my benefits guide

2023 Oakland County

Employee Benefits & Wellness

OAKLAND COUNTY MICHIGAN

All ways, MOVING FORWARD

Dear Colleagues,

A big welcome to the new employees who are joining our Oakland County team and my ongoing thanks to our current employees. In our mission to deliver excellent service to the residents of Oakland County you remain our most valuable asset.

Our goal is to attract and retain talented and dedicated employees and to that end, I am pleased to present the Health and Benefits guidebook. We are proud to offer a comprehensive and competitive benefits package because we recognize and appreciate the importance of your physical and mental health.

With the health enrollment period quickly approaching, please review this guidebook to ensure you sign up for the coverage that best suits your needs. The guidebook also provides information on the wide array of other valuable benefits and programs available to Oakland County employees.

I hope you find it helpful. And thanks again for your service and dedication to Oakland County.

Sincerely,

David Coulter
Oakland County Executive

TABLE OF CONTENTS

Contact Information

MEDICAL	**ASR Health Benefits** 1-800-968-2449 asrhealthbenefits.com	**Blue Cross/Blue Shield of MI** 1-877-790-2583 bcbsm.com	**Health Alliance Plan (HAP)** (313) 872-8100 hap.org
PRESCRIPTION	**Navitus Health Solutions** 1-866-333-2757 navitus.com	**Costco Mail Order** 1-800-607-6861 pharmacy.costco.com	
DENTAL • VISION • FLEX SPENDING	**Dental** Delta Dental 1-800-524-0149 deltadentalmi.com	**Vision** National Vision Administrators (NVA) 1-800-672-7723 e-nva.com	**Flexible Spending Accounts** Health Equity 1-866-346-5800 healthequity.com
LIFE INSURANCE • AD&D • DISABILITY	**Unum** 1-800-445-0402 (Life Insurance/AD&D) 1-888-673-9940 (Disablility) unum.com		
EMPLOYEE ASSISTANCE PROGRAM	**ENCOMPASS** 1-800-788-8630 encompass.us.com (code Oakland)		

OAKLAND COUNTY HUMAN RESOURCES • BENEFITS UNIT STAFF DIRECTORY

Stephanie Bedricky Supervisor, Employee Benefits & Wellness P: (248) 858-5212 • C: (248) 420-7155 bedrickys@oakgov.com	**Carmen Cargill** Open Enrollment • New Hire Benefits Family Status Changes • Dental Vision • FSA P: (248) 452-9189 C: (248) 892-3278 cargillc@oakgov.com	**Samantha Cremer** Disability • Unemployment P: (248) 858-5205 C: (248) 520-7041 cremers@oakgov.com	**Uda Daniel** Medical • Prescriptions • COBRA Retiree healthcare P: (248) 975-9649 C: (248) 309-7910 danielu@oakgov.com
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Checklist

CHECKLIST FOR A SUCCESSFUL ENROLLMENT

EXPLORE

- ☐ Browse through detailed plan summaries and benefit options enclosed in this booklet and visit OakGov.com/benefits for additional plan documentation.

ENGAGE

- ☐ We're here to help. Contact the Benefits Team at benefits@oakgov.com or (248) 452-9189.

PREPARE

- ☐ If adding dependents to coverage, have Social Security numbers and required documentation (such as a marriage or birth certificate) available to upload into Workday.
- ☐ New hires must make enrollment elections **within 14 days** of the date of hire.

ENROLL

- ☐ In Workday, click on your Inbox at the top right corner or middle of the page.
- ☐ Select Benefit Event to begin elections.
- ☐ Benefits are effective the 1st of the month following new hire date.

workday.

NEED HELP IN WORKDAY?

Refer to the Enrollment Instructions by visiting the benefits website at OakGov.com/benefits

Important Information about Default Coverage
If new hire elections are not made within 14 days of hire, employees will be enrolled in employee-only default coverage, shown here.

Plan	Default Coverage
Medical	ASR PPO3 (employee only)
Dental	Standard Dental (employee only)
Vision	Standard Vision (employee only)

MEDICAL BENEFITS

Oakland County offers a choice of medical plans, including several Preferred Provider Organization (PPO) plans and a Health Maintenance Organization (HMO) plan. Although the plans generally cover similar medical services, they are different in three important ways. You will determine the best plan based on your family's health care needs.

1. Provider networks
2. The amount of money spent for services (deductible, co-pays, coinsurance)
3. The amount of money paid in payroll deductions

MEDICAL PLAN CHOICES

- PPO1 ASR Health Benefits
- PPO2 Blue Cross/Blue Shield of MI (BCBSM)
- PPO3 ASR Health Benefits
- HMO Health Alliance Plan (HAP)
- Blue Cross/Blue Shield Traditional Plan (closed plan for current enrollees only)
- No Coverage

NOTE: All dependents on your benefit coverage are required to have the same medical, dental and vision coverage you elect.

PPO PLANS

Administered by ASR Health Benefits and Blue Cross/Blue Shield of MI (BCBSM)

A PPO plan allows you to pay a percentage of the cost of care. Once the plan-year (Jan. to Dec.) deductible is met, the plan begins to pay a majority share of the cost, and you're responsible for the remaining, smaller percentage. PPO plans allow you to go to any physician (in-network or out of network) at any given time without having to obtain a referral from your primary physician.

Coinsurance is the percent you pay for services not covered at 100%. Once the coinsurance maximum has been reached, the plan will pay 100% of eligible in-network expenses for the rest of the calendar year. However, any copays applicable to certain medical services may apply.

NOTE: Reference the medical plan comparison chart for plan details on deductibles, coinsurance, and covered services.

Medical

HMO PLAN

Administered by Health Alliance Plan (HAP)

The HAP HMO plan is a Health Maintenance Organization (HMO) plan. This plan has no deductible and requires a copay for certain services. You will need to receive most or all of your health care from a "in-network" provider. HMOs require that you select a primary care physician (PCP) at enrollment who provides routine care and coordinates specialty care. HAP also offers online tools and resources at hap.org to manage your health care and wellness goals wherever you are.

What You Should Know

- When you choose a PCP you're also choosing your network of doctors for any specialty care you may need.
  - If you choose a PCP in the Henry Ford Medical Group (HFMG) or the Genesys network, you will receive any specialty care from doctors within that network.
  - If you choose a PCP in any of HAP's other networks, you may be able to see specialists in any HAP network. This is sometimes referred to as an Open Delivery System.
- Emergency coverage is worldwide.
- There is no PCP or specialty coverage for out-of-network benefits.

TRADITIONAL PLAN

Administered by Blue Cross/Blue Shield of MI (BCBSM)

No new enrollments are allowed in the Traditional plan. Once an employee leaves the Traditional plan, it can't be elected again until retirement.

NOTE: Reference the comparison chart on page 9 for plan details on deductibles, coinsurance maximums, and services covered.

PREVENTIVE CARE BENEFITS

Your annual check-up, immunizations and screenings are an important part of your overall wellness and can help detect or prevent serious diseases and help you stay healthy. All medical plans will pay 100% of usual, customary, and reasonable fees for (in-network) recommended preventive care services, including:

- Routine adult preventive visit – one per calendar year
- Immunizations
- Routine GYN exam including pap smear – one per calendar year
- Mammography screening (in accordance with guidelines from American Cancer Society)
- Prostate and colorectal screenings
- Well child care and immunizations
- Routine prenatal maternity services
- And more!

