

THE COMMUNITY ACTION COMMITTEE OF PIKE COUNTY INC.

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This newsletter is being published on a quarterly basis. It is designed to keep you informed of the valuable benefits you have at the Community Action. Updates, changes & general information will be included. If you have suggestions or would like specific items addressed in this newsletter, please contact Rick Patrick at the numbers provided to the left of this article. You can also contact Vela Hannah at extension 121.

This is your newsletter!! Make it work for you!

Next publication is targeted for mid-January, 2004. Please have topics to either Vela or Rick by 1/1/04



Benefit Statements and You!

The agency has been undertaking a large scale project over the past few months to provide staff with personalized "Benefit Statements". Rick Patrick has been spearheading the effort to secure a service to provide this information to staff in a concise and professional way.

Employers spend on the average of between 30% to 40% on top of payroll for benefits, states Rick. He continues, " Industry studies show that while employees receive thousands of dollars in statutory and fringe benefits annually, most have no idea what their benefits are or how much those benefits are worth.

We are in the final stages of se-

lecting a provider for these services. It is hoped that benefit statements will be available to staff by no later than mid January for the 2003 calendar year. We are also considering looking at mid-year statements as a way to get the process started as a matter of routine for the future.

The change in the Medical Insurance and the potential for changing our Retirement Plan have lead to the unexpected delays in this project. We hope to have this information available soon and the project back on track.



Research shows less than 50% of employees understand employer paid benefits and their related costs!

BENETALK

Volume 1, Issue 2

October 15, 2003

THE COMMUNITY ACTION COMMITTEE OF PIKE COUNTY INC.

NEW MEDICAL PROGRAM EFFECTIVE 10/1/2003

A new era in medical insurance benefits commenced on October 1st. The program, a consumer driven health plan (CDHP), is designed to provide employees with choice in determining what coverage level is best for them individually based on benefits and costs.

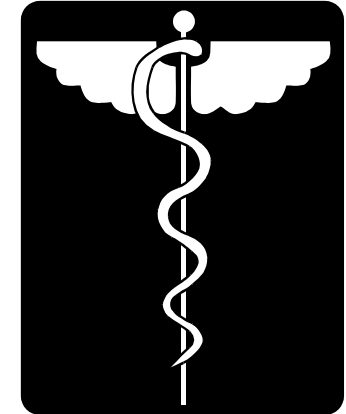
This CDHP plan is the latest in benefit design being welcomed by employers as they struggle with the rising cost of providing medical coverage for their employees. Slated to receive a 28% rate increase, the agency had to look toward a long term solution to this enormous problem.

"The increase from UHC would have increased our share of the

costs by over \$205,000 and cost our staff another \$70,000 in their contributions" states Ray Roberts, Executive Director. Roberts continues, "Neither the agency or our staff could afford this increase in the economic climate we are seeing".

The plan provides employees with a choice of three (3) benefit options along with providing an "enhanced" benefit for utilizing our own clinics. If employees choose to utilize our clinics, they will only pay a \$5 co-pay for both office visits and urgent care visits. This is a vast improvement over our prior UHC program.

The goal of the agency is to provide the best benefits available at a cost that we all can afford!



Americans' health costs are now 13.9% of the gross domestic product or \$ 4,887 per person. This is double the average of the 30 other top industrial nations in the world.

BAC chosen as Administrator for Health Plan

BAC (Business, Administrators & Consultants) has been chosen as the administrator for our new program. The organization is located in Reynoldsburg, Ohio and is no stranger to this agency. BAC administered the agency's

health program for numerous years in the early 1990's. Karen Brust, VP of Sales and Underwriting, is our account representative and main source of support in the design and implementation of the program.

If you have questions, call BAC

800-521-2654

Claims & Benefits Ext. 3106

Eligibility Ext. 3054

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Special points of interest:

- Where have I heard BAC before?
- What networks do we use for Medical & Drug?
- Are Retirement Plan & Cafeteria Plan Changes in the works?
- Where do we stand on Benefit Statements?
- What "Employee Only" web site?

Medical Mutual of Ohio Network Chosen as Provider Network for Medical Plans

Medical Mutual of Ohio (MMO) has been chosen as the network of choice in providing doctors and hospitals for our staff to use.

MMO provides an equivalent number of IN-NETWORK physicians and hospitals to those previously provided by UHC. Every effort should be made to utilize network providers! This assures you receive the level of benefits you have

chosen under our new plan. If you go outside the network for services, your benefits will be reduced in a similar fashion to the prior UHC program.

