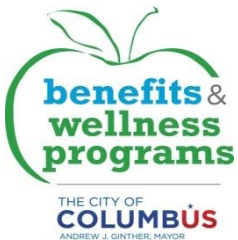




# City of Columbus

2022 HDHP Open Enrollment



# IAFF 2022 Plan Options

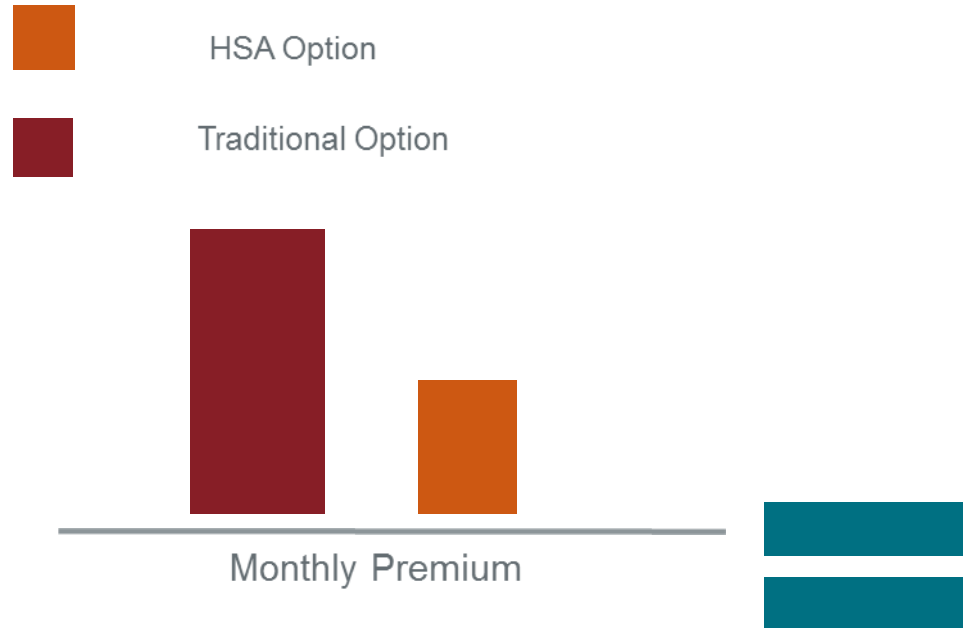


IAFF Employees have two plans to choose from in 2022:

- **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



### 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)

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



## HSA Account Funding

Coverage Level	Premium Savings Annually	*City HSA Funding Semi – Annual (Jan/July)	Total Minimum Savings Annually
Single	\$600	\$600	\$1,200
Family	\$1,560	\$1200	\$2,760

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.**

**\*Beginning 2022, the City's funding will be twice annually in January and July.**

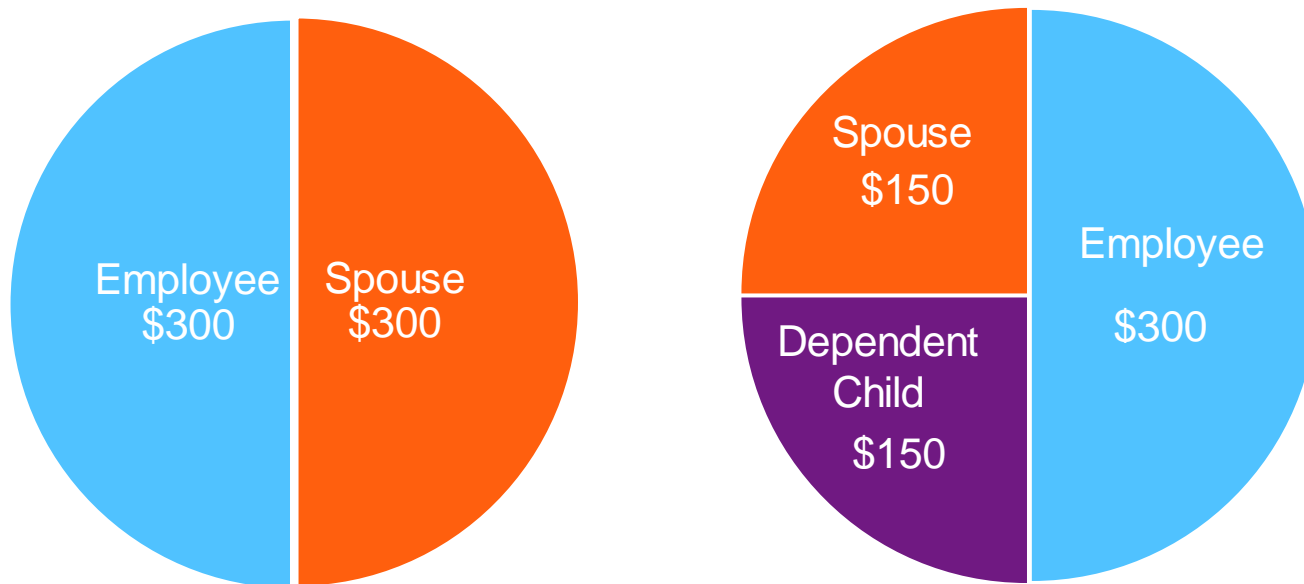
## Comparison of In-Network PPO and HSA Benefits

	PPO In-Network	HDHP w/HSA In-Network
<b>Annual In-Network Deductible</b>		
Single	\$300	\$1,500
Family	\$300 single/\$600 family (Embedded)	\$3,000 (Non-Embedded)
<b>Annual In-Network Out-of-Pocket Maximum</b>		
Single	\$700	\$3,000
Family	\$700 single/\$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% after deductible	20% after deductible
<b>Urgent Care</b>	20% after deductible	20% after deductible
<b>Emergency Room Services</b>	20% after deductible	20% after deductible
<b>Virtual Visits</b>	20% after deductible	20% after deductible
<b>Prescription Drugs</b>	\$5/\$15/\$30 (Retail) \$12.50/\$25/\$60 (Mail Order) Rx only OOPM Single - \$2,000 Rx only OOPM Family - \$4,000	20% after deductible (Check available OptumRx drug cost resources)

## Embedded vs Non-Embedded Deductible

What does “Embedded” deductible mean?