Key Items to Remember:

- Think of preventive care visits as routine check-ups. Things that may occur during a preventive visit include immunizations, blood pressure and cholesterol measurement, diabetes screening, or counseling on healthy weight.
- Diagnostic care to identify potential health risks are covered according to plan benefits, even if recommended or done during a preventive care visit.
- If your physician finds a specific health risk or new medical condition during your appointment, your doctor may bill those services as diagnostic medicine. These types of diagnostic services may result in out-of-pocket costs for you (i.e., deductibles, coinsurance, or copays) because they are no longer considered preventive care.
- If you use an out-of-network provider, you will be responsible for any additional charges.

PREVENTATIVE CARE COVERAGE

Many preventive care services and tests are covered at 100%.

You can verify covered services by contacting your carrier's customer service line:

ASR: 1-800-968-2449

BCBS: 1-877-790-2583

HAP: (313) 872-8100

Medical

FIND A PROVIDER

Visiting in-network providers typically means lower costs for you, as these providers agree to negotiated, discounted rates with the plan. You can receive care from a non-participating provider; however, your out-of-pocket cost will be higher.

PPO1 & PPO3 ASR Health Benefits	**PPO2** Blue Cross/Blue Shield of MI (BCBSM)	**HAP** HMO Plan
To find in-network providers, visit asrhealthbenefits.com and click "Search for Provider" NOTE: Participating providers may be in the Physicians Care & HAP Network, Aetna National PPO Network and MultiPlan Network. For additional provider search instructions, contact ASR at 1-800-968-2449.	To find in-network providers, visit bcbsm.com and click on "Find a Doctor" For additional provider search instructions, contact BCBSM at 1-877-790-2583	To find in-network providers, visit hap.org and click "Find a Doctor" For additional provider search instructions, contact HAP at (313) 872-8100

COMPARING MEDICAL PLAN OPTIONS

All options provide benefit coverage for preventive, routine, and emergency medical treatments and services. The chart on the following pages helps you compare the features and benefits of the different plans—and choose which one is best for you.

MEDICAL PLAN OPTIONS COMPARISON

In-Network Benefits Shown	AVAILABLE TO ALL EMPLOYEES Bi-weekly contributions may differ based on union agreement				ONLY AVAILABLE TO EMPLOYEES WHO ARE CURRENTLY ENROLLED
	PPO1 ASR Health Benefits	**PPO2** Blue Cross/Blue Shield of MI (BCBSM)	**PPO3** ASR Health Benefits	**HMO** Health Alliance Plan (HAP)	**TRADITIONAL** Blue Cross/Blue Shield Traditional Plan (BC/BS)
Plan Website	asrhealthbenefits.com	BCBSM.com	asrhealthbenefits.com	HAP.org	BCBSM.com
Bi-Weekly Contributions	Employee **$42** Emp +1 **$75** Family **$85**	Employee **$52** Emp +1 **$80** Family **$95**	Employee **$26** Emp +1 **$45** Family **$55**	Employee **$42** Emp +1 **$75** Family **$85**	Employee **$62** Emp +1 **$99** Family **$104**
No Coverage Option	Refer to benefit elections in Workday				
Network(s)	▪ HAP Alliance Health & Life PPO ▪ Physicians Care ▪ Aetna ▪ Multiplan	▪ Blue Cross/Blue Shield	▪ HAP Alliance Health & Life PPO ▪ Physicians Care ▪ Aetna ▪ Multiplan	▪ Health Alliance Plan HMO	▪ Blue Cross/Blue Shield
Deductible(s)	$200 per person / $400 per family per calendar year	$100 per person / $200 per family per calendar year	$250 per person / $500 per family per calendar year	No Deductible	$200 per person / $400 per family per calendar year
Coinsurance	No coinsurance for most services. 10% after deductible for durable medical equipment and private duty nursing care	10% after deductible as noted. 50% after deductible for private duty nursing care	20% after deductible as noted. 50% after deductible for private duty nursing care	No Coinsurance	10% after deductible for most services. 25% after deductible for private duty nursing care
Coinsurance Maximum	$1,000 per person / family per calendar year	$500 per person / $1,000 per family per calendar year	$1,000 per person / $2,000 per family per calendar year	Not Applicable	$1,000 per person / family per calendar year
Annual Out-of-Pocket Maximum	$4,125 per person/ $10,250 per family per calendar year	$4,125 per person/ $10,250 per family per calendar year	$4,125 per person/ $10,250 per family per calendar year	$6,600 per person/ $13,200 per family per calendar year	$4,125 per person/ $10,250 per family per calendar year

Medical

In-Network Benefits	PPO1	PPO2	PPO3	HMO	TRADITIONAL
OUTPATIENT PHYSICIAN/PROFESSIONAL PROVIDER SERVICES					
Primary Care Physician (PCP) Office Visit	$20 copay	$20 copay	$20 copay	$20 copay	90% after deductible
Specialty Provider Office Visit	$20 copay	$20 copay	$20 copay	$20 copay Written referrals are not required within the member's assigned network for selected services. Referrals or oral approvals are required in other instances.	90% after deductible
Telehealth Visit	$0 copay	$20 copay Must be provided by physician or BCBSM selected vendor	$0 copay	$20 copay Must be provided through contracted telehealth services provider	90% after deductible
Radiation Therapy & Chemotherapy	100%	90% after deductible	80% after deductible	100%	100%
DIAGNOSTIC SERVICES					
Laboratory & Pathology	100%	90% after deductible	80% after deductible	100% Some services require pre-authorization	90% (no deductible)
Diagnostic Tests (X-rays, blood work)	100%	90% after deductible	80% after deductible	100% Some services require pre-authorization	90% (no deductible)
Imaging (CT/PET scans, MRIs)	100%	90% after deductible	80% after deductible	100% Services require pre-authorization	90% (no deductible)
PREVENTIVE CARE SERVICES					
Office Visit, Physical Exam, Well Baby Exam	100%				
Related Laboratory & Radiology Services	100%				

In-Network Benefits	PPO1	PPO2	PPO3	HMO	TRADITIONAL
Pap Smear, Mammogram, Tubal Ligation	100%				
Immunization (adult & well- childcare)	100%				
Voluntary Sterilization and FDA Approved Contraceptive Methods	100%				
EMERGENCY / URGENT CARE SERVICES					
Urgent Care	$20 copay	$20 copay	$20 copay	$20 copay	100%
Emergency Room Visit	$100 copay Copay will be waived if admitted (accidental injury)	$100 copay Copay will be waived if admitted (accidental injury)	$100 copay Copay will be waived if admitted (accidental injury). Deductible and coinsurance may also apply for some services	$100 copay Copay will be waived if admitted (accidental injury)	$100 copay Copay will be waived if admitted (accidental injury)
Ambulance Service for Medical Emergencies	90% after deductible	90% after deductible	80% after deductible	100%	90% after deductible
INPATIENT HOSPITAL SERVICES					
General Conditions, Surgical Services, Semi-Private Room, Drugs, Intensive Care Unit, Hospital Equipment, Nursing Care, Meals	100%	90% after deductible Nonemergency services must be rendered in a participating hospital	80% after deductible	100% Bariatric Surgery & Related Services: $1,000 copay	100% Nonemergency services must be rendered in a participating hospital
OUTPATIENT HOSPITAL SERVICES					
Outpatient Surgery	100%	90% after deductible	80% after deductible	100%	100%
Ambulatory Surgical Center	100%	90% after deductible	80% after deductible	100%	100%
Professional Surgical and Related Services	100%	90% after deductible	80% after deductible	100%	100%

