

# City of Columbus

2024 HDHP Open Enrollment for AFSCME 2191, CWA, IAFF,  
OLC & HACP/MCP Ordinance Groups



# 2024 High Deductible Health Plan Options

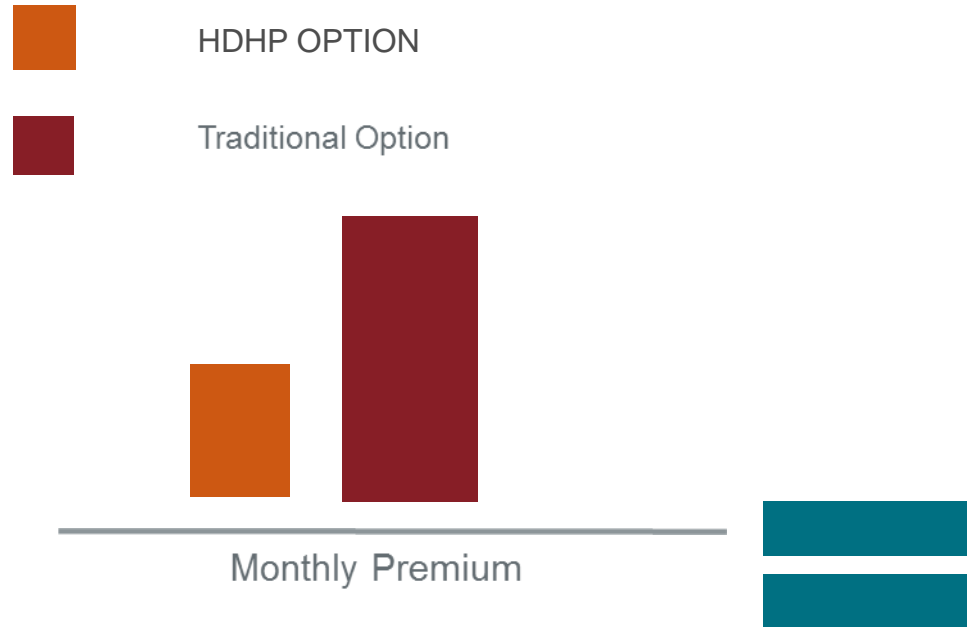


Employees in the AFSCME 2191, CWA, IAFF, OLC, HACP/MCP Ordinance Groups will have two plan designs to choose from in 2024:

- **Qualified High Deductible Health Plan (HDHP) with a Health Savings Bank Account (HSA)**
- **Traditional PPO Plan** with a lower medical deductible and first dollar pharmacy co-pays

# Premium Comparison

The HDHP has a lower monthly premium than the PPO Plan



Your per pay contribution is less, which adds up to BIG savings, if those dollars are deposited into your HSA!



## Annualized Premium Difference between PPO & HDHP Plans

- For Single Coverage, the HDHP enrollee will pay \$600 less in annual premiums (\$50 less per month)
- For Family Coverage the HDHP enrollee will pay \$1,560 less in annual premiums (\$130 less per month)

# HSA Account Funding

| Coverage Level | <u>Premium Savings</u> Annually | *City HSA Funding CONTRIBUTION | Total Minimum Savings Annually |
|----------------|---------------------------------|--------------------------------|--------------------------------|
| Single         | \$600                           | \$600                          | \$1,200                        |
| Family         | \$1,560                         | \$1200                         | \$2,760                        |

City of Columbus Employee has the option to contribute additional pre-tax contributions (up to the IRS maximum), and should strongly consider contributing the premium savings with the move to the HDHP with HSA.