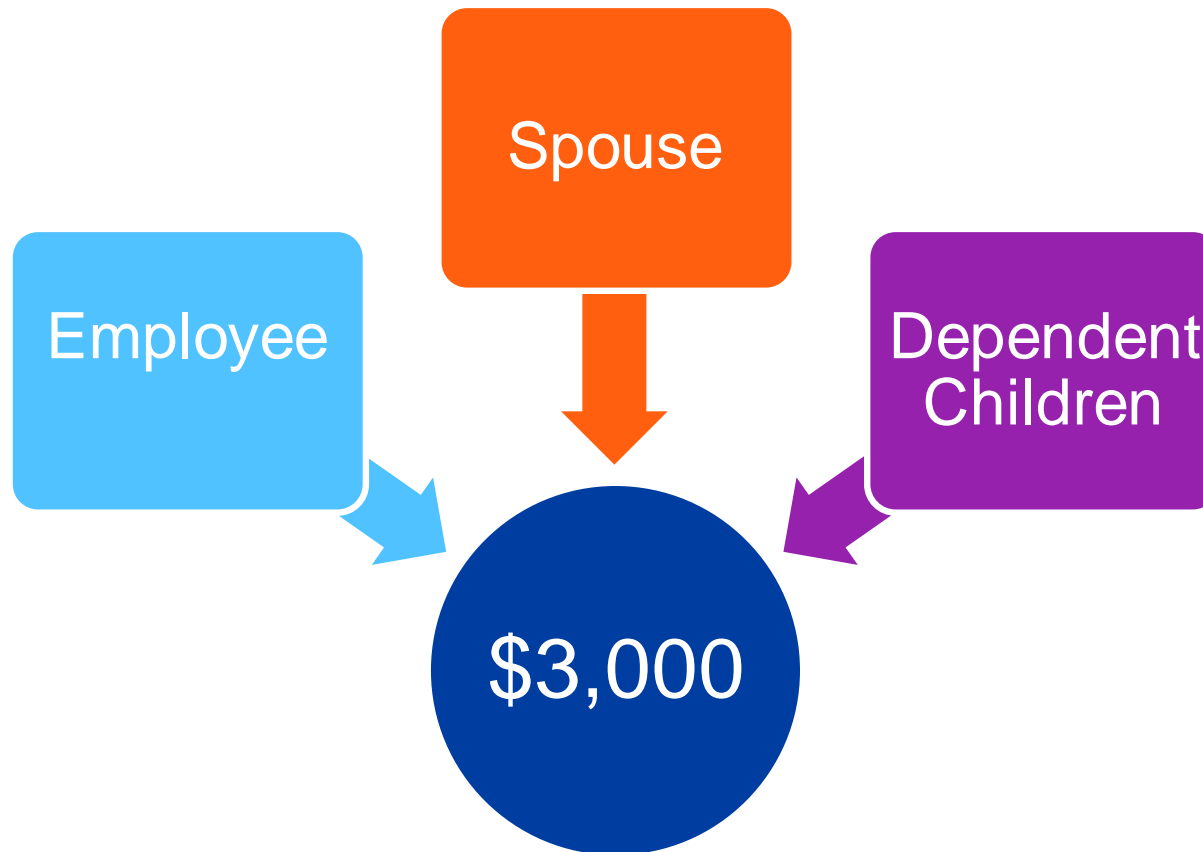
Traditional PPO Plan: \$300 Individual deductible \$600 Family Deductible



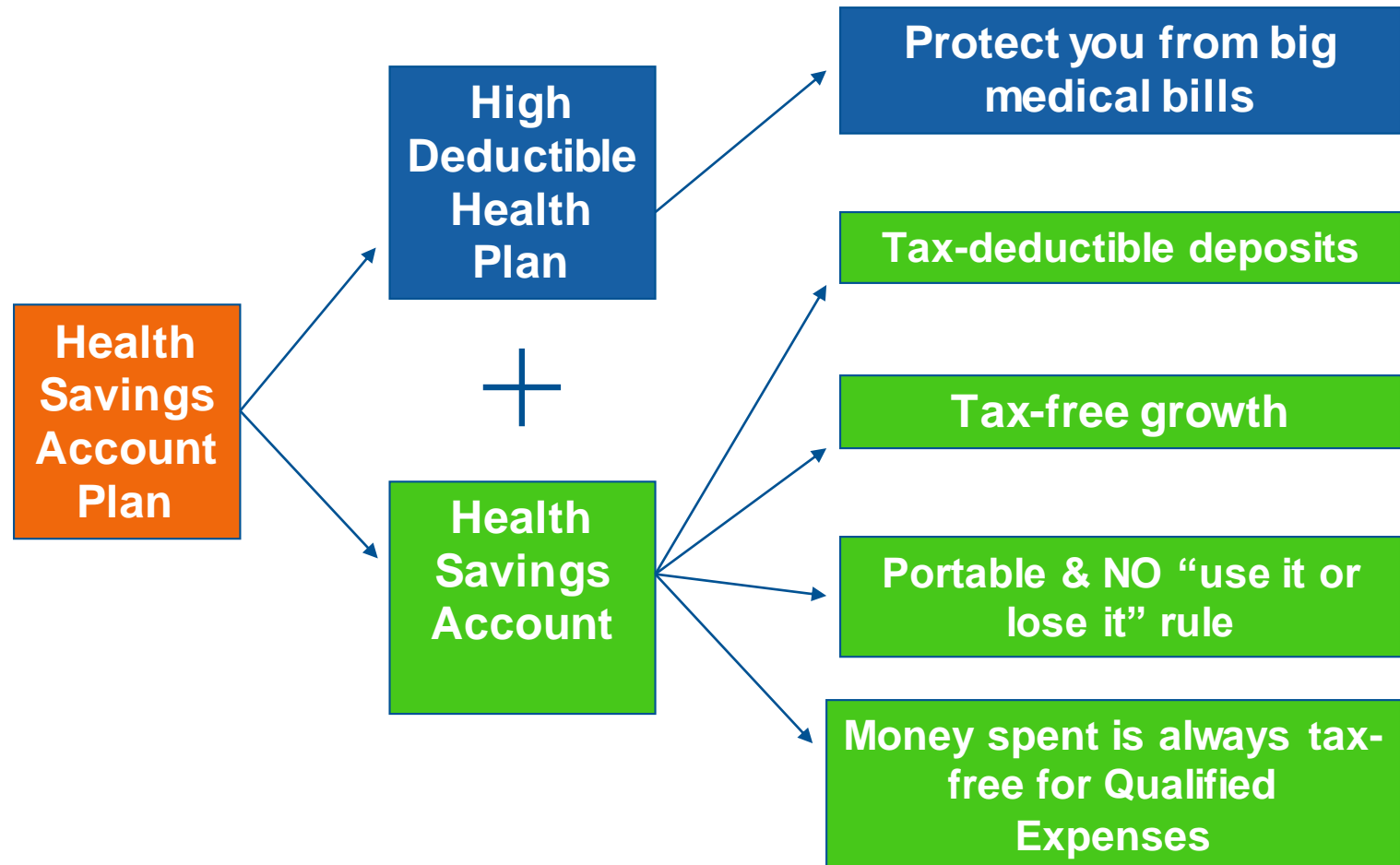
## Embedded vs Non-Embedded Deductible

What does “Non-Embedded” Deductible mean?