Medical

In-Network Benefits	PPO1	PPO2	PPO3	HMO	TRADITIONAL
MATERNITY SERVICES					
Hospital Care	100%	90% after deductible	80% after deductible	100%	100%
Physician Services (delivery & inpatient)	100%	90% after deductible	80% after deductible	100%	100%
Pre- & Post-Natal Care	100%	100%	100% for some pre-natal visits; otherwise 80% after deductible	100% pre-natal visits $20 copay post-natal visits	100% for some pre-natal visits; otherwise 90% after deductible
Assisted Reproductive Treatment	Not Covered	Not Covered	Not Covered	100% One attempt at artificial insemination per lifetime	Not Covered
BEHAVIORAL HEALTH SERVICES (MENTAL HEALTH & SUBSTANCE USE DISORDER)					
Impatient Services	100%	90% after deductible Covered according to plan guidelines	80% after deductible	100%	100%
Outpatient Services	$20 copay	90% after deductible Office & Online Visit: $20 copay	$20 copay	$20 copay	100% In approved facilities only
REHABILITATION SERVICES					
Applied Behavioral Analysis	100%	90% after deductible Must be provided by an approved board-certified behavioral analyst. Is covered through age 18, subject to pre-authorization	80% after deductible	$20 copay Limited services associated with the treatment of Autism Spectrum Disorders through age 18. Covered for authorized services only	100% Must be obtained by a BCBSM approved autism evaluation center (AAEC) prior to seeking ABA treatment
Outpatient Physical, Occupational and Speech Therapy	100%	90% after deductible 60 combined visits per calendar year	80% after deductible	100% Up to 60 combined visits per benefit period. May be rendered at home	100% 60 combined or consecutive therapy visits per calendar year
Chiropractic Spinal Manipulation	$20 copay Limited to 38 visits per calendar year	$20 copay Limited to 24 visits per calendar year	$20 copay Limited to 38 visits per calendar year	Not Covered	90% after deductible Limited to 38 visits per calendar year

In-Network Benefits	PPO1	PPO2	PPO3	HMO	TRADITIONAL
ALTERNATIVES TO HOSPITAL CARE					
Home Health Care Visits	100%	90% after deductible Must be provided by a participating home health care agency	80% after deductible	100% Does not include Rehabilitation Services. Unlimited	100% Must be provided by a participating home health care agency
Hospice Care	100%	100% Four 90-day periods. Must be provided through a participating hospice program	80% after deductible	100% Up to 210 days per lifetime	100% Four 90-day periods. Must be provided through a participating hospice program
Skilled Nursing Care	100%	90% after deductible Limited to a maximum of 120 days	80% after deductible	100% Covered for authorized services. Up to 730 days	100% Must be in a participating skilled nursing facility
Private Duty Nursing	90% after deductible	50% after deductible	50% after deductible	Not Covered	75% after deductible
Outpatient Infusion Therapy	100% Must be given at a plan approved site of service	90% after deductible Must be given by a participating Home Infusion Therapy (HIT) provider or in a participating freestanding Ambulatory Infusion Center	80% after deductible Must be given at a plan approved site of service	100% Administration or infusion can take place in a physician's office, at home or in an outpatient setting	100% Must be given by a participating Home Infusion Therapy (HIT) provider or in a participating freestanding Ambulatory Infusion Center
HUMAN ORGAN TRANSPLANTS					
Specified Human Organ Transplants	100%	90% after deductible Covered according to plan guidelines	80% after deductible	Covered according to plan guidelines	100% in approved facilities
OTHER COVERED SERVICES					
Allergy Testing	100%	100%	80% after deductible	$20 copay	90% after deductible
Allergy Treatment & Injections	100%	100%	80% after deductible	100%	90% after deductible
Durable Medical Equipment, Prosthetic & Orthotics	90% after deductible	90% after deductible	80% after deductible	100% Covered for approved equipment only	90% after deductible
Hearing Care	NOTE: Hearing aids and services are not covered under any Oakland County medical plans; however, there is a discount program available through Nations Hearing for a limited time, visit nationsbenefits.com/nationshearing or call 1-877-439-2665.				

Medical

In-Network Benefits	PPO1	PPO2	PPO3	HMO	TRADITIONAL
PROGRAM PROVISIONS					
Out-of-Network Services	In general, Plan pays 85% of approved amount less applicable copays. For diabetic supplies, durable medical equipment, and private duty nursing, Plan pays 75% of approved amount after deductible (if applicable).	Plan pays 70% of approved amount, after out-of-network deductible less applicable copays.	In general, Plan pays 65% of approved amount after deductible less applicable copays. For private duty nursing, Plan pays 50% of approved amount after deductible.	Not covered except for emergencies	This plan does not use a provider network. You can receive covered services from any provider.
Payment of Covered Services	**Preferred (Network) Hospitals:** 100% of covered benefits **Non-Network Hospitals:** 85% of approved payment amount after deductible **Preferred (Network) Physicians - Outpatient:** 100% after $20 copay **Non-Network Physicians - Outpatient:** 85% of approved payment amount after $20 copay	**Preferred (Network) Hospitals:** 90% of covered benefits, after deductible **Non-Network Hospitals:** 70% of approved payment amount after out-of-network deductible **Preferred (Network) Physicians:** 100% after $20 copay **Non-Network Physicians:** 70% of approved payment amount after out-of-network deductible and $20 copay	**Preferred (Network) Hospitals:** 80% of covered benefits after deductible **Non-Network Hospitals:** 65% of approved payment amount, after deductible **Preferred (Network) Physicians - Outpatient:** 100% after $20 copay. **Non-Network Physicians - Outpatient:** 85% of approved payment amount after $20 copay	Copays as noted	**Participating Hospitals:** 100% of covered benefits **Non-participating Hospitals:** Inpatient care in acute-care hospital - $70 a day; Inpatient care in other hospitals -$15 a day **Medicare Surgical:** 100% of BCBSM's approved amount

*While every attempt has been made to ensure the accuracy of this Summary, in the event of any discrepancy the Summary Plan Description and Plan Document will prevail.