**\*Most all City deposits will occur semi-annually (January and July)**

## Comparison of In-Network PPO and HDHP Benefits

| AFSCME 2191, CWA, OLC, and HACP/MCP  | PPO In-Network  | HDHP w/HSA In-Network  |
|--|---|------------------------|
| <b>Annual In-Network Deductible</b>  |   |                        |
| Single   | \$300   | \$1,600                |
| Family   | \$600 family (Embedded)   | \$3,200 (Non-Embedded) |
| <b>Annual In-Network Out-of-Pocket Maximum</b>                                   |   |                        |
| Single   | \$700   | \$3,000                |
| Family   | \$1,200 family (Embedded)   | \$6,000 (Non-Embedded) |
| <b>Coinsurance</b>   | 20% after deductible  | 20% after deductible   |
| <b>Preventive Care Services In-Network (Following ACA age/gender guidelines)</b> | 0%  | 0%                     |
| <b>Office Visits</b>   | \$20 Copay  | 20% after deductible   |
| <b>Urgent Care</b>   | \$30 Copay  | 20% after deductible   |
| <b>Emergency Room Services</b>   | \$150 Copay after deductible and co-insurance<br>OLC - \$75 Copay after deductible and co-insurance | 20% after deductible   |
| <b>Virtual Visits</b>  | \$20 Copay  | 20% after deductible   |
| <b>Prescription Drugs</b>  | \$5/\$15/\$30 (Retail)<br>\$12.50/\$25/\$60 (Mail Order)  | 20% after deductible   |

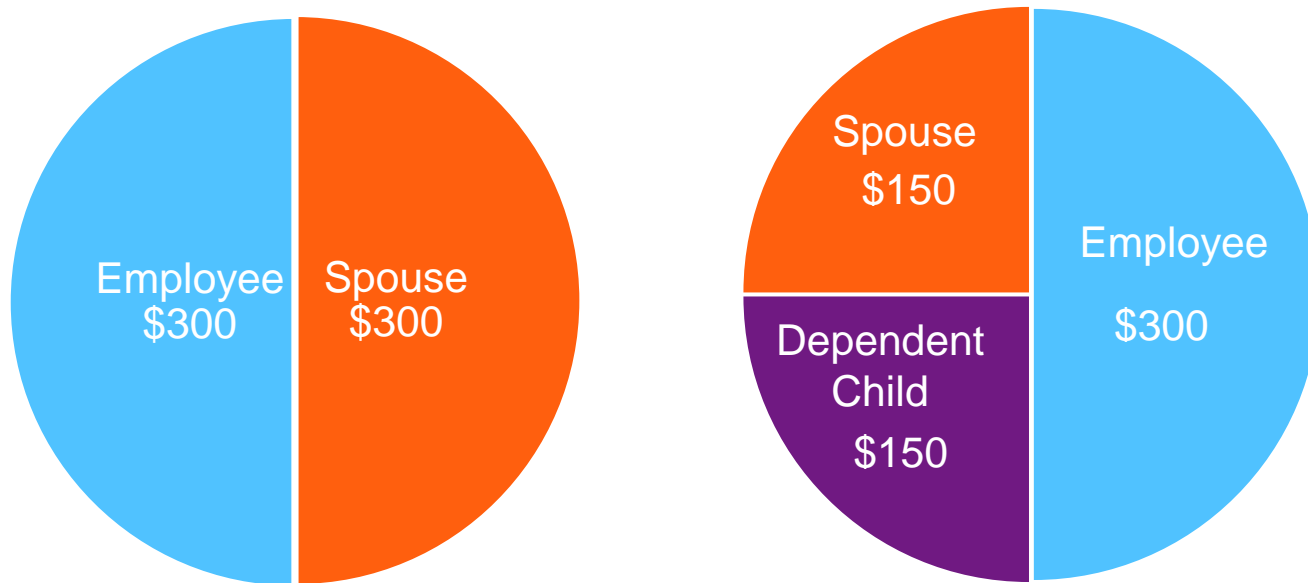
## Comparison of In-Network PPO and HDHP Benefits

| IAFF   | PPO In-Network   | HDHP w/HSA In-Network  |
|--|--|------------------------|
| <b>Annual In-Network Deductible</b>  |  |                        |
| Single   | \$300  | \$1,600                |
| Family   | \$600 family (Embedded)  | \$3,200 (Non-Embedded) |
| <b>Annual In-Network Out-of-Pocket Maximum</b>                                   |  |                        |
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| <b>Virtual Visits</b>  | 20% after deductible   | 20% after deductible   |
| <b>Prescription Drugs</b>  | \$5/\$15/\$30 (Retail)<br>\$12.50/\$25/\$60 (Mail Order)<br>Rx only OOPM Single - \$2,000<br>Rx only OOPM Family - \$4,000 | 20% after deductible   |

# Embedded vs Non-Embedded Deductible

What does “Embedded” mean?

