



2024 Benefits Open Enrollment



Open Enrollment: June 3rd – June 12th

Open Enrollment happens once per year & is the only time you can make changes to your plans without some type of Qualifying Event. If you do experience a Qualifying Event during the year, be sure to notify HR within 30 days.

Choose wisely & be sure you don't miss the deadline!

2024 Employee Benefit Highlights

1 The medical plans will remain with Anthem in the ERChhealth Program

- To help offset a higher renewal, we are making plan design changes
 - The PPO \$2,500 plan and HSA \$5,000 will still be offered with no changes
 - The PPO \$1,500 plan and the HSA \$3,000 will no longer be offered
 - We are adding a PPO \$5,000 plan and an HSA \$3,500 plan
- All ERChhealth rewards will remain the same
- The SELECT plans are no longer offered

2 All Ancillary coverages will remain with Lincoln. There will be no plan design or rate changes!

- Dental
- Life/AD&D
- Voluntary Life/AD&D
- Voluntary Short-Term Disability
- Voluntary Long-Term Disability
- Voluntary Accident
- Voluntary Critical Illness
- Voluntary Hospital Indemnity

3 The vision plan will remain with EyeMed. There will be no plan design or rate changes!

2024 Medical Plan: 3-Tier PPO \$2,500

In-Network Benefits	Preferred Network	In-Network	Out-of-Network
Deductible – Single	\$2,500	\$5,000	\$22,500
Deductible – Family	\$5,000	\$10,000	\$45,000
Coinsurance	0%	20%	50%
Out-of-Pocket Maximum – Single	\$6,600		\$23,100
Out-of-Pocket Maximum – Family <i>(Includes deductible, coinsurance & copays)</i>	\$13,200		\$46,200
Office Visit Primary Care Physician Specialist Virtual Care-Only Providers <small>(Anthem App/Website)</small>	\$20 Copay \$40 Copay \$0 Copay	\$35 Copay \$70 Copay \$0 Copay	Deductible, then 50%
Preventive Care Visit	Covered at 100%	Covered at 100%	Deductible, then 50%
Inpatient Hospital Services	Deductible, then 0%	Deductible, then 20%	Deductible, then 50%
Outpatient Surgical Services	Deductible, then 0%	Deductible, then 20%	Deductible, then 50%
Emergency Room	\$350 Copay, then 20%		
Urgent Care	\$75 Copay		Deductible, then 50%
Prescription Benefit			
Retail Rx (30-day) – Tier 1/Tier 2/Tier 3/Tier 4	\$10/\$40/\$70/25% up to \$350	\$20/\$50/\$80/25% up to \$450	Deductible, then 50%
Mail Order Rx (90-day)	\$25/\$100/\$175/25% up to \$350	Not Covered	Not Covered

This is an illustration of benefits. Please refer to the plan documents for details & final confirmation of coverage.

Commonly Used Network Pharmacies

Level 1 Network		Level 2 Network	
CVS	Kroger	Acme	Meijer
Giant Eagle	Target	Costco	Rite Aid
Walmart		Discount Drug Mart	Sam's Club
		Marcs	Walgreens

To Find a Provider:

www.anthem.com

Or call: (844) 995-1727



2024 Medical Plan: 3-Tier PPO \$5,000

In-Network Benefits	Preferred Network	In-Network	Out-of-Network
Deductible – Single	\$5,000	\$8,000	\$22,500
Deductible – Family	\$10,000	\$16,000	\$45,000
Coinsurance	0%	20%	50%
Out-of-Pocket Maximum – Single	\$9,450		\$24,500
Out-of-Pocket Maximum – Family <i>(Includes deductible, coinsurance & copays)</i>	\$18,900		\$48,900
Office Visit Primary Care Physician Specialist Virtual Care-Only Providers <small>(Anthem App/Website)</small>	\$20 Copay \$40 Copay \$0 Copay	\$35 Copay \$70 Copay \$0 Copay	Deductible, then 50%
Preventive Care Visit	Covered at 100%	Covered at 100%	Deductible, then 50%
Inpatient Hospital Services	Deductible, then 0%	Deductible, then 20%	Deductible, then 50%
Outpatient Surgical Services	Deductible, then 0%	Deductible, then 20%	Deductible, then 50%
Emergency Room	\$350 Copay, then 20%		
Urgent Care	\$75 Copay		Deductible, then 50%
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CVS	Kroger	Acme	Meijer
Giant Eagle	Target	Costco	Rite Aid
Walmart		Discount Drug Mart	Sam's Club
		Marcs	Walgreens

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2024 Medical Plan: HSA \$3,500

In-Network Benefits	In-Network	Out-of-Network
Deductible – Single	\$3,500	\$7,000
Deductible – Family	\$7,000	\$14,000
Coinsurance	20%	50%
Out-of-Pocket Maximum – Single	\$6,900	\$20,700
Out-of-Pocket Maximum – Family <i>(Includes deductible, coinsurance & copays)</i>	\$13,800	\$41,400
Office Visit Primary Care Physician Specialist Virtual Care-Only Providers <small>(Anthem App/Website)</small>	Deductible, then 20% Deductible, then 20% Deductible, then 0%	Deductible, then 50% Deductible, then 50% N/A
Preventive Care Visit	Covered at 100%	Deductible, then 50%
Inpatient Hospital Services	Deductible, then 20%	Deductible, then 50%
Outpatient Surgical Services	Deductible, then 20%	Deductible, then 50%
Emergency Room	Deductible, then 20%	
Urgent Care	Deductible, then 20%	Deductible, then 50%
Prescription Benefit	Deductible, then Copays:	
Retail Rx (30-day) – Tier 1/Tier 2/Tier 3/Tier 4	\$10/\$50/\$100/25% up to \$250	Deductible, then 50%
Mail Order Rx (90-day)	\$25/\$125/\$250/25% up to \$250	Not Covered

To Find a Provider:

www.anthem.com

Or call: (844) 995-1727

This is an illustration of benefits. Please refer to the plan documents for details & final confirmation of coverage.

2024 Medical Plan: HSA \$5,000

In-Network Benefits	In-Network	Out-of-Network
Deductible – Single	\$5,000	\$8,000
Deductible – Family	\$10,000	\$16,000
Coinsurance	25%	50%
Out-of-Pocket Maximum – Single	\$6,000	\$12,000
Out-of-Pocket Maximum – Family <i>(Includes deductible, coinsurance & copays)</i>	\$12,000	\$24,000
Office Visit Primary Care Physician Specialist Virtual Care-Only Providers <small>(Anthem App/Website)</small>	Deductible, then 25% Deductible, then 25% Deductible, then 0%	Deductible, then 50% Deductible, then 50% N/A
Preventive Care Visit	Covered at 100%	Deductible, then 50%
Inpatient Hospital Services	Deductible, then 25%	Deductible, then 50%
Outpatient Surgical Services	Deductible, then 25%	Deductible, then 50%
Emergency Room	Deductible, then 25%	
Urgent Care	Deductible, then 25%	Deductible, then 50%
Prescription Benefit	Deductible, then Copays:	
Retail Rx (30-day) – Tier 1/Tier 2/Tier 3/Tier 4	\$10/\$50/\$100/25% up to \$250	Deductible, then 50%
Mail Order Rx (90-day)	\$25/\$125/\$250/25% up to \$250	Not Covered

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Medical Contributions

Your 2024 Per Pay Cost (Does not include spousal surcharge)								
	PPO \$2,500 (3-Tier)		PPO \$5,000 (3-Tier)		HSA \$3,500		HSA \$5,000	
	Wellness	Non-Wellness	Wellness	Non-Wellness	Wellness	Non-Wellness	Wellness	Non-Wellness
Employee Only	\$58.41	\$83.41	\$51.32	\$76.32	\$26.23	\$51.23	\$0.00	\$25.00
Employee + Spouse	\$130.26	\$180.26	\$114.43	\$164.43	\$58.50	\$108.50	\$0.00	\$50.00
Employee + Child(ren)	\$118.58	\$143.58	\$104.17	\$129.17	\$53.25	\$78.25	\$0.00	\$25.00
Employee + Family	\$186.33	\$236.33	\$163.69	\$213.69	\$83.68	\$133.68	\$0.00	\$50.00

Your 2023 Per Pay Cost (Includes \$100 Wellness Incentive; Does not include spousal surcharge.)								
	No Longer Offering 7/1/2024 PPO \$1,500		PPO \$2,500 (3-Tier)		No Longer Offering 7/1/2024 HSA \$3,000		HSA \$5,000	
	Standard	Select	Standard	Select	Standard	Select	Standard	Select
Employee Only	\$94.84	\$90.10	\$43.03	\$40.88	\$18.89	\$17.95	\$0.00	\$0.00
Employee + Spouse	\$211.50	\$200.92	\$95.96	\$91.16	\$42.12	\$40.01	\$0.00	\$0.00
Employee + Child(ren)	\$192.53	\$182.90	\$87.36	\$82.99	\$38.35	\$36.43	\$0.00	\$0.00
Employee + Family	\$302.61	\$287.47	\$137.27	\$130.41	\$60.26	\$57.24	\$0.00	\$0.00

Spousal Surcharge

If your spouse has coverage available elsewhere through his or her employer, and you elect to cover him or her on the Meridian HealthCare plan, there will be a **\$75.00 per pay surcharge applied**. If you are enrolling your spouse, the surcharge will automatically be applied. If enrolling your spouse on our medical plan, please complete the **Affidavit of Spousal Employment & Health Care Coverage** within Paylocity.

Wellness Incentive

Meridian Healthcare's plan is offered through ERC health. As an enrolled member in the program, we encourage you and your spouse to participate in the Preventive Care Campaign. Your wellness rate is contingent upon your participation in this program. If your spouse is enrolled, they must participate in order for you to obtain the maximum incentive effective July 1, 2025. Through ERChhealth, you will also have the opportunity to earn rewards for completing a preventive care exam and other challenges through the Sydney App.