PRESCRIPTION DRUGS *All Oakland County medical plan enrollees and their eligible dependents will automatically receive prescription drug coverage.*					
Retail Prescription Carrier	Navitus Health Solutions navitus.com			Health Alliance Plan hap.org	Navitus Health Solutions navitus.com
Mail Order Prescriptions Carrier	Costco Pharmacy pharmacy.costco.com NOTE: You don't need to have a membership to use Costco Pharmacy			Pharmacy Advantage pharmacyadvantagerx.com	Costco Pharmacy pharmacy.costco.com NOTE: You don't need to have a membership to use Costco Pharmacy
In-Network Benefits	**PPO1**	**PPO2**	**PPO3**	**HMO**	**TRADITIONAL**
Participating / Network Pharmacies	Covered / Copays: ▪ **Tier 1:** $5 copay most generics / some brands ▪ **Tier 2:** $20 copay preferred brands / some generics ▪ **Tier 3:** $40 copay non-preferred products *(could include both brand and generic)* ▪ Select birth control pills covered $0 copay			Covered / Copays: ▪ **Tier 1**: $5 copay preferred & non-preferred generic drugs ▪ **Tier 2**: $20 copay preferred brand drugs ▪ **Tier 3**: $40 copay non-preferred and preferred and non-preferred specialty drugs ▪ Select birth control pills covered $0 copay	Covered / Copays: ▪ **Tier 1**: $5 most generics / some brands ▪ **Tier 2:** $20 preferred brands/ some generics ▪ **Tier 3:** $40 non-preferred products *(could include brand and generic)* ▪ Select birth control pills covered $0 copay
Non-Participating / Non-Network Pharmacies	Paid at the in-network cost, less $5, $20 or $40 copay			Not covered	Paid at in-network cost, less $5, $20, $40 copay
Annual Out-of-Pocket Maximum	$3,000 per person / $4,500 per family per calendar year	$3,000 per person / $4,500 per family per calendar year	$3,000 per person / $4,500 per family per calendar year	Included in Medical Out-of- Pocket Maximum	$3,000 per person / $4,500 per family per calendar year
Generic Requirement	Generic medications meet the same standards of safety, purity, strength, and effectiveness as the brand-name drug. For this reason, if the patient requests a brand-name medication when a generic equivalent is available, you will be responsible for the Tier 3 copay plus the difference in price between the brand-name medication and its generic equivalent. If your doctor makes the request, you will be responsible for the Tier 3 copay.				
While in hospital	NOTE: While in the hospital, drugs are covered under your medical plan.				

Prescription

When you enroll for medical coverage, you and your covered family members also receive prescription drug benefits. The cost of your prescription depends on whether:

- Your drug is on the formulary (i.e., approved drug list)
- Your prescription is a generic drug or brand-name drug
- You met the annual out-of-pocket maximum

Understanding the types of medications

Formulary	Maintenance Medication	Generic Medications
▪ Preferred drug list established by a clinical committee of physicians and pharmacists. ▪ Formularies are evaluated based on effectiveness, side effects, drug interactions and cost. ▪ On-going evaluation of the formulary occurs to ensure inclusion of new drugs, new clinical restrictions, approval for generic options and more.	▪ Examples include medication for high blood pressure or high cholesterol ▪ Talk to your physician about issuing a three-month supply of medication through your local pharmacy with one copayment.	▪ Approved as meeting the same standards of safety, purity, strength, and effectiveness as the brand-name drug. ▪ For this reason, if the patient requests a brand-name medication when a generic equivalent is available the patient is responsible for the Tier 3 copay plus the difference in cost between the brand-name medication and its generic equivalent. ▪ If your doctor makes the request, the patient will be responsible for the Tier 3 copay.

Three-tier prescription drug program

The county offers a three-tier prescription drug program. Under the three-tier program, the amount of the in-network copay varies as shown below:

Drug Tier	Description	Copay
Tier 1	Many generic medications and a few brand-name drugs	**$5**
Tier 2	Preferred brands and some generics	**$20**
Tier 3	Non-Preferred products (could include both brand and generic products)	**$40**

Prescription Administrators & Partners

ASR Health or BCBSM plans	HAP HMO plan
▪ Your prescriptions are administered through Navitus Health Solutions. You will receive a separate Navitus prescription card from your medical card (ASR or BCBS). ▪ Navitus is partnered with Lumicera Specialty Pharmacy. If your physician prescribes a specialty drug, contact Lumicera Specialty Pharmacy directly at 1-855-847-3553. ▪ More information, including participating pharmacies and formulary information, can be found online at navitus.com, through the mobile app or by calling 1-866-332-2757.	▪ Your prescriptions are administered through Health Alliance Plan (HAP). You will have one ID card for both medical care and prescriptions. ▪ HAP has a continuous evaluation of formularies and a comprehensive process for deciding on drugs to include and exclude from their formulary list. Drug tiers may switch without notice. ▪ More information, including participating pharmacies and formulary information, can be found online at hap.org, through the mobile app or by calling 1-800-422-4641.

Dental

DENTAL COVERAGE THROUGH DELTA DENTAL OF MICHIGAN - PPO

Plans listed below are designed to promote regular dental visits and good oral health, a key part of your overall wellness. Delta Dental coverage is available to you and your dependents up to the age 26. The plan pays benefits up to the annual maximum. The level of dental coverage you choose will determine how fast you reach your annual maximum benefit.

Your dental election is separate from your medical plan election, meaning you can elect dental coverage even if you waive medical coverage. Your covered dependents will be enrolled in the same coverage you enroll in.

Service	Standard Plan		High Plan		Modified Plan	
COVERAGE Bi-Weekly Contributions	Employee Emp +1 Family	**$0** **$0** **$0**	Employee Emp +1 Family	**$1.15** **$1.73** **$5.00**	Bi-Weekly Credit Employee Emp +1 Family	 **$1.15** **$1.73** **$3.27**
NO COVERAGE Opt-Out Bi-Weekly Credit	No coverage credit $1.93 / $3.85 / $5.77					
	No coverage credit (county spouse/parent coverage) $1.93 / $1.93 / $1.93					
Deductible						
Employee	$25		$25		$25	
Emp +1 and Family	$50		$50		$50	
Plan Coverage						
DIAGNOSTIC & PREVENTIVE Two routine exams, cleanings, and fluoride treatments (up to age 19) per year.	Covered at 100%; No copay or deductible		Covered at 100%; No copay or deductible		Covered at 100%; No copay or deductible	
BASIC Fillings, extractions, dental surgery, crowns, root canals, treatment for gum disease. Bitewing X-rays are payable twice per calendar year and Full mouth X-rays or Panorex are payable once in any three-year period.	Covered at 85%		Covered at 85%		Covered at 50%	

Dental

Service	High Plan	Standard Plan	Modified Plan
MAJOR Bridges, implants, and dentures are payable once per tooth in any five-year period.	Covered at 50%	Covered at 50%	Covered at 50%
Orthodontia	Covered at 50%; up to age 19	Covered at 50%; up to age 19	Covered at 50%; up to age 19
Maximum Benefit	$1,500 per individual per calendar year	$1,000 per individual per calendar year	$750 per individual per calendar year
Orthodontia Limit	$1,000 per individual per lifetime	$1,000 per individual per lifetime	$750 per individual per lifetime

DELTA DENTAL PPO Providers — a network of providers who agree to charge you fees for services that are lower than their usual rates. These fees are the lowest when you visit a PPO network.

DELTA PREMIER Providers — a network of providers who agree to charge you fees for services that are lower than their usual rates. These fees are not as low as the PPO network, but lower than a non-participating provider.

NON-PARTICIPATING Providers — these providers have no contracts with Delta Dental and can bill up to the full amount of their rates. Delta Dental will pay a pre-determined amount that may be lower than the providers full rates.

For additional information, refer to the Delta Dental Certificates and Benefit Summaries found OakGov.com/benefits under Health Benefit Plans.