Why do we need a Network?

Hospital and Physicians have been thoroughly investigated and credentialed for your safety. They also agree to accept lesser payment for their services thus it holds

down the amount of money we spend on claims & future premiums.

What if I go outside of Ohio for care?

If you utilize a provider outside the standard network area, BAC will treat the claim as an IN-NETWORK claim.

Questions regarding the network?

800-601-9208

www.supermednetwork.com

PCS chosen as Drug Card Service for Medical Plans

PCS (Pharmacy Card Systems) is the chosen provider network for our prescription drug program. AdvancePCS serves as the largest drug card provider in the country at this time.

The pharmacy co-pays are dependent upon the medical plan option you selected. **The drug co-pays are not listed on your new ID cards!** The

pharmacy will be provided these co-pays at the time a script is being filled based on the PCS # listed on your ID card. No need to worry on your part.

If you have questions as to whether or not your pharmacy is a PCS Network Pharmacy, you can log on to:

www.AdvanceRx.com

Your drug program has a Mail Order drug benefit for maintenance drugs. You can receive a 90 day supply of pills for double the respective co-pays. If your pharmacy co-pay is normally \$15 for a 30 day supply, you can receive a 90 day supply for \$30. A \$15 savings.

Mail order claim form & envelope were included with your ID card packet.

BAC provides "Ask Our Nurse" & "Optium" Programs

BAC maintains a staff of full-time medical professionals to assist you with any questions you may have regarding medical care for yourself or a family member. We would encourage you to speak to one of their nurses when you have questions regarding your medical care.

This is a free service for your use. The "Ask a Nurse" program can be accessed during normal business hours using the toll free line.

800-521-2654

Ext. 3150 or Ext. 3152

The **Optium Care 24** program is also being offered by BAC. This is

the same **Optium Care 24** program that you had with UHC.

This program gives you health, well being, daily living information, education and support services when, how & where you want them. The service is available 24/7.

1-877-861-3867



Drug Co-pays could be lower or higher than the previous UHC plan. All drug plans have minor differences in their drug formularies!

Retirement Plan Update

The agency staff had available training on three separate dates regarding the many aspects of their retirement program. A total of 104 staff participated in the hour long sessions. Feedback has been positive! We hope we have set the groundwork for future training sessions more directed toward the areas of investments and the stock market. Any ideas of what you would like to

see should be directed to Rick Patrick at extension 195 at the main office.

The agency has been undergoing an intense review of it's retirement programs. Some items being taken into consideration include costs, investments, training & reporting to name a few. We have actively solicited proposals from various outside vendors as a

check to make sure our plan is working for both staff and the agency.

A total of 9 retirement options have been secured for review. Rick Patrick is currently reviewing each plan and will make a recommendation to the administration and the Board regarding the options. We will keep you updated as we move toward the Retirement Plan renewal date of 1/1/2004.



We are making every effort to cut our administrative costs and provide you with improved investments choices!

Section 125 Cafeteria Plan Update

The Section 125 Cafeteria Plan is becoming a more essential part of our benefit package for employees. The onset of the triple option group medical plan makes the F.S.A. (Flexible Spending Account) an important element in each of our benefit choices.

One problem now exists with our current arrangement and that being that

the Cafeteria Plan renews January 1 and our medical plan renews October 1. We are planning to change this.

You will be invited to numerous training sessions which will be planned for the month of November. Please make every effort to attend one of these sessions. It will be beneficial to you.

In December, open enroll-

ment will occur for the cafeteria plan. We will make the plan year run from January 1, through September 30th, a short plan year. The end result is that the next plan year will coordinate with our medical renewal next October. A great advantage to you.

We are also planning to move the administration to BAC for your benefit.

Congress is now considering legislation to remove the "use it or lose it" rule for Section 125 Cafeteria Plans.

Benefit Web Site Being Updated

Have you used our agency benefit web site? Do you know you can download forms for completion and submission to Vela in Fiscal?

A tremendous amount of effort has gone into the development of an "Employee Only" Web Site for staff. You can access the Web Site by

going to our agency's site, www.pikecac.org and click the button "Employee Benefits". This site will provide you with information regarding benefits as well as direct links to the insurers and brokers that we use. The site also contains the latest forms for your downloading and descriptions of your benefit

plans. A great resource for each of us!

Having said that, the site is currently being updated with the new health plan information. Please keep in mind that the site will be down periodically as the updates are made.

Once updated, the site should be most useful to each of us!



The site will be used to highlight our benefit programs. Use it when questions arise!