria:
 - Dependent child from birth to age 26
 - Legal spouse

When Can I Make Changes to My Benefits?

Unless you experience a qualifying event, you cannot make changes to your benefits until the next open enrollment period.

Examples of qualifying life events:

- Marriage, divorce or legal separation
- Birth or adoption
- Death of spouse or child
- Gain or loss of other coverage
- Change in employment status
- FMLA leave, COBRA event, court judgment or decree
- Becoming eligible for Medicare
- Loss of Medicaid and/or CHIP



How to Enroll in Benefits

STEP 1

An Employee Navigator account has been created for you! Go to Employee Navigator at <https://img.employeenavigator.com>

STEP 2

Use the following credentials:

- Username: Email address
- Password: If you've forgotten your password, follow the link on the login page to reset your password.

Note: New employees receive an email from Employee Navigator with an activation link. You must follow the instructions in order to register your account to compete your elections.

STEP 3

Verify your personal information. Enroll in benefits. List your spouse & children if you plan to cover them on any benefit. Elect or waive each coverage offered. Choose your beneficiary for the life insurance then you will confirm your elections and sign. **That's it!**



If you decide not to enroll in benefits, you will need to wait until the next Open Enrollment period to elect benefits unless you experience a qualifying life event. It is your responsibility to notify **Human Resources** within **30 days** of the qualifying event. Documentation may be required to verify your change of status.



Reminder:

Grant County Government's medical plan is administered by UMR

The plan features a Direct Network with Marion Health while also utilizing United Healthcare's Choice Plus Network. This gives members an opportunity to save money on out-of-pocket medical expenses when using a Marion Health Provider.



To find a provider:

1. Go to umr.com and select "**Find a Provider**"
2. Search "**United Healthcare Choice Plus Network**"
3. Choose between **medical** or **behavioral health** providers

Medical Insurance

Grant County Government's medical plan is administered by **UMR**, featuring a Direct Network with **Marion Health** and UHC's **Choice Plus Network**. Members are responsible for ensuring the providers and facilities used are In-Network. Dependent children can be covered on the plan until age 26.



Benefit Description	Tier 1 Marion Health Direct Network	Tier 2 UHC Choice Plus Network	Out-of-Network
Deductible <i>Embedded, Calendar Year</i>	\$1,000 per Person \$2,000 per Family	\$2,500 per Person \$5,000 per Family	\$4,000 per Person \$8,000 per Person
Out-of-Pocket Maximum <i>Calendar Year (includes deductibles, copays, coinsurance)</i>	\$5,000 per Person \$10,000 per Family	\$6,000 per Person \$12,000 per Family	\$8,000 per Person \$16,000 per Person
Coinsurance	10%	20%	30%
Please Note: If you cover your family, any combination of family members can help satisfy the Family Deductible, but NO ONE PERSON will pay more than his/her own Individual Deductible amount. Tier 1&2 Deductibles and Out-of-Pocket amounts accumulate together.			
Physician Services			
Primary Care (PCP) Office Visit	\$0 Copay	\$30 Copay	Deductible; 30%
Specialist Office Visit	\$0 Copay	\$60 Copay	Deductible; 30%
Preventive Care	No Charge		Deductible; 30%
Hospital Care			
Inpatient Hospitalization	Deductible; 10%	Deductible; 20%	Deductible; 30%
Outpatient Surgery	Deductible; 10%	Deductible; 20%	Deductible; 30%
Outpatient Lab, X-Ray, Imaging	Deductible; 10%	Deductible; 20%	Deductible; 30%
Emergency Room	\$250 Copay per visit		
Urgent Care	\$25 Copay	\$50 Copay	Deductible; 30%
Prescription Drug Benefit—			
	Tier 1 / Tier 2 / Tier 3 / Tier 4		
Retail 30 Day Supply	\$10 / \$30 / \$60 / 25% max \$250		
Retail / Mail Order 90 Day Supply	\$10 / \$75 / \$150 / 25% max \$250		
Biweekly Deductions 1/1/2024	Base	One Wellness Completion	Two Wellness Completions
Employee	\$66.95	\$36.95	\$36.95
Employee + Spouse	\$124.89	\$94.89	\$64.89
Employee + Child(ren)	\$84.98	\$54.98	\$54.98
Family	\$144.20	\$114.20	\$84.20



When you're not sure where to start.