FIND PPO DENTAL PROVIDERS

To find dental providers covered by your plan, visit deltadentalmi.com and click “Dentist Finder”

Vision

VISION COVERAGE THROUGH NATIONAL VISION ADMINISTRATORS (NVA)

To help you see your best, Oakland County offers vision coverage through National Vision Administrators. NVA vision coverage is available to you and your dependents up to the age 26. Services provided by a non-network provider will require you to pay for those services in full and submit a claim form to NVA for reimbursement. Treatment of a medical condition affecting your eyes, such as glaucoma or pink eye, is processed through your medical coverage.

	Standard Plan		High Plan		No Coverage	
Bi-Weekly Contributions	Employee Emp +1 Family	**$0** **$0** **$0**	Employee Emp +1 Family	**$1.35** **$2.88** **$3.85**	Employee Emp +1 Family	**$0** **$0** **$0**

Plan Coverage			
	In-Network		**Out-of-Network**
	Standard Plan	**High Plan**	**Standard or High Plan**
Examination	100% after $5 copay	100% after $5 copay	Reimbursed Amount: Up to $35
Lenses and Frames *(Standard Glass or Plastic Lenses)*			
Single, bifocal, trifocal, and lenticular	Covered 100% after $7.50 copay every 24 months	Covered 100% after $7.50 copay every 12 months	Up to $80
Polycarbonates	Covered 100%	N/A	N/A
Frame Retail Allowance	Up to $100 and 20% discount off frame balance every 24 months	Up to $100 and 20% discount off frame balance every 12 months	Up to $45
Contact Lenses *(In lieu of Lenses and Frames)*			
Elective Contact Lenses	Up to $50 retail every 24 months	Up to $50 retail every 12 months	Up to $35
Medically Necessary (Pre-approval from NVA required)	Covered 100% every 24 months	Covered 100% every 12 months	Up to $200

Additional information is located at OakGov.com/benefits under Health Benefit Plans > Vision.

FIND A NVA VISION CARE PROVIDER

Visit e-nva.com and click on “Find a Provider” tab and enter the Oakland County group #13061000 along with your zip code.

Flexible Spending Accounts

Flexible Spending Account (FSA) plans allow you to use pretax dollars to pay for qualified expenses in the 2023 plan year for you and your qualified dependents.

Depending on your tax rate and filing status, you can save on average 30% a year on taxes contributing to a healthcare FSA account and/or dependent care FSA account. Visit Health Equity's tax calculator to calculate your potential savings.

1

STEP 1 • ESTIMATE YOUR NEEDS

- Estimate your out-of-pocket healthcare and daycare expenses for the year.
- Think beyond the doctor's office, review thousands of eligible medical expenses and discover all the ways to spend your FSA by visiting healthequity.com.
- Make a conservative estimate of your expenses for the year.

NOTE: Effective 2023, a grace period is no longer offered.

2

STEP 2 • ENROLL

- Enroll during your new hire or open enrollment benefit period. This amount is broken up into equal deductions from your paycheck using pre-tax earnings for the remaining pays of the plan year.
- **HEALTHCARE FSA** – Contribute between $100 and $2,850 for the 2023 plan year. Up to $570 of unused funds will rollover to the next plan year.
- **DEPENDENT CARE FSA** – Contribute between $100 and $5,000 for the 2023 plan year. Dependent Care FSA funds not used by December 31st will be forfeited.

3

STEP 3 • USE/MANAGE YOUR FSA

- **HEALTHCARE FSA** – Your entire contribution amount is available on the 1st of the month your benefits are effective. The full amount of your election is front-loaded for use on a Visa debit card.
- **DEPENDENT CARE FSA** – Funds are available as contributions are made through your payroll deductions.
  - › No card will be issued for the dependent care FSA. You pay for your childcare expenses up front, then submit for reimbursement from your dependent care FSA.

Flexible Spending Accounts

Important IRS Information

- You may not change your Healthcare or Dependent Care FSA during the plan year unless you experience a life event such as: marriage, birth, adoption, etc.
- IRS regulations do not allow exceptions if you miss the enrollment deadline, regardless of your reason.
- The IRS regulates qualified expenses and dependents, refer to IRS Publication 502 and IRS publication 503 at IRS.gov.
- Consult your tax preparer, tax attorney, or accountant if you have any questions regarding your specific tax situation.
- IRS guidelines require you to retain receipts for any eligible expense for which you receive reimbursement.

Filing FSA Reimbursement Claim

Claims can also be submitted through the mobile app, online, mail or fax. To file claims, include required documents such as invoices and receipts for payment to the provider for reimbursement.

IMPORTANT FSA INFORMATION

You must re-elect your FSA accounts each year.

New Rollover Feature
Oakland County has changed the Grace Period option to a new rollover feature. With this feature, you can rollover a minimum of $25 or up to $570 of your unused Healthcare FSA funds at the end of each plan year to use in the next plan year.

Key FSA Deadlines

ENROLL

Enroll and elect contribution amount within 14 days of hire or during open enrollment.

EXPENSES DEADLINE

2023 eligible expenses must be incurred by Dec. 31, 2023.

All 2023 claims must be submitted by April 30, 2024.

CARRYOVER

Healthcare FSA carryover a minimum of $5 up to $570 for use in 2024.

Dependent Care FSA, remaining balance forfeited after December 31, 2023.

Flexible Spending Account Features at a Glance

	HEALTHCARE FSA	DEPENDENT CARE FSA
Purpose	Allows you to use pretax dollars to pay for qualified medical, prescription, dental and vision expenses.	Allows you to use pretax dollars to reimburse yourself for eligible childcare and adult care expenses.
Amount You Can Contribute	Contribute between $100 - $2,850 for the 2023 plan year. You can NOT change your election unless you have a qualifying life event	Contribute between $100 - $5,000 for the 2023 plan year. You can NOT change your election unless you have a qualifying life event
Examples of Eligible Expenses	▪ Deductibles/copays/prescriptions ▪ Contact lenses/eyeglasses/LASIK ▪ Dental treatments/orthodontia ▪ Menstrual care ▪ Certain over-the-counter items ▪ Visit healthequity.com for a complete list of qualified expenses	▪ Preschool ▪ Before/after school care ▪ Summer camp ▪ Care for a dependent in the employees' home or the home of the provider ▪ Visit healthequity.com for a complete list of qualified expenses
Eligible Dependents	▪ Child or adopted child that you claim as a tax dependent. ▪ Qualified relative you provided over half of their support. ▪ Certain rules apply, refer to IRS publication 502 for specific details.	▪ Dependent children under the age of 13 and whom you claim as a tax exemption on your federal tax return. ▪ Qualified relative unable to care for themselves. ▪ Certain rules apply, refer to IRS publication 503 for specific details.
Fund Availability	Your entire annual election amount is available for payment on January 1st even if you have not contributed the full amount.	Your funds are available as contributions are made through your payroll deductions.
Rollover	At the end of 2023, balances over $570 are forfeited at year-end. *Effective 2023, Grace period is no longer offered.	Balances are forfeited at year-end.
Payment Method	▪ Health Equity Visa debit card ▪ Pay out-of-pocket for eligible medical expenses and submit for reimbursement through the mobile app, online or fax.	▪ Pay out-of-pocket for childcare expenses and submit for reimbursement through the mobile app, online or fax. ▪ Use the pay my provider option.