Traditional PPO Plan: \$300 Individual deductible / **\$600 Family Deductible**

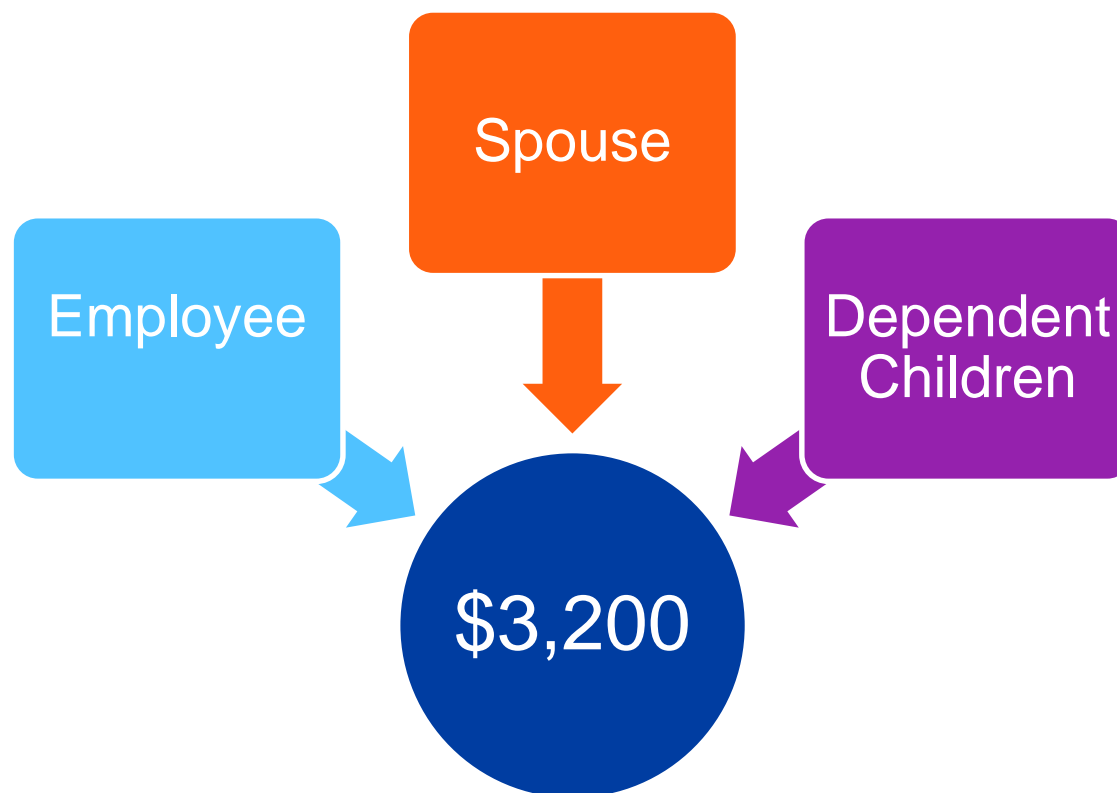


- Both the PPO Family Deductible and Family OOPM are Embedded

## Embedded vs Non-Embedded Deductible

What does “Non-Embedded” mean?