How does the Consumer-Driven Plan + HSA work?

Traditional Health Plan



- Larger monthly premium
- Lower deductible
- Copays for Office Visits, Prescriptions & ER
- Preventive covered @ 100%

Traditional health plan

Premium

HDHP + HSA



- Lower monthly premium
- Higher deductible
- No Copays until the Deductible is met
- Preventive covered @ 100%



- Money into savings account

HDHP + HSA

Premium

HSA

HSA

Who is eligible for an HSA?

In order to be eligible to make pre-tax contributions to a Health Savings Account, individuals must:

- Be covered under an HDHP on the first day of the month that the account is established and the first day of the month in which deposits are made.
- Not also be covered under any other health plan that is not an HDHP. Certain types of limited benefit plans may be ok, such as a cancer policy, automobile policy or a fixed daily benefit policy (hospital indemnity).
- **Not be enrolled in Medicare benefits (including Part A).**
- Not be claimed as a dependent on another person's tax return.

2024 HSA Contribution Limits

Annual Contribution Rules

2024 Limit: \$4,150 for individuals & \$8,300 for families*

2025 Limit: \$4,300 for individuals & \$8,550 for families*

Additional Funding

Those 55 years of age or higher, but not entitled to Medicare benefits, can fund an additional \$1,000/year “catch-up” contribution!

Amount of Funding

Contributions above the annual limit are subject to income taxes and a 20% penalty

Reminders:

- Balance rolls over year to year (no “use it or lose it”)
- Employees own the account – you keep the money if you change jobs or insurance coverage
- You cannot contribute to a Flexible Spending Account and a Health Savings Account
- Visit www.IRS.gov & Publication 502 for a complete listing of eligible HSA expenses
- Premier Bank will provide you with a Debit Card once you sign up!

2024 FSA Contribution Limits

Health Care

2024 Limit: \$3,200

*Eligible Expenses: Medical, Dental, Vision

*Full elected amount is available to you on July 1

Dependent Care

2024 Limit: \$5,000

*Eligible Expenses: Before & After School programs, Summer Day Camp, Babysitting, Pre-School & Nursery School

*Funds elected are only available to you as they are contributed out of payroll & expenses are eligible for reimbursement when they are incurred.

Reminders:

Open Enrollment for the FSA coincide with the calendar year. We will hold Open Enrollment in November for January 1, 2025.

- A Flexible Spending Account is a pre-tax benefit that allows you to pay for medical, dental & vision expenses using pre-tax dollars.
- Balance does not roll over each year (“use it or lose it”)
- Elections are irrevocable unless you experience a qualifying event
- Visit www.IRS.gov & Publication 502 for a complete listing of eligible expenses

Dental Low Plan

BENEFITS	In-Network	Out-of-Network
Deductible (Per Person) • Family 3x Per Person Deductible (\$150)	\$50	
Annual Maximum • Per Person Per Calendar Year	\$1,000	
Preventive & Diagnostic • Exams/Cleanings/X-Rays	100%	100%
Basic Services • Fillings/Extraction/Repairs	80%	80%
Major Services • Crowns/Bridges/Dentures	50%	50%
Orthodontia	Not Covered	

Dental High Plan

BENEFITS	In-Network	Out-of-Network
Deductible (Per Person) • Family 3x Per Person Deductible (\$150)	\$50	
Annual Maximum • Per Person Per Calendar Year	\$1,500	
Preventive & Diagnostic • Exams/Cleanings/X-Rays	100%	100%
Basic Services • Fillings/Extraction/Repairs	90%	90%
Major Services • Crowns/Bridges/Dentures	60%	60%
Orthodontia • Dependents up to age 19	50%	50%
Orthodontia Lifetime Maximum	\$1,000	

Find a Provider:

Dental Network: DentalConnect

- www.lincolnfinancial.com
- Or call (800) 423-2765-4695

Dental Per Pay Deductions		
	Low Plan	High Plan
Employee	\$9.23	\$12.02
Employee & Spouse	\$17.90	\$23.59
Employee & Child(ren)	\$21.68	\$31.40
Employee & Family	\$32.78	\$46.77



Vision Plan

BENEFITS	VSP Network	
	In-Network	Out-of-Network
Eye Exam	\$10 Copay	Up to \$35
Lenses <ul style="list-style-type: none"> • Single lined • Bifocal lined • Trifocal lined 	\$25 Copay	Up to \$25 Up to \$40 Up to \$60
Frames	\$120 Allowance + 20% Off	Up to \$95
Contacts – Medically Necessary	\$0 Copay	Up to \$200
Contacts – Elective	\$135 Allowance + 15% Off	Up to \$105
Exam Frequency	Every 12 Months	
Lens Frequency	Every 12 Months	
Frame Frequency	Every 24 Months	

- **Vision Network:** EyeMed
- **Find a Provider:** www.eyemed.com
- **Customer Customer Service:** 866-299-1358

Vision Per Pay Deductions	
Employee	\$2.22
Employee & Spouse	\$5.64
Employee & Child(ren)	\$5.64
Employee & Family	\$5.64

Additional Benefits: 100% Company-Paid

LIFE/ACCIDENTAL DEATH & DISMEMBERMENT

- Meridian Healthcare provides a life insurance benefit of a flat amount of \$20,000 at no cost to you. This also includes AD&D coverage.
- Available to all full-time eligible employees working 30 hours or more per week.
- The benefit will reduce by 50% at age 70 and by an additional 25% at age 75.
- You can change your beneficiary at any time.

2024 Voluntary Disability Benefits

Short-Term Disability insurance provides a cash benefit when you are out of work for up to 26 weeks due to an injury, illness, surgery, or recovery from childbirth. You have the option to purchase this benefit, so please see Paylocity for pricing.

- Please note that all full-time employees receive sick leave in the amount of 96 hours each year to accrue monthly by pay periods and you can accumulate up to 960 hours. Please take this into consideration when deciding if short-term disability will be beneficiary for you.

Benefit	60% of weekly salary (\$25 minimum, \$2,000 maximum)
Elimination Period	7 days for an accident 7 days for an illness/surgery
Duration	Up to 26 weeks or until disability ends (whichever is earlier)



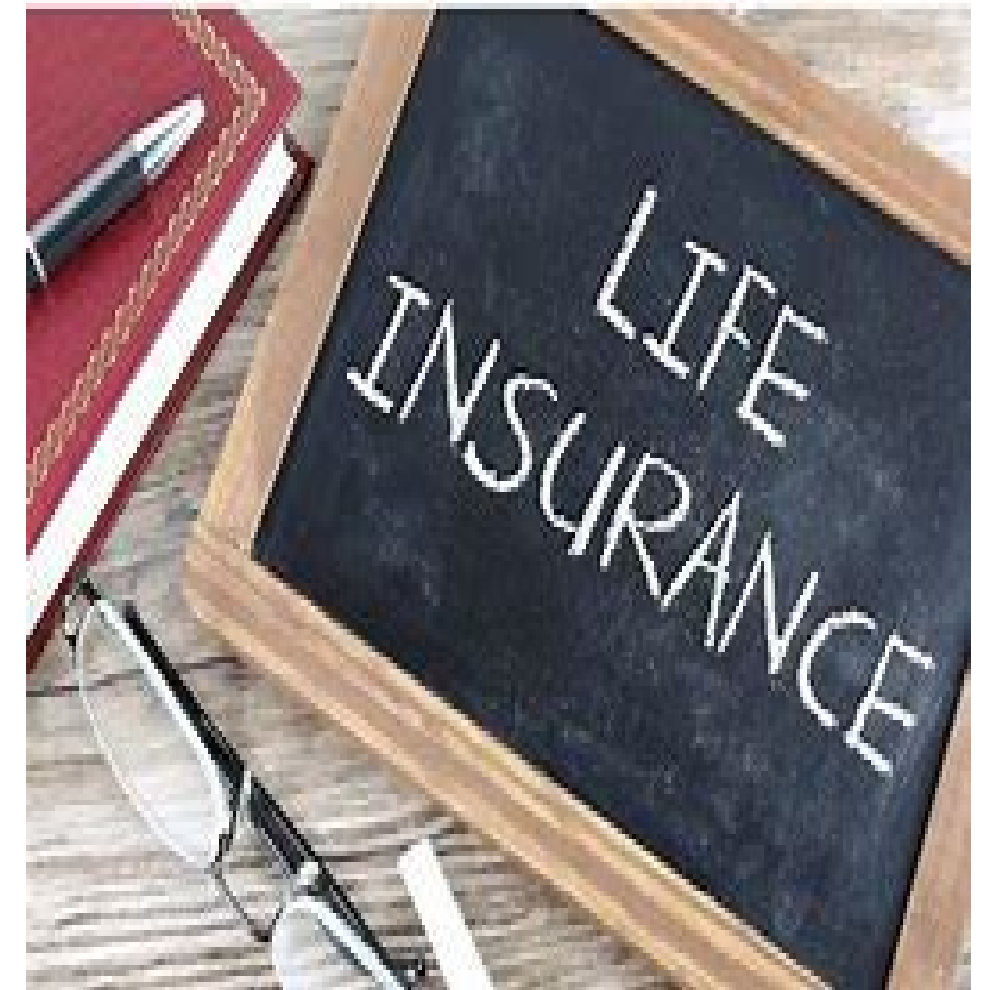
Long-Term Disability provides a cash benefit after you are out of work for 180 days or more due to injury, illness, or surgery. You have the option to purchase this benefit, so please see Paylocity for pricing.