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your ComPsych **GuidanceResources** program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents.

Connect with your Employee Assistance Program.

24/7 Confidential. No cost to you.

Call: 855.387.9727

Go online: guidanceresources.com

Web ID: ONEAMERICA3



When life is throwing a lot at you, connect with someone who can help.

Experienced consultants are available 24/7 for support, guidance and resources to help you navigate small questions and big problems related to a range of issues, including:

- ✓ Relationship problems
- ✓ Workplace conflicts
- ✓ Parenting and family issues
- ✓ Stress, anxiety and depression
- ✓ Elder care support
- ✓ Legal and financial concerns
- ✓ Free Online Will Preparation

EAP provides up to 3 sessions with an experienced consultant for each issue or problem at no cost to you, and the benefit renews each calendar year. We're here to help you and your family get the most out of life.

Connect with your Employee Assistance Program.

24/7. Confidential. No cost to you.

Call

855.387.9727

Visit guidanceresources.com

Enter company access code: ONEAMERICA3



OC24health

Talk to a local doctor
anytime

OC24health gives you 24/7/365 access to U.S. board-certified doctors through the convenience of phone, video or mobile app visits. It's an affordable option for quality medical care.



1



Talk to an Indiana-based board-certified doctor.

2



Receive quality care via phone, video or mobile app.

3



Prescriptions are sent to pharmacy of choice if medically necessary.

4



OC24health is less expensive than the ER or urgent care.

5



Physicians are able to refer to high quality & lower cost specialist.

6



You can be assigned a Primary Care Physician if you don't have one.

GET THE CARE YOU NEED

Our doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink eye
- Ear infection
- Respiratory infection
- Sinus problems
- Skin problems
- And more!

With your consent, we're happy to provide information about your visit to your primary care physician.

Download the app today.



Speak with a doctor now!

OC2health.com | 855.617.2116

Dental Insurance

Grant County Government offers 2 dental options through **Delta Dental**. This benefit helps pay for exams, cleanings and other dental work. Dental exams also count as a preventative screening for the Wellness Program.

Dependent children can be covered on this plan until the age of 26.



Dental Benefit Summary	Delta Dental PPO	
	Base Plan	Buy-Up Plan
Calendar Year Maximum Benefit <i>Per Person, Per Year</i>	\$500	\$1,500
Orthodontic Lifetime Benefit Max <i>Per Person to age 19</i>	\$500	\$1,000
Calendar Year Deductible	None	None
Preventive Care (exams, cleanings, x-rays, sealants, oral cancer screenings)	100% <i>Deductible Waived</i>	100% <i>Deductible Waived</i>
Basic Care (fillings, crown repair, oral surgery, root canal, repairs)	80%	80%
Major Care (crowns, inlays, onlays, implants, bridges, complete or partial dentures)	50%	50%
Orthodontic Services <i>Per person to age 19</i>	50%	50%

Maximum Benefit Roll-Over: Some of your unused annual benefit maximum can be carried over to the next year. To qualify, you must have at least one dental service performed within the year and used less than the maximum threshold amount.

Employee Biweekly Payroll Deductions		
Employee	\$0.00	\$12.72
Employee + Spouse	\$0.00	\$25.86
Employee + Child(ren)	\$0.00	\$26.60
Family	\$0.00	\$31.87

How to find a Dentist

When you receive services from a dentist in Delta Dental's network, your out of pocket costs may be lower. Visit deltadentalin.com to find a dentist or call **800.524.0149**. In-Network providers can also be found in the Delta Dental Mobile App.



Vision Insurance

Grant County Government offers 2 vision plans through **United Healthcare**, using the Spectera Network. This benefit helps pay for exams, lenses and frames. Don't need glasses or contacts? Many major health problems, such as cancer and diabetes, can be diagnosed early from simply having an annual eye exam.

Dependent children can be covered on this plan until the age of 26.