Life Insurance | Accidental Death & Dismemberment Insurance

Basic Life Insurance and Accidental Death and Dismemberment (AD&D) plans are available to employees at no cost. Insurance plans protect your family from financial hardship in the event of your death or a loss of functionality. The amount of life and AD&D insurance is determined by your annual base salary and age. Life and AD&D insurance plans through Oakland County are term insurance plans administered by Unum with no cash value.

Group Term Life Insurance

During new hire benefit elections, you can select one of four levels of group term life insurance, to a maximum of $400,000.

- 1 times Annual Benefit Salary
- **1.5 times Annual Benefit Salary – Standard Plan is no cost to you**
- 2 times Annual Benefit Salary
- 3 times Annual Benefit Salary

Accidental Death & Dismemberment Insurance

During new hire benefit elections, you can select one of four levels of group term AD&D insurance, to a maximum of $400,000.

- **1 times Annual Benefit Salary – Standard Plan is no cost to you**
- 1.5 times Annual Benefit Salary
- 2 times Annual Benefit Salary
- 3 times Annual Benefit Salary

BE PROTECTED

Why Life & AD&D Insurance should be a part of your financial planning:

- 50% of American households would feel the financial impact from the loss of their primary wage earner in a year or less, more than 40% would feel the impact within six months.
- Unintentional injuries are the fifth leading cause of death in the U.S.

Helpful Information

- Your election will remain in force for the entire calendar year unless you have a qualifying life event.
- Coverage for your spouse or children is not available.
- The amount of insurance begins to decrease at age 70 by a percent of your pre-age 70 amount. Please refer to the carrier certificate/ benefit booklet for complete details and a schedule of benefits by visiting OakGov.com/benefits and clicking Life Insurance.

Evidence of Insurability (EOI)

During 2023 Open Enrollment only, you have the opportunity to enroll in life insurance up to the guaranteed issue without the need for completing EOI. This means you will be automatically approved no matter any medical concerns. *(This information does not apply to New Hire Enrollment.)*

Accelerated Death Benefit

Unum provides an accelerated benefit option, which provides up to 80% of your benefit (up to $400,000) if you become terminally ill and have less than 12 months to live. Your beneficiary would then receive the remaining balance at your death.

Tax Consideration

According to federal law, only the first $50,000 of life insurance coverage is tax exempt. If your total coverage is more than $50,000, an amount called "imputed income," will be added to your W-2 earnings using IRS Tax Table 1.

Tax Consideration Example		
Annual earnings	$35,000	In this example, you would not be taxed on the $20,000 but would pay taxes on the cost of the premium for this amount. For example, let's assume you are 42 years old. In this case, your W-2 form would show imputed income of $0.92 per pay (or $24 per year) based on the IRS calculation. This deduction is taken each paycheck to ensure the appropriate amount of income tax and Social Security is deducted. The Group Term Life deduction is reflected under the earnings section of your paycheck. For additional details, refer to IRS Publication 15-B at IRS.gov.
Life insurance coverage (county and optional coverage)	$70,000	
Less Tax-free portion	$50,000	
Taxable portion	$20,000	

Continuing Coverage After Leaving Oakland County

When your employment with Oakland County ends, either at retirement or separation, your life and AD&D plans terminate. You may be able to convert or port your life insurance coverage. You must complete an application and apply for these options within 31 days of your coverage termination. To obtain an application, contact Unum using the contact information on the first page of this Benefits Guide.

Disability Coverage

SHORT AND LONG-TERM DISABILITY INSURANCE

Disability benefits help protect your income if you are unable to work due to a non-work-related disability. Short-term disability (STD) and long-term disability (LTD) benefits are available to eligible employees at no cost. Since this coverage is provided by the county, any benefits paid will be taxable income.

Short-Term Disability (STD)

Employees are eligible after completion of six consecutive months of service. The six-month eligibility period could be extended if the individual was not working due to a leave of absence.

Benefits are not payable if you become disabled from a pre-existing condition within the first 12 months of being insured.

This benefit replaces 60% of your base weekly salary, up to $8,000 per month. Employees have the option to supplement their pay with leave banks to pay for healthcare contributions and supplement additional income.

If your disability is expected to last more than seven consecutive calendar days (the waiting period), contact the county's disability provider, Unum (contact information on first page of this booklet) to provide the details of your disability and the contact information for your doctor.

Employees have 30 calendar days from their first day off work to contact Unum according to Merit Rule 22. A delay in contacting Unum will significantly delay disability payments. More information is available at OakGov.com/benefits.

Employees are required to keep their department informed of expected return-to-work dates and any delays in the claim process from the first day off work through the expected duration of absence.

Long-Term Disability (LTD)

If your short-term disability (STD) extends longer than six months (187 days), employees can apply for long-term disability. LTD is a continued benefit providing 60% of base salary, up to a maximum of $8,000 per month.

Elected officials are not eligible for short- or long-term disability.

NOTE: Term Life, AD&D and Disability coverages are issued by the Unum insurance. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply.

Spouse

Eligible: Legal spouse of an employee.

Not Eligible: Legally separated, life partners or divorced spouses. Legal judgments that require you to maintain health coverage for your ex-spouse are not allowed to remain on your coverage after the date of divorce or legal separation. You must obtain separate coverage for them.

Dependent Children

Children by birth or legal adoption may be covered through the end of the year that they turn 26. This is regardless of the child living at home, listed as a dependent on your taxes, or married.

Disabled Children: Coverage is available to children, age 26 and older, if legally considered permanently and totally disabled and meet the following criteria

- The child became totally and permanently disabled prior to the age 19; AND
- They are incapable of self-sustaining employment; AND
- The employee provides more than half their support as defined by the IRS; AND
- Their disability has been certified by a physician and the health carrier is notified in writing by the end of the year in which the child turns age 26.

Legal Guardianship: Coverage is available to legal guardianship children, up to their 26th birthday, if they meet the following criteria

- They are unmarried; AND
- Their legal residence is with you; AND
- You supply more than half their support as defined by the IRS; AND
- You provide up-to-date legal guardianship documentation. Coverage ends when the legal guardianship ends.

Stepchildren: Coverage is available to stepchildren, up to their 26th birthday as long as the marriage has not ended due to divorce, legal separation or death. Stepchildren are not allowed to remain on coverage after the event date.

WHO QUALIFIES AS A DEPENDENT CHILD?

- ✓ Biological child
- ✓ Legally adopted child
- ✓ Stepchildren
- ✓ Court-appointed child with legal guardianship
- ✓ A child you are required to maintain health coverage under a National Medical Support Order

Dependent Eligibility

Dependent Eligibility Required Documentation

To add a dependent, you must provide a Social Security Number and acceptable documentation in the English language to verify their eligibility.

Add a Dependent	Required Documentation
Child/legally adopted child	Birth certificate
Legal guardianship	Birth certificate and current legal guardianship papers
Spouse	Marriage certificate
Stepchild	Birth certificate and marriage certificate

If You and Your Spouse Both Work at Oakland County

- Medical Coverage – Only one county employee is allowed to elect coverage.
- Dental and Vision Coverage – Both county employees may elect coverage.

SPECIAL ENROLLMENT PERIOD

Making a change to your benefit coverage is only available to employees during the annual Open Enrollment period in the fall. However, if you have a Qualifying Life Event, IRS Federal Regulations allow you to make a change to your benefits within 30 days of that event.

