The County of Monmouth Benefits & Workforce Wellness Presentation

Wellness Incentive Program

MONMOUTH
A Commitment to Wellness

Program Overview



HOLISTIC IN NATURE



REWARDS EMPLOYEES WHO CHOOSE TO TAKE CONTROL OF THEIR HEALTH & WELLBEING



EARN WELLNESS POINTS FOR PARTICIPATION AND/OR COMPLETION OF PROGRAMS



1 WELLNESS POINT = 1 CHANCE IN DRAWING

Program Details

- Multiple opportunities per month to earn points
- Drawings held quarterly
- 75 personal days off awarded each quarter
- Limit of 1 personal day per person, per drawing
- All days won must be used in calendar year of award.





Wellness Programs

- **Wellness Screenings/Preventative Health* (2 pts)**
  - Health Risk Assessment
  - Biometric Screening
  - Cancer Screening
  - Vision/Dental/Hearing exams
  - Blood Pressure screening
  - Annual physical
  - Vaccinations



*Wellness screening form available on-line in Self Service under ***My Employee Forms & Memos***, ***Benefit Forms***, ***Wellness*** to complete and submit for credit. EOBs are also accepted.

Wellness Programs

Education (1 pt)

- Wellness Webinars
- Health Education Seminars
- Financial Workshops



Weight Management/Nutrition (varies)

- Walking Groups
- Walk at Lunch/Health Fair
- Workforce Wellness Program



Wellness Programs

Wellness Challenges (varies)

- Self Directed

Community* (1 pt)

- Donating Blood
- Volunteering
- Charity Race Participation

*Volunteer/participation forms available in Self Service to complete and submit for credit.





Wellness Program Registration

On-line registration

- Event Manager link in Self Service under Personal Assistant, Wellness Program Registration
- https://events.co.monmouth.nj.us/?agency=wellness
- Scan QR Code
- Direct link from outside provider

Phone registration

- Beth Helsby, Wellness Program Coordinator
  732-866-3622 Ext, 6135

Employee Assistance Program (EAP)

- Free, confidential counseling & referral service
- 6 free sessions per year
- Toll Free Number: 1-877-747-1200
- Available to all employees and household members
- Provides 24 hour, 7 days a week Emergency Service
- ***www.accessqhs.com or direct link on Employee intranet under EAP and in Self Service under Benefit Provider Links***

QUANTUM
Health Solutions

- Access your EAP through the Self-Care. Connect Application.
- Download the App using one of the QR codes below for Apple or Android users.
- Once registered, you can connect with a Wellness Coordinator to work with a professional.

Apple Users Scan me!

Access Code:

Monmouth

Android Users Scan me!

Self-care. Connect

Wellness Programs



Disease Management

- Diabetes Management with *Livongo®*
- Hypertension Management with **Livongo®**
- Behavioral & Mental Health Support with *SilverCloud*
- Musculoskeletal Management with Hinge Health
- Weight Management with *Omada*

The County of Monmouth Health Benefits Presentation

Benefits Department: 732-866-3622

JoAnna Tumminello Ext. 6671

Anna Chamberlain Ext. 7737

Healthcare Plan Overview

Omnia PPO Overview

- We offer Horizon Omnia Blue Cross Blue Shield of NJ.
- This is an in-network only PPO plan (Preferred Provider Organization).
- Providers contracted in this plan are categorized as Tier 1 or Tier 2.
- Telemedicine Program available 24/7/365
- Panorama III vision plan (Aka Davis Vision) coverage at no extra paycheck deductions.
  - Enrollment form for Vision Coverage still needed.

Omnia Tier Coverage Overview

Tier 1

- PCP copay $5
- Specialist copay $15
- No deductibles
- Tier 1 Hospital copay $150

Tier 2

- PCP copay $20
- Specialist copay $30
- Tier 2 Deductibles:
  - $1,500/$3,000
- Tier 2 Hospital copay $100
- Blue Card coverage while traveling

Tier 1 Hospitals

- CENTRASTATE
- BAYSHORE MC
- JERSEY SHORE UMC
- RIVERVIEW MC
- MONMOUTH MC
- COMMUNITY MC
- MONMOUTH MC TR
- OCEAN MC PT PL
- OCEAN MC
- MONMOUTH MC SC

Prescription Plan Express Scripts

- Excellent Rx coverage for you & your eligible dependents
- Included with County medical plan coverage.
- If an eligible employee declines health benefits, he/she may enroll in just the prescription plan at a minimal cost.
- Enrollment in Express Scripts needed if activating RX benefits only

