



West Ohio Conference
The United Methodist Church

WELCOME TO OPEN ENROLLMENT

2022 Benefits Guide



McGohan
Brabender

PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

West Ohio Conference strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you’re getting the most out of our benefits—that’s why we’ve put together this Open Enrollment Guide.

Open enrollment is the time of year when you can make changes to your elected benefits. This guide outlines all of the different benefit options, so you can identify which ones are best for you and your family.

Elections you make during open enrollment will become effective on January 1, 2022. If you have questions regarding the benefits in this guide, please contact your HR Representative.

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2022 BENEFIT HIGHLIGHTS

West Ohio Conference continues to work hard to keep benefits stable and maintain minimal disruption every year. The 2022 benefits will continue this trend with no disruption to carriers, plan designs and network with minimal cost changes.

There are several resources throughout this guide that compliment your core benefits. These tools and resources are free to you and can enhance your benefit experience.

- 1. McGohan Brabender Advocates
- 2. Anthem’s myStrength, ConditionCare, Future Moms, and 24/7 NurseLine

BENEFIT	CARRIER	WEBSITE / EMAIL	PHONE
MEDICAL	Anthem BC/BS	www. Anthem.com	1-877-313-0597
DENTAL	Delta Dental	www.deltadental.com	1-800-524-0149
VISION	Vision Service Plan	www.vsp.com	1-800-877-7195
LIFE & DISABILITY	Mutual of Omaha	www.mutualofomaha.com	Life: (800) 775-8805 Dis.: (800) 877-5176
HSA	Christian Family Credit Union	www.christianfamilycu.com	1-513-528-1521

ELIGIBILITY

Who is eligible?

All regular, full-time Clergy, Conference, and District employees are eligible to enroll in the West Ohio Conference of the United Methodist Church Employee Benefits Program. Additionally, part-time Clergy may have access to the plan with DS and church approval. You must be actively at work for your coverage to be effective on your eligibility date. You may also enroll your eligible dependents; your legal spouse, your registered domestic partner, and your dependent children, whether natural, adopted, stepchildren, foster, or those for whom you have legal custody by court decree up to the age of 26.

How to enroll

The first step is to review your current benefits. Verify all of your personal information (address, etc.) and make any necessary changes.

If you have any questions regarding Open Enrollment or signing up for benefits, please contact: Drew Leinberger at dleinberger@wocumc.org or (380)223-9240.

When to enroll

Open enrollment begins on **November 1st and ends November 19th**. The benefits you choose during open enrollment will become effective on January 1st, 2022.

How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

If you experience a qualifying event, you must contact HR within 30 days of the event.



Health Insurance



Anthem Medical PPO Plan	In Network	Out of Network
Calendar Year Deductible	\$3,500 Single / \$7,000 Family	\$7,000 Single / \$14,000 Family
Deductible Type*	Embedded	Non-Embedded
Co-insurance	0%	40%
Out-of-pocket w/ Deductible	\$3,500 Single / \$7,000 Family	\$10,500 Single / \$21,000 Family
Physician Office Visits		
	0% coinsurance; after ded.	40% coinsurance; after ded.
Specialist Office Visit		
	0% coinsurance; after ded.	40% coinsurance; after ded.
Preventive Care		
	0% coinsurance; after ded.	40% coinsurance; after ded.
Complex Radiology		
	0% coinsurance; after ded.	40% coinsurance; after ded.
Inpatient Hospitalization		
	0% coinsurance; after ded.	40% coinsurance; after ded.
Urgent Care		
	0% coinsurance; after ded.	40% coinsurance; after ded.
Emergency Room		
	0% coinsurance; after ded.	40% coinsurance; after ded.
Urgent Care		
	0% coinsurance; after ded.	40% coinsurance; after ded.
Retail Prescription Drugs (30 days) Tier 1: Generic Tier 2: Preferred Brand Tier 3: Non-preferred Brand	Tier 1: 0% coinsurance after ded. Tier 2: 0% coinsurance after ded. Tier 3: 0% coinsurance after ded.	Tier 1: 20% coinsurance after ded. Tier 2: 20% coinsurance after ded. Tier 3: 20% coinsurance after ded.
Mail Order Prescriptions (90 Day Mail Order) Tier 1: Generic Tier 2: Preferred Brand Tier 3: Non-preferred Brand	Tier 1: 0% coinsurance after ded. Tier 2: 0% coinsurance after ded. Tier 3: 0% coinsurance after ded.	Tier 1: Not covered Tier 2: Not covered Tier 3: Not covered
Cost Per Month Single Plan Family Plan 2 Family Plan 3:	Single Plan: \$125.00 Family Plan: \$256.00 Family Plan 3: \$351.00	

***Embedded deductible:** No one family member may contribute more than the individual deductible amount to the family deductible. Once the single deductible has been satisfied, benefits for that member are payable subject to co-insurance up to the individual out-of-pocket max. Once the family deductible has been satisfied, benefits for the family are payable subject to co-insurance and family out-of-pocket max.