High Deductible Health Plan: \$3,000 Family Deductible



## 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 2022, single coverage can contribute up to **\$3,650** per year and family coverage can contribute up to **\$7,300** 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

### Employer Deposits Semi-Annual

\$600 for Single Coverage  
\$1,200 for Family Coverage  
Sick leave Reciprocity and Fitness incentive deposits – Not to exceed the annual IRS limit based on coverage level.

## 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 IAFF members who took the HSA option in both 2020 & 2021)

### 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

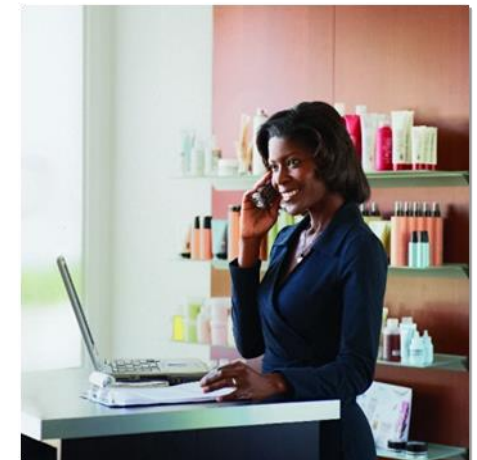
Any funds used for purposes other than to pay for qualified medical expenses are:

**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

---

Your HDHP w/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

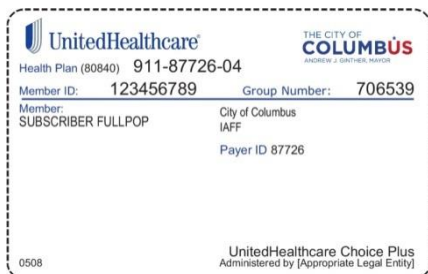
Use your HSA Debit Card to pay at the pharmacy and doctor's office, or save it. The money in your Health Savings Account is yours, so it stays with you even if you change health plans, employers, or retire.







# How Pharmacy Claims are Processed



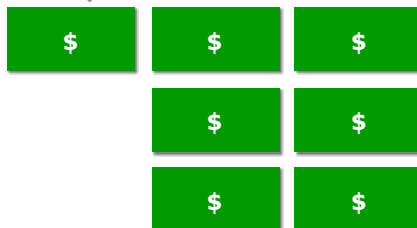
Present  
ID Card to  
pharmacist



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



Pharmacist will process  
purchase and provide cost to  
you at point of sale

## Common Questions



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

**Your HSA should be elected every year for the upcoming plan year. The HSA for the current plan year does not rollover. YOU MUST 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. In 2022, employer deposits will occur in January and July.**

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

**No. You only need to elect the HSA annually to receive the employer deposit/SLR/ or Fitness incentive deposits. You can contribute as much as you'd like up to the IRS maximums with employee contribution..**

4 Do I need to use all of 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.**

# **Questions about HDHP or the HSA?**

## 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 [uhcpreventivecare.com](https://uhcpreventivecare.com) for a list of preventive services based on your age and gender, or your employer portal.





En Español



### Sign in

Use your HealthSafe ID® to sign in.

Username

Password

☐ Remember me [Help](#)





This site is protected by reCAPTCHA. Google's [Privacy Policy](#) and [Terms of Service](#) apply.

**Sign in**

[Forgot username or password?](#)

[New to this website?](#)

**Register now**

## Sign in for a personalized view of your benefits.

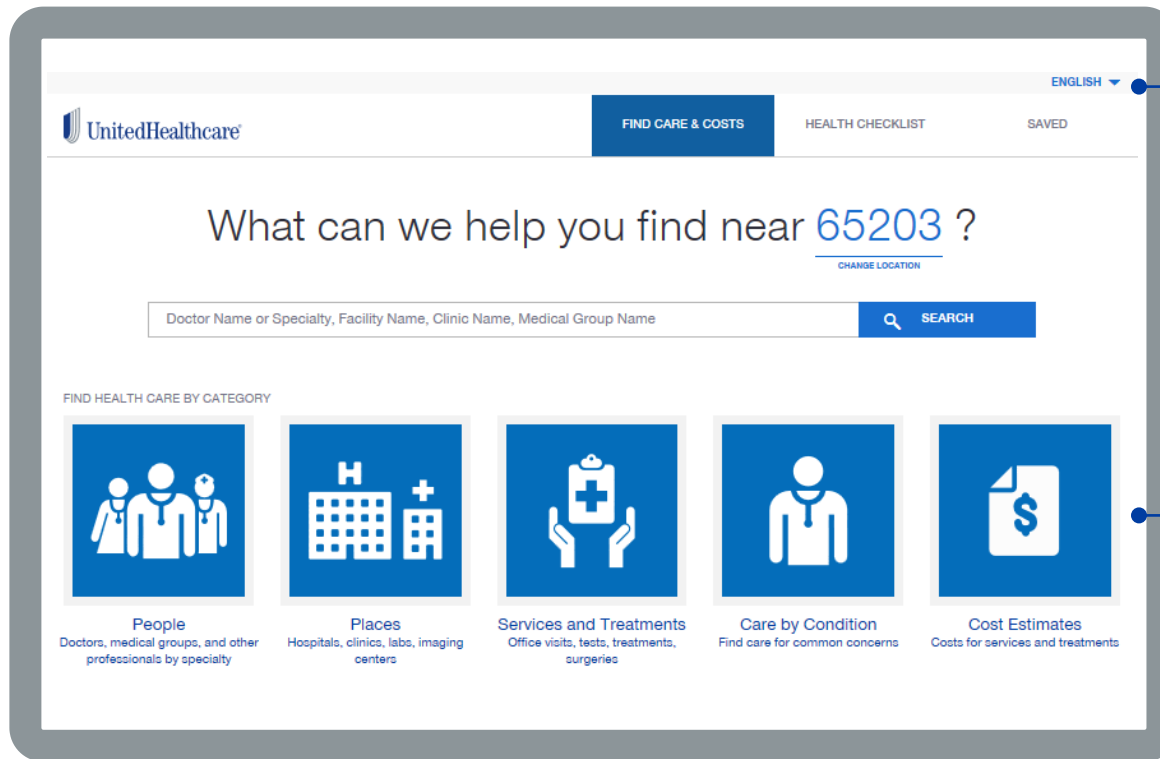
Find information and tools designed to make it easier to use your benefits. It takes just minutes to [register](#) - and you'll instantly get 24/7 access to manage your plan.