Co-Payments

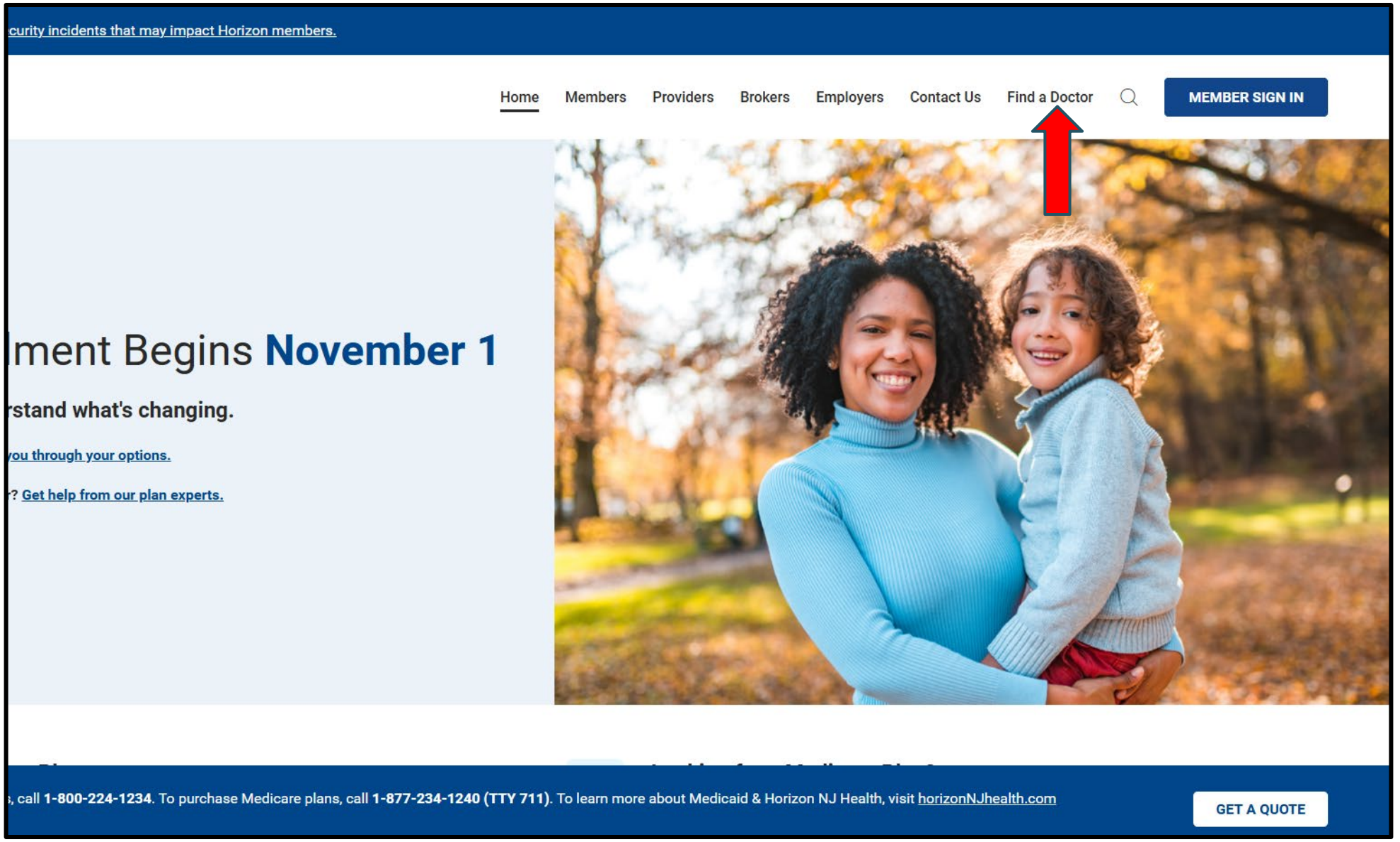
Retail (30 Day Supply)	Mail-In Service (90 Day Supply)
$20 Co-Pay – Brand Name	$15 Co-Pay – Brand Name
$5 Co-Pay – Generic	$0 Co-Pay - Generic
PBA 314: Co-Pays are an additional $5 in Generic	$15 Co-Pay – Brand Name $0 Co-Pay - Generic

Express Scripts Contact

www.express-scripts.com

1-800-711-0917

Find a Doctor (BCBS)



Español Video Tour Member Sign In

ofessionals in



Not a member?

Search our network of doctor, hospitals and other health care professionals. For dental providers both in and out of NJ, choose **Find Care in NJ**

Find Care in NJ **Find Care Outside NJ**

Find a Horizon NJ TotalCare (HMO D-SNP) doctor or hospital.

icipating vision professionals and

cludes the pediatric vision benefit.

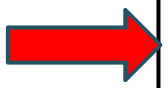
Choose a Plan

Choose a Plan

Continue to Davis Vision

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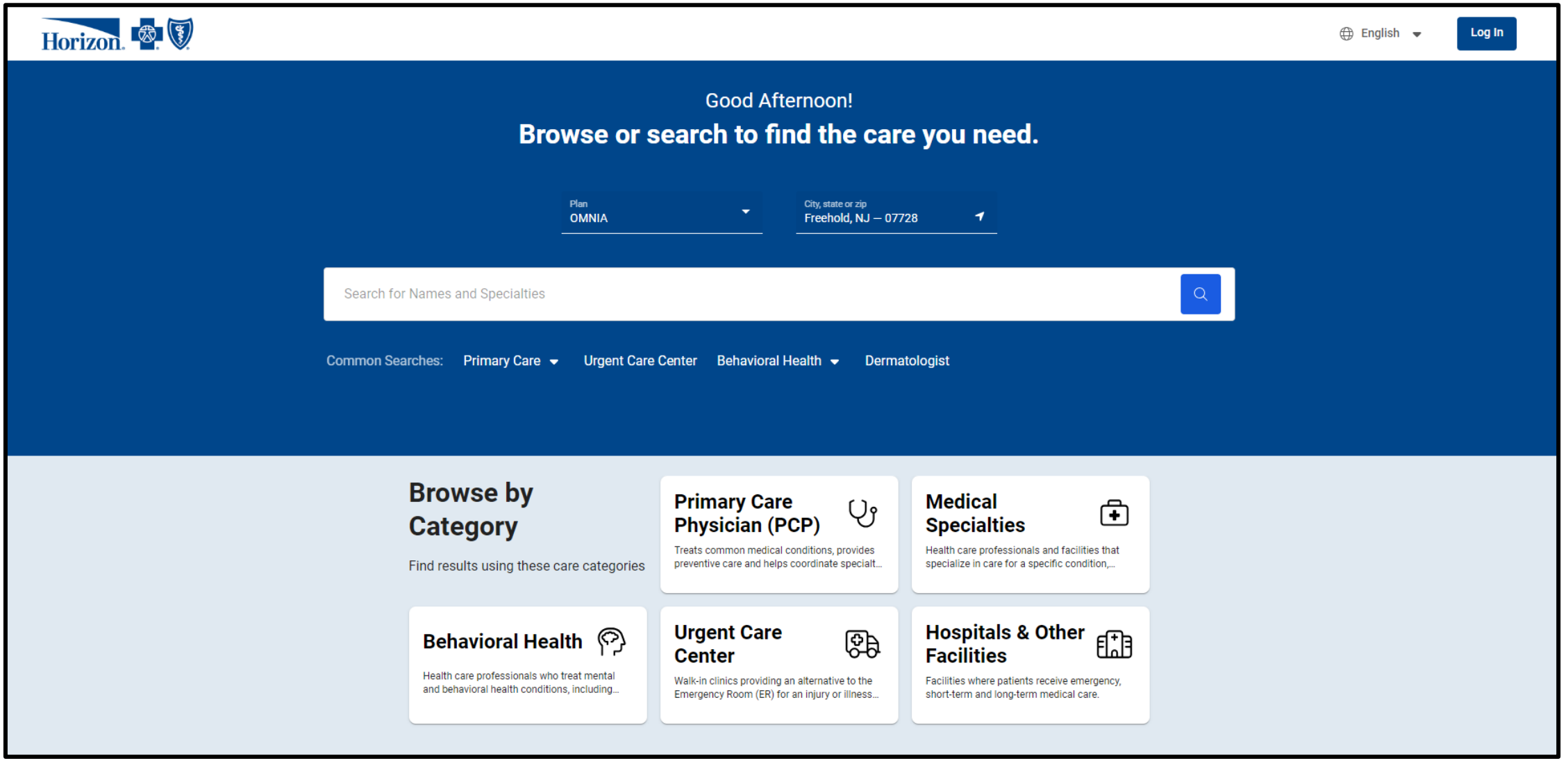
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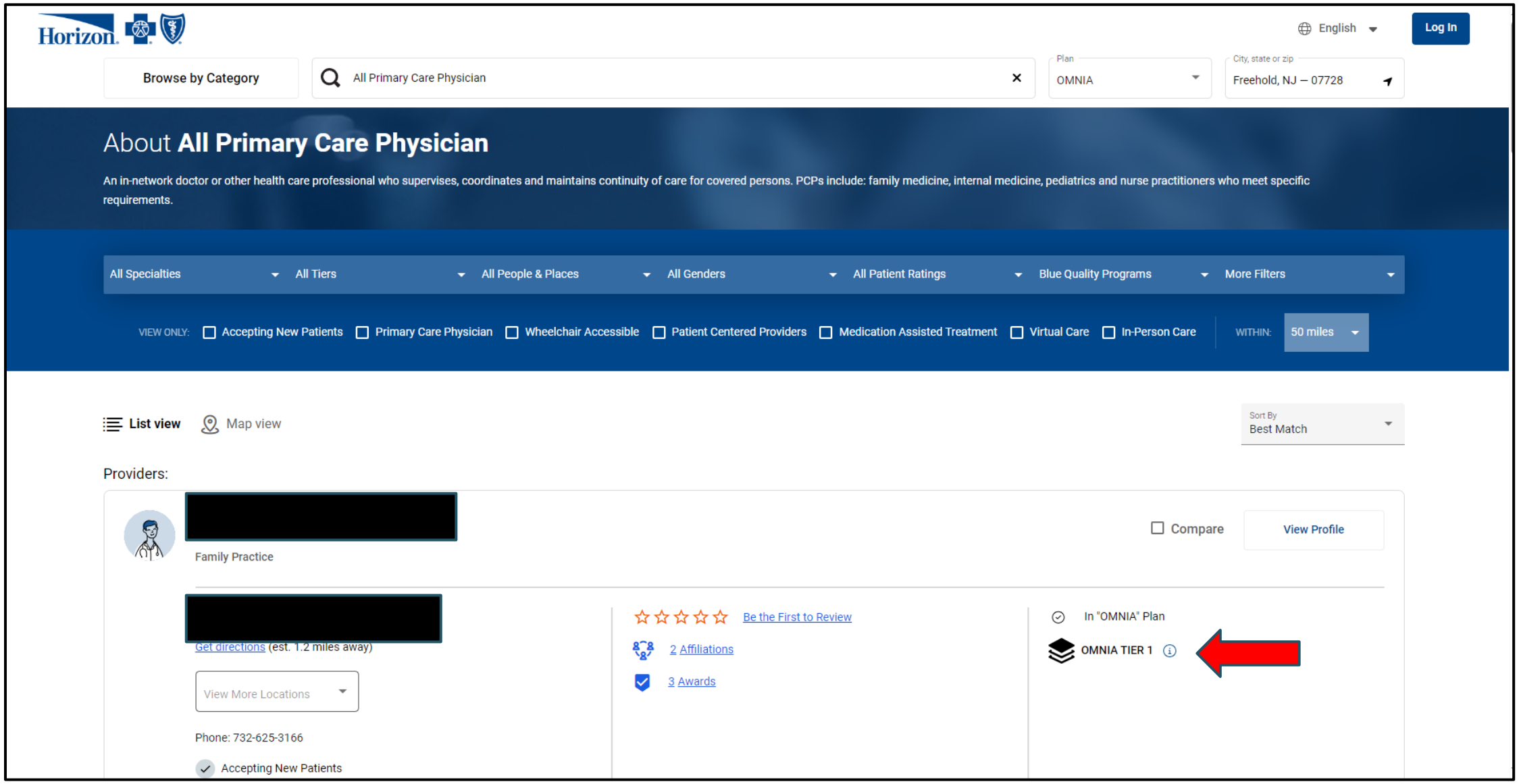