Benefit	60% of your monthly salary limited to \$10,000 per month
Elimination Period	180 Days
Own Occupation Period	24 Months
Maximum Coverage Period	5 Years
Pre-Existing Conditions	3 months prior / 12 months insured



2024 Voluntary Life/AD&D Benefits

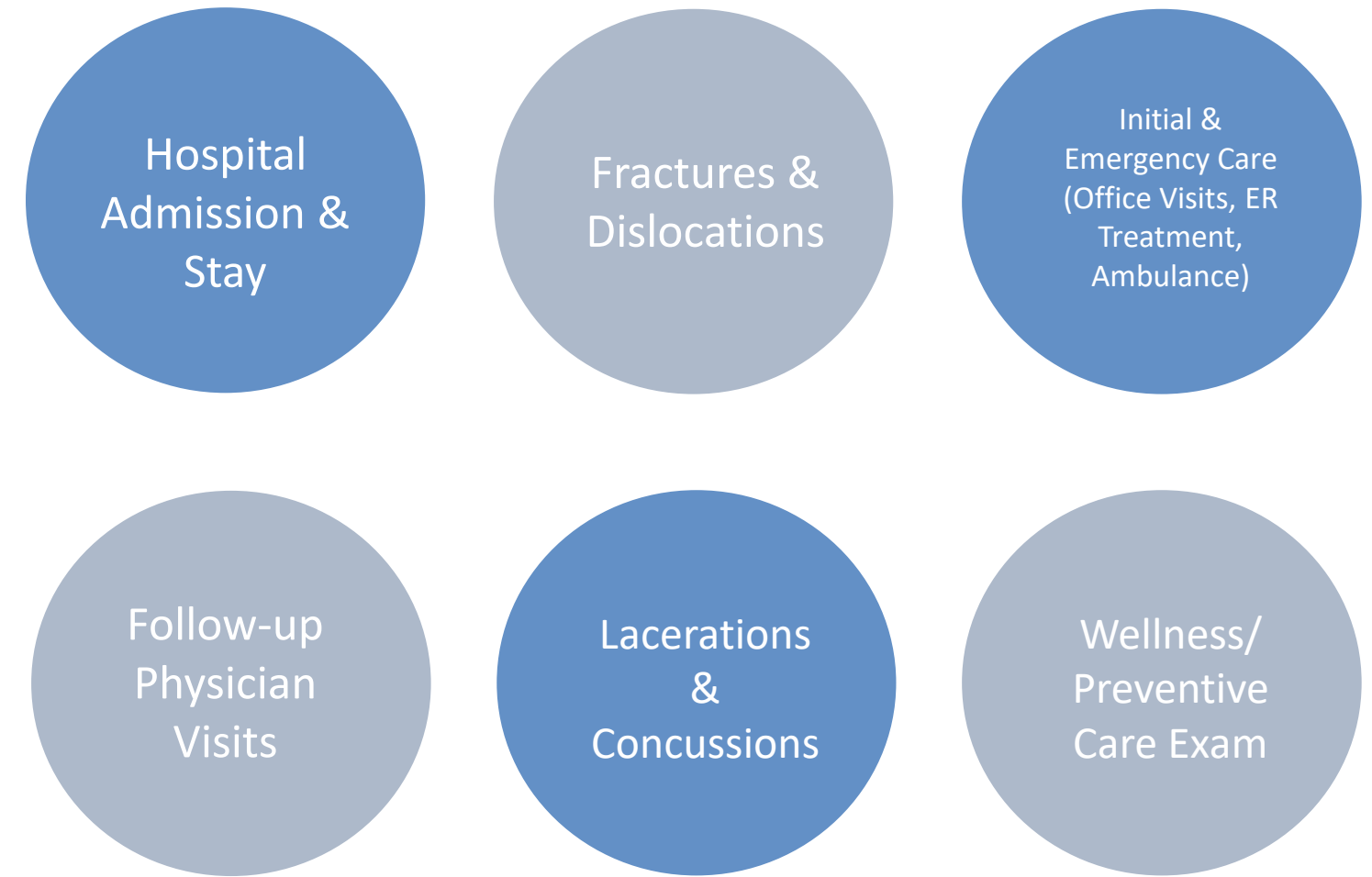
- Employee Paid Benefit
- Employee Benefit:
 - \$10,000 increments up to \$500,000 or 5x annual earnings, whichever is less
 - Employee Guarantee Issue is \$150,000 (no medical questions asked)
 - Open Enrollment: Can increase coverage up to 2 increments (\$20,000) without needing to complete a Medical Questionnaire (EOI).
- Spouse Benefit:
 - \$5,000 increments up to 50% of Employee Benefit
 - Spouse Guarantee Issue is \$30,000 (no medical questions asked)
 - Open Enrollment: Can increase coverage up to 2 increments (\$10,000) without needing to complete a Medical Questionnaire (EOI).
- Child Life Benefit:
 - \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 policy
 - Child Guarantee Issue is \$10,000 (no medical questions asked)



- Please see Paylocity for pricing
- You can change your beneficiary at any time

2024 Voluntary Accident Benefits

- Pays you when someone in your family suffers from an unexpected injury
- Protects your savings, eases the financial pain
- Accident insurance **helps cover your deductible, copays/coinsurance** – spend the \$ however you want
- Fully portable
- Pays you annually for Wellness/any follow-up doctors' office visits
- You have the option between a Low Plan and a High Plan
- Please see Paylocity for plan rates



\$7,500*
The average cost of a broken leg today.

2 OUT OF 5 PEOPLE VISIT THE ER ANNUALLY

For less than the cost of a Latte 1x/week, purchase Accident coverage that pays **CASH** benefits

**To be used for medical expenses after the medical plan has paid its portion*

2024 Critical Illness Benefits

- Employee Paid Benefit
- Provides a large, lump sum benefit to help you through your recovery after suffering a major health event
- Choose a \$15,000 or \$30,000 Benefit
 - If you elect coverage for yourself, you can enroll your spouse and/or child
 - Spouse Benefit: \$7,500 or \$15,000 (up to 50% of employee amount)
 - Child Benefit: \$7,500 or \$15,000 (up to 50% of employee amount)
- Benefits paid on top of any other medical, disability or supplemental plan coverage
- Fully portable at any age, however, rates may change
- Rates are based on age and benefit amount – please see Paylocity for pricing

Covered Conditions	Benefit Percentage
Heart attack	100%
Stroke	100%
Invasive Cancer	100%
End Stage Renal (kidney) Failure	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
Arterial/vascular disease	100%
Noninvasive cancer (in situ)	25%
Supplemental Conditions	
Advanced Huntington's disease	25%
Advanced ALS/Lou Gehrig's disease	25%
Advanced Alzheimer's disease	100%
Advanced multiple sclerosis	25%
Additional Childhood Conditions	
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic Fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type 1 Diabetes	100%

2024 Hospital Indemnity Benefits



- If you or a covered family member have to go to the hospital for an accident or injury, hospital indemnity insurance provides a lump-sum cash benefit to help you take care of unexpected expenses — anything from deductibles to childcare to everyday bills.
- You will receive a \$50 cash benefit every year you and any of your covered family members complete a single covered exam, screening, or immunization
- Please see Paylocity for plan rates

Core hospital benefits	Plan benefit
Hospital admission For the initial day of admission to a hospital for treatment of a sickness/an injury	\$1,000
Hospital confinement For each day of confinement in a hospital as a result of a sickness/an injury	\$100 per day for 15 days per calendar year
Hospital intensive care unit (ICU) admission For the initial day of admission to an ICU for treatment as the result of a sickness/an injury	\$500
Hospital ICU confinement For each full or partial day of confinement in an ICU as a result of a sickness/an injury	\$100 per day for 15 days per calendar year
Complications of pregnancy	Included
Additional confinement benefits	Plan benefit
Newborn care For each day of confinement to a hospital for routine post-natal care following birth	\$100 per day

**To be used for medical expenses after the medical plan has paid its portion*

Additional Programs & Resources



ERChealth[™]
Next Generation

Program Overview

Preventive Care Exam

\$100 reward for enrolled employees and spouses that complete an annual preventive care exam.



Preventive Cancer Screenings

Enrolled employees and spouses who complete age/sex specific preventive cancer screenings will earn rewards.

Eligible screenings include mammogram, colonoscopy, skin cancer, and prostate cancer.



PCP+ Concierge Primary Care

Exclusive access to concierge primary care available for members across Ohio.



PreventiveRx Plus

PreventiveRx Plus covers drugs that may keep an individual healthy because they may prevent illness and other health conditions.

Preventive Care Exam

- **Anthem covers one Preventive Care exam per calendar year**
- Enrolled employees and enrolled spouses who complete their annual Preventive Care/Wellness exam between 1/1/2024-12/31/2024 will be eligible for a \$100 reward through ERChealth this year
 - Preventive Exam period now 1/1-12/31
- This process will be automatic – no additional paperwork required
 - Anthem will pay the reward 60-90 days after your preventive exam claim is processed under your medical plan
 - If your preventive exam is processed as a diagnostic claim (due to conversations within the same visit):
 - You will need to ask your physician to re-code the visit as a Preventive visit
 - If your physician is not willing to re-code the visit, ERChealth will manually award the \$100 reward
 - Physician form & meeting CMS metabolic measures no longer required!

Preventive Exam Options



Primary Care Physician
(In-Person or Virtual)



Virtual Primary Care via Sydney

- KHealth: chat-based
- LiveHealthOnline: video-based (available June 2024)



Minute Clinics

ERChealth PCP+

What is ERChealth PCP+?

ERChealth PCP+ Direct Primary Care is an innovative physician service provided by Everside Health and Marathon Health. These patient-centered doctor's offices provide patients with a level of care that is unique to healthcare.

Benefits

- ✓ \$0 Copay
- ✓ Unlimited visits
- ✓ Personalized care
- ✓ Little or no wait time
- ✓ Longer appointments
- ✓ 24/7 telephonic access to your physician
- ✓ Same or next day urgent care visits



Fewer Patients = More Time for You

PCP+ Physicians have roughly 70% fewer patients compared to a typical primary care doctor.



ERChealth PCP+

Before Enrolling in PCP+:

ERChealth PCP+ has two program requirements:

1

Members must seek all primary care needs from their PCP+ Physician

2

Members must have an annual preventive exam. Upon joining, members must schedule their first appointment within 90 days of enrolling.

Additionally, please consider the following before enrolling:

- Do I already have a Primary Care Physician?
 - If yes, am I willing to choose a PCP+ Physician for all my primary care needs?
- Is there an ERChealth PCP+ location near my home?
- Do I like the idea of a \$0 Co-Pay?
- Do I regularly have visits with a physician to manage chronic conditions?
 - If yes, the PCP+ model may provide cost savings

 Everside Health	 Marathon Health
ENROLLMENT OPTIONS: eversidehealth.com/anthem 1-866-808-6005	ENROLLMENT OPTIONS: member.ourhealth.org/sign_up/erc Southwest Ohio: 1-513-964-0830 Central Ohio: 1-614-699-2847
NORTHEAST OHIO	SOUTHWEST OHIO
AKRON SOUTH MAIN 388 South Main St, Ste 201 Akron, OH 44311	FOURTH & MAIN 220 East Fourth St, Ste 130 Cincinnati, OH 45202
AKRON WHITE POND 789 White Pond Dr, Ste A Akron, OH 44320	GREEN TOWNSHIP 6355 Harrison Ave, Ste 8 Cincinnati, OH 45247
AVON SHEFFIELD 5445 Detroit Rd Sheffield Village, OH 44054	KINGS MILLS 2188 Kings Mills Rd Mason, OH 45040
BEACHWOOD 25700 Science Park Dr, Ste 120 Beachwood, OH 44122	SPRINGDALE TOWN CENTER 11568 Springfield Pike Springdale, OH 45246
CUYAHOGA FALLS 421 Graham Rd, Suite C Cuyahoga Falls, OH 44221	CENTRAL OHIO
MENTOR 7695 Mentor Ave Mentor, OH 44060	EASTON TOWN CENTER 3866 Townsfair Way Columbus, OH 43219
NORTH CANTON 5399 Lauby Rd, Ste 220 North Canton, OH 44720	HILLIARD 2391 Hilliard Rome Rd Hilliard, OH 43026
SEVEN HILLS 5700 Lombardo Center Dr, Ste 120 Seven Hills, OH 44131	PARKWAY CENTRE 4152 Buckeye Pkwy Grove City, OH 43123
NORTHWEST OHIO	
DEFIANCE 25568 Elliott Rd Defiance, OH 43512	
FREMONT 2380 Sean Dr Fremont, OH 43420	
WAPAKONETA 5 North Blackhoof St Wapakoneta, OH 45895	

Sign up for PCP+ in minutes – visit the corresponding website or call your desired location to create an account and get started!

1. Create an account
2. Select your doctor
3. Schedule your first visit within 90 days of enrolling

PreventiveRx Plus

- Covers drugs that may keep individuals healthy



- Covering 6 conditions and up to 150 Rx's

- \$0 cost share on PPO *and* HSA



- Diabetic supplies included

Heart Health & High Blood Pressure

atenolol
benazepril
captopril
carvedilol
enalapril
lisinopril
lisinopril/ hctz
metoprolol succinate er
metoprolol tartrate
metoprolol/ hctz

Osteoporosis

propranolol
estradiol
estradiol/ norethindrone
Premarin (oral)
Premphase
Prempro
Asthma
Advair Hfa
Breo Ellipta
Flovent Diskus
Flovent HFA

fluticasone/ salmeterol

Symbicort

Trelegy Ellipta

Diabetes

Diabetic Supplies
Farxiga
Humalog
Humalog Junior Kwikpen
Humalog Kwikpen
Humalog Mix 50/50
Humalog Mix 50/50 Kwikpen

Humalog Mix 75/25

Humalog Mix 75/25 Kwikpen

Humulin 70/30

Humulin 70/30 Kwikpen

Humulin N

Humulin N Kwikpen

Humulin R

Humulin R U-500

Humulin R U-500 Kwikpen

Insulin Lispro

Insulin Lispro Junior Kwi

Insulin Lispro

Kwikpen

Insulin Lispro Protamine

Januvia

Jardiance

Lantus

Lantus Solostar

Levemir

Levemir Flextouch

metformin

metformin er (generic for Glucophage XR)

Synjardy

Synjardy Xr

Toujeo Max Solostar

Toujeo Solostar

Trulicity

Victoza

Mental Health

citalopram

escitalopram oxalate

fluoxetine

fluoxetine DR

fluvoxamine

fluvoxamine ER

paroxetine

paroxetine ER

sertraline

Trintellix

High Cholesterol

amlodipine/atorvastatin

atorvastatin

ezetimibe/simvastatin

fluvastatin

lovastatin

pravastatin

rosuvastatin

simvastatin

Enrollment



Milestone 1 (Digital scales are provided to all digital program participants)

Engagement at 4 Weeks



Milestone 2

Sustained Engagement at 60 Days



Milestone 3 (Fitbits are awarded)

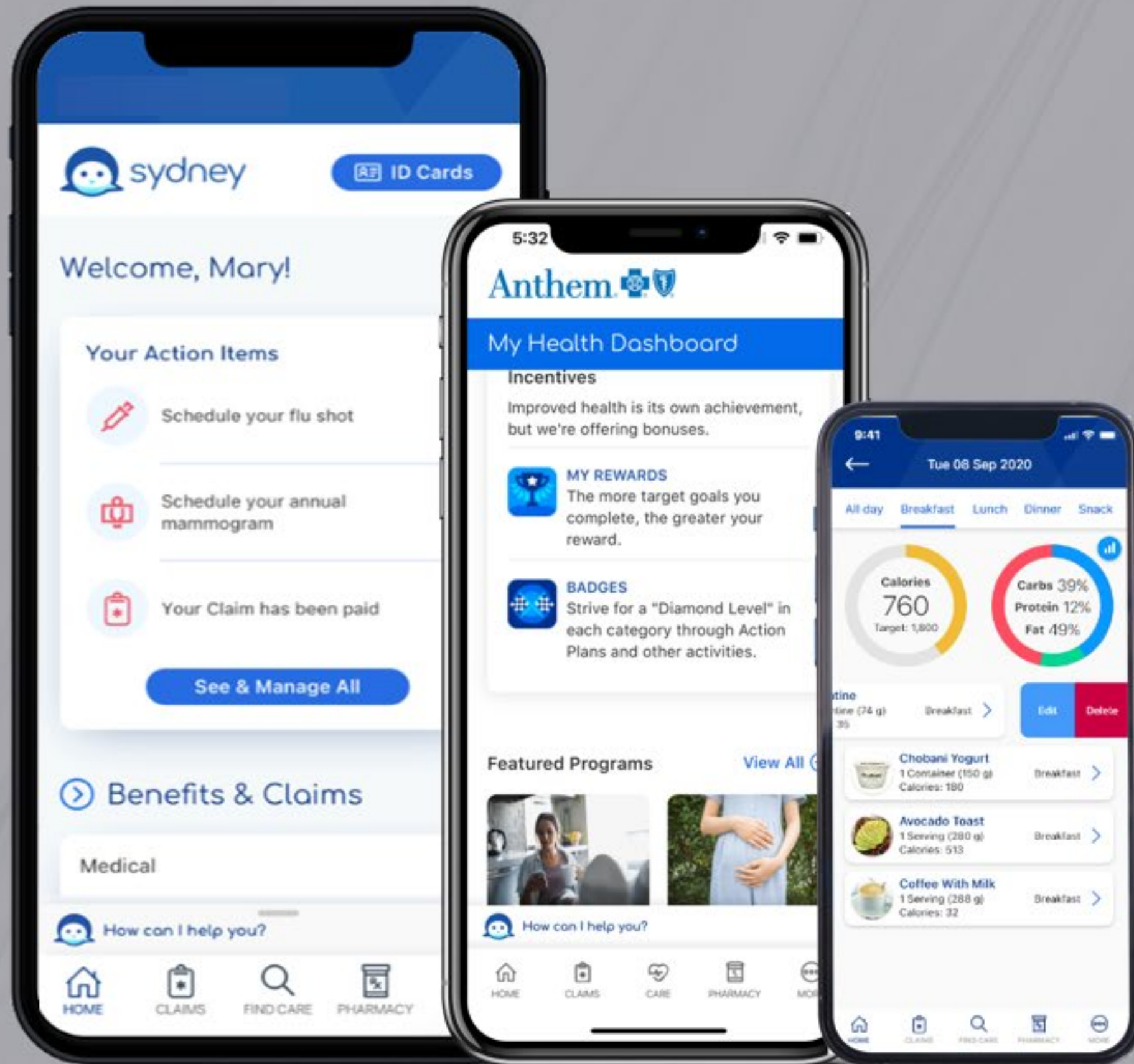
Achieve 5% Weight Loss Goal



Milestone 4

Diabetes Prevention Program through Lark

- Available for members that are considered at risk for Diabetes
- Can help with:
 - Weight loss guidance
 - Adopting healthy habits
 - Lower Type 2 Diabetes risk



Sydney App



- Members can join as soon as you are Anthem effective and have a Member ID
- Anthem.com account log in credentials is the same as those used for Sydney app

