NOTIFICATION FROM EMPLOYEE
BENEFITS

The Open Enrollment period will commence on November 1, 2017 and end on November 21, 2017. All changes made during this period will be effective January 1, 2018.

If you do not make a change in election during this period, your benefits will remain unchanged throughout 2018 *

Representatives from Excellus BlueCross BlueShield, Aetna Medicare Advantage, UnitedHealthcare®/OptumRx® Medicare Part D, and ProAct, Inc. will be available at these sessions to answer questions regarding your benefits.

OPEN ENROLLMENT BENEFIT FAIR SCHEDULE

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Place</th>
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<tbody>
<tr>
<td>Wednesday November 1, 2017</td>
<td>10:00am – 2:00pm</td>
<td>Onondaga Community College</td>
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<tr>
<td>Monday, November 6, 2017</td>
<td>11:00am – 1:00pm</td>
<td>Rosamond Gifford Zoo</td>
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<tr>
<td>Tuesday, November 14, 2017</td>
<td>4:30pm – 6:30pm</td>
<td>North Onondaga Public Library</td>
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PLEASE NOTE: DUE TO CMS REGULATIONS, FLU SHOTS WILL NOT BE AVAILABLE AT THE RETIREE BENEFIT FAIRS

OnPoint members are encouraged to visit any Kinney Drug store to receive their flu shot.
(Contact your local store in advance of your visit for details)

Health Insurance:
Your Health Insurance options for 2018 are: OnPoint and MVP HMO.
OnPoint is the County’s self-insured Point of Service Health and Wellness Plan. We are pleased to announce that Excellus BlueCross BlueShield will be Onondaga County’s Third Party Administrator for the OnPoint program for the 2018 year. This program includes benefits for retail prescription drug coverage through ProAct, Inc., Mail order prescription program from ProAct Pharmacy Services, and the vision care under the Davis Vision (Visionworks) network. For a list of Excellus BlueCross Blue Shield participating health care professionals, contact OnPoint at 1-800-796-6747 after November 13, 2017 or visit their website at www.ExcellusBCBS.com. New ID cards will be mailed in December.

MVP is a Health Maintenance Organization (HMO). MVP offers a wide range of benefits for enrollees. As an HMO, the plan is insured by MVP and available benefits are outlined in their policy summary, which will be available during Open Enrollment. You can review a comparison of these benefits, download forms and obtain additional information from the Employee Benefits Department website at www.ongov.net.

* Please note that OnPoint retirees who become eligible for Medicare will be moved to the county’s Medicare Advantage plan. Advance notice will be sent to eligible members.
Summary of Benefits and Coverage (SBC): As part of the Health Care Reform Act insurers are required to produce and make available to all members a document outlining the health services provided in a set format. This document is located on the Onondaga County website (http://www.ongov.net/ebenefits/healthinsurance.html). If you would like to request a paper copy of this document please contact Employee Benefits at 315-435-3498.

Monthly Premium Payments:
You can have your monthly premium payments automatically deducted from your New York State retirement pension. Onondaga County has an arrangement with the NYS and Local Retirement System that enables you to have your monthly health insurance premiums deducted from your monthly pension check. If you have not already done so, please contact our office or download the authorization form from our website at www.ongov.net to start this process.

If you pay your monthly premiums to POMCO, please note the following change: As of January 1, 2018 – the billing administrator for Onondaga County retirees will change to Lifetime Benefit Solutions (LBS). If you currently have your premiums deducted from your bank account via direct debit, you will need to sign up with LBS for that to continue. You will receive information from LBS in the coming weeks.

Cancer Screenings:
Onondaga County, in collaboration with the American Cancer Society, wants to remind you that early detection is the key to successful cancer treatment and survival. The American Cancer Society recommends routine cancer screenings and OnPoint can help. Onondaga County put the OnPoint program in place to promote and encourage wellness among our members. OnPoint provides benefits for:

- **Prostate Cancer Screenings** – Contact your health care provider to determine your personal screening needs.
- **Breast cancer screening** – Annual mammography screening typically begins at age 40 years old for women. OnPoint allows benefits for this screening for both the radiology and physician services.
- **Women’s Health and Cancer Rights Act of 1998**, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Call OnPoint Customer Service at 1-866-543-0277 through 12-31-17 and 1-800-796-6747 after 1-1-18 for more information.
- **Colorectal cancer** – easily detected and often neglected, colon cancer is often preventable. Screening usually begins at 50 years old for both men and women.

Contact your health care provider to determine your specific cancer screening needs. For more information about cancer screening guidelines visit: [www.cancer.org](http://www.cancer.org).