Searching in **Freehold, NJ — 07728**
Please select a plan from the menu below to begin your search.

Plan
OMNIA

Go Back | Continue


Horizon
English
Log In
Good Afternoon!
Browse or search to find the care you need.
Plan
OMNIA
City, state or zip
Freehold, NJ — 07728
Search for Names and Specialties
Common Searches:
Primary Care
Urgent Care Center
Behavioral Health
Dermatologist
Browse by Category
Find results using these care categories
Primary Care Physician (PCP)
Treats common medical conditions, provides preventive care and helps coordinate specialt...
Medical Specialties
Health care professionals and facilities that specialize in care for a specific condition,...
Behavioral Health
Health care professionals who treat mental and behavioral health conditions, including...
Urgent Care Center
Walk-in clinics providing an alternative to the Emergency Room (ER) for an injury or illness...
Hospitals & Other Facilities
Facilities where patients receive emergency, short-term and long-term medical care.


Horizon
English
Log In
Browse by Category
All Primary Care Physician
Plan
OMNIA
City, state or zip
Freehold, NJ — 07728
About All Primary Care Physician
An in-network doctor or other health care professional who supervises, coordinates and maintains continuity of care for covered persons. PCPs include: family medicine, internal medicine, pediatrics and nurse practitioners who meet specific requirements.
All Specialties
All Tiers
All People & Places
All Genders
All Patient Ratings
Blue Quality Programs
More Filters
VIEW ONLY:
Accepting New Patients
Primary Care Physician
Wheelchair Accessible
Patient Centered Providers
Medication Assisted Treatment
Virtual Care
In-Person Care
WITHIN:
50 miles
List view
Map view
Sort By
Best Match
Providers:
[redacted]
Family Practice
Compare
View Profile
[redacted]
Get directions (est. 1.2 miles away)
View More Locations
Phone: 732-625-3166
Accepting New Patients
Be the First to Review
2 Affiliations
3 Awards
In "OMNIA" Plan
OMNIA TIER 1

Enrolling Dependents

You can cover the following individuals on your County of Monmouth health, prescription, dental, and vision plans:

- Spouse or Civil Union Partner
- Child
- Stepchild
- Adopted child
- Legal Guardianship

Evidence of relationship and identity are required. If proof of relationship/identity are not received by start date of benefits, they will be terminated until such time as proof is provided.

- Birth Certificates
- Marriage and/or Civil Union Certificates
- Social Security Cards
- Legal paperwork if fostering, adopting or obtaining legal guardianship
- Documentation of shared address/assets

IMPORTANT! Qualifying Life Events

- If you have a change in status, e.g. Marriage, Divorce, Birth or Adoption, etc., the new dependent must be added to your health coverage within ***30 days*** of the event.
- If you do not enroll additional family member within ***30 days*** of the event, you must wait until the next Open Enrollment!
- To make a change in your status for any of the above reasons contact the Division of Benefits & Workforce Wellness.

Dental & Vision Plans

Plan I
Horizon Dental CHOICE

Deductible	None
Choice of Dentists	Must use their network of Dentists (limited) See www.horizonblue.com
Annual Benefit Maximum	Unlimited
Coverage	
Preventive	100%
Basic	100%
Major	50%

No Orthodontic Benefit or Out of State Coverage

Dependent Children are covered until age 26 (End of Month)

Plan II Horizon Dental OPTION	
Deductible	$25/person $75/family
Choice of Dentists	Select any dentist you choose *(in and out of network)*
Annual Benefit Maximum	$2,000/person
Coverage	
Preventive	100% of Maximum Allowable Charge (MAC)
Basic	80% of MAC
Major	50% of MAC
No Orthodontic Benefit ***Dependent children are covered until age 26 (End of Month)*** ***Out of State Coverage available***	

Plan III

DSO-Dental Services Organization

Deductible	None
Choice of Dentists	All services available at Eastern Dental
Annual Benefit Maximum	Unlimited
Coverage	
Preventive	100%
Basic	100%
Major	Covered 100 % after $175.00 deductible

