

Benefits News

"In the spring, I have counted 136 different kinds of weather inside of 24 hours." ~ Mark Twain

"Yes, we accept your insurance" isn't enough!

In Benefits, we occasionally hear from employees who were told by a health care provider's office "yes we accept your insurance" and then they receive a bill that is substantially higher than anticipated. Why is that? It is because they were not considered an in-network provider.

If you are calling a new provider, or your insurance changed and you need an appointment with someone you previously established care with, it is recommended to make sure they not only ACCEPT your insurance, but are a PARTICIPATING PROVIDER and considered "in network" to avoid any hidden billing surprises. You can verify this with your insurance company at the phone numbers listed below.

INSURANCE CARRIER & BENEFIT PROVIDER CONTACT INFORMATION:

Kaiser Permanente:

Medical Appointments & Customer Service: 800-813-2000 Option 1 Dental Appointments & Customer Service: 800-813-2000 Option 2 More information can be found online: www.kp.org

PacificSource : Customer Service: 888-977-9299 within Oregon

Delta Dental (Moda): Customer Service: 888-217-2363

Professional Benefits Services:

FSA, COBRA & Retiree Plan Customer Service: 503-371-7622

Cigna:

Short & Long Term Disability Claim Services: 800-362-4462 Option 2 Life Insurance Services: 800-362-4462 Option 4 Accidental Death & Dismemberment Services: 800-362-4462 Option 7



Benefits News

VOYA On-Site Schedule:

Wednesday, May 8th Courthouse Square

Monday, May 13th Fresh Start Market

We will send an All County email as more dates become available.

If you were unable to reserve a time and want to be placed on a wait list, please call Voya at 800-238-6281.

Medicare Workshops:

Tuesday, April 16th Public Works 11:30am-1:00pm

Thursday, April 18th Courthouse Square 3:00pm-4:30pm

Thursday, April 25th Fresh Start Market 11:30am-1:00pm

*Registration Required: Please register via Elogic. Contact MCEmployeeBenefits@co.marion.or.us if you have BOZ questions.

Your Benefits Team:

Justine Flora: Risk and Benefits Manager Kathie Carter: Benefits Specialist Leslie Martin: Benefits Specialist

UPDATES & INFORMATION:

- * Have you experienced a life event recently? Be sure to updated your life insurance beneficiary form if needed: https://www.co.marion.or.us/BS/Benefits/ Documents/2019/2019LifeInsuranceBeneficiaryFormGTLVTLFillable.pdf
- * Your Benefits Team processed 1,792 forms during Open Enrollment!
- Cascade Centers Employee Assistance Porgram offers a variety of resources to our employees including: wellness activities and challenges, