



Palm Beach County Board of County Commissioners

Get the most out of your health plan. Here's how.

United
Healthcare®

Medical Plan Premiums

NO CHANGE IN MEDICAL PLAN PREMIUMS FOR THE 2023 PLAN YEAR!

| Plan | Level of coverage | Actual Cost | Monthly Employer Portion | Biweekly Employer Portion | Monthly Employee Portion | Biweekly Employee Portion |
|---------------|-------------------|-------------|--------------------------|---------------------------|--------------------------|---------------------------|
| HMO | EE Only | \$794.28 | \$763.28 | \$381.64 | \$31.00 | \$15.50 |
| | EE + 1 | \$1,653.14 | \$1,452.14 | \$726.07 | \$201.00 | \$100.50 |
| | EE+ 2 or more | \$2,268.30 | \$1,928.30 | \$964.15 | \$340.00 | \$170.00 |
| | Overage Dep.* | \$476.56 | \$0.00 | \$0.00 | \$476.56 | \$238.28 |
| CHOICE | EE Only | \$830.02 | \$781.02 | \$390.51 | \$49.00 | \$24.50 |
| | EE + 1 | \$1,727.54 | \$1,452.54 | \$726.27 | \$275.00 | \$137.50 |
| | EE+ 2 or more | \$2,370.38 | \$1,928.38 | \$964.19 | \$442.00 | \$221.00 |
| | Overage Dep.* | \$498.00 | \$0.00 | \$0.00 | \$498.00 | \$249.00 |
| POS | EE Only | \$880.96 | \$813.96 | \$406.98 | \$67.00 | \$33.50 |
| | EE + 1 | \$1,808.38 | \$1,480.38 | \$740.19 | \$328.00 | \$164.00 |
| | EE+ 2 or more | \$2,482.26 | \$1,981.26 | \$990.63 | \$501.00 | \$250.50 |
| | Overage Dep.* | \$545.60 | \$0.00 | \$0.00 | \$545.60 | \$272.80 |

***Overage Dependent:** Additional amounts for each dep. age 26– 30 will be added to rates for other levels of coverage and 100% employee paid on a post-tax basis|

If you do not select a medical plan during Open Enrollment, you will automatically be defaulted into the plan that you are currently enrolled in.



What's inside

We're here to help make each step of your health care experience easier.

- 1 Get started**
- 2 If you need medical care**
- 3 Using your pharmacy benefits**
- 4 Programs designed for better health**





Get started

Getting started – Medical Plan Highlights



Review your health plan options.

You have 3 different plans to choose from, each with its own benefits

It's all in the details.

Let's break it down.

| HEALTH PLAN DETAILS | Plan Name UHC Network Name | HMO NHP HMO/POS | Choice (Formerly OAPIN) Choice | POS NHP HMO/POS |
|--|-------------------------------|--------------------|--------------------------------------|--------------------|
| Network coverage only You can save money when you receive care for covered benefits from network providers. | | ✓ | ✓ | |
| In and out-of-network benefits You may receive care and services from providers and facilities in and out of our network, but staying in network can help lower your costs. | | | | ✓ |
| Primary care physician (PCP) required With this plan, you need to select a PCP – the doctor who plays a key role in helping manage your care. Each enrolled person on your plan will need to choose a PCP. | | ✓ | | ✓ |
| Referrals required You'll need referrals from your PCP before seeing a specialist or getting certain health care services. | | ✓ | | ✓ |



Direct Access: Referrals are not required for OB/GYN, Chiropractor, Mental health, and for a maximum of (5) visits per contract year to Dermatologist. Dermatology visits in addition to the five (5) will require a referral



Getting started – Medical Plan Highlights

[▶ Get started](#) |
 [If you need medical care](#) |
 [Using your pharmacy benefits](#) |
 [Programs designed for better health](#)

| HEALTH PLAN COMPARISON | HMO | | CHOICE | | POS | |
|--|--|----------------|--|----------------|--|---|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | Out-of-Network |
| DEDUCTIBLES AND OUT-OF-POCKET LIMITS | | | | | | |
| Deductible Amounts: The amount of health costs you're responsible for before the plan starts sharing costs. | \$0 - Individual \$0 - Family | NA | \$0 - Individual \$0 - Family | NA | \$0 - Individual \$0 - Family | \$500 - Individual \$500 per individual - Family |
| Out-of-Pocket Limits: The total amount of health costs you're responsible for before your portion of the coinsurance changes. | \$2,500 - Individual \$5,000 - Family | NA | \$2,500 - Individual \$5,000 - Family | NA | \$2,500 - Individual \$5,000 - Family | \$3,000 - Individual \$6,000 - Family |
| Rx Out-of-Pocket Limits: The total amount of Rx costs you're responsible for before your portion of the coinsurance changes. | \$3,850 - Individual \$7,700 - Family | NA | \$3,850 - Individual \$7,700 - Family | NA | \$3,850 - Individual \$7,700 - Family | |

If you do not select a medical plan during Open Enrollment, you will automatically be defaulted into the plan that you are currently enrolled in.



Getting started - Medical Plan Highlights

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| HEALTH PLAN COMPARISON | HMO | | CHOICE | | POS | |
|--|-------------|----------------|---|----------------|-------------|----------------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | Out-of-Network |
| MEDICAL COPAYS AND COINSURANCE | | | | | | |
| Doctors and Specialists | | | | | | |
| Preventive Care Visit | \$0 copay | NA | \$0 copay | NA | \$0 copay | 30% after deductible |
| Primary Care Visit (illness or injury) | \$20 copay | NA | \$20 copay | NA | \$20 copay | 30% after deductible |
| Virtual Visit (online doctor) | \$0 copay | NA | \$0 copay | NA | \$0 copay | 30% after deductible |
| Urgent Care Visit | \$25 copay | | \$25 copay | | \$25 copay | |
| Specialist Visit | \$40 copay | NA | \$40 copay | NA | \$40 copay | 30% after deductible |
| Lab and X-ray | \$0 copay | NA | \$0 if done at INN Lab, copay applies at office | NA | \$0 copay | 30% after deductible |
| Major Diagnostic and Imaging | \$150 copay | NA | \$150 copay | NA | \$150 copay | 30% after deductible |



Getting started – Medical Plan Highlights

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| HEALTH PLAN COMPARISON | HMO | | CHOICE | | POS | |
|--|---------------------------------|--------------------|---------------------------------|--------------------|---------------------------------|------------------------------------|
| | In-Network | Out-of- Network | In-Network | Out-of- Network | In-Network | Out-of- Network |
| MEDICAL COPAYS AND COINSURANCE | | | | | | |
| Emergency Care | | | | | | |
| Emergency Room | \$200 copay, waived if admitted | | \$200 copay, waived if admitted | | \$200 copay, waived if admitted | |
| Other Care | | | | | | |
| Hospital – Inpatient Stay | \$350 copay | NA | \$350 copay | NA | \$350 copay | 30% after deductible |
| Physician Fees for Surgical and Medical Services | \$0 copay | NA | \$0 copay | NA | \$0 copay | 30% after deductible |
| Surgery – Outpatient | \$150 copay | NA | \$150 copay | NA | \$150 copay | 30% after deductible |
| Mental Health Visit (outpatient) | \$40 copay | NA | \$40 copay | NA | \$40 copay | 30% after deductible |
| Mental Health Visit (inpatient) | \$350 copay | NA | \$350 copay | NA | \$350 copay | \$500 ded./admin 30% after ded. |

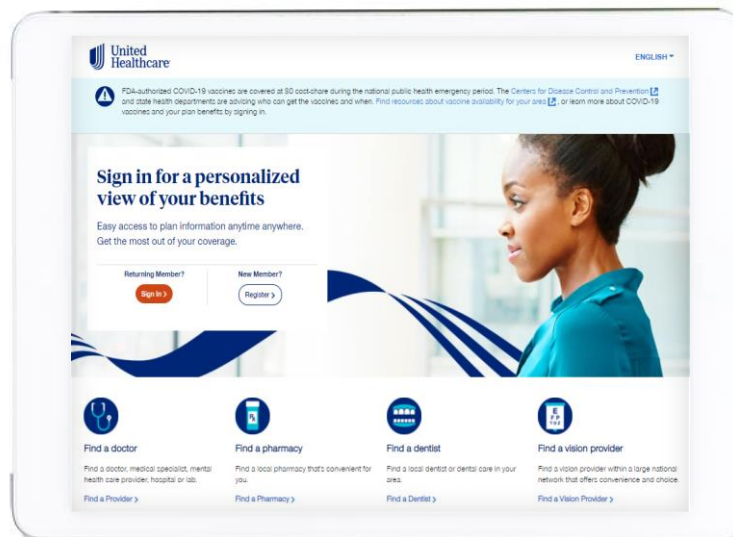


Getting started – (Once you receive your ID card)