	United Healthcare Vision	
	Base Plan	Buy-Up Plan
Vision Care Services		
Exam (Once every 12 months)	\$15 Copay	\$10 Copay
Materials	N/A	\$25 Copay
Frames (Once every 24 months)	N/A	\$130 allowance plus 30% discount on balance
Standard Plastic Lenses (Once every 12 months) <ul style="list-style-type: none"> • Single • Bifocal • Trifocal • Lenticular 	N/A	\$25 Copay
Contact Lenses (Once every 12 months) <i>In lieu of eyeglass lenses</i>	N/A	\$25 Copay
Selection Contact Lenses	N/A	The fitting/evaluation fees, contact lenses & up to 2 follow up visits are covered in full after copay.
Non-Selection Contact Lenses	N/A	Up to \$125
Employee Biweekly Deductions		
Employee	\$0.00	\$4.80
Employee + Spouse	\$0.00	\$8.11
Employee + Child(ren)	\$0.00	\$8.28
Family	\$0.00	\$13.34

How to find an Eye Doctor

Visit myuhcvision.com to find a provider or call **800.638.3120**. This vision plan uses the Spectera Eye Network.



Basic Life Insurance

Grant County Government pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums.

Life insurance can help you provide for your loved ones if something were to happen to you. Grant County Government provides full-time employees with Group Life and Accidental Death and Dismemberment (AD&D) insurance through OneAmerica. **This benefit is 2 time your annual salary plus \$10,000.**

Please note that beneficiaries can be updated at any time in Employee Navigator. **What is a beneficiary?** A beneficiary is the person chosen to receive the life insurance benefit in the event the covered person passes away.

In addition to your life insurance coverage through OneAmerica, all employees are covered under **IPEP's \$10,000 Accidental Death & Dismemberment Life Insurance**. This benefit will pay out if you pass away from an accidental death. The beneficiary you select in Employee Navigator will be the beneficiary for this life policy.

Life insurance money can be used to:

- ✓ pay funeral costs
- ✓ cover family living expenses
- ✓ pay off debts
- ✓ save for retirement
- ✓ pay for cost of child's care or education



Voluntary Life & AD&D Insurance

Full-time employees have the opportunity to enroll in Voluntary Life and AD&D Insurance in addition to the employer paid life insurance. Employees can also choose to cover their spouse and dependent children, if applicable.

It's important to note that new-hire employees can enroll in Voluntary Life Insurance up to the Guaranteed Issue amount, *with no health questions asked*. If an employee declines coverage when first offered, health questions are required by the carrier if the employee decides they want to enroll at a later date.

Each year at Open Enrollment, employees currently enrolled in the Voluntary Life Insurance have the opportunity to increase their life coverage by **\$10,000**—up until the GI amount—*with no health questions asked!*

How much does it cost?

Voluntary Life and AD&D Insurance is often an inexpensive way to protect your family. The cost depends on your age, how much coverage you select and who you elect coverage on. Rates are conveniently loaded into Employee Navigator so that employees won't have to calculate their cost per pay; the system does the math automatically. The cost for dependent children is the same regardless of how many children an employee has.

Why purchase Voluntary Life Insurance?

Life insurance benefits can help replace lost income if you or your loved one passes away. The person receiving the benefit, also known as a beneficiary, can use the money to pay for things like funeral expenses, mortgage, living expenses, debt or future expenses like education.





Voluntary Disability Insurance

Disability coverage provides income replacement for part of your paycheck while you are off work due to an injury or illness. To be off work without pay causes a great deal of stress. By having disability coverage, this alleviates that stress, allowing you to be able to focus on your well-being. This benefit is completely separate from medical, which means you can enroll in it even if you decline medical coverage. Rates can be found in Employee Navigator as you are making your elections.

Short Term Disability

- **How much do I get paid?** 60% of your basic weekly earnings up to \$1,000
- **When do I get paid?** On the 8th day of an injury or 15th day of an illness.
- **How long can I receive payment?** Up to 25 weeks per disability.

Long Term Disability

- **How much do I get paid?** 60% of your monthly salary up to \$6,000
- **When do I get paid?** 180 days after the disability begins
- **How long can I receive payment?** To age 65 or social security normal retirement age.

Reach out to **Human Resources** with any questions about your disability coverage or if you need to know how to file a claim.



Critical Illness Insurance

A benefit designed to help protect your income and your loved ones if you are diagnosed with a covered critical illness.

Why choose Critical Illness Insurance?

Almost everyone knows someone who has had cancer, a heart attack, or a stroke and has seen the financial impact that occurs. Critical Illness insurance can help!