A change in your situation — getting married, having a baby, or losing health coverage — is considered a Qualifying Life Event (QLE) and makes you eligible for a mid-year enrollment change, allowing you to change your benefit elections outside of Open Enrollment.

Employees have 30 days following a QLE to initiate a benefit change in Workday and provide verification of the event. Once the 30-day window has passed to initiate a QLE in Workday, the next opportunity to make benefit changes is during Open Enrollment.

workday.

Need help with QLE in Workday?

Refer to the Enrollment Instructions by going to OakGov.com/benefits

QUALIFYING LIFE EVENTS as defined by IRS FEDERAL REGULATIONS

- ✓ Marriage
- ✓ Divorce or legal separation
- ✓ Birth or adoption
- ✓ Loss/gain of other coverage
- ✓ Death of a spouse or dependent child
- ✓ Turning 26 years old

Retirement

401(a) Defined Contribution Plan Information

Full-time employees of Oakland County are automatically enrolled in the plan. Oakland County will withhold a percentage of your pay on a pre-tax basis. This is a mandatory, non-elective contribution. In addition, Oakland County will contribute a mandatory non-elective contribution made to the plan on your behalf. The contribution amounts vary by job classification. For details, refer to the 401(a) Plan Highlights for Public Safety or 401(a) Plan Highlights for General and Union Employees by visiting OakGov.com/retirement.

457(b) Deferred Compensation Plan Information

A 457(b) Plan is a supplemental voluntary plan that allows you to save for retirement with pre-tax and/or after-tax deductions from your paycheck. All full- time employees can enroll after they have received their first paycheck. For additional details and enrollment instructions, refer to the 457(b) Plan Highlights for Public Safety or 457(b) Plan Highlights for General and Union employees by visiting OakGov.com/retirement.

Retiree Health Care Eligibility

Employees are eligible for health benefits once they have reached the required years of service and age. Oakland County currently has four retiree health care schedules (A,B,C,D).

Schedule	Eligibility Dates
Schedule A	Hired prior to 09/21/1985
Schedule B	Hired on or after 09/21/1985 and before 01/01/1995
Schedule C	Hired on or after 01/01/1995 and before 01/01/2006
Schedule D (All New Hires)	Retiree Health Savings (RHS) Account if hired on or after 01/01/2006. **Dates may vary depending on bargaining unit.*

For additional details on the health care schedule, refer to the full version of the Retiree Health Care Eligibility Schedule by visiting OakGov.com/retirement.

For questions, contact the retirement team at retirement@oakgov.com or (248) 892-2855.

Access your retirement account(s) by visiting oaklandcounty.retirepru.com. You can also schedule an appointment with our dedicated retirement counselor, Thomas May, at Thomas.may@empower.com or (248) 846-3289.

Employee Assistance Provider

ENCOMPASS EAP
An AllOne Health Company

Oakland County's Employee Assistance Program offers resources to help you deal with life's challenges. Everyone faces challenges from time to time, but with ENCOMPASS you don't have to face these challenges alone. Explore the services and identify the right offerings to help you and your family live a balanced and healthy life. **Life advisors are available 24/7** for telephone support. Mobile app with chat functionality, video counseling, and a web portal are also available.

✓ Mental Health Support	Manage stress, anxiety, and depression, resolve conflict, improve relationships, overcome substance abuse, and address any personal issues.
✓ Life Coaching	Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.
✓ Financial Consultation	Build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identity theft, and saving for retirement or tuition.
✓ Legal Consultation	Get help with personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.
✓ Work-Life Resources & Referrals	Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.
✓ Personal Assistant	Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.
✓ Medical Advocacy	Get help navigating insurance, obtaining doctor referrals, securing medical equipment or transportation, and planning for transitional care and discharge.
✓ Member Portal and App	Provide easy access to thousands of articles, webinars, podcasts, and tools covering total well-being.

Visit ENCOMPASS at encompass.us.com (*use company code "Oakland"*) or call 1-800-788-8630

Tuition Reimbursement & Paid Time Off

TUITION REIMBURSEMENT

Tuition Reimbursement offers up to $4,200 per fiscal year to all full-time employees. Tuition reimbursement is provided to those in pursuit of a degree at an accredited institution. Contact HR training at training@oakgov.com or visit the internal county Telegraph website for more information.

PAID TIME OFF

Personal Leave

- Receive 5 days upon hire or 1st pay period of the year.

Floating Holiday

- Receive 1 day after 3 months of county service or 1st pay period of the year.

Annual Leave

- Accrued based on years of county service. Rates can be located in Merit Rule 23.

Paid Holidays

- New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Juneteenth, Independence Day (July 4th), Labor Day, Election Day, Veteran's Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Eve, Christmas Day, and New Year's Eve.
- Refer to the holiday schedule located on the internal county Telegraph website.

Parental Leave

- Receive 6 weeks paid leave at 100% of current salary.
- Available for full-time employees after 6 months county service and can be used for the birth or adoption of a child.

Annual Leave Buy Back

- Eligible employees with 60 (or more) annual leave hours.
- Cash out 20 hours minimum to 40 hours maximum.
- Email HRrecords@oakgov.com for information.

Elected and appointed officials are exempt from accrual of paid time off.

LITTLE OAKS CHILDCARE

Little Oaks, administered by Bright Horizons and accredited by the National Association for the Education for Young Children (NAEYC), offers high quality childcare to Oakland County employees. The center provides a safe, friendly, high-quality learning environment.

The center is located on Oakland County's main campus with hours of 6:45 am – 6:00 pm. Employees who wish to schedule a tour or seek additional information should contact the center at (248) 858-2080 or visit OakGov.com/hr.

OAKFIT WELLNESS PROGRAM

Oakland County's vision is to be a healthy, safe, and thriving place where everyone is valued, quality of life is high and economic opportunity abounds. Benefits offered through Oakland County play an important role in allowing our employees to make their physical and mental health a priority.

Employees can participate in several OakFit programs such as lunch-n-learns, exercise challenges, mindfulness and nutrition challenges, mental health campaigns, and many other healthy initiatives. More information can be found at OakGov.com/wellness.

Health Screening Incentive Program

The OakFit wellness program offers a $100 incentive (may differ based on union agreement) to full-time eligible employees that complete their annual health screening and health assessment.

Visit OakGov.com/wellness for program specifics.

Annual health screening physicals must be completed between January 1st – December 31st. Acute care clinics (minute clinics & urgent care clinics) do not qualify as a primary care visit.

A FEW OAKFIT PROGRAMS

- Couch to 5k/10k Running Program
- Employee Market Day
- Fitness Unleashed
- Health Screening Incentive

Benefits Glossary

Appeal
A request that your health insurer or plan, reviews a decision that denies a benefit or payment (either in whole or in part).

Beneficiary
Person designated as a recipient of funds under a will, trust, insurance policy, etc.

Claim
A request for a benefit (including reimbursement of a health care expense) made by you or your health care provider to your health insurer or plan for items or services believed to be covered.

Coinsurance
Your share of the costs of a covered health care service, calculated as a percentage (for example, 10%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe. (For example, if the health insurance or plan's allowed amount for an office visit is $100 and you've met your deductible, your coinsurance payment of 10% would be $10.)

Copay
Fixed dollar amount, due at the time of service, for specific treatments or visits, such as a doctor visit.