Go digital and get the most out of your benefits

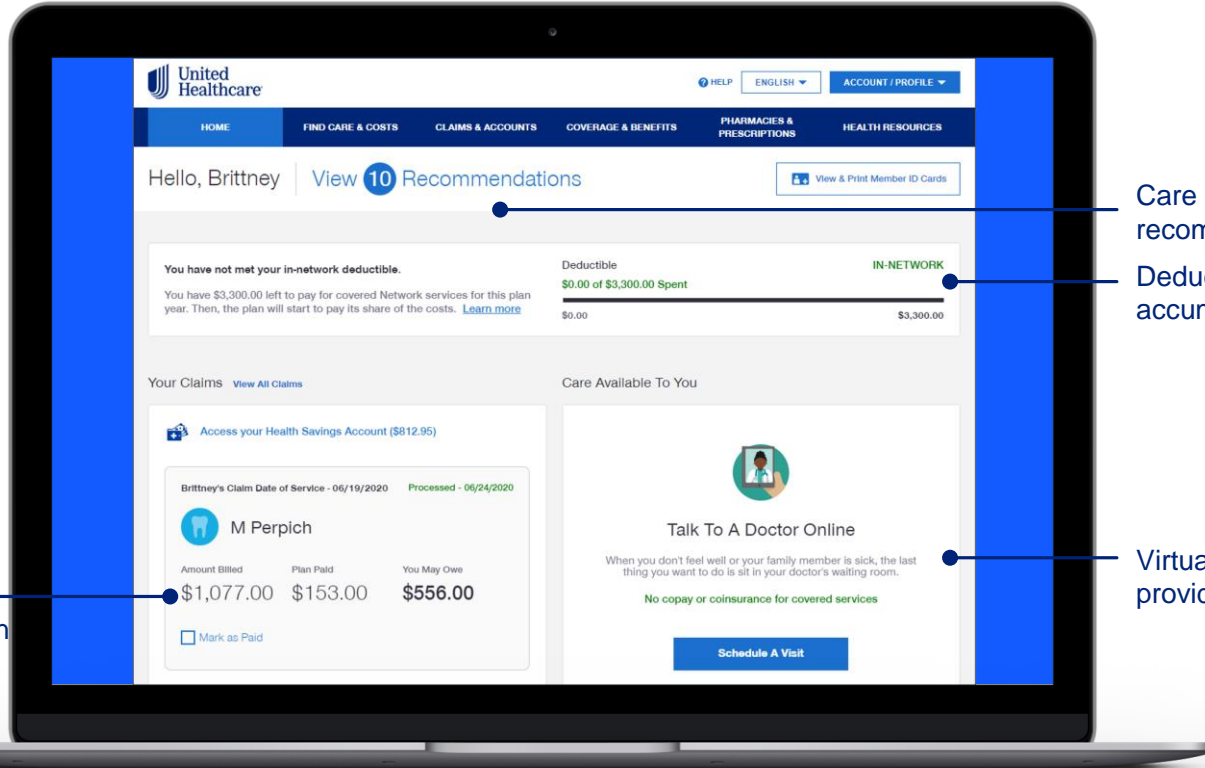
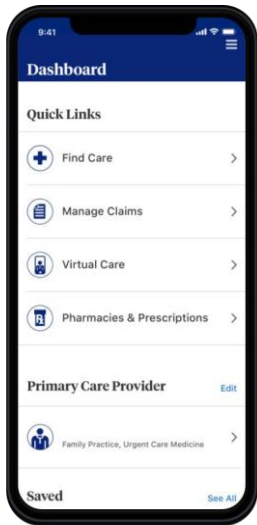
Activate your myUnitedHealthcare.com® account after enrolling and gain access to:

- Find network providers and locations
- See what's covered
- View claim details
- Check plan balances
- Learn about covered preventive care
- Find and estimate costs
- Find and compare medications
- Refill, renew, and transfer home delivery prescriptions



Getting started – (Once you receive your ID card)

▶ **Get started** | If you need medical care | Using your pharmacy benefits | Programs designed for better health



Claims information

Care recommendations
Deductible accumulations

Virtual care providers

Screen shot is for illustrative purposes only. Designs shown may not be final.