You get to choose a lump sum of **\$5,000, \$10,000, or \$20,000**. The benefit pays cash *directly to you* if you or your covered dependent is diagnosed with a critical illness. The money is yours to spend however you wish. Use it to help pay for medical bills, loss of income or even take a vacation—it's up to you!

If you experience a claim, fill out the necessary paperwork and submit to United Healthcare. Paperwork can be found in Employee Navigator.

Covered Illnesses

- Benign Brain Tumor
- Cancer—Invasive
- Cancer—Non Invasive
- Chronic Renal Failure
- Coma
- Coronary Artery Disease
- Heart Attack
- Heart Failure
- Major Organ Failure
- Permanent Paralysis
- Ruptured Aneurysm
- Stroke
- ALS
- Complete Blindness
- Complete Loss of Hearing
- Advanced Multiple Sclerosis
- Advanced Parkinson's
- Advanced Alzheimer's





Accident Insurance

A benefit designed to help protect you and your loved ones if you experience an accidental injury.

Why choose Accident Insurance?

Because... life happens! Accident insurance complements your current medical coverage by helping to pay for covered services experienced as a result of an accidental injury like a fall or car accident.

This benefit pays cash ***directly to you***, giving you the freedom to use it however you wish. Use the money to help pay for medical bills, loss of income or take a vacation—it's up to you!

If you experience a claim, fill out the necessary paperwork and submit to United Healthcare. Paperwork can be found in Employee Navigator.

Did you know?

- ➔ Employees can choose to cover spouses and dependent children.
- ➔ Includes a **\$100 Wellness Benefit**.
- ➔ Coverage is guaranteed—no health questions asked.

Example of Covered Services

- ◆ Ground Ambulance → \$200
- ◆ ER Treatment → \$100
- ◆ Hospital Admission → \$800
- ◆ Follow Up Physician Visit → \$40
- ◆ Physical Therapy → \$30
- ◆ Blood/Plasma/Platelets → \$280
- ◆ Burns → \$500 - \$8,000
- ◆ Coma → \$10,000
- ◆ Concussion → \$140
- ◆ Eye Surgery → \$200
- ◆ Fractures → \$40 to \$4,000
- ◆ Lacerations → \$30 to \$400
- ◆ Dislocations → \$80 to \$3,200

Example Claim:

Sarah is playing kickball during gym class. She trips, falls on her knee and hits her head on the gym floor. She's taken to the ER by ambulance.

In the ER, Sarah has an x-ray on her knee and a CT scan to check for a head injury. She's diagnosed with a dislocated knee and a concussion. Her knee is adjusted and put in a brace. She follows-up with her family doctor a week later and has 4 physical therapy sessions for her knee. Accident insurance paid a total of **\$1,310.00** for Sarah's injury and treatment.





2023-2024

WELLNESS PROGRAM



GRANT COUNTY

Participate in your Wellness Program this year to earn a Premium Discount in 2025.

Wellworks^{For You}

Welcome to your 2023 - 2024 Wellness Program!

All Grant County employees and spouses covered by the medical place will have opportunities to participate in various wellness activities to earn an incentive. Your new program requirements are listed below. See page 3 for how to complete these steps.



STEP 1

Physician Results Form
DEADLINE: September 30th, 2024



STEP 2

Two (2) Preventive Screenings
DEADLINE: September 30th, 2024



STEP 3

Complete Three (3) Webinars
DEADLINE: September 30th, 2024

PROGRAM REQUIREMENT DESCRIPTIONS

STEP 1: Physician Results Form

DEADLINE: September 30, 2024

Visit your Primary Care Physician (PCP) for an annual physical with lab work. Print out the **Physician Results Form** located within the **Wellness Locker**, linked on the homepage or accessed via the Portal **MENU**, and take it to your doctor. All metrics must be collected between **October 1, 2023** and **September 30, 2024**, and submitted to Wellworks For You by **September 30, 2024** to receive credit. Please allow ample time when scheduling your annual physical, as well as time for blood work to be processed by the lab and received by your PCP's office. Do not send lab results directly to Wellworks For You. Lab results should be documented on your Physician Results Form and returned to Wellworks For You.

Please Note: It is the participant's responsibility to ensure the complete form is submitted by the deadline. It is advised that you retain your own copy of the complete Physician Results Form to ensure submission to Wellworks For You.