High Deductible Health Plan: \$1,600 Individual deductible / **\$3,200 Family Deductible**



- Both the HDHP Family Deductible and Family OOPM are Non-Embedded



## Preventive Medical Care

**Certain preventive services are covered without charging a deductible or coinsurance when these services are provided by a in-network provider.**

**Examples of covered preventive services include:**

### **Physician office services:**

- Routine physical examinations
- Well baby and well child care
- Immunizations

### **Lab, X-ray or health screening tests:**

- Screening mammography
- Screening colonoscopy or sigmoidoscopy
- Cervical cancer screening
- Osteoporosis screening

### **Medications:**

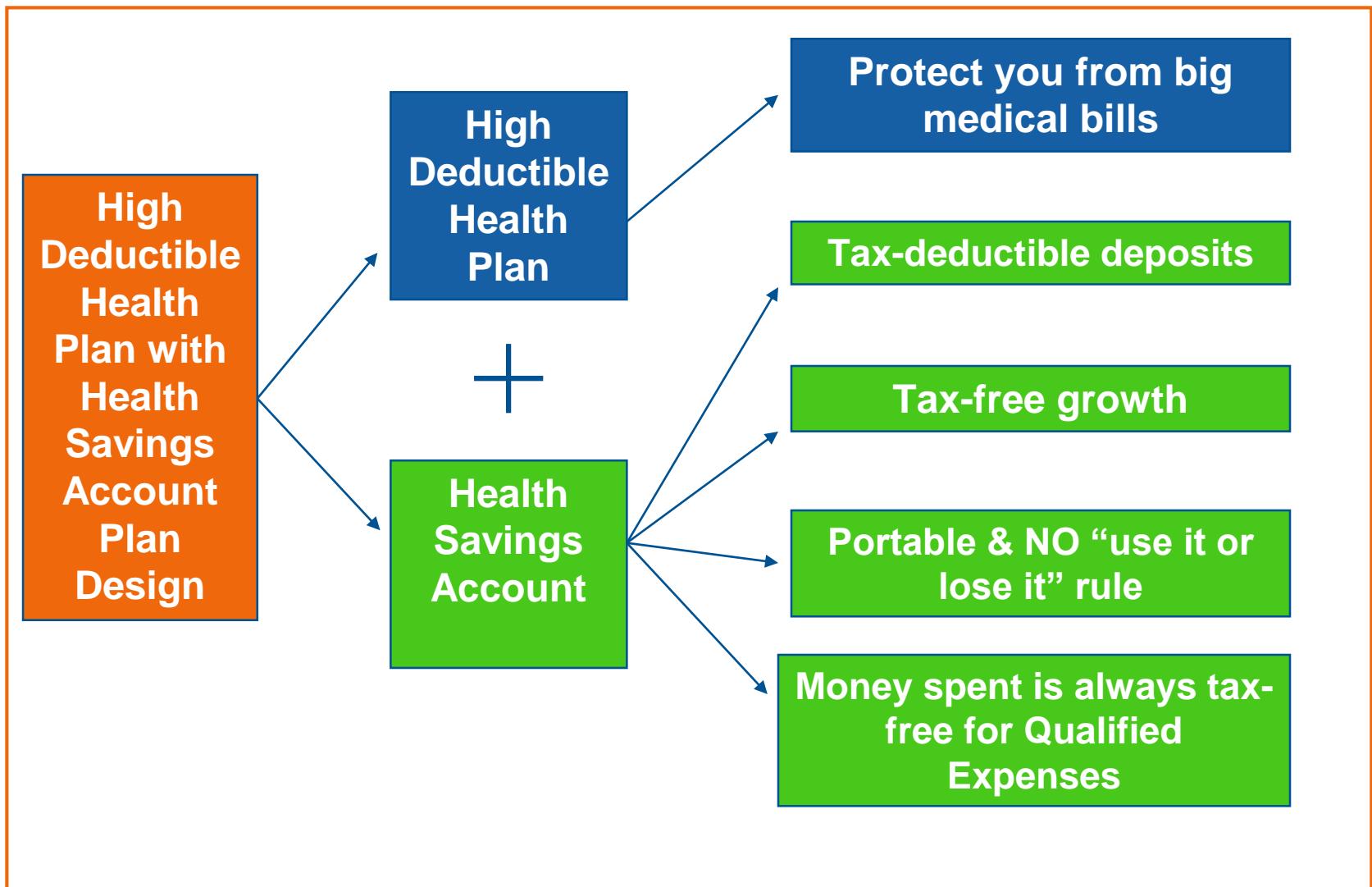
- Birth Control (pills, patches, foam, sponges, diaphragm)
- Tobacco Cessation medications