Highly relevant, personalized home page





**If you need
medical care**

More ways to save

Get started

▶ If you need medical care

Using your pharmacy benefits

Programs designed for better health



Choose a network primary care provider (PCP).

Sign in to myUnitedHealthcare.com > **Find Care & Costs.**

A PCP can be a family practitioner, internist, pediatrician or general medicine physician.* To find quality and cost-efficient providers, look for the blue hearts. ❤️❤️

The HMO and POS plans requires you and each covered member to choose a network PCP.



Keep up with preventive care.

When you see network providers, your routine wellness exams, certain recommended screenings and immunizations are covered by most UnitedHealthcare plans at no additional cost. Learn more at UnitedHealthcare.com/preventivecare.

1) Search for you PCP by name, location, services and treatments

Search for providers and services Search

Find Care by Category

- People**
Doctors, medical groups, and other professionals by specialty
- Places**
Hospitals, clinics, labs, imaging centers, medical suppliers
- Services and Treatments**
Providers for office visits, tests, treatments, surgeries
- Care by Condition**
Find care for common concerns
- Cost Estimates**
Treatment for common conditions

2) Once you find your PCP, look for the Provider ID as this is how you will indicate for them to be assigned for you

OVERVIEW SERVICES & COSTS LOCATIONS

| | | | |
|--|---|---|--|
| Location 3255 Forest Hill Blvd Ste 103 West Palm Beach, FL 33406 0.6 Miles Away Get Directions ID | Phone (561) 964-4577 <small>Phone</small> 711 <small>TTY</small> | Availability Evening Appointments | Additional Information ❤️❤� Premium Care Physician ✔️ Accepting All Patients ✔️ Virtual Care Offered |
| | Website Not Available | Accessibility Bathrooms > Parking > Exterior Building > | Provider ID 00003286228001 |
| | Email Not Available | | |



More ways to save

Get started

▶ If you need medical care

Using your pharmacy benefits

Programs designed for better health

Help is just a call away

Health plan questions?
We've got answers.