Reward Redemption

2023-2024 Plan Year

June

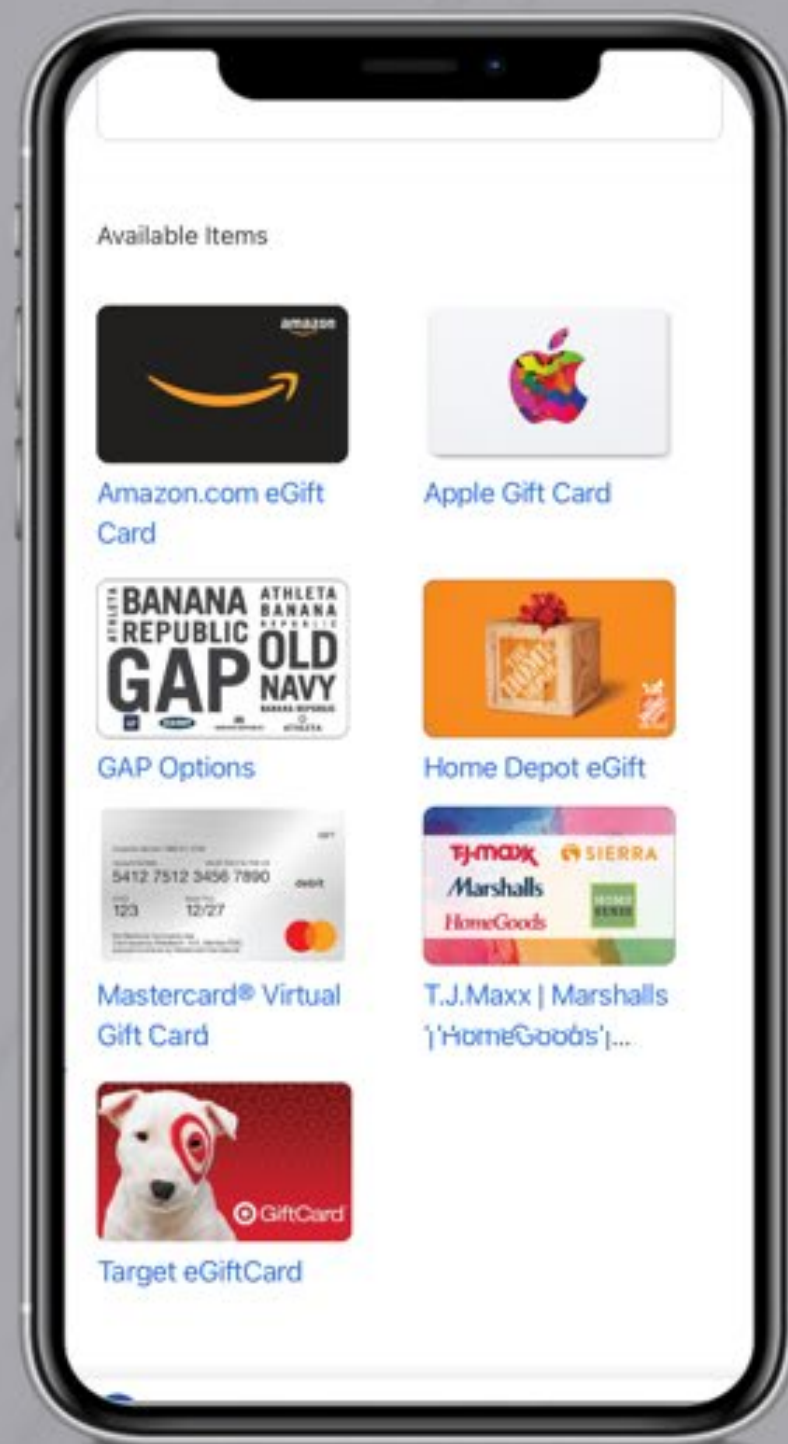
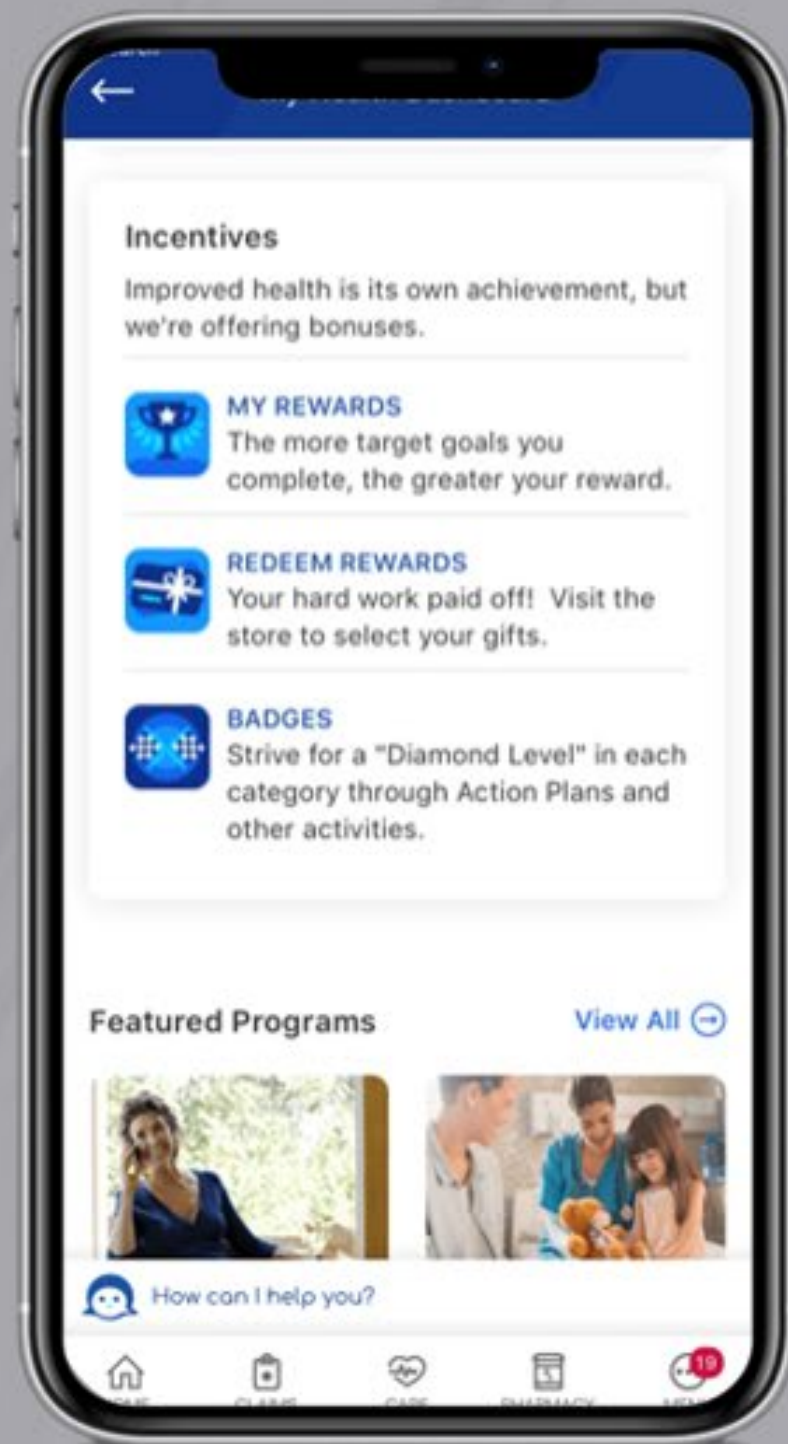
Members can still earn current rewards if they haven't reached the \$300 maximum

7/1

Rewards reset, \$300 available for employees and spouses through 6/30/25

9/28

All 2023-2024 plan year rewards must be redeemed in Sydney app or Anthem.com



Smart Rewards Menu

- Member's choice for rewards
- Reward maximum - \$300 per enrolled employee and enrolled spouse per plan year (7/1-6/30)
- Menu of 8 different options – all of those shown plus Uber/Uber Eats
- Can use entire balance with one digital card or divide between multiple cards

Smart Rewards Menu

Your choice on how to reach \$300 maximum



Preventive Screenings

- Wellness or well woman exam - \$100 per plan year
- Cancer screenings - \$50 per plan year (complete 1 of the following 4 options)
 - ✓ Mammogram
 - ✓ Colonoscopy screening
 - ✓ Prostate screening
 - ✓ Skin Cancer screening



Steps Tracking

- \$25 per month
- 240,000 steps requirement
- Manual logging or sync device
 - ✓ Google Fit
 - ✓ Fitbit
 - ✓ Garmin
 - ✓ iHealth
 - ✓ Misfit
 - ✓ Apple Health



Health Assessment

- \$50 per plan year



Anthem Programs

- Building Healthy Families - \$75 per plan year
- ConditionCare - \$100 per plan year
- Well-Being Coach - \$100 per plan year

Smart Rewards Payout Timeframe

24-48 hours
after completion



- Steps Tracking
- Health Assessment
- Building Healthy Families
- ConditionCare
- Well-Being Coach