Visit [uhc.com/preventivecare](https://www.uhc.com/preventivecare) for a list of preventive services based on your age and gender, also available on [myuhc.com](https://www.myuhc.com)



## How does a HDHP with a HSA work?



## HSA Eligibility

You are eligible to open and contribute to an HSA if:

- You are covered by an eligible high deductible health plan (HDHP)
- You are not covered by any other health plan that is not a high deductible health plan (vision & dental is permissible)
- You are not entitled to Medicare, TRICARE or TRICARE for Life
- You have not received VA benefits within the past three months unless the care was for a service-related disability
- You are not claimed as a dependent on someone else's tax return
- You are not covered by a Health Care Flexible Savings Account (FSA)



## Contribution Limits

### Amount of funding

The IRS determines how much you can fund **annually**.

### Contribution rules

In 2024, single coverage can contribute up to **\$4,150** per year and family coverage can contribute up to **\$8,300** per year.

### Additional funding

Those 55 years of age or higher, but not yet entitled to Medicare benefits can fund an additional \$1,000/year “catch-up” contribution. A 55+ year old covered spouse can also open an HSA account for their \$1,000 “catch-up” contribution.

## Making Deposits

### Payroll deduction

Contribute through payroll deduction, up to the annual IRS maximum limit as determined by your coverage level.

### Mail a Check

Deposit additional dollars into your account by April 15 of the current year in order to realize tax savings for the prior year (applicable for members who took the HSA option in 2023)

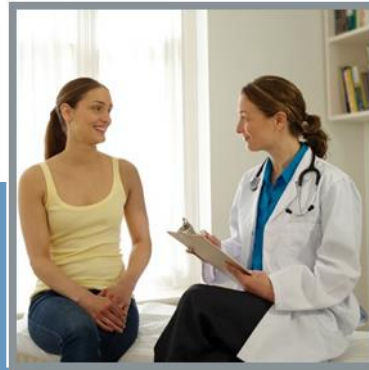
### e-Contribute

Contact CME to set up an electronic transfer from a CME account or from an account at another financial institution.

## HSA Qualified Medical Expenses



Medical plan deductibles and coinsurance



Medical, dental and vision care services and products



Use HSA dollars to pay for qualified medical expenses for your spouse & eligible dependents

**Any money you take out of your HSA for qualified medical expenses is *income-tax free***

## Other HSA Qualified Medical Expenses

Premiums for Health coverage while receiving unemployment benefits

Premiums for COBRA continuation coverage

Premiums for qualified long-term care

Medicare premiums and out-of-pocket expenses once you hit age 65



## Paying for Non-Qualified Expenses

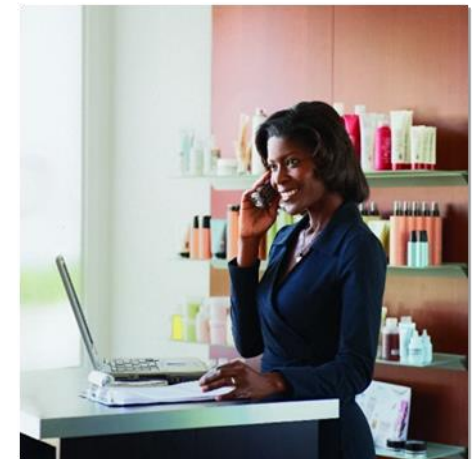
Any funds used for purposes other than to pay for qualified medical expenses are:

**Taxable as income**



**Subject to a 20% tax penalty**

**The penalty does not apply to account holders age 65 and older, those who become disabled or enroll in Medicare.**





## In summary... HDHP with HSA

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Your HSA is a personal savings account to help you save and pay for your health care.

- **It's a bank account with tax advantages**

You save on taxes in two ways. You don't pay federal income tax on the money you deposit into it, and you don't pay income tax on money you take out for qualified medical expenses.