Orthodontic coverage available- *$1300 stainless steel (child)/$2500 adult*

Dependent children can stay enrolled until age 26 (End of Month)

Feature	Dental Choice	Dental Option	DSO
Deductible	None	$25/person $75/family	None
Choice of Dentists	In Network only	In & Out of network	Eastern Dental locations only
Annual Benefit Maximum	Unlimited	$2,000 annual per person	Unlimited
Coverage	In State only	In & Out of State	In State only
Preventive	100%	100% of Maximum Allowable Charge (MAC)	No Cost
Basic	100%	80% of MAC	No Cost
Major	50%	50% of MAC	$175.00
Orthodontic	None	None	$1300 stainless steel (child)/$2500 adult

Enrolling in Dental Plans

If enrolling in Dental CHOICE, please contact BCBS with information of preferred dentist once coverage is approved/active. Otherwise, you will remain with the assigned practice given by BCBS.

If enrolling in the DSO Plan, please include name of office location on the enrollment form in Section D of the enrollment form

Payroll deductions begin one month prior to coverage effective date

If you belong to a Union, wait until you meet with your Union representative to see if an additional dental offering is available before making any dental elections

Voluntary Vision Plan

Davis Vision (aka Panorama III Alt B)

- Eye Exam – Every 12 months
- Contact Lens Fitting
- Available with OMNIA medical plan with no additional payroll deductions
- Completed Vision form is ***required*** to enroll

Davis Vison Summary Plan

Benefit	Frequency Based on 1/1 -12/31	In-network Copayment	In-network Coverage
Eye Examination	January 1	$0	Covered in full. *Includes dilation when professionally indicated.*
Spectacle Lenses	January 1	$10	Clear plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full. (See below for additional lens options and coatings.)
Frame	every other January 1	$0	**Covered in Full Frames:** Any Fashion or Designer level frame from Davis Vision's Collection[/2] (retail value, up to $160). **OR, Frame Allowance:** $130 toward any frame from provider plus 20% off any balance.[/1] No Copayment required. **OR, Visionworks Frame Allowance:** $180 allowance plus 20% off any balance toward any frame from a Visionworks retail store.[/6] No Copayment required.
Contact Lens Evaluation, Fitting & Follow Up Care	January 1	$0	**Davis Vision Collection Contacts:** Covered in full. **Non Collection Standard Contacts:** 15% discount[/1] **Non Collection Specialty Contacts**[/3]**:** 15% discount[/1]
Contact Lenses (in lieu of eyeglasses)	January 1	$0	**Covered in Full Contacts:** From Davis Vision's Collection[/2], up to: Planned Replacement: Two boxes/multi-packs* Disposable: Four boxes/multi-packs* **OR, Contact Lens Allowance:** $130 allowance toward any contacts from provider's supply plus 15% off balance.[/1] No Copayment required. **OR, Medically Necessary Contacts:** Covered in full with prior approval. **Number of contact lens boxes may vary based on manufacturer's packaging.*

Davis Vision Contact

davisvision.com

1-800-278-7753

Flexible Spending Accounts

Flexible Spending Account
Medical Reimbursement

- Voluntary Contribution through Payroll Deduction
  - Card is front loaded and paid through biweekly pay checks
- Pre-Tax Savings
  - Minimum Contribution: $240 /year
  - Maximum Contribution: $3,330/year
- Use for:
  - Vision Wear
  - RX & Medical Co-Payments
  - Qualifying non-reimbursed medical and dental expenses
- Cautiously determine your voluntary contribution. *“Use it or lose it!”*

Flexible Spending Account
Dependent Care Reimbursement

- Voluntary Contribution through Payroll Deduction
- Pre-Tax Savings
- Use for:
  - Child Care & Summer Camp Facility Tuition
    - Up to age 12
  - Approved Care Costs for Elderly / Dependent Needs
- Cautiously determine your voluntary contribution.
  "Use it or lose it!"

Transportation & Parking

- The IRS allows employees to pay for eligible transportation expenses with pre-tax dollars. Qualified expenses are those for mass transit, parking at or near your work location, or commuter parking near a transit stop or station.

- This is for the employee only and cannot be used by family members.

Disability Compensation

Temporary Disability Compensation

- Eligibility
  - Must work a minimum of 20 hours/week
  - Must have been employed for six months
  - Must provide proof of disability for non-job-related illness or injury, which extends for a minimum of 15 days
- 100% County-funded
  - Therefore, no deductions made for SDI Taxes
- Eligible employee receive a maximum of $300/week for up to 52 weeks with an ***approved leave of absence***.
- You will be billed for your contribution to the health insurance as well as any voluntary benefits, i.e., dental

Additional Disability Insurance

Voluntary Disability Insurance

- Contribution based on salary, age, and amount of accumulated sick time
- Guaranteed issue for new employees
- Receive up to 60% of salary while on disability
- Runs concurrent with Temporary Disability Compensation
- Enrollment is completed directly through Colonial Life

Other Colonial Life Voluntary Benefits

- Accident
- Critical Illness
- Cancer Insurance
- Long Term Disability
- Hospital Indemnity
- All plans are portable after employment ends

For all Colonial Life Voluntary benefits, go to:

Self Service→ “My Employee Forms and Memos”→

“Benefit Forms”→”Voluntary Benefits”