60-90 days
after completion



- Wellness or well woman exam
- Cancer screenings

ERChealth Service and Support



Easy access to ERChealth team



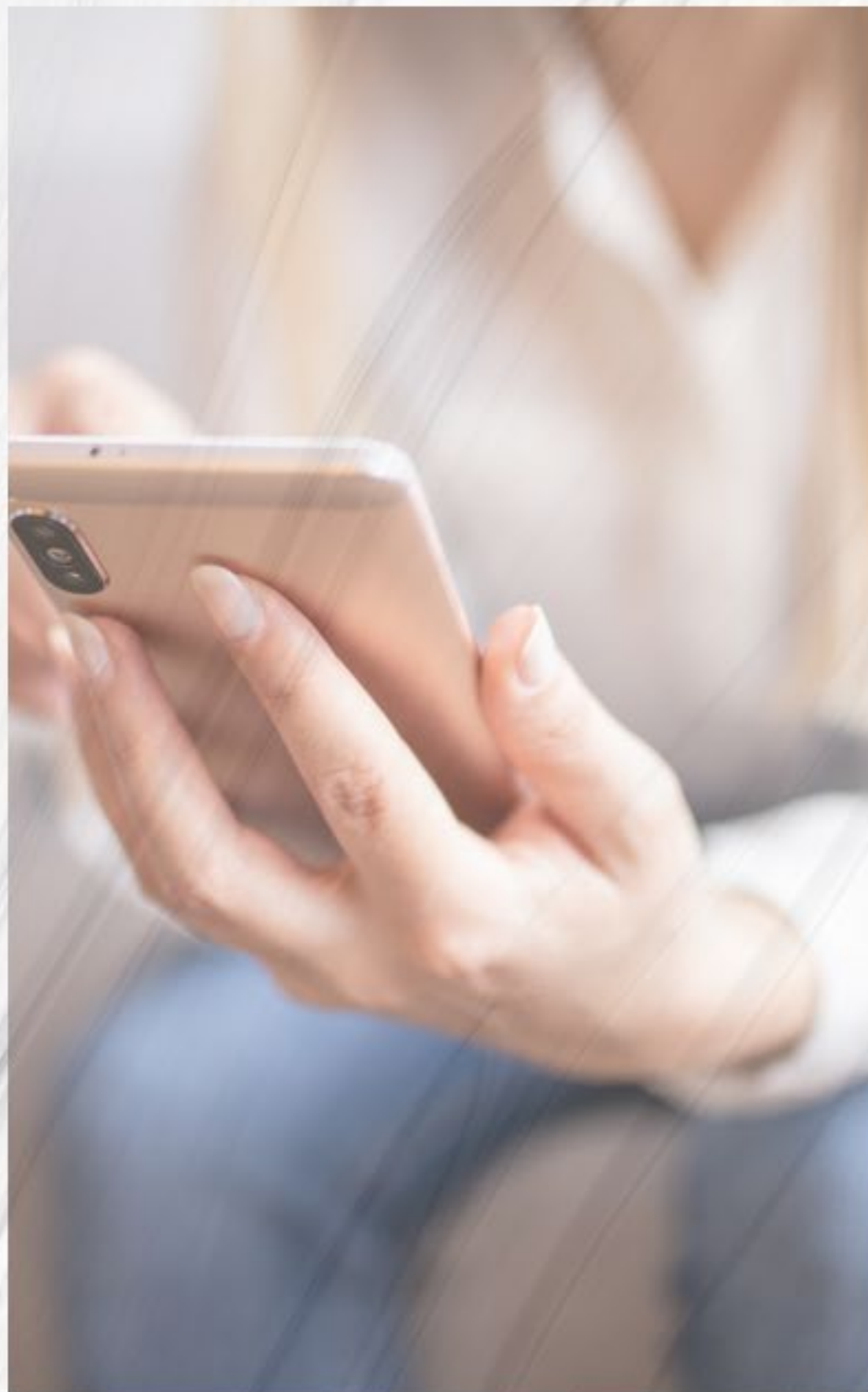
Members can access anytime



Enhanced and frequent member communications



<https://erchealthsupport.com>



Health Guides



Insurance Assistance

- Discuss EOBs, Claims, Pre-Authorizations



Member Appointments

- Can help you find doctors in network and that are taking new patients



Access

- Member Services number on back of Anthem ID
- IM via Anthem.com
- Text via Sydney App



Call Directly

- If needed, will be able to call Health Guide back directly instead of going through phone tree

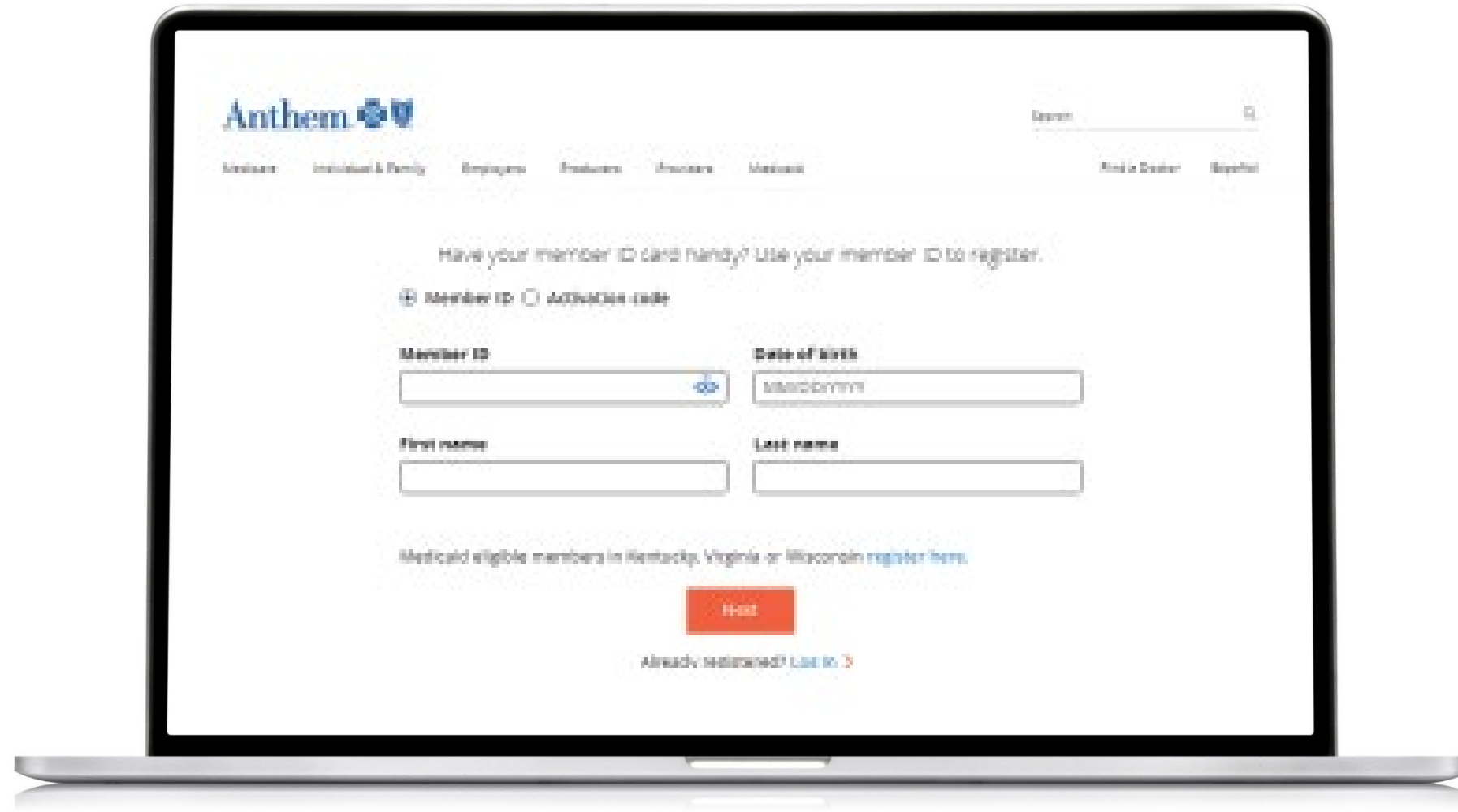
Anthem Online Registration

Anthem's convenient, secure member-only site where you can manage your health insurance benefits 24/7.

- Check your deductible
- Review your Explanation of Benefits (EOB) statements
- Find a doctor in your network
- Additional programs, discounts, money-saving tools and educational resources

Creating your account is simple:

- Visit www.anthem.com/register
- Provide the information requested
- Then follow the instructions and you'll be ready to go!

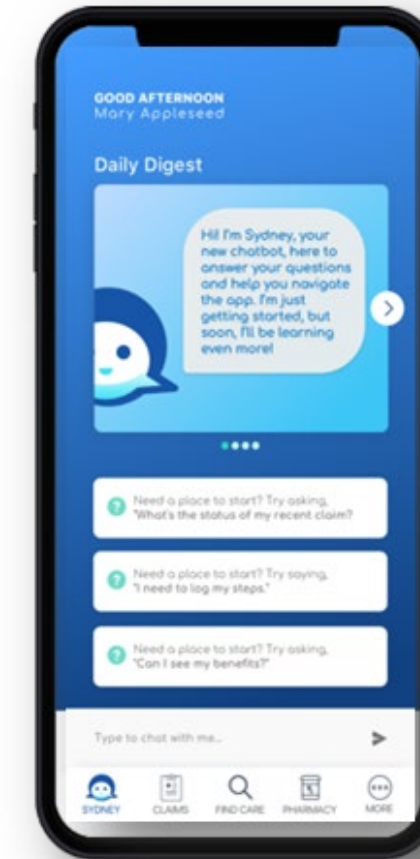


Sydney Mobile App

Download the app for access to:

- Claims history and out-of-pocket spending
- Know before you go and save money – estimate costs
- Find providers and compare quality and patient satisfaction ratings
- Email or fax your digital ID card
- *Find Care – compare costs by searching doctors & hospitals in network, and filter by your physician preferences

Search “Sydney” in the App Store or Google Play



Provider Search

https://www.anthem.com

For Employers ▾ For Producers ▾ For Providers ▾ COVID-19 Info

Search

Español



Insurance Plans ▾

Member Support ▾

Health & Wellness Resources ▾

Find Care

Log In

Members

Find doctors, hospitals and more in your plan.

Guests

Not a member? Browse our network directories.

Answer a few questions and then select a plan/network to search.

What type of care are you searching for?

Medical ▾

Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical Care.

What state do you want to search with?

Ohio ▾

What type of plan do you want to search with?

Medical (Employer-Sponsored) ▾

Select a plan/network

Blue Access PPO ▾

Continue

44685

Family/General Practice, Internal Med

View important information about this tool

Back to Find Care

Care Providers

Print

Email

792 results within 20 miles of 44685 matching or similar to Family/General Practice, Internal Med

Finding care in Blue Access PPO plan.

Change Plan

Sort by:

Benefit Tier ▾

List View

Map View

Filter

Clear All

Primary Care Physician

Serve as PCP

Distance

20 Miles ▾

Profile



JOSHUA P. HARBERT, D.O.

In-Network Medical Plan

3 Recognitions/Tier

View Details

3333 Massillon Rd Ste 102
Akron, OH 44312
Summit County, OH

(330) 926-3235

2.06 miles 7 min

Get Directions

Male
PCP ID:
000001366861

Family Medicine



VALERIE A. JOHNSON, M.D.

In-Network Medical

4 Recognitions/Tier

View Details

Recognitions

Tier 1

Cooperative Care

Site of Service

Total Care

Recognitions/Tier

Provider's Recognitions (3)

Tier 1

1

Think about using a tier 1 provider, which may result in lower costs for you.