**Connect with our dedicated
customer care team by phone or online:**



Advocates can help you find
information and resources

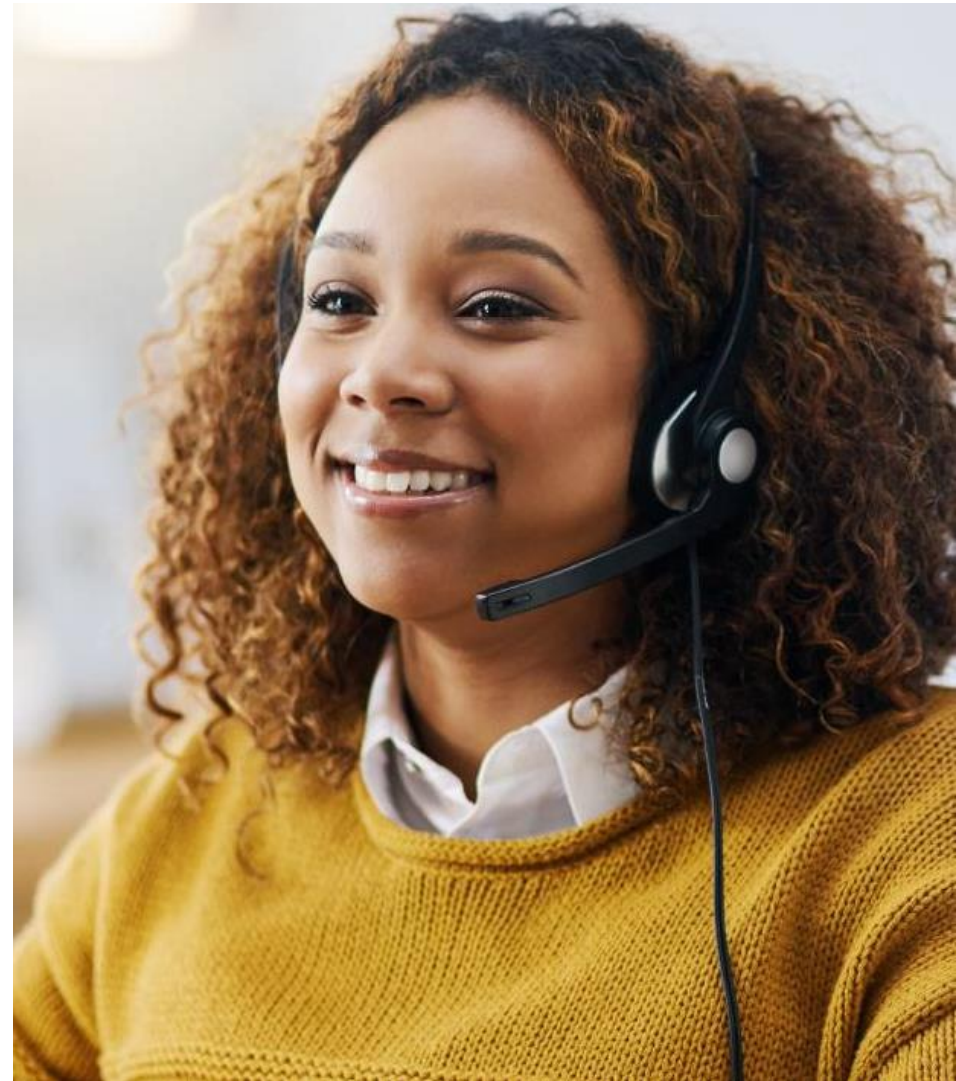


Registered nurses are available 24/7

For more information, check your plan documents.
For a list of preventive care guidelines, visit UnitedHealthcare.com/health-and-wellness/preventive-care



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Get to know your care options and costs






Get started

▶ If you need medical care

Using your pharmacy benefits

Programs designed for better health

How much you pay for care can depend on where you go. You'll want to make your PCP your first stop whenever possible. For life-threatening conditions, call 911 or go to an emergency room.

| Care options | START HERE | | | | |
|--|--|---|--|---|---|
| |  PCP Care from the doctor who may know you best. |  24/7 Virtual Visits See a doctor whenever, wherever. |  Convenience Care Basic conditions that aren't life-threatening. |  Urgent Care Serious conditions that aren't life-threatening. |  Emergency Room Life- and limb-threatening emergencies. |
| Average claims cost* Member Cost | Varies by plan type \$20 Copay INN | Less than \$49** \$0 Copay INN | \$100 \$20 Copay INN | \$180 \$25 Copay | \$2,200 \$200 Copay |
| Hours | Varies by location | 24/7 | Varies by location | Varies by location — may be open nights/weekends | 24/7 |
| How to connect | Contact your PCP | UnitedHealthcare.com/virtualvisits | myUnitedHealthcare.com | myUnitedHealthcare.com | myUnitedHealthcare.com |
| ● Indicates the recommended place for care when it comes to the following common conditions: | | | | | |
| Broken bone | | | | ● | ● |
| Chest pain | | | | | ● |
| Cough, fever or sore throat | ● | ● | ● | | |
| Muscle strain | ● | | ● | | |
| Pinkeye | ● | ● | ● | | |
| Sinus problems | ● | ● | ● | | |
| Sprain | ● | | ● | ● | |
| Urinary tract infection | ● | ● | ● | | |



Vision benefits

Get started

▶ If you need medical care

Using your pharmacy benefits

Programs designed for better health



Your vision plan includes (In-Network only):

| | |
|---|--------------------|
| Eye exam: every 24 months | \$10 per exam |
| Lens allowances: | |
| Single vision lenses | \$20 Reimbursement |
| Lined bifocals | \$30 Reimbursement |
| Lined trifocals | \$40 Reimbursement |
| Frames | \$30 Reimbursement |
| Elective contact lenses and professional services | \$75 Reimbursement |
| **Note: Reimbursement toward purchase of a pair of glasses <u>or</u> contact lenses is every 24 months | |





Using your pharmacy benefits

Pharmacy benefits

Get started

If you need medical care

▶ Using your pharmacy benefits

Programs designed for better health



Say hello to savings.

OptumRx® pharmacy services make it easy to keep track of your medications and save money — both online and on the go.

Two easy ways to fill prescriptions:

- 1 Home delivery:**
Order up to a 3-month supply of your regular medications with free shipping.
- 2 Pick up at the pharmacy:**
Show your ID card at any network pharmacy.