Additional Life Insurance

Voluntary Universal Life Insurance

- Select the benefit amount that meets your specific needs
- Offered on an after-tax basis
- Opportunity to insure your spouse as well

Colonial Life Voluntary Benefits

Lauren Perri
856-983-9600 x101
www.coloniallife.com

Aflac Pet and Supplemental Dental Insurance Plans

To see the benefits available under the Aflac Plans, scan the QR Code or link below.

https://www.aflacenrollment.com/CountyofMonmouth/qqq031429134



NJ Pensions & Benefits

NJ Division of Pensions and Benefits

1. PERS, Public Employees' Retirement System
2. DCRP, Defined Contribution Retirement Program
3. PFRS, Police and Fireman Retirement System

- Membership is required for Permanent County employees
  - Exception: If you are currently collecting from a different NJ State Pension Program
- Provisional employees will automatically be enrolled once appointed OR after 12 months of continuous service.

I. PERS

- Enrollment requires a minimum of 32 hours per week for Local Government Employees
- Must earn at least $8,300/year
- Employee contribution
- 7.5% of annual salary over 24 pay periods
- Contributions are tax deferred

II. PFRS

- County Correction & Sheriff's Officers
- Employee contribution
- 10% of annual salary (if full-time)
- Contributions are tax deferred

PERS & PFRS – Beneficiaries

- Employees are responsible for selecting beneficiaries once they receive a membership I.D.# and Pension booklet via the State from NJDPB (takes approximately 2-4 months).
- Done via online through Member Benefits Online System (MBOS) new user, register at: www.state.nj.us/treasury/pensions.
- If not completed, the “Member’s Estate” will automatically be the beneficiary of record.
- Employees can view their Personal Benefit Statements in MBOS which are posted quarterly. Be sure to keep login information in a safe place.

Group Life Insurance - PERS or PFRS

- Automatic enrollment for employees enrolled in PERS or PFRS
- Survivor Benefit Coverage of Active Members
- PERS
  - 3 times your annual salary (last 12 months of employment)
- The County & Employee equally share contribution
  - Employee contribution = 0.5% of annual salary
  - Employee may withdraw from personal contribution after one year of service.
  - Benefit is then reduced to 1 ½ times your annual salary with no future opportunity to enroll
- PFRS
  - 3 1/2 times your annual salary
  - No employee contribution

Pension Loans



Eligible after 3 years & 3 months of participation



May borrow up to 50% of your accumulated total twice per calendar year



For eligible borrowers, the interest rate for pension loan applications received in 2026 will be 9.25% per annum on the declining balance of the loan.
Administrative processing fee is $15.00.



Note that the administrative processing fee is not an added charge but is taken from the requested amount of the loan.

III. DCRP

The DCRP provides eligible members with a tax-sheltered, defined contribution retirement benefit, along with life insurance and long-term disability coverage

Membership is required

Includes Appointed or Elected Officials

Employees that earn over $176,100 (surplus goes into DCRP, this can be waived)

Employees that work less than 32 hours and earn at least 5K/year

5.5% of annual salary taken from paycheck deductions

DCRP Employer Paid Life Insurance

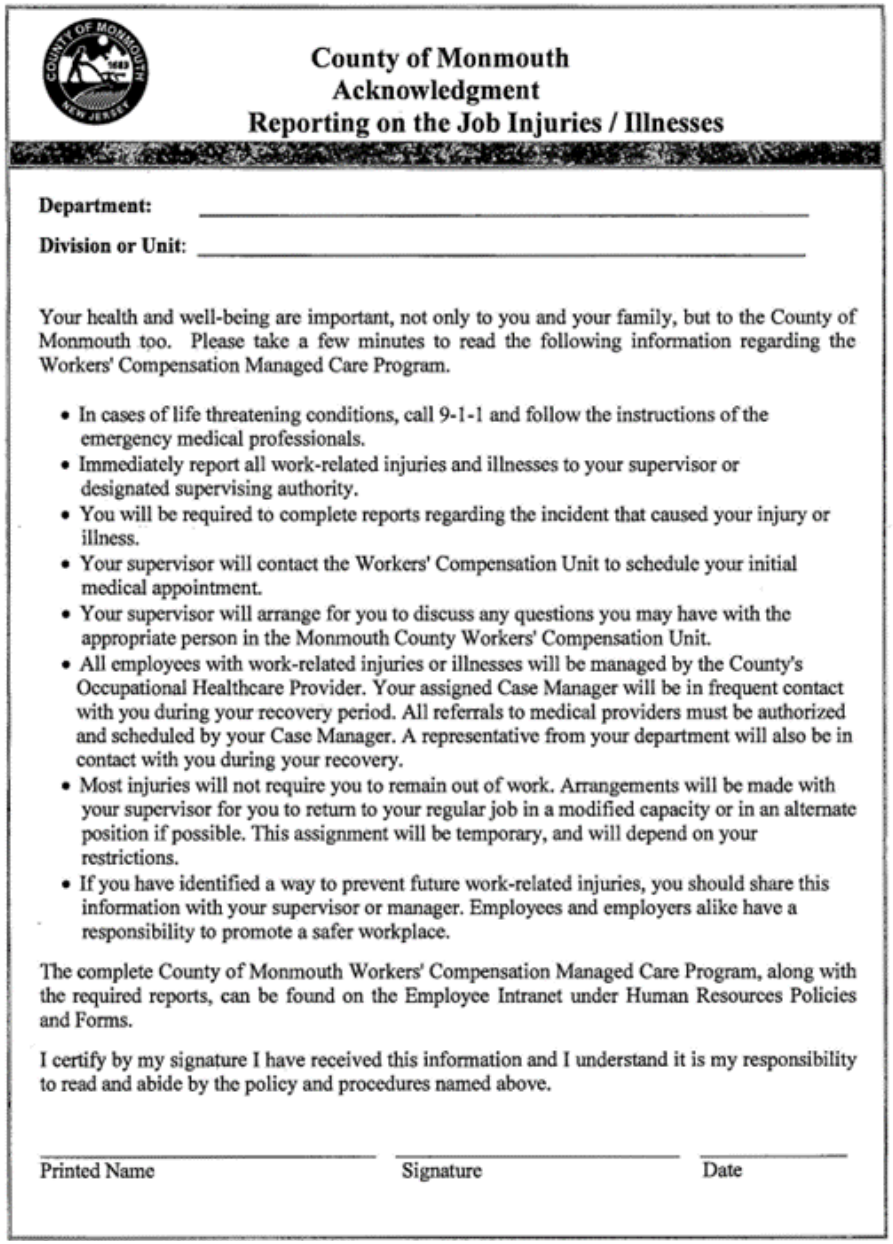
- 1.5 times the annual base salary (medical examination required for 60 years or older)
- Vested after 1 year of participation
- Requires appointing a beneficiary
  - Booklet will be sent to you with instructions.
- Long-term disability coverage
  - Employer-paid after one year of participation.
- Employees will receive further information from Empower Admin