Adult physical examinations – OnPoint provides benefits for 1 wellness exam from your primary care physician each calendar year. You are responsible for your office visit co-payment at the time of service. It is during this visit that you should discuss additional screenings with your physician such as screenings for cholesterol, blood pressure, and diabetes. **Please contact OnPoint Customer Service at 1-866-543-0277 through 12-31-17 and 1-800-796-6747 after 1-1-18** should you have any questions regarding the benefits available to you.

**Medicaid and the Children’s Health Insurance Program (CHIP)**

**Offer Free or Low-Cost Health Coverage to Children and Families**

If you are eligible for health coverage from your employer, but are unable to afford the premiums, New York State has premium assistance programs that can help pay for coverage. The use of funds from the Medicaid or CHIP programs is to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in NYS, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.
Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer’s health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer’s plan. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

You may be eligible for assistance paying your employer health plan premiums. You should contact New York State for further information on eligibility.

NEW YORK – Medicaid

Website: http://www.nyhealth.gov/health_care/medicaid/
Phone: 1-800-541-2831

Other states also have premium assistance programs. For more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565

This group health plan believes OnPoint is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Onondaga County Employee Benefits at 315-435-3498 or you may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

New Health Insurance Marketplace Coverage
Options and Your Health Coverage

General Information
When key parts of the health care law took effect in 2014, there were new ways to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

What is the Health Insurance Marketplace?
The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in November 2017 for coverage starting as early as January 1, 2018.

Can I Save Money on my Health Insurance Premiums in the Marketplace?
You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?
Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-
sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.*

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

**How Can I Get More Information?**

For more information about your coverage offered by your employer, please check your summary plan description or contact ONONDAGA COUNTY EMPLOYEE BENEFITS OFFICE 315-435-3498 or ONGOV.NET. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage or call 1-855-355-5777 (TTY 1-800-662-1220) for information on the Health Insurance Marketplace in your area.

* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

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**REMEMBRANCE NOTICE OF PRIVACY PRACTICES**

For Onondaga County

This reminder notice is required by federal law. No action is required on your part.

The Notice of Privacy Practices describes how protected health information may be used or disclosed by your Group Health Plan to carry out payment, health care operations, and for purposes that are permitted or required by law. This Notice also sets out legal obligations of Onondaga County concerning your protected health information (PHI), and describes your rights to access and control your protected health information. You have a right to a paper copy of this Notice. To obtain a copy, or if you have any questions or want additional information about the notice or the policy and procedures described in the Notice, please contact the Employee Benefits Department at 421 Montgomery St. 15th Floor Civic Center, Syracuse NY 13202.

**Non-Discrimination Statement**

Onondaga County complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Onondaga County does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Onondaga County provides free aids and services to people with disabilities to communicate effectively with us such as: Qualified sign language interpreters, written information in other formats (large print, audio, accessible electronic formats, other formats). Onondaga County provides free language services to people whose primary language is not English, such as: Qualified interpreters, information written in different languages. If you need these services, contact the Onondaga County Department of Personnel. If you believe that Onondaga County has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Onondaga County Department of Personnel, 421 Montgomery Street, 13th Floor, Syracuse NY 13202. Phone 315-435-3537, Fax 315-435-8272, Email http://www.ongov.net/employment/contact.html. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Onondaga County Department of Personnel is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://oeporal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U. S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201 Phone: 1-800-368-1019, 1-800-537-7697 (TDD)

Important Notice from Onondaga County About
Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Onondaga County and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare’s prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. Onondaga County has determined that the prescription drug coverage offered by the Onondaga County Employee Benefit Program is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?
You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide To Join A Medicare Drug Plan?
If you decide to join a Medicare drug plan, your current Onondaga County coverage will be affected. If you do decide to join a Medicare drug plan and drop your current Onondaga County coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?
You should also know that if you drop or lose your current coverage with Onondaga County and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage:
Contact Onondaga County Employee Benefits at 315-435-3498 for further information.

**NOTE:** You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Onondaga County changes. You also may request a copy of this notice at any time.

I am not Medicare eligible, why did I receive this notice?
In order to not overlook anyone that may become Medicare eligible (members and dependents) we do send this notice annually with our Open Enrollment documents to every policyholder in our retiree plans.

**For More Information about Your Options under Medicare Prescription Drug Coverage:**
More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:
Visit [www.medicare.gov](http://www.medicare.gov)

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help.
Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice.** If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: October 15, 2017
Contact: Onondaga County Employee Benefits Division
Address: 421 Montgomery Street, 15th Floor, Syracuse, NY 13202
Phone Number: 315-435-3498