To sign up for home delivery or to find a network pharmacy:

- Visit myUnitedHealthcare.com.
- Use the **UnitedHealthcare app**.
- Call the number on your ID card.

Manage your meds.

Visit myUnitedHealthcare.com > **Pharmacies & Prescriptions** to:

- Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.



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OptumRx is an affiliate of United HealthCare Insurance Company.

Pharmacy Benefits

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| HEALTH PLAN COMPARISON | | HMO | | CHOICE | | POS | |
|--|-----------------------|------------|----------------|------------|----------------|------------|----------------------|
| MEDICAL COPAYS AND COINSURANCE | | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Rx Copay / Coinsurance | Generic 30 day | \$20 | | \$20 | | \$20 | |
| | Pref Brand 30 day | \$50 | NA | \$50 | NA | \$50 | 30% after deductible |
| | Non-Pref Brand 30 day | \$70 | | \$70 | | \$70 | |
| Home Delivery & Retail Generic 90 day | | \$40 | | \$40 | | \$40 | |
| Home Delivery & Retail Pref Brand 90 day | | \$100 | NA | \$100 | NA | \$100 | NA |
| Home Delivery & Retail Non-Pref Brand 90 day | | \$140 | | \$140 | | \$140 | |





Programs designed for better health

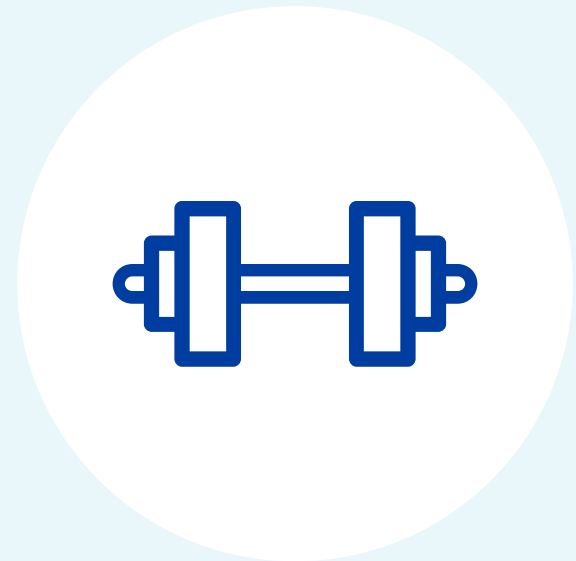
Once your health plan becomes active,
you can participate in the following
programs at no additional cost to you.

Rewards for well-being

Have fun and get healthier with Rally®:

- Take the **Health Survey** to see how you're doing in key areas like nutrition and fitness.
- Get **personalized recommendations** that fit your lifestyle.
- Track your progress on your dashboard and earn Rally Coins that can be redeemed for **rewards**..

Sign up for Rally today on myUnitedHealthcare.com.



Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the Health Survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal

Get started

If you need medical care

Using your pharmacy benefits

▶ Programs designed for better health

Everything you need to lose weight and keep it off.

Real Appeal® is an online weight-loss program designed to inspire healthier behaviors. It includes:

- **Group coaching sessions.**
- **24/7 online resources and a mobile app.**
- **A Success Kit** with scales, exercise tools, food guides and more delivered to your door.
- Join today at myUnitedHealthcare.com.



*Access to Real Appeal is not available in Hawaii.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.



Decision Support

Get started

If you need medical care

Using your pharmacy benefits

▶ Programs designed for better health

Have a health plan question?

Decision Support is here to help you:

- Get answers about your benefits.
- Resolve a claim.
- Decide where to go for care.
- Learn more about a recent screening or test result.
- Find a network doctor.

To speak with us, simply call the number on your ID card or sign in to myUnitedHealthcare.com and click the **Call or Chat** button.

Have a special health condition?

Our **Centers of Excellence** network is here to help you find a doctor or medical center, as well as to help you understand how to manage your health. To see a list of covered conditions, sign in to myUnitedHealthcare.com.



The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.



Support for parents

Get started

If you need medical care

Using your pharmacy benefits

▶ Programs designed for better health

Get support throughout your pregnancy.

Maternity Support provides expectant mothers with information and support before, during and after pregnancy. Learn steps that may help lead to a healthier pregnancy and birth, with resources and online video courses covering trimester benchmarks, nutrition, exercise, breastfeeding, postpartum and more.

Visit myUnitedHealthcare.com/maternity for more information.