STEP 2: Complete Two (2) Preventive Screenings

DEADLINE: September 30, 2024

You must complete **two (2)** preventive exams from the list below to earn credit for this step. Complete and submit the **Proof of Visit Form** or an Explanation of Benefits (EOB) by **September 30, 2024**. The Proof of Visit Form is located within the **Wellness Locker** linked on the homepage or accessed via the Portal **MENU**. Exams must take place between **October 1, 2023** and **September 30, 2024**.

Preventive Screenings include:

Dental Exam	Vision Exam	Prostate Exam
OBGYN Visit	Mammogram	
Dermatology Exam	Flu Shot	
Pap Smear	Colorectal Exam	

STEP 3: Complete Three (3) Webinars

DEADLINE: September 30, 2024

Complete three (3) webinars under the **Learning Center** tile from the homepage or via the **Menu** page.

Webinar: Watch the video and complete the corresponding quiz. If you do not pass the quiz (a 70% score or higher), you must wait 24 hours before taking the quiz again. Google Chrome is the recommended browser when participating in Webinars on the **Wellness Portal**.

Please Note:

Google Chrome is the recommended browser when viewing the **Learning Center** on the **Wellness Portal**.

WELLNESS PORTAL

In order for your participation in the program to be tracked, eligible participants must be registered under the Grant County Wellness portal. Please follow the steps below to log into your Wellworks For You account or create an account if you do not have one.

In accordance with HIPAA confidentiality laws, your individual data is accessible only to you and the third-party vendor, Wellworks For You.

NEW USERS: REGISTER ON THE WELLNESS PORTAL

1. Go to www.wellworksforyoulogin.com
2. Click the **register** link and create an account
3. Enter your Company ID: **11446**
4. Complete the registration process

FORGOT YOUR USERNAME OR PASSWORD?

1. Go to www.wellworksforyoulogin.com
2. Click the link **Forgot Username** or **Forgot Password**
3. Follow the instructions to retrieve your username or reset your password
4. If issues persist, please contact Wellworks For You at **800.425.4657**





INCENTIVES

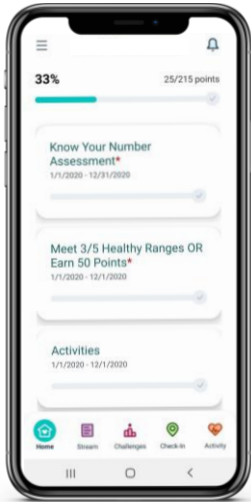
You must complete Steps 1 - 3 below by September 30, 2024 to be eligible for an incentive of **\$30 per biweekly pay, up to \$60 per biweekly pay in 2025**. An incentive is available for each qualifying participant, regardless of their spouse's participation in the Wellness Program.

REQUIREMENT	DEADLINE	INCENTIVE
Step 1 - Complete the Physician Results Form	September 30, 2024	Earn an incentive of \$30 per biweekly pay for employee and/or spouse in 2025
Step 2 - Complete Two (2) Preventive Screenings	September 30, 2024	
Step 3 - Complete Three (3) Webinars	September 30, 2024	

ADDITIONAL INFORMATION

SMARTPHONE APP

The Wellworks For You Portal App includes all of your favorite features from the Portal including programs and events listings, incentive tracking, and more! Simply search for **Wellworks For You** in the Play Store or App Store to download the free App.



NOTIFICATIONS INBOX

View your Wellness Program reminders in the **Notifications Inbox** located on the right side of your Wellness Portal homepage. Click on above the **Notifications Inbox** to view your Wellness Program reminders in detail.

VIEW DETAILS FOR PROGRAMS, EVENTS, AND ACTIVITIES

Events are listed on your personal Wellness Portal within **My Next Steps**. You can access this via the **My Next Steps** section on the homepage. To view more details about a program component, select **Get Started**. If there are sub-events associated with a component, they will display in the pop-up. Wondering what you have completed to date? The component under **My Next Steps** will be marked as **COMPLETED** in blue once the requirements are met. On the Portal homepage under **My Next Steps**, the status of each component will be displayed next to each program requirement (*Get Started, In Progress, or Completed*).

VIEW YOUR INCENTIVE PROGRESS

Looking for an overview of your progress to date?