Non-embedded deductible: The total amount of the family deductible must be met, either by one member or a combination of members on that family plan, before the coinsurance kicks in.



DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings, and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

The West Ohio Conference of the United Methodist Church offers a dental plan so that you and your family can receive the care needed to maintain good health. Your dental coverage is an important health benefit, and it is important to fully understand your plan details. The Delta Dental plan offers the insured the freedom to access any dentist (contracted or not) for dental services. The plan features a \$0 per member deductible.

Delta Dental	Dental Plan	
	In Network	Out of Network
Calendar Year Deductible	\$0	\$0
Calendar Year Benefit Maximum	\$1,000 per person	\$1,000 per person
Preventive & Diagnostic Care	100%	100%
Basic Restorative Care	80%	80%
Major Restorative Care	50%	50%

VISION INSURANCE



Driving to work, reading a news article, and watching TV are all activities you likely perform every day. Your ability to do all of these activities depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

West Ohio Conference’s vision insurance entitles you to specific eye care benefits. The policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

If you seek the services of an **in-network provider** listed in the Preferred Provider directory, your benefits include:

VSP	Vision Plan	
	In Network	Out of Network
Calendar Year Deductible	None	None
Eye Exam (Every 12 months)	\$20 Co-pay	Up to \$45
Single/Bi-Focal/Tri-Focal (Every 12 months)	\$25 Co-pay	Up to \$30/\$50/\$65
Frames (Every 24 months)	Up to \$130 allowance, then 20% discount	Up to \$70
Contact Lenses (Every 12 months)	Up to \$130 allowance	Up to \$105
Lasik Surgery	15% off retail	Not covered

*Note: You can get a free vision exam through your medical insurance as a preventive visit.

HEALTH SAVINGS ACCOUNTS

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans. HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

WHAT ARE THE BENEFITS OF AN HSA?

There are many benefits of using an HSA, including the following:

- **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- **It is a tax-saver**—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2021 is \$3,600 for individual coverage and \$7,200 for family coverage. **In 2022, it increases to \$3,650 for individual coverage and \$7,300 for family coverage. West Ohio Conference contributes \$1,000 annually for single coverage and \$2,000 annually for family coverage.**

Additionally, if you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

WHO IS ELIGIBLE FOR AN HSA?

- Covered by a High Deductible Health Plan
- NOT enrolled in first dollar coverage (PPO)
- NOT enrolled in Medicare, Medicaid, Tricare
- NOT claimed as a dependent on someone else's tax return

WHAT CAN HSA DOLLARS BE USED FOR?

HSA funds can be used tax-free for members of the family who meet the IRS's definition of a "tax dependent".

Distributions for non-qualified expenses are taxable income plus a 20% excise tax. You can use HSA dollars for qualified medical, dental, and vision expenses. Once you turn 65 years old, HSA funds can be transferred to retirement savings account and used on any expenses. There is a condensed list below but for more information check out

www.irs.gov/pub/irs-pdf/p502.pdf.



LIFE BENEFITS

Life insurance can help provide for your loved ones if something were to happen to you. West Ohio Conference provides eligible full-time employees with a basic life coverage and pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums.

Contact HR if you would like to update your beneficiary information.

DISABILITY BENEFITS

West Ohio Conference provides eligible full-time conference and district employees with short-term and long-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

Contact HR to learn more about your current coverage.

HOW TO FILE A CLAIM:

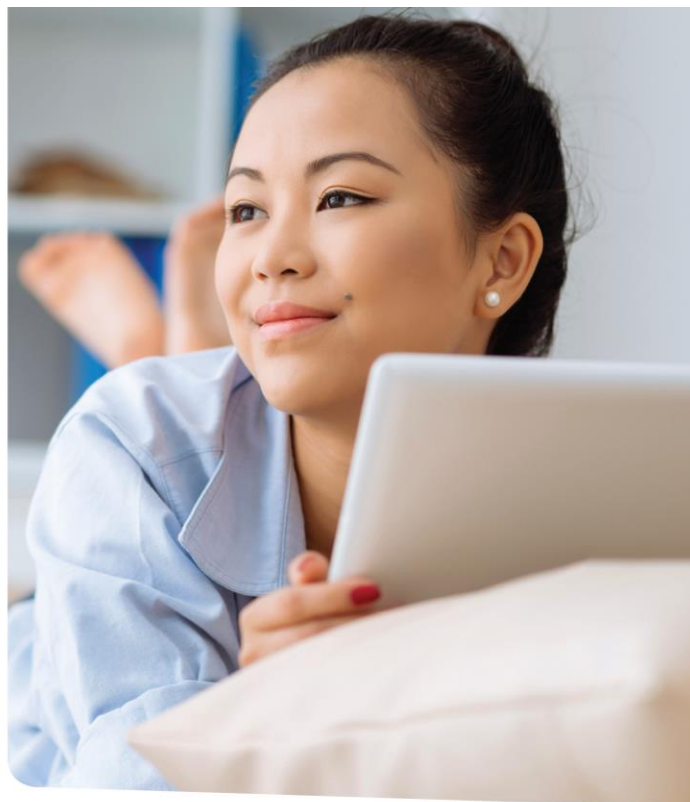
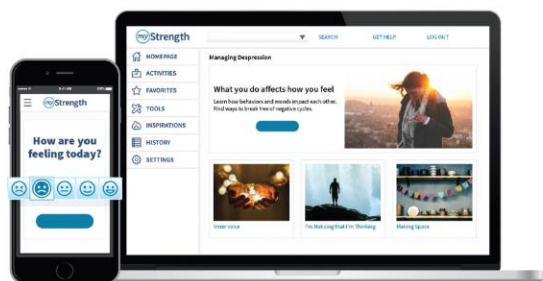
Please contact HR to learn more about your current coverage or how to file a claim.