- **You can build savings for retirement**

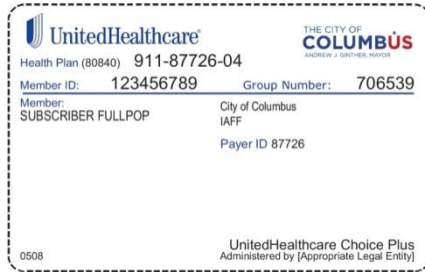
Anyone can contribute. No "use it or lose it" rule. You can choose to invest a portion of your HSA in mutual funds

- **The money is there when you need it**

Use your HSA Debit Card to pay at the pharmacy and doctor's office or save it. The money in your Health Savings Account is yours, so it stays with you even if you change health plans, employers, or retire.



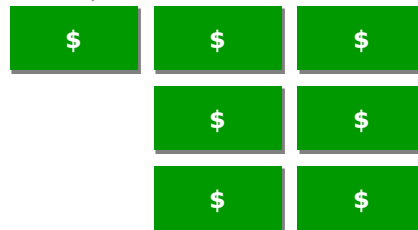
# How Pharmacy Claims are Processed



Pharmacist sends claim to UHCRx. Cost of prescription(s) applied to deductible/out-of-pocket maximum at point of sale.



If you paid out-of-pocket for your prescriptions, you can be reimbursed from your HSA, or simply pay for the medication at the point of sale using your HSA debit card



## Common Questions

**1** Can I open a Health Savings Account at any time during the year?

**YES.** Your HSA must be elected at annual enrollment. You can modify the election at anytime during the plan year. \*HSAs do not rollover each year. **YOU MUST RE-ELECT AN HSA EVERY YEAR** in order to receive your employer deposit.

**2** Can I take the funds in my HSA with me if I leave my employer?

**Yes.** Funds in your HSA belong to you, including any contributions that your employer or anyone else has made.

**3** Am I required to contribute a specific amount each year?

**No.** You must elect the HSA annually to receive the employer deposit. You can contribute as much as you'd like up to the IRS maximums with your employee contribution.

**4** Do I need to use all the funds in my HSA during the year?

**No.** HSA plans are not subject to IRS "Use It or Lose It" rule. This means that funds in the account continue to accumulate over time.

# Important UHC Resources & Steps to Enroll in the HDHP





ENGLISH ▾

# Welcome back Let's get you signed in again

Easy access to plan information anytime anywhere.  
Get the most out of your coverage.