Find a Doctor	Find a Pharmacy	Find a Dentist	Find a Vision Provider
			



## Find Care & Costs

# Find and price quality care.



Spanish and English versions.

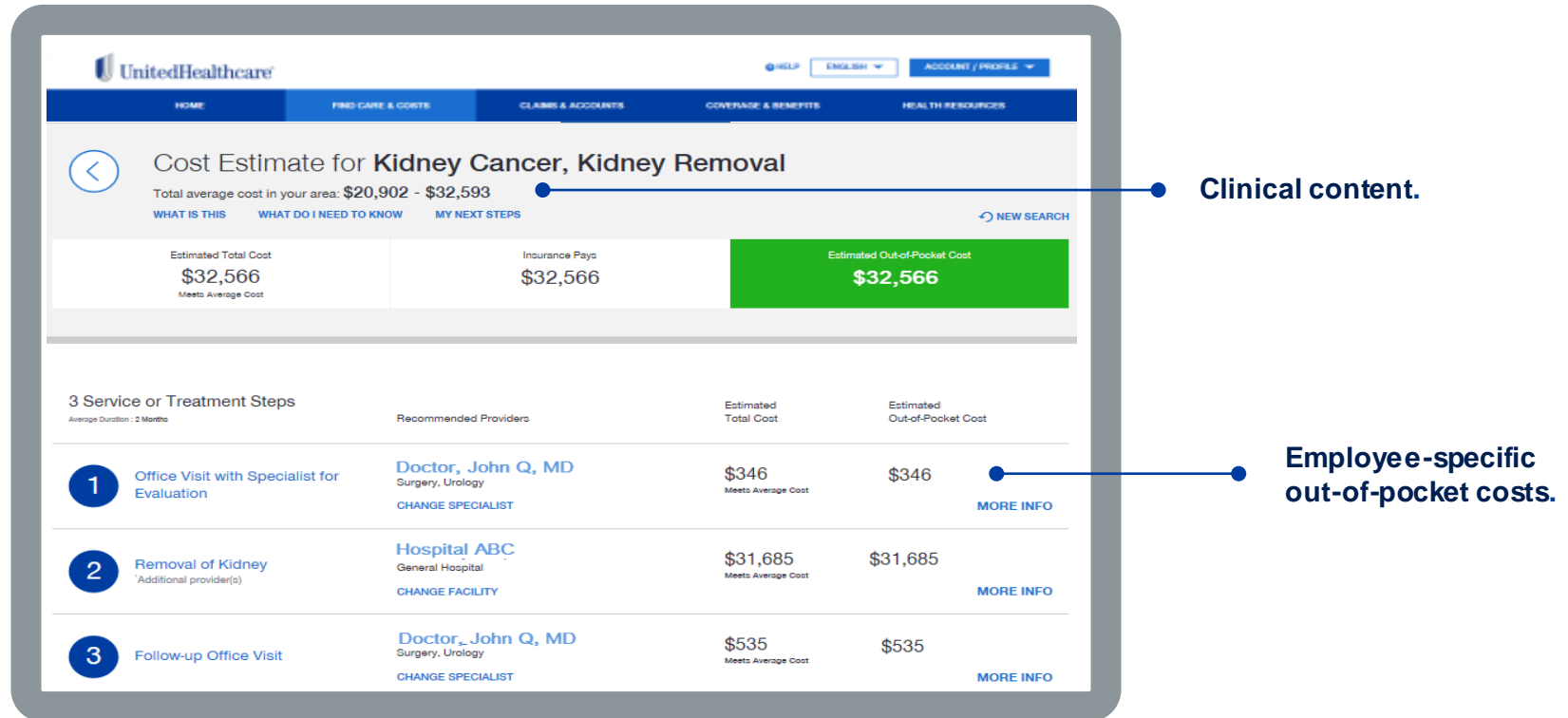
Clear graphics and icons make it simpler and easy to understand.

“Guided” search introduces new ways to find care.

Easy, intuitive navigation.

## Find Care & Costs

# Get integrated, personalized cost estimates.



**Cost Estimate for Kidney Cancer, Kidney Removal**

Total average cost in your area: \$20,902 - \$32,593

[WHAT IS THIS](#) [WHAT DO I NEED TO KNOW](#) [MY NEXT STEPS](#) [NEW SEARCH](#)

Estimated Total Cost	Insurance Pays	Estimated Out-of-Pocket Cost
<b>\$32,566</b> Meets Average Cost	<b>\$32,566</b>	<b>\$32,566</b>

**3 Service or Treatment Steps**  
Average Duration: 2 Months

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

**Clinical content.**

**Employee-specific out-of-pocket costs.**

- 2022 Open Enrollment
- 

## How to Use Dayforce During HDHP Open Enrollment

**STEP 1.** Enter Dayforce with your login credentials. User Name is your employee ID number. Initial Password is birth year and last 4-digits of your social security number. *Ex. 19501234* System will ask you to reset your password. Then click on “Benefits” .



# DAYFORCE NAVIGATION



- LANDING PAGE

## STEP 2. Once you are on the Benefits landing page click “Start Enrollment”

**Enrollments** [Refresh](#)

Below is a listing of available Enrollments. To access an Enrollment select "Start/Continue Enrollment"

**\*Open Enrollment 2021** Due in 48 day(s) Pending [Start Enrollment](#)

**Enrolling in Benefits**  
City of Columbus employees have 30 days from event date to enroll in Benefits.

**Viewing your Elections**  
Your current and historic benefit elections can be found using the 'Current Elections' tab at the top of the page.