Take a deep breath with myStrength

Your go-to for emotional well-being and peace of mind

Life gets busy. And sometimes it's hard to keep up. That's why as a part of your health care benefits you have access to myStrength, a free online and mobile program that supports emotional health and well-being.



The program's tools and resources are available to help you and your eligible dependents manage:

- Addiction
- Anxiety
- Chronic pain
- Depression
- Problems with sleep
- Stress

Think of myStrength as a private, 24/7 health club for your mind™. You can try out:



Positivity-training tools.



A daily mood tracker.



Inspirational videos, articles and quotes.



Step-by-step eLearning programs.

It's time you felt your best again! Let myStrength help you get there. Visit [anthem.com/mystrengthOH](https://www.anthem.com/mystrengthOH) to get started today.



The health club for your mind is a trademark of myStrength, Inc. myStrength is not a health care provider and does not provide medical advice, diagnosis or treatment. If you are currently thinking about or planning to harm yourself or someone else, please call 911, go to the nearest hospital emergency room or call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255). Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. 1114470HMCNABS VP00 11/18

Choose an easier way to better health



Health and wellness programs designed for your unique needs

Whether you're suffering from asthma, expecting a baby or just fighting a cold, our health and wellness programs can help.

ConditionCare

If you have asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart disease or heart failure, ConditionCare can give you the tools and resources you need to take charge of your health. You'll get:

- 24/7, toll-free phone access to nurses who can answer health questions.
- Support from nurse care managers, dietitians and other health care professionals to help you reach your health goals.
- Educational guides, electronic newsletters and tools to help you learn more about your condition(s).

Future Moms

Having a baby is an exciting time! Future Moms can help you have a healthy pregnancy and a healthy baby. Sign up as soon as you know you're pregnant. You'll get:

- A nurse specializing in obstetrics who can answer your questions, 24/7, and will call to check on your progress.
- The *Mayo Clinic Guide to a Healthy Pregnancy*, which explains the changes your body and baby are going through.
- A screening to check your health risks.
- Resources to help you make healthier decisions during pregnancy.
- Free phone access to pharmacists, nutritionists and other specialists, if needed.
- Other helpful information on labor and delivery, including options and how to prepare.

24/7 NurseLine

Whether it's 3 a.m. or a lazy Sunday afternoon, you can talk to a registered nurse any time of the day or night.

These nurses can:

- Answer questions about health concerns.
- Help you decide where to go for care when your doctor, dentist, or eye doctor isn't available.
- Help you find providers and specialists in your area.
- Enroll you and your dependents in health management programs.
- Remind you about scheduling important screenings and exams, including dental and vision check ups.

Get the support you need

Call us to sign up and use these programs at no extra cost:

- ConditionCare: 866-962-1071
- Future Moms: 800-828-5891
- 24/7 NurseLine: 800-337-4770





*EXCEPTIONAL SERVICE IS PART OF OUR BRAND.
WE ARE GOOD, SMART PEOPLE FIGHTING FOR YOU.*

WHAT WE DO

At MB, advocacy is more than a department ... it's the foundation of our organization. Our knowledgeable problem-solvers are passionately committed to finding the right solution for every client, every time.

HOW IT WORKS

If you've contacted your physician or carrier and weren't satisfied with the response, our MB Advocates are there to step in on your behalf. We have direct access to senior-level representatives at our carrier partners. We know how to get to the bottom of issues like:

- Explanation of Benefits*
- Provider Billing Questions*
- Coordination of Benefits*
- Pre-authorization Help*
- Enrollment Status*

For speedier resolution, have your insurance card, copies of any correspondence and details from conversations you may have had with the carrier or physician, including names and dates, EOB and bills.

CONTACT US

Our MB Advocates are ready to assist you
Monday-Friday, 8 a.m. to 5 p.m. EST
p: 937.260.4300 or 877.635.5372
f: 937.499.1160
e: mbadvocates@mcgohanbrabender.com