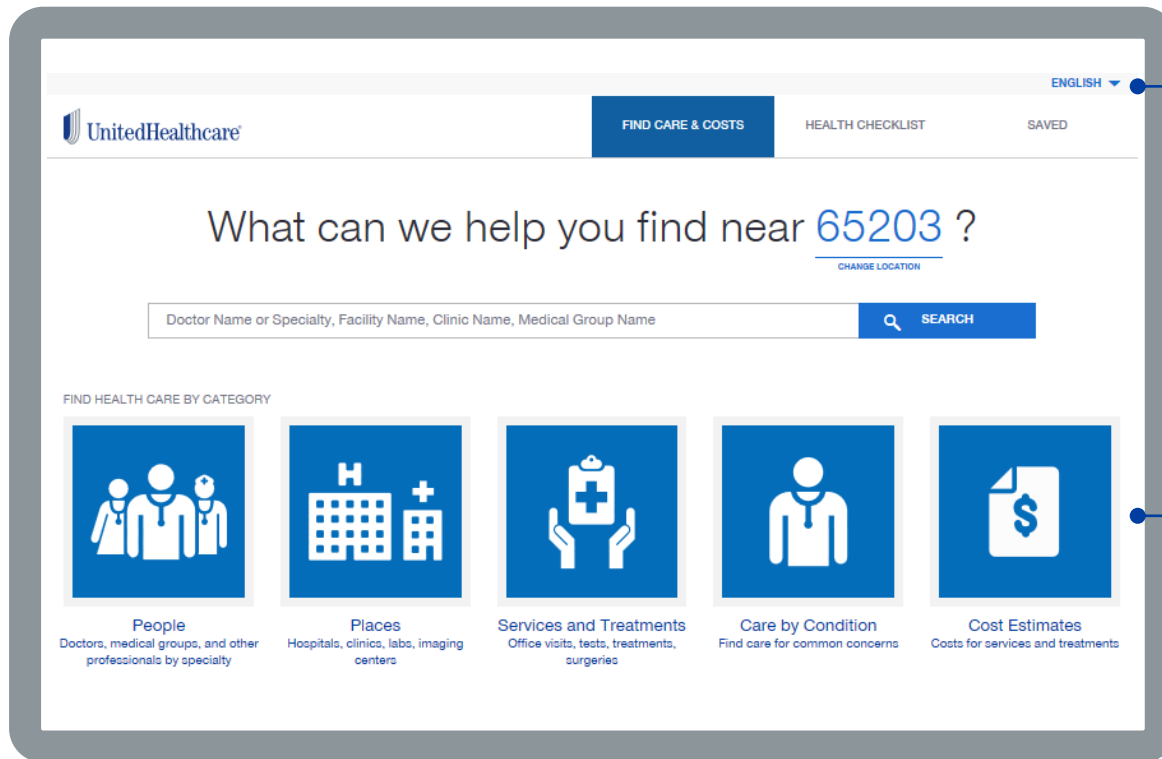
Sign In >

Register >



## Find Care & Costs

# Find and price quality care.



Spanish and English versions.

Find the “Cost Estimates” tab

## Get integrated, personalized cost estimates.

| Service or Treatment Steps   | Recommended Providers   | Estimated Total Cost                          | Estimated Out-of-Pocket Cost          |
|--|---|---|---------------------------------------|
| 1 Office Visit with Specialist for Evaluation<br><small>Average Duration: 2 Months</small> | Doctor, John Q, MD<br>Surgery, Urology<br><a href="#">CHANGE SPECIALIST</a> | \$346<br><small>Meets Average Cost</small>    | \$346<br><a href="#">MORE INFO</a>    |
| 2 Removal of Kidney<br><small>*Additional provider(s)</small>                              | Hospital ABC<br>General Hospital<br><a href="#">CHANGE FACILITY</a>         | \$31,685<br><small>Meets Average Cost</small> | \$31,685<br><a href="#">MORE INFO</a> |
| 3 Follow-up Office Visit   | Doctor, John Q, MD<br>Surgery, Urology<br><a href="#">CHANGE SPECIALIST</a> | \$535<br><small>Meets Average Cost</small>    | \$535<br><a href="#">MORE INFO</a>    |

Clinical content.

Employee-specific out-of-pocket costs.



- 2024 HDHP Open Enrollment

## How to Use Dayforce During HDHP Open Enrollment

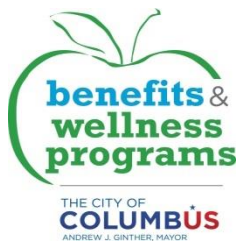
Please reference your Home Mailer or Employee Benefits and Wellness webpage. Link to the QR code for help with navigation DAYFORCE and educational videos.

In-person support available, reference your Home Mailer for CityWide Training schedule and in-person enrollment computer labs.

\*If you are having trouble with your login credential, submit a password reset request to the [DAYFORCEHELPDESK@Columbus.gov](mailto:DAYFORCEHELPDESK@Columbus.gov)

\*\*You can also contact the Employee Benefits and Wellness Office for support with your Open Enrollment elections at:  
[EmployeeBenefitsandWellness@Columbus.gov](mailto:EmployeeBenefitsandWellness@Columbus.gov) or  
614-645-8624 Monday through Friday from 8:00 am to 5:00 pm

# Important CME Resources & Steps to Enroll in the HSA Bank Account



# Placeholder for CME Video



## Employee Benefits and Wellness

77 North Front Street, Ste. 101

Columbus, Ohio 43215

614-645-8624

Monday through Friday 8:00 am to 5:00 pm

[EmployeeBenefitsAndWellness@Columbus.gov](mailto:EmployeeBenefitsAndWellness@Columbus.gov)

[Columbus.gov/HR/Employee Benefits](http://Columbus.gov/HR/EmployeeBenefits)

[Columbus.gov/HR/HealthyColumbus](http://Columbus.gov/HR/HealthyColumbus)