**Generating an Enrollment due to a Life Event?**  
If you've experienced a Life Event, such as a marital status change or birth of a child, navigate to the "Forms" tab and complete the "Life Event Declaration" form. You will be required to upload the required documents to support the requested life event. Once the form and the required documents have been processed, an enrollment will be made available to you. Please check your message center daily to confirm the status of your Life Event Declaration request.

**Questions?**  
Monday–Friday, 8:00 am to 5:00 pm  
(614) 645–8624  
[EmployeeBenefitsAndWellness@Columbus.gov](mailto:EmployeeBenefitsAndWellness@Columbus.gov)  
<https://www.columbus.gov/hr/Employee-Benefits/>

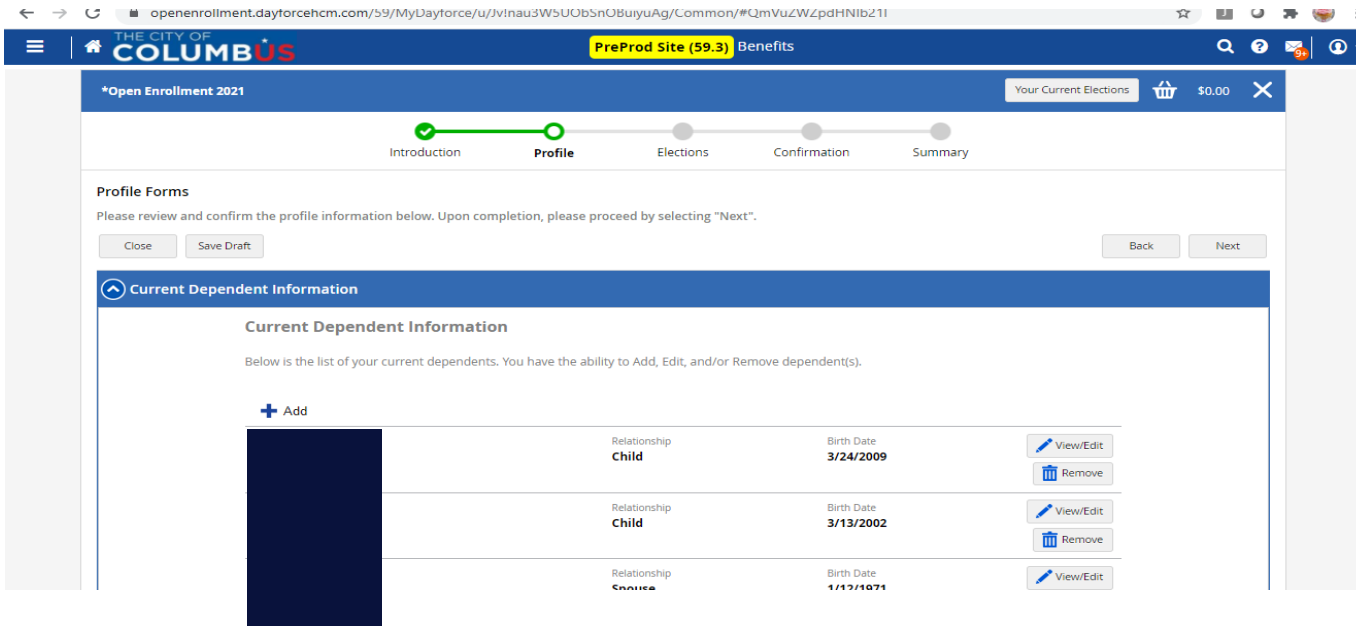
**Links**

**Health**  
<https://www.myuhc.com/>

# DAYFORCE NAVIGATION

- Open Enrollment Benefit Walk-thru

**Next Step.** Click next on your profile page. Here you should see the names the City has on file as your dependents and/or beneficiaries. Please take this time to review and update your records.