Total Care

Close



My Health Dashboard

Empower healthy habits with Anthem's exclusive Nutrition Tracker

(Available to all Medical enrollees)

My Health Dashboard offers your employees targeted information for their specific needs. With this feature, they can access:



Action plans.



Links to personal wellness trackers, including our exclusive Nutrition Tracker.



Incentives, Smart Rewards, and badges.



Personalized, smarter care programs.



Health News

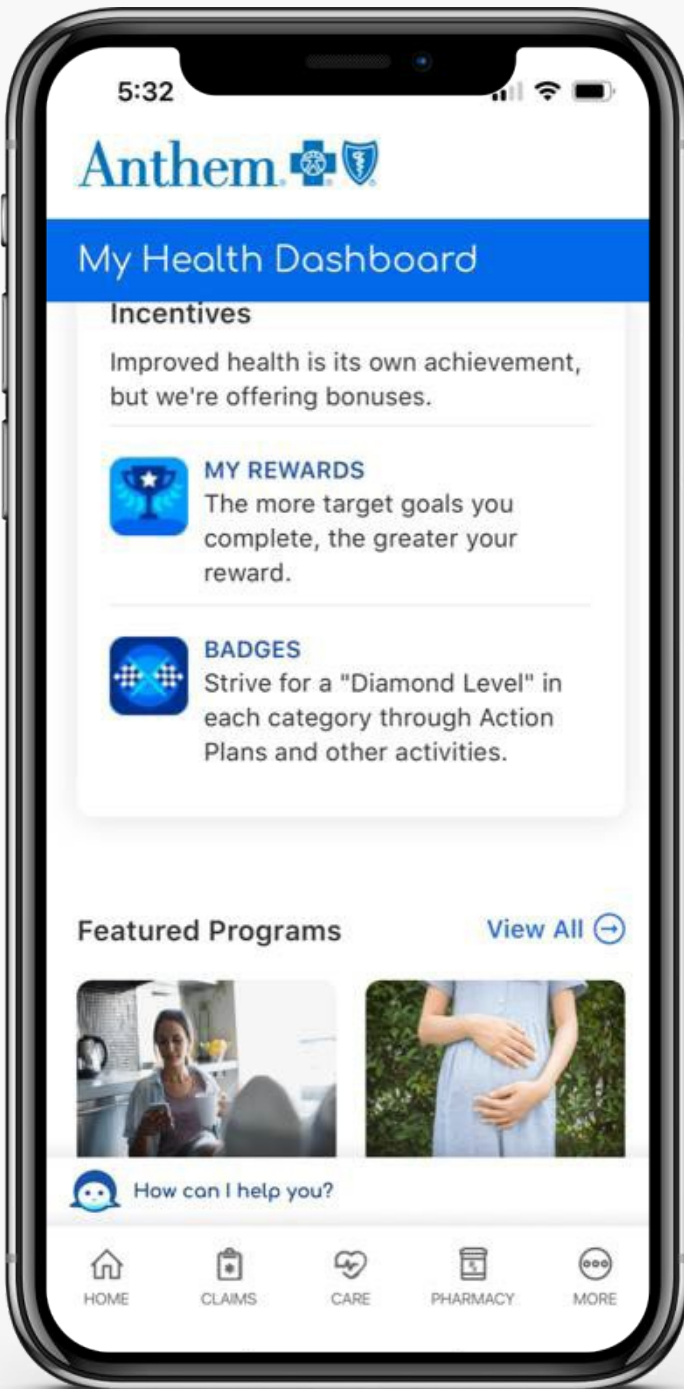
Our Nutrition Tracker is offered at **no cost**.

Similar commercial products cost between \$5 and \$20 a month.



- **Recognize and track** an entire meal in real time.
- **Scan** whole foods, labels, and bar codes.
- **View reports** for suggestions on how to improve their well-being.
- **Receive personalized nutrition coaching** from professionals.
- **Share nutritional information** with their providers.

Nutrition Tracker **balances** health plan information with real-time nutrition education.



↑
View care team; search for care from home screen

Have you used LiveHealth Online yet?

It's not new, but COVID has created a surge in utilization with Americans going virtual for medical care & visits.

When you need care, LiveHealth Online is ready to help. No need to make an appointment. Just log in at livehealthonline.com or use the app, and see a board-certified doctor in a few minutes.

When your own doctor isn't available, use LiveHealth Online if you have:

- Pinkeye
- A cold
- The flu
- A fever
- Allergies
- A sinus infection
- And more

A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it's needed.*

What will a visit cost?

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs — usually \$59 or less.

On LiveHealth Online, you can:

- **See a board-certified doctor 24/7.** You don't need an appointment to see a doctor. They're always available to assess your condition and send a prescription to the pharmacy you choose, if needed.¹ It's a great option when you have pink eye, a cold, the flu, a fever, allergies, a sinus infection or another common health issue.
- **Visit a licensed therapist in four days or less.**² Have a video visit with a therapist to get help with anxiety, depression, grief, panic attacks and more. Schedule your appointment online or call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.
- **Consult a board-certified psychiatrist within two weeks.**³ If you're over 18 years old, you can get medication support to help you manage a mental health condition. To schedule your appointment call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.

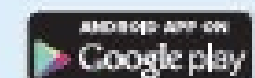
Cost

HSA Plan: \$0 (after deductible)

PPO Plan: \$0

Sign up for LiveHealth Online today – it's quick and easy

Go to livehealthonline.com or download the app and register on your phone or tablet.



Anthem SmartShopper

Shop on your own or with a Personal Assistant

It's easy to use SmartShopper. Shop online at smartshopper.com or call the SmartShopper Personal Assistant Team. Your Personal Assistant will help you understand your options and schedule your appointment. You can reach a Personal Assistant by calling **1-844-328-1582** Monday to Thursday, 8 a.m. to 8 p.m. Eastern and Friday 8 a.m. to 6 p.m. Eastern.

SmartShopper is easy to use

- 1 When your health care provider suggests a test or procedure, visit smartshopper.com or call the SmartShopper Personal Assistant Team at **1-844-328-1582**.
- 2 Choose where you would like to have your test or procedure. All of the SmartShopper options are in your plan's network.
- 3 After Anthem pays your claim, SmartShopper will mail you a reward check. Your check should arrive in about six weeks.

We are happy to offer you SmartShopper as part of your Anthem benefit plan. It's one more way that we can help you to save money and receive high-quality health care. To sign up, go to smartshopper.com or call the Personal Assistant Team at **1-844-328-1582**, Monday to Thursday, 8 a.m. to 8 p.m. Eastern and Friday 8 a.m. to 6 p.m. Eastern.

- ✓ Save money on health tests & procedures
- ✓ SmartShopper helps you find the best value for high-quality care

Earn cash rewards for choosing health care providers known for high-quality, lower-cost care.

Sample procedures and rewards

Test or procedure	Reward up to:
ACL repair by arthroscopy	\$250
Colonoscopy	\$250
Mammogram	\$50
Ultrasound	\$50
Physical therapy	\$150

For a full list of procedures and rewards, call the Personal Assistant team at **1-844-328-1582** or visit smartshopper.com.