Cost Sharing
Your share of costs for services that a plan covers that you must pay out of your own pocket (sometimes called "out-of-pocket costs"). Some examples of cost sharing are copayments, deductibles, and coinsurance. Family cost sharing is the share of cost for deductibles and out-of-pocket costs you and your spouse and/or child(ren) must pay out of your own pocket. Other costs, including your premiums, penalties you may have to pay, or the cost of care a plan doesn't cover usually aren't considered cost sharing.

Deductible
Fixed dollar amount you are responsible for paying before the insurance carrier starts paying for non-preventive health expenses.

Diagnostic Test
Tests to determine health problems. For example, an x-ray can be a diagnostic test to see if you have a broken bone.

Durable Medical Equipment
Equipment and supplies ordered by a health care provider for everyday or extended use. DME may include oxygen equipment, wheelchairs, and crutches.

Flexible Spending Account (FSA)
FSA's allow employees to pay for certain qualified healthcare and childcare expenses with pretax dollars. The election amount is divided equally and deducted each paycheck before federal, state, FICA, and local taxes are calculated.

Formulary
A list of drugs your plan covers. A formulary may include how much your share of the cost is for each drug. Your plan may put drugs in different cost sharing levels or tiers. For example, a formulary may include generic drug and brand name drug tiers and different cost sharing amounts will apply to each tier.

Benefits Glossary

Grievance
A complaint that you communicate to your health insurer or plan.

In-network Provider
Providers that are contracted with the insurance carrier. In-network providers agree with insurance carrier pricing and apply discounts for their services. As a result, the in-network costs will be much lower than out-of-network fees.

Medically Necessary
Health care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms, including habilitation, and that meet accepted standards of medicine.

Network
The facilities, providers, and suppliers your health insurer or plan has contracted with to provide health care services.

Out-of-network Provider
Providers that are not contracted with the insurance carrier. If you receive services from an out-of-network provider, you will not receive discounts on pricing and may be responsible for additional cost not covered by your insurance carrier.

Out-of-pocket Maximum
The most an employee could pay in a calendar year. Once this amount is reached, the plan pays the full cost of covered expenses.

Physician Services
A licensed medical physician, including an M.D. (Medical Doctor) or D.O. (Doctor of Osteopathic Medicine), who provides or coordinates health care services.

Preauthorization
A decision by your health insurer or plan that a health care service, treatment plan, prescription drug or durable medical equipment (DME) is medically necessary. Sometimes called prior authorization, prior approval or precertification. Your health insurance or plan may require preauthorization for certain services before you receive them, except in an emergency. Preauthorization isn't a promise your health insurance or plan will cover the cost.

Premium
Amount that must be paid for your health insurance plan. This is paid primarily by Oakland County and employees pay a bi-weekly deduction from their paycheck.

Prescription Drug Coverage
Drugs and medication that by law require a prescription.

Preventive Care (Preventive Service)
Routine health care, including screenings, check-ups, and patient counseling, to prevent or discover illness, disease, or other health problems.

Primary Care Physician
A physician, including an M.D. (Medical Doctor) or D.O. (Doctor of Osteopathic Medicine) who provides or coordinates a range of health care services for you.

Primary Care Provider
A physician, including an M.D. (Medical Doctor) or D.O. (Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist, or physician assistant as allowed under state law and the terms of the plan, who provides, coordinates, or helps you access a range of health care services.

Benefits Glossary

Provider
An individual or facility that provides healthcare services. Some examples of a provider include a doctor, nurse, chiropractor, physician assistant, hospital, surgical center, skilled nursing facility, and rehabilitation center. The plan may require the provider to be licensed, certified, or accredited as required by state law.

Referral
A written order from your primary care provider for you to see a specialist or get certain health care services. In many health maintenance organizations (HMOs), you need to get a referral before you can get health care services from anyone except your primary care provider. If you don't get a referral first, the plan may not pay for the services.

Screening
A type of preventive care that includes tests or exams to detect the presence of something, usually performed when you have no symptoms, signs, or prevailing medical history of a disease or condition.

Skilled Nursing Care
Services performed or supervised by licensed nurses in your home or in a nursing home. Skilled nursing care is not the same as "skilled care services," which are services performed by therapists or technicians (rather than licensed nurses) in your home or in a nursing home.

Specialist
A provider focusing on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

Specialty Drug
A type of prescription drug that, in general, requires special handling or ongoing monitoring and assessment by a healthcare professional, or is relatively difficult to dispense. Generally, specialty drugs are the most expensive drugs on a formulary.

Urgent Care
Care for an illness, injury, or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

My Benefits Worksheet

Use this worksheet to create your own quick reference snapshot of the benefits you've chosen.

MEDICAL PLANS

	Available to all employees								Only available to employees who are currently enrolled.	
	☐ **PPO1** ASR Health Benefits		☐ **PPO2** Blue Cross/Blue Shield of MI (BCBSM)		☐ **PPO3** ASR Health Benefits		☐ **HMO** Health Alliance Plan (HAP)		☐ **TRADITIONAL** Blue Cross/Blue Shield Traditional Plan (BC/BS)	
Bi-Weekly Contributions	Employee Emp +1 Family	**$42** **$75** **$85**	Employee Emp +1 Family	**$52** **$80** **$95**	Employee Emp +1 Family	**$26** **$45** **$55**	Employee Emp +1 Family	**$42** **$75** **$85**	Employee Emp +1 Family	**$62** **$99** **$104**
No Coverage Option	☐ Refer to benefit elections in Workday									

DENTAL PLANS

	☐ **Standard Plan**		☐ **High Plan**		☐ **Modified Plan**	
Bi-Weekly Contributions	Employee Emp +1 Family	**$0** **$0** **$0**	Employee Emp +1 Family	**$1.15** **$1.73** **$5.00**	Bi-Weekly Credit Employee Emp +1 Family	 **$1.15** **$1.73** **$3.27**
No Coverage Option Opt-Out Bi-Weekly Credit	No coverage credit $1.93 / $3.85 / $5.77					
	No coverage credit (county spouse/parent coverage) $1.93 / $1.93 / $1.93					

VISION PLANS

☐ **Standard Plan**		☐ **High Plan**		☐ **No Coverage**	
Employee Emp +1 Family	**$0** **$0** **$0**	Employee Emp +1 Family	**$1.35** **$2.88** **$3.85**	Employee Emp +1 Family	**$0** **$0** **$0**

	Healthcare FSA	Dependent Care FSA
Contribution Limits	Contribute between $100 - $2,850 per calendar year for eligible healthcare expenses	Contribute between $100 - $5,000 per calendar year for eligible dependent care expenses
My planned contribution	☐ _____	☐ _____

Life Insurance	Accidental D&D
☐ 1 times Annual Benefit Salary	☐ 1 times Annual Benefit Salary *(Standard Plan = no cost)*
☐ 1.5 times Annual Benefit Salary *(Standard Plan = no cost)*	☐ 1.5 times Annual Benefit Salary
☐ 2 times Annual Benefit Salary	☐ 2 times Annual Benefit Salary
☐ 3 times Annual Benefit Salary	☐ 3 times Annual Benefit Salary
Reminder: designate your beneficiaries	

My Notes

My Notes

2100 Pontiac Lake Road, 41W
Waterford, MI 48328-2762
OakGov.com/Benefits

OAKLAND COUNTY
MICHIGAN
HUMAN RESOURCES