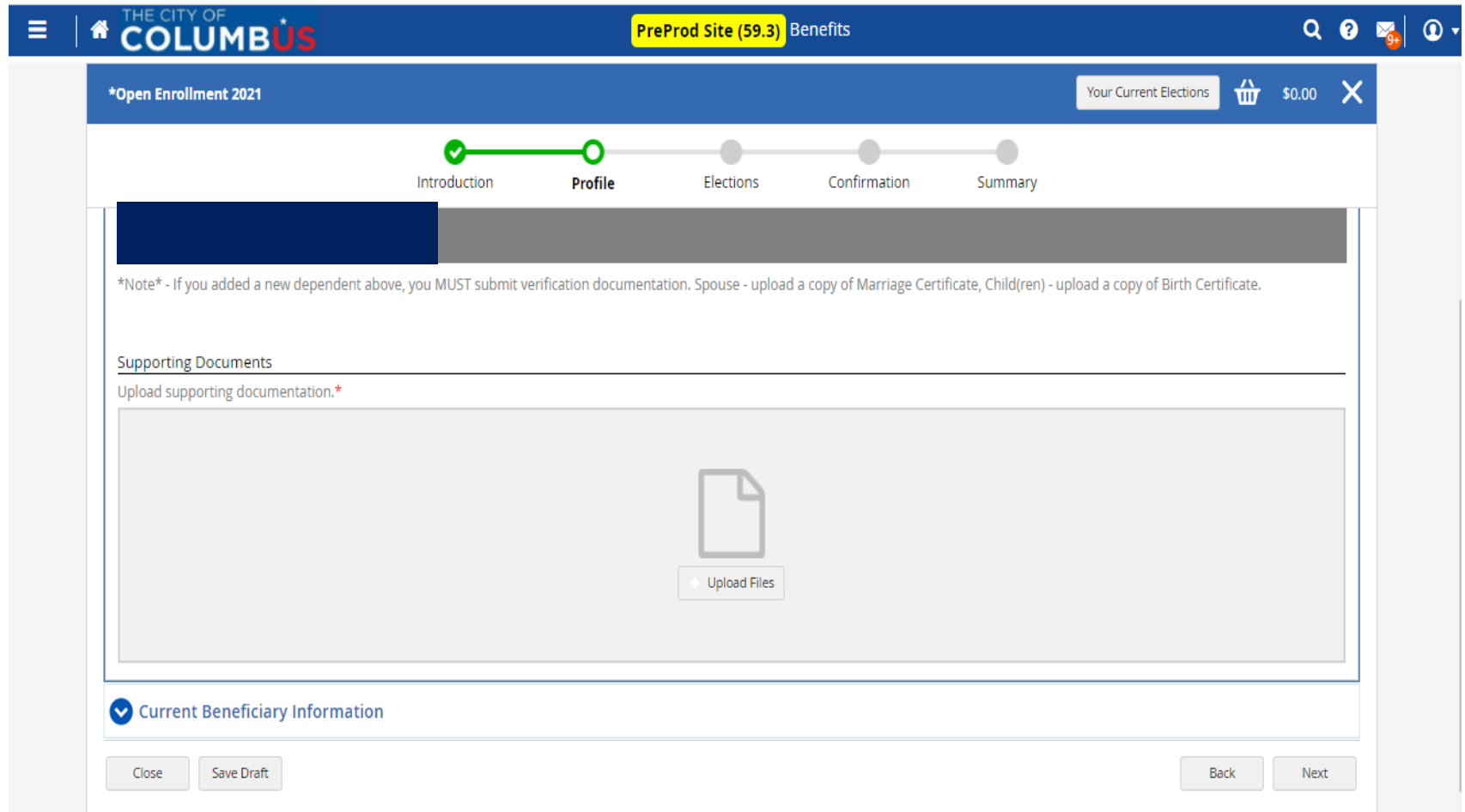


The screenshot displays the 'Open Enrollment 2021' interface for The City of Columbus. The top navigation bar includes the city logo and a 'PreProd Site (59.3)' label. A progress bar indicates the current step is 'Profile'. Below the progress bar, the 'Profile Forms' section contains instructions and buttons for 'Close', 'Save Draft', 'Back', and 'Next'. The 'Current Dependent Information' section features a table of dependents with columns for Relationship, Birth Date, and actions (View/Edit, Remove).

Relationship	Birth Date	Actions
child	3/24/2009	<a href="#">View/Edit</a> <a href="#">Remove</a>
child	3/13/2002	<a href="#">View/Edit</a> <a href="#">Remove</a>
Spouse	1/17/1971	<a href="#">View/Edit</a>

# DAYFORCE NAVIGATION

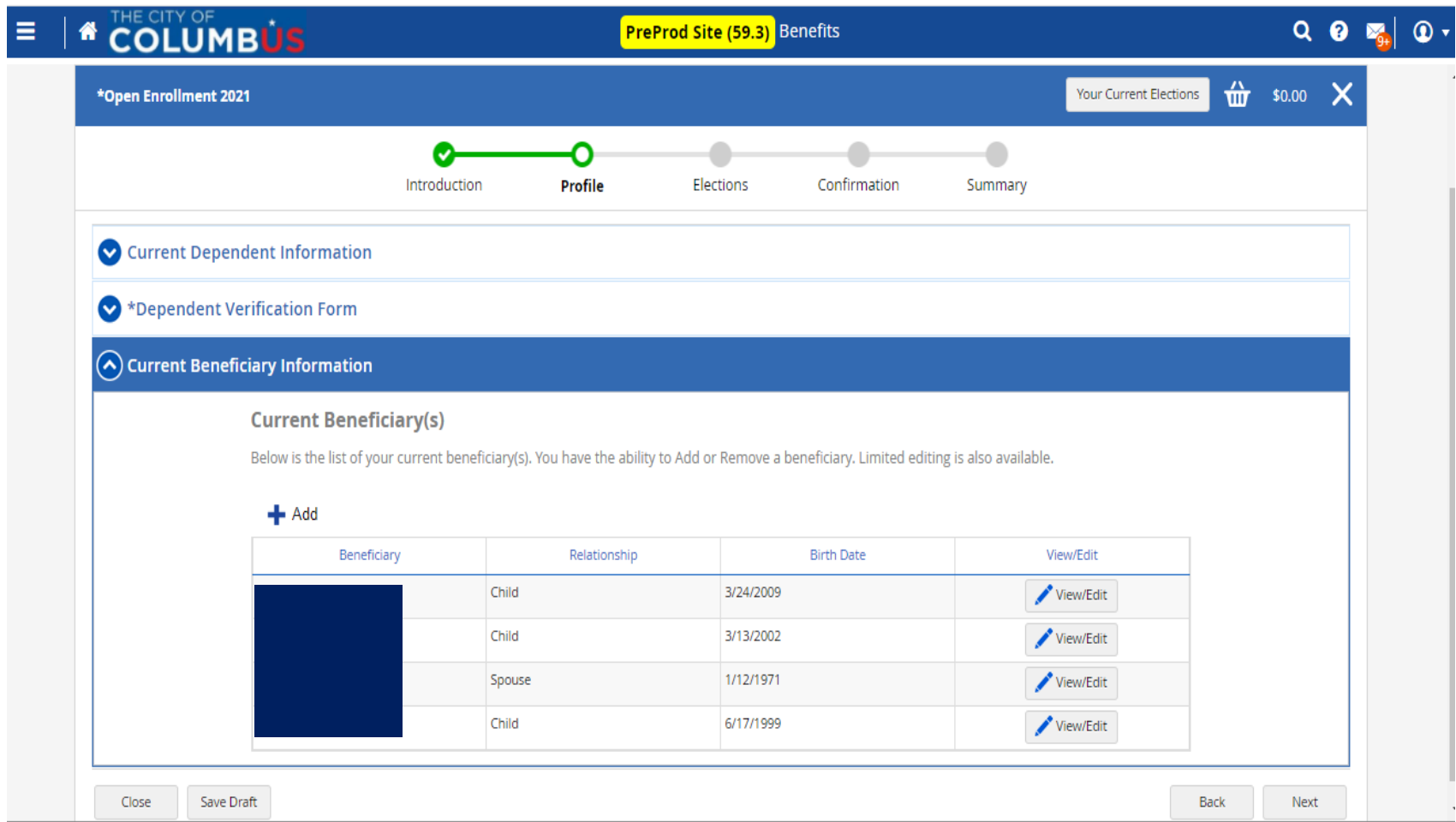
- Open Enrollment Benefit Walk Thru



The screenshot displays the 'Open Enrollment 2021' web application. The top navigation bar includes 'THE CITY OF COLUMBUS' and 'PreProd Site (59.3) Benefits'. A progress bar at the top shows five steps: Introduction (completed), Profile (current step), Elections, Confirmation, and Summary. Below the progress bar, a note states: '\*Note\* - If you added a new dependent above, you MUST submit verification documentation. Spouse - upload a copy of Marriage Certificate, Child(ren) - upload a copy of Birth Certificate.' The 'Supporting Documents' section prompts the user to 'Upload supporting documentation.\*' and features a large file upload area with a document icon and a '+ Upload Files' button. At the bottom, there is a 'Current Beneficiary Information' section with a dropdown arrow. The footer contains 'Close', 'Save Draft', 'Back', and 'Next' buttons.