The information provided under the Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Program nurses cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor. Participants should consult an appropriate health care professional to determine what may be right for them. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

The UnitedHealthcare Healthy Pregnancy application is only available to eligible members of certain employer-sponsored plans. Application registration is required.



24/7 Virtual Visits

Get started

If you need medical care

Using your pharmacy benefits

▶ Programs designed for better health

Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a doctor by phone or video* through myUnitedHealthcare.com or the UnitedHealthcare app.

- Flu
- Coughs/fevers
- Allergies
- Bronchitis
- Eye, skin and urinary infections
- Sore throats
- Rashes
- Stomachaches

Doctors can provide a diagnosis and send a prescription** to your local pharmacy, if needed.

24/7 Virtual Visits can treat many of the same conditions as an ER or urgent care, so it may be a good option to use as an alternative—particularly in times when your PCP isn't available.

To get started, visit myUnitedHealthcare.com/virtualvisits.



Emotional support

Get started

If you need medical care

Using your pharmacy benefits

▶ Programs designed for better health

Tap into behavioral health support.

Get connected to self-help digital tools, in-person or virtual behavior providers and other resources that may help with a variety of concerns:

- Depression, stress and anxiety.
- Relationship difficulties.
- Alcohol and drug use.
- Financial and legal concerns.
- Compulsive habits.
- Eating disorders
- Grief and loss.

Call the member phone number on your ID card or visit myUnitedHealthcare.com.



Quit For Life

Get started

If you need medical care

Using your pharmacy benefits

▶ Programs designed for better health

Ready to live tobacco-free?

With a coach on your side, it may be easier to leave tobacco behind. The Quit For Life® program includes:

- Online support.
- A customized action plan.
- And more.

Enroll today at myUnitedHealthcare.com.



The Quit For Life program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.



Important Reminders

Dependent Eligibility:

- You **CANNOT** be covered as a dependent on the medical, dental, or life insurance plans if you are eligible for coverage as an employee.
- Individuals who are eligible for BCC group insurance benefits as an employee must elect coverage as an employee (instead of being covered as a dependent).

Domestic Partners and Medicare:

- Under federal law, the Medicare Secondary Payer rules **do not apply** to domestic partners covered under a group health plan when Medicare coverage is due to age.
- Therefore, when Medicare coverage is due to age, Medicare is always the primary plan for a person covered as a domestic partner, and UnitedHealthcare is the secondary plan.
- However, when Medicare coverage is due to disability, the Medicare Secondary Payer rules, as applicable, will apply.
- If your Domestic Partner does not elect to enroll in Medicare Parts A and/or B when first eligible, the UnitedHealthcare medical plan will calculate payment based on what should have been paid by Medicare as the primary payer if the person had been enrolled.

****If you are unsure of your dependent's eligibility under the plan, contact the UnitedHealthcare Representatives for clarification.**



Additional Information

Benefit changes:

- Will be processed by employees through the benefits information system, MyBenefits at www.pbcgov.org/MyBenefits
- MyBenefits may be accessed from home, work, or anywhere you have internet access. MyBenefits is available from 10/25/2022 – 11/08/2022

Confirmation statements will be mailed out early December, please make sure your Address is up to date in HRIS.

- Carefully review your confirmation statement
- Follow the process on your confirmation statement to report any errors or discrepancies on your statement to your group insurance office no later than 12/16/2022

The first paycheck containing Group Insurance deduction will be 01/06/2023.

Contact Risk Management / Group Insurance with any questions or if you need any assistance with processing your changes.

- Tel: (561) 233-5400
- Email: BCCMyBenefits@pbcgov.org



Transition Resources & Tips

- If you do not elect a medical plan during Open Enrollment, you will automatically be enrolled in the plan you are currently in
- For questions during Open Enrollment, please call UHC at 561-233-5423
- Department meetings, specific to the medical change, are underway to provide information on the new medical plan carrier
- Please review the UHC FAQs that are posted on the MyBenefits webpage for more information and the following checklists:
 - Transition of Care form
 - Waiting for Coverage to start
 - Got Your ID Card, what to do now
 - Find the right match (tips on finding the right doctor)
 - Health insurance terms to know
- UHC resource materials are also available on the MyBenefits webpage for review
- For any provider nominations, please email the doctor's name and phone number to James_J_Moore@uhc.com





Thank you