- Log into your Wellness Portal (www.wellworksforyoulogin.com).
- View your program status right on the homepage in the top right-hand section.
- My Progress will show completion of required program components.
- For more details, click on any event title in the **My Next Steps** section. Selecting an event title will open a pop-up with detailed information.
- Once a component is complete, it will be marked as **COMPLETED**.



My Next Steps 0 Tasks Remaining

Biometric Screening
 Complete this step by either attending the Onsite Biometric Screening, submitting the Physician Results Form, or utilizing a Voucher ★ COMPLETED

Know Your Number Assessment
 Complete the assessment by selecting the Know Your Number Assessment event title from the homepage or via the menu page. Complete all questions, except for the Health Metrics section. Wellworks will upload your screening results once you... ★ COMPLETED

ADDITIONAL INFORMATION

VIEW AND DOWNLOAD DOCUMENTS FOR COMPLETION

All forms, guides, and applicable documents are located in your Wellness Portal within the Wellness Locker accessed via the Portal **MENU** or homepage section. Download and/or print PDF forms for completion.

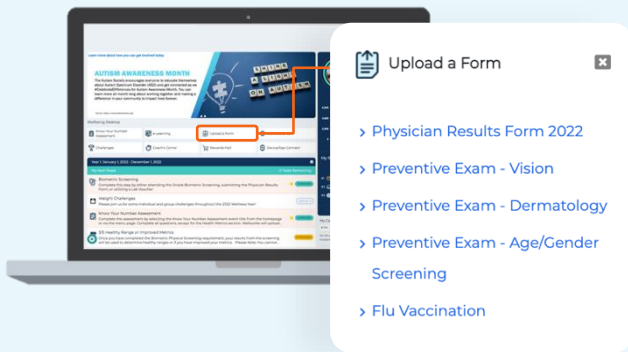
SUBMIT YOUR COMPLETED DOCUMENTS BY SEPTEMBER 30, 2024.

All completed documents should be submitted to the Wellworks Forms Department in one (1) of the following ways:

UPLOAD TO THE WEB PORTAL:



Click the **Upload a Form** tile from the homepage or via the menu page select the event title from the dropdown and upload your form to the portal. Users are limited to **one (1)** file per submission.



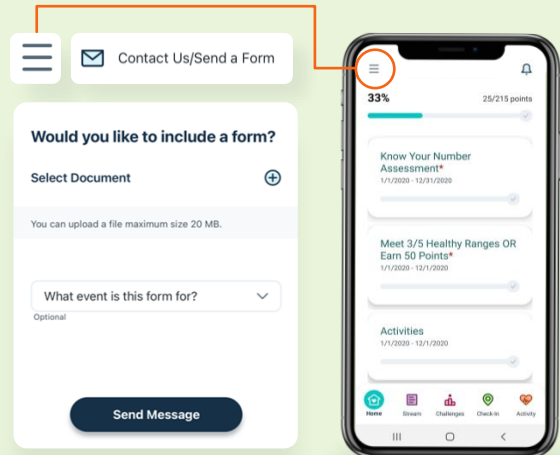
SCAN AND EMAIL:

Scan or take a picture of your completed form and email to direct@wellworksforyou.com.

UPLOAD VIA THE MOBILE APP:



Take a photo of your form using your Smartphone. Next, upload it to the Wellworks For You Mobile App via the **Contact Us/Send a Form** tab in the menu, located in the top left corner of the home screen. Select the event listed under **What event is this form for?** Users are limited to **one (1)** file per submission.



PLEASE NOTE:

Wellworks For You requires at least seven (7) to ten (10) business days for processing and participation to be updated in the Wellness Portal.

FOR ADDITIONAL SUPPORT, CHAT WITH US LIVE ON THE WELLNESS PORTAL

(This feature is only available on the web app.)



Our "Chat Live" feature will give you access to chat with one of our helpful representatives during our regular business hours (*Monday to Friday 8:00am EST to 7:00pm EST*) to answer any questions and guide you on a path towards wellness.



THE FINE PRINT

The Grant County wellness program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a Physician Results Form, two (2) preventive exams and three (3) learning series. You are not required to complete these components. However, employees who choose to participate in the wellness program will receive an incentive of \$30 per biweekly pay, up to \$60 for completing the requirements.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Wellworks For You at 800-425-4657.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program. You also are encouraged to share your results or concerns with your own doctor.