# DAYFORCE NAVIGATION

- Open Enrollment Benefit Walk-Thru



**THE CITY OF COLUMBUS** PreProd Site (59.3) Benefits

\*Open Enrollment 2021 Your Current Elections \$0.00

Introduction **Profile** Elections Confirmation Summary

Current Dependent Information


\*Dependent Verification Form

Current Beneficiary Information

**Current Beneficiary(s)**

Below is the list of your current beneficiary(s). You have the ability to Add or Remove a beneficiary. Limited editing is also available.

+ Add

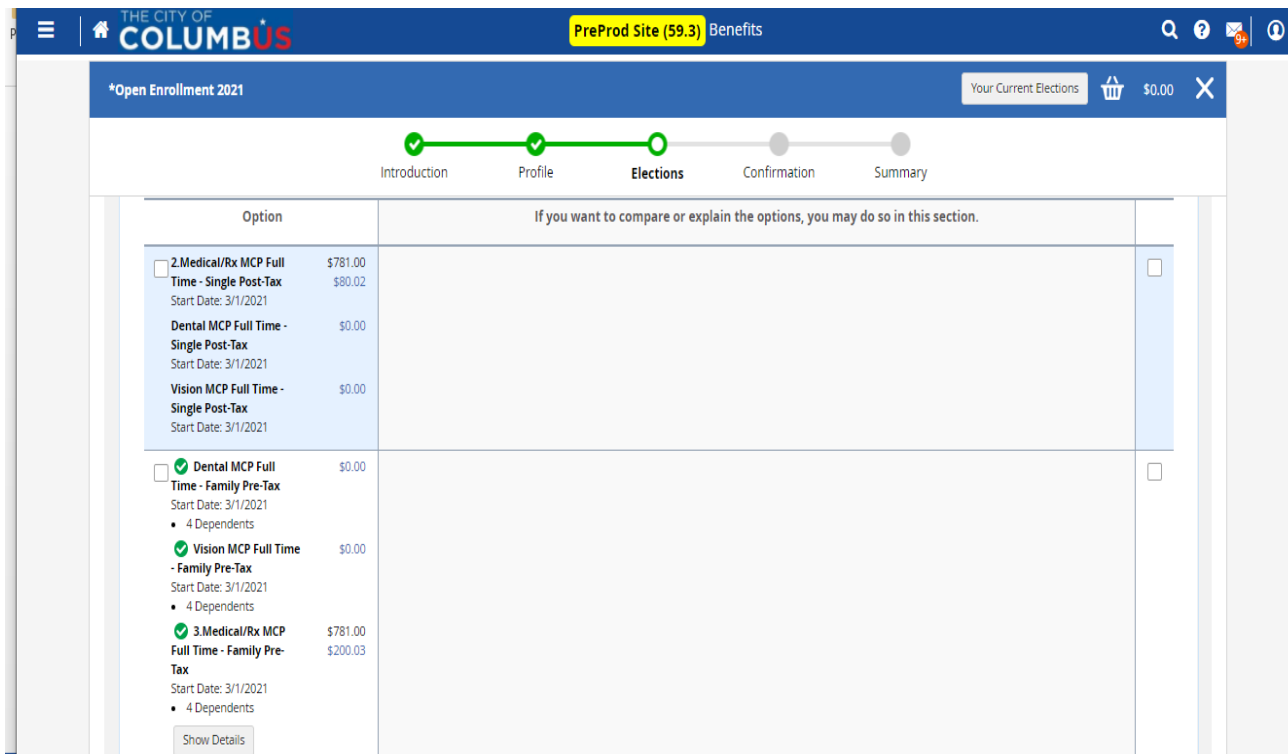
Beneficiary	Relationship	Birth Date	View/Edit
	Child	3/24/2009	<a href="#">View/Edit</a>
	Child	3/13/2002	<a href="#">View/Edit</a>
	Spouse	1/12/1971	<a href="#">View/Edit</a>
	Child	6/17/1999	<a href="#">View/Edit</a>

Close Save Draft Back Next

# DAYFORCE NAVIGATION

- Open Enrollment Benefit Walk-Thru

**STEP 4.** Make your benefit elections. Remember this is the HDHP Open Enrollment. If you are currently in the traditional PPO and wish to maintain the traditional PPO click on the “X” and do nothing. If you wish to return to the traditional PPO from the HDHP click on the plan you wish to change to.



The screenshot displays the 'Open Enrollment 2021' interface for 'THE CITY OF COLUMBUS'. The top navigation bar includes a menu icon, the city logo, a 'PreProd Site (59.3)' label, and a 'Benefits' link. A progress bar at the top indicates the current step is 'Elections', with previous steps 'Introduction' and 'Profile' completed, and 'Confirmation' and 'Summary' pending. The main content area is titled '\*Open Enrollment 2021' and shows a table of benefit options. The table has columns for 'Option', 'Cost', and a selection checkbox. The options listed are:

Option	Cost	Selection
<input type="checkbox"/> 2. Medical/Rx MCP Full Time - Single Post-Tax Start Date: 3/1/2021 Dental MCP Full Time - Single Post-Tax Start Date: 3/1/2021 Vision MCP Full Time - Single Post-Tax Start Date: 3/1/2021	\$781.00 \$80.02 \$0.00 \$0.00	<input type="checkbox"/>
<input checked="" type="checkbox"/> Dental MCP Full Time - Family Pre-Tax Start Date: 3/1/2021 • 4 Dependents	\$0.00	<input type="checkbox"/>
<input checked="" type="checkbox"/> Vision MCP Full Time - Family Pre-Tax Start Date: 3/1/2021 • 4 Dependents	\$0.00	<input type="checkbox"/>
<input checked="" type="checkbox"/> 3. Medical/Rx MCP Full Time - Family Pre-Tax Start Date: 3/1/2021 • 4 Dependents	\$781.00 \$200.03	<input type="checkbox"/>

A 'Show Details' button is located at the bottom left of the table. The right side of the interface shows a summary of current elections with a total cost of \$0.00.