Monmouth County Health Policies

Family & Medical Leave Policy

- Federal & State – 12 weeks of unpaid leave for approved absences.
- Eligibility for Leave: Worked 1,000 hours and employed 12 months.
- NJ Family Leave Insurance (NJFLI)
  For additional information visit www.nj.gov/labor
  - Only eligible if carrying for a family member/baby bonding
- Family Leave Insurance benefits payable through the NJFLI up to maximums allowed by the State at the time of leave.
- Leave forms are located in Self Service under My Employee Forms & Memos, Leave Forms

Reporting on the Job Injuries/Illnesses



County of Monmouth
Acknowledgment
Reporting on the Job Injuries / Illnesses

Department: _____

Division or Unit: _____

Your health and well-being are important, not only to you and your family, but to the County of Monmouth too. Please take a few minutes to read the following information regarding the Workers' Compensation Managed Care Program.

- In cases of life threatening conditions, call 9-1-1 and follow the instructions of the emergency medical professionals.
- Immediately report all work-related injuries and illnesses to your supervisor or designated supervising authority.
- You will be required to complete reports regarding the incident that caused your injury or illness.
- Your supervisor will contact the Workers' Compensation Unit to schedule your initial medical appointment.
- Your supervisor will arrange for you to discuss any questions you may have with the appropriate person in the Monmouth County Workers' Compensation Unit.
- All employees with work-related injuries or illnesses will be managed by the County's Occupational Healthcare Provider. Your assigned Case Manager will be in frequent contact with you during your recovery period. All referrals to medical providers must be authorized and scheduled by your Case Manager. A representative from your department will also be in contact with you during your recovery.
- Most injuries will not require you to remain out of work. Arrangements will be made with your supervisor for you to return to your regular job in a modified capacity or in an alternate position if possible. This assignment will be temporary, and will depend on your restrictions.
- If you have identified a way to prevent future work-related injuries, you should share this information with your supervisor or manager. Employees and employers alike have a responsibility to promote a safer workplace.

The complete County of Monmouth Workers' Compensation Managed Care Program, along with the required reports, can be found on the Employee Intranet under Human Resources Policies and Forms.

I certify by my signature I have received this information and I understand it is my responsibility to read and abide by the policy and procedures named above.

Printed Name	Signature	Date
_____	_____	_____

Patient Protection & Affordable Care Act (PPACA)

- Passed in May of 2010. There are many provisions to the law. Among them are as follows:
  - Created public & private insurance exchanges where healthcare plans can be purchased.
  - Requires that employers notify their employees of the existence of these exchanges.
  - Requires everyone to have health benefits or pay a penalty.
  - Monmouth County coverage is considered affordable & creditable under this law.
  - The County does not administer these plans under PPACA
  - Visit HealthCare.gov for more information.

Public Service Loan Forgiveness

- Some student loans may qualify for Public Service Loan Forgiveness (PSLF)
- Full time County employees who make 120 qualifying payments may be eligible to have the remainder of their loan forgiven
- For more information, please visit StudentAid.gov