Lincoln Financial Online Registration

Access your benefits anytime at www.LincolnFinancial.com

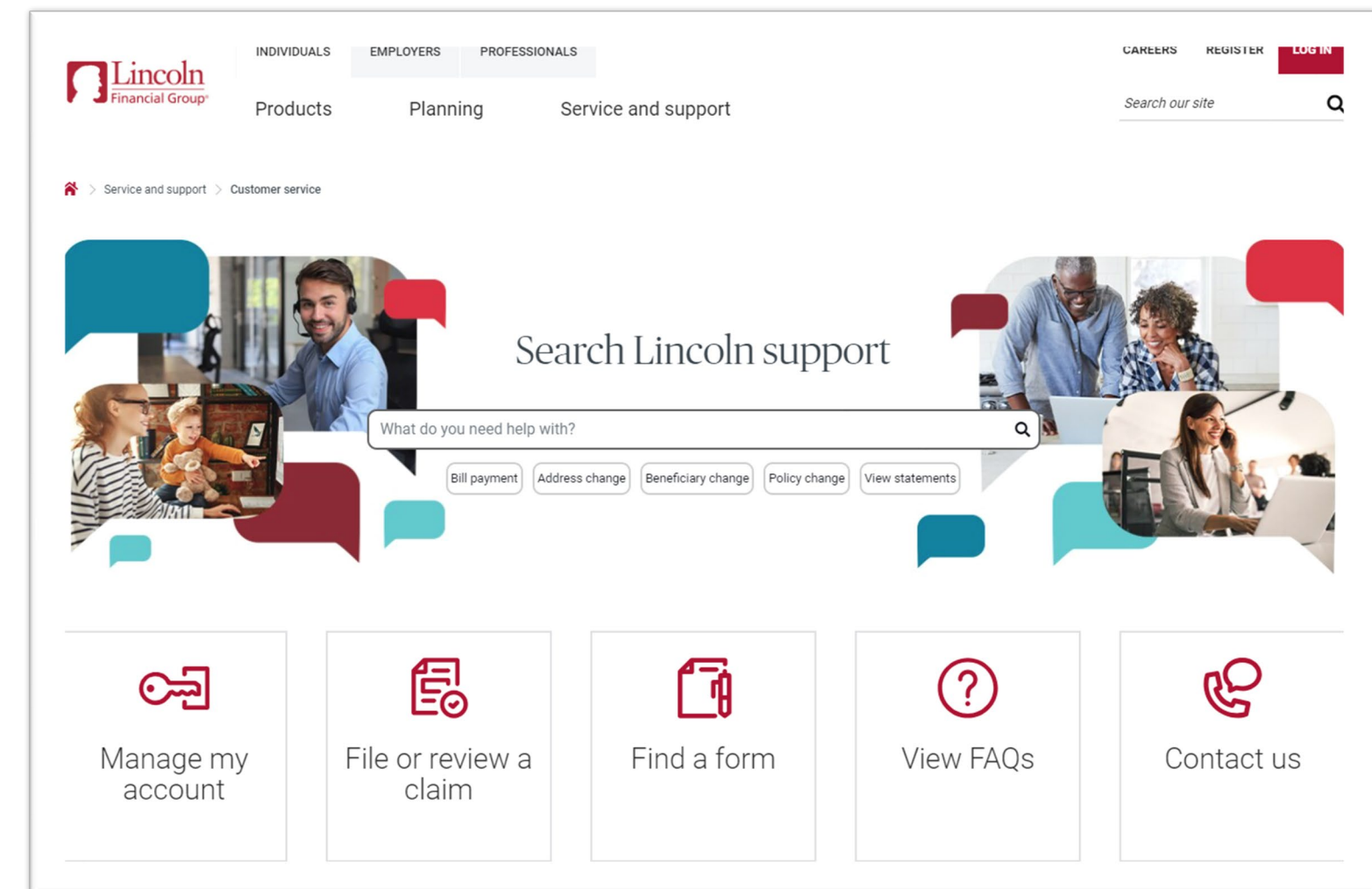
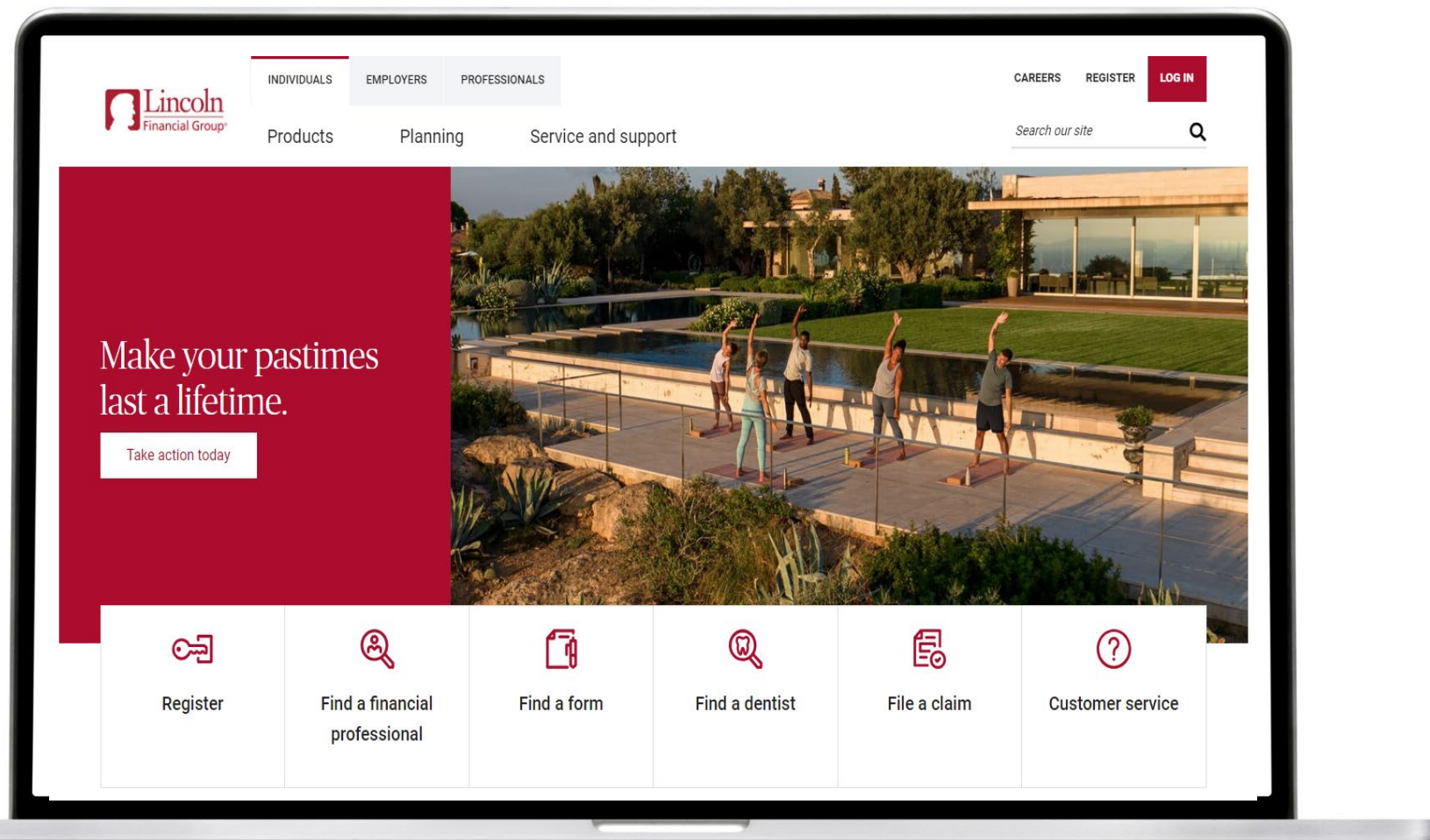
- Access coverage information
- Track your claim status
- Find contact information for customer service and claims
- Download certificates and claim forms

Creating your account is simple:

- Visit www.LincolnFinancial.com
- Choose “Register”, then select “Individual” under **Employee Benefits**
- Enter your personal information and create your username and password.

For assistance without signing in to your account:

- ❑ Call (800) 423-2765
- ❑ Visit www.LincolnFinancial.com
 - Select the **Service and Support** drop-down menu
 - Choose **Customer Service**
 - Choose the **Contact Us, Find a form, and Start a claim** tabs to access the information you need



We are here for YOU.

There are FREE resources available to you that are
completely CONFIDENTIAL

(Available to all Full Time Employees enrolled in the Basic Life/AD&D plan)

Lincoln Financial EmployeeConnect: Employee Assistance through ComPsych

- Contact **EmployeeConnect** 24/7/365:
 - Phone: (888) 628-4824
 - Online: www.GuidanceResources.com (Username: LFGSupport // Password: LFGSupport1)
 - Mobile App: [GuidanceNow](#)
- Services available:
 - Counseling: Up to 5 phone or video consultations, per issue, per year, with licensed counselors
 - Legal Advice: In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue
 - Up to 25% off subsequent meetings
 - Financial Planning: Counseling with a certified professional financial planner for assistance on topics such as retirement, buying a car, college planning and more.

Lincoln Financial TravelConnect: Global Assistance Program through On Call International

- Contact **TravelConnect** if you travel more than 100 miles from home and need access to emergency medical help or travel services
 - US & Canada Phone: (866) 525-1955
 - International Phone: (603) 328-1955
- All services must be arranged in advance by On Call International

We are here for YOU.

There are FREE resources available to you that are
completely CONFIDENTIAL

(Available to all Full Time Employees enrolled in the Basic Life/AD&D plan)

Lincoln Financial LifeKeys: Support during unexpected challenges

- Services include:
 - Discounts on shopping and entertainment
 - Help with important life matters
 - Protection against identity theft
 - Online will preparation
 - Guidance and support for your beneficiaries
 - Grief counseling
 - Legal support
 - Financial Services
 - Comprehensive information – finding child/elder care, financing a home, moving/relocation
- To access *LifeKeys* services:
 - Visit www.GuidanceResources.com
 - Web ID: LifeKeys
 - Download the GuidanceNow mobile app
 - Call (855) 891-3684

We are here for YOU.



- Meridian Healthcare is partnered with Worklife Solutions to provide staff members with free, confidential counseling services. Appointments are available during work hours, in the evenings, and on the weekend to best meet your needs.
- To schedule an appointment with our EAP counselor, Sue Deutschlander, please call 234-759-3800. Appointments will be located at the Worklife Solutions office at the Old School Marketplace, 11836 South Avenue Ext. Suite 15, North Lima, Ohio 44452 (use the entrance marked GYM).
- EAPs are employer-supported programs designed to alleviate workplace issues due to mental health, substance use, personal and workplace issues. The goal of the program is to have a positive effect on employee productivity and organizational performance.
- Many investigations have demonstrated that EAPs have a positive impact on organizational resources, staff time, worker absence, presenteeism, employee productivity, and employee benefit costs in general.
- A comprehensive EAP not only offers personal support to individual employees with mental health or workplace problems but can also provide consultation to management and leadership on a wide range of workplace issues impacting employee, organizational, and management health and performance.
- Your EAP counselor can help to address workplace issues through assessment, support, short term problem resolution strategies, referral, follow-up for employee and/or family member issues, support for preventative health and wellness presentations, awareness training, and critical incident intervention. If additional services are needed to best meet the needs of the employee, the EAP counselor will help facilitate coordination of services.

What do I need to do now?

1. Open Enrollment: June 3rd through June 12th
 - ✓ **All employees will need to log in to Paylocity to make your elections**
2. Make sure your beneficiary is up-to-date
3. Check out our benefits website which will have all new information updated this month
 - ☐ <https://www.mymeridianbenefits.com>

Any Questions?

Feel free to reach out to your Oswald team members:

Jenna Oravec – Oswald Companies
joravec@oswaldcompanies.com
234-255-2151

Rachael Smetanka – Oswald Companies
rsmetanka@oswaldcompanies.com
330-344-9043



Thank you!

Benefit Carrier Contact List				
Carrier	Benefit	Policy #	Website	Customer Service
Anthem	Medical	L01758	www.anthem.com	(844) 995-1727
	Pharmacy	L01758		
Lincoln Financial Group	Dental	1152883	www.LincolnFinancial.com	(800) 423-2765
	Life/AD&D	1152883		
	Short-Term Disability	1152883		
	Long-Term Disability	1152883		
	Accident	1152883		
	Critical Illness	1152883		
	Hospital Indemnity	1152883		
EyeMed	Vision	1035347	www.eyemed.com	866-299-1358