- Open Enrollment Benefit Walk-Thru

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**STEP 5.** Once you elect the HDHP, the system will display a message that you are also eligible to enroll in the HSA for 2022.

**STEP 6.** Enter the amount you wish to contribute annually to the HSA bank account. If you are age 55 or older you can also elect the catch-up and contribute up to \$1,000.00.

**NOTE – Employees in the HDHP must open an HSA every year in order to receive your Employer deposits. Employees do not have to elect any additional funds. If you are only electing to have employer deposits enter \$0.00 as the election, the employer deposit will automatically calculate on your behalf.**

# DAYFORCE NAVIGATION



- Open Enrollment Benefit Walk-thru

Confirm the boxes are checked for the EAP, Life Insurance and Cancer Advocacy Programs

**\*Open Enrollment 2021** Your Current Elections \$200.03 X

Introduction ✓ Profile ✓ **Elections** ○ Confirmation ○ Summary ○

**Employee Assistance Program (EAP)**

Effective with your date of hire all employees and household dependents are eligible for services with the City of Columbus' EAP.

If you have questions or need support, contact EAP services at 614-645-6894.

**Employee Assistance Program (EAP)**

Option Name Ascending ▼ Compare Selected →

Option		
<input checked="" type="checkbox"/> <b>EAP Plan Option</b> Start Date: 3/1/2021	\$0.00	<input type="checkbox"/>

**Life Insurance**

Life Insurance can be purchased with or without the election of the City's Health Program. If an employee waives healthcare, there is an additional cost associated with the Group Life without health applied to your payroll contribution.

Please refer to your Ordinance or Collective Bargaining Agreement for specific details regarding your life insurance coverage.

# DAYFORCE NAVIGATION



- Open Enrollment Benefit Walk-thru

**STEP 8.** Confirmation Page. Review Elections and confirm everything looks correct before clicking on next.

**STEP 9.** Print your Summary Statement for your records to compare to the first pay period in January 2022. After printing, click return to Benefits, your status will read “submitted” in green. Logout of the system. Your Enrollment is complete.

THE CITY OF COLUMBUS

PreProd Site (59.3) Benefits

\*Open Enrollment 2021

Your Current Elections \$200.03

Introduction Profile Elections **Confirmation** Summary

**Confirmation**

Please review the summary of your elections. You are not enrolled until you click the "Submit Enrollment" button and your choices are approved.

Close Save Draft Back Print Submit Enrollment

**Health**

**Select One Bundle**

Dental MCP Full Time - Family Pre-Tax Effective From 3/1/2021	Dependents:	Your Cost: \$0.00
Vision MCP Full Time - Family Pre-Tax Effective From 3/1/2021		Your Cost: \$0.00
3. Medical/Rx MCP Full Time - Family Pre-Tax Effective From 3/1/2021		Employer Cost: \$781.00 <b>Your Cost: \$200.03</b> 1st & 2nd Part of Month





# CME FEDERAL CREDIT UNION



Serving and enhancing  
members' financial lives

**Presented By:** • Crystal Gatchel & Sallie Cerrie **Date:** 2019

# HEALTH SAVINGS ACCOUNT

Helping you save for your qualified medical expenses

## **CME Federal Credit Union HSA Benefits:**

- Competitive Tiered Interest Rates
- No Set Up Fee, No Monthly Fee, No Annual Fee
- Free E-Statements (\$2 fee for paper statements)
- Free Online Billpay
- Free 25 Checks Upon Request
- Local, Friendly Member Service

New and Current Members can enroll during the City's Open Enrollment period, in any CME Branch, or Online.





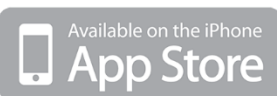
# MOBILE BANKING

**Now with  
ez Deposit**

CME members can manage their money from anywhere with our new mobile banking app:

- Check account balances
- Transfer funds between accounts
- Pay bills
- Find our ATMs & branch locations using the GPS system (if applicable)

**Access our mobile banking app through the Google Play store (Android) or the Apple store (iPhone).**





# Interest Rates

## CME Health Savings Account Interest Rates

Health Savings Accounts	
Range	APY
\$100 - \$999	0.30%
\$1,000 - \$14,999	0.65%
\$15,000 - \$24,999	1.01%
> \$25,000	1.61%





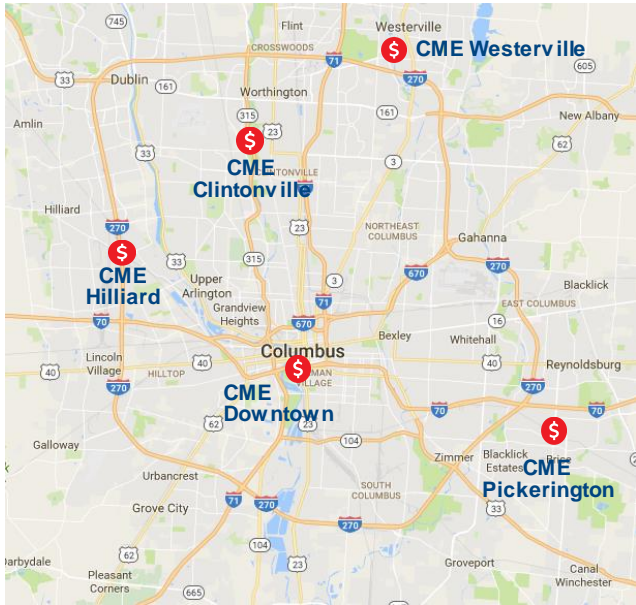


# Debit Card

Your HSA Debit Card will be mailed to your home within 7-10 business days of your account opening. A PIN will be sent separately.



# WHERE ARE WE LOCATED?



## **Downtown**

365 S. 4th St.  
Columbus, Ohio 43215

## **Hilliard**

4099 Trueman Blvd.  
Hilliard, OH 43026

## **Westerville**

428 S. State St.  
Westerville, Ohio 43081

## **Pickerington**

1017 Refugee Rd.  
Pickerington, OH 43147

## **Clintonville**

4545 N. High St.  
Columbus, OH 43214

**Access your accounts at more than 5600 credit union branches across the country through our membership with other Credit Unions in our Shared Branch network- 2<sup>nd</sup> largest banking network!**



# *Questions on DAYFORCE or CME?*



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/Employee%20Benefits)

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