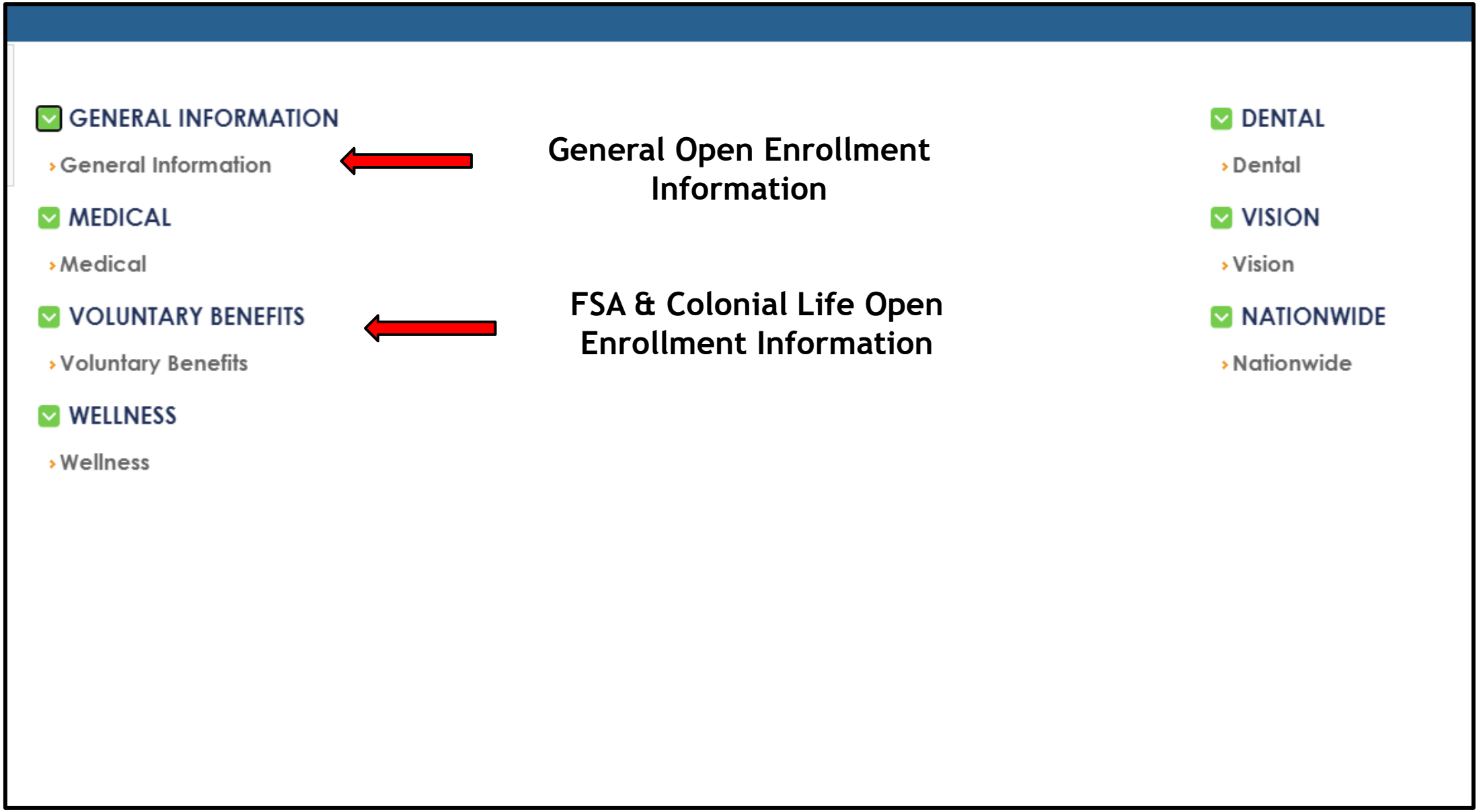
Benefit Enrollment: Next Steps

Benefit Notification Sign-Up

- Learn about upcoming Wellness Programs, Voluntary Benefits and Open Enrollments for your healthcare policy offerings
- How to:
  - Log into your Self-Service portal.
  - Under “Personal Assistant”, click on “Sign Up for Benefit Notifications”.
  - Enter the requested information and begin receiving valuable notifications that will provide useful information to help you and your dependents maintain optimal levels of good health!




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PERSONAL INFORMATION
Personal Profile
Emergency Contact Information
Assignments
Calendar Events
PAY INFORMATION
Banking Information
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View W2 Information
Time Punches
Tax Filing Information
Pay Line History
View Earning Statement
Deposit Stub Report
W2 Form
ATTENDANCE
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Leave History
BENEFITS
Current Benefit Enrollments
BENEFIT PROVIDER LINKS
Deferred Comp - Nationwide
Horizon Medical & Dental
IAA Medical
Colonial Life Products
Express Scripts
Horizon Vision
Pension - State of NJ
EAP - Quantum Health Solutions
MY EMPLOYEE FORMS & MEMOS
HR Forms
Paycheck and Payroll Forms
Leave Forms
Memorandums & Policies
Benefit Forms
Pension/Retirement Forms
Employee Legal Notices


GENERAL INFORMATION
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VOLUNTARY BENEFITS
Voluntary Benefits
WELLNESS
Wellness
General Open Enrollment Information
FSA & Colonial Life Open Enrollment Information
DENTAL
Dental
VISION
Vision
NATIONWIDE
Nationwide

IMPORTANT ENROLLMENT INFORMATION

Completed enrollment forms must be submitted within **7 days** of this Orientation.

4 options to send paperwork:

1. Scan and email to Enrollments@co.monmouth.nj.us
2. Send via inter-office mail to HR—Benefits
3. Fax to 732-780-3364
4. Stop by and see us! (Hall of Records Annex)

Do NOT delay! Next opportunity to enroll is during Open Enrollment.