PROTECTIONS FROM DISCLOSURE OF MEDICAL INFORMATION

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Grant County may use aggregate information it collects to design a program based on identified health risks in the workplace, Wellworks For You will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are the Wellworks For You team in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Wellworks For You at 800-425-4657.



Questions about your Wellness Program?



CONTACT YOUR WELLNESS TEAM

All questions regarding your Wellness Program structure, status in the program, deadlines, etc. should be directed to your **Wellness Team** via your **Wellness Portal**.



CONTACT US

Simply select **Contact Us** from the Portal homepage or Wellworks For You mobile app. You can also call Wellworks For You at **800.425.4657**.



Important Contacts

Below is a list of websites and phone numbers you can use to access information on your benefits. Employees are encouraged to familiarize themselves with these contacts and resources. Most of these carriers allow enrolled members to create an online account to gain access to information regarding coverages, claims history, In-Network doctors, as well as other valuable information.



Human Resources	Justin Saathoff	765-651-2406 jsaathoff@grantcounty.net
UMR	Medical	1-800-826-9781 www.umar.com
OptumRx	Pharmacy Benefit Manager	1-800-356-3477 www.optumrx.com
OC24health	Telemedicine	1-855-617-2116 www.oc24health.com
ComPsych GuidanceResources	Employee Assistance Program (EAP)	1-855-387-9727 www.guidanceresources.com Company Code: ONEAMERICA3
Delta Dental	Dental	1-800-524-0149 www.deltadentalin.com
United Healthcare	Vision - 00914206	1-800-638-3120 www.myuhcvision.com
OneAmerica	Life & Disability	www.oneamerica.com
United Healthcare	Critical Illness - 304109 Accident - 304109	1-800-539-0038
Wellworks for You	Wellness Program - Company ID: 11446	1-800-425-4657 www.wellworksforyoulogin.com

Frequently Asked Questions

What is a Copay?

Copays are a fixed amount you pay for a covered healthcare service, usually paid at the time the service is rendered. Copays do not apply towards the deductible but do apply towards your annual out-of-pocket maximum.

Example: *\$30 paid at the physician's office.*

What is a Deductible?

A deductible is the amount you owe for certain healthcare services each calendar year before the insurance company begins to pay benefits.

Example: *If your annual deductible is \$2,500, your plan won't pay anything on certain services until you've paid the first \$2,500.*

What is an Embedded Deductible?

An embedded deductible combines individual and family deductibles in a family health insurance policy. This means each covered member has an individual deductible in addition to the total family deductible. When one person meets the individual deductible, the carrier begins to pay for that person's covered medical services, regardless of whether the family deductible has been met.

What is Coinsurance?

Coinsurance is your share of the cost of a covered healthcare service calculated as a % after the deductible has been met and until your out-of-pocket maximum has been met.

Example: *Your plan has a 20% coinsurance. You met your deductible. You have an X-ray that cost \$100. You pay \$20 and the carrier pays the remaining \$80.*

What is Out-of-Pocket Maximum?

Out-of-Pocket Maximum, also known as Out-of-Pocket Limit, is the most you should have to pay for your healthcare claims during a year. The deductible, coinsurance and copayments apply towards the out-of-pocket maximum. Once you reach this maximum, benefits are paid by the carrier at 100% of allowed amounts during the rest of the calendar year.

Did you know?

- ◆ Your annual preventive and wellness visits are covered at no cost to you.
- ◆ Your medical plan does not require referrals to see a Specialist.
- ◆ Dependent children can be covered on insurance until age 26.
- ◆ If a spouse is added to an employee's health coverage during the calendar year due to a qualifying life event, the spouse will not receive the wellness discount for that year. The spouse can choose to use the remaining part of that year to complete wellness program requirements to earn the incentive for the following year. All new hires receive the wellness incentive for the remainder of the first year in which they are hired on and the following calendar year automatically. All future incentives must be earned by completing the wellness program requirements.
- ◆ Newly hired employees get the discounted rate for the remainder of their hiring year (year 1) and the following year (year 2). They will need to work on requirements in year 2 to continue receiving the discount(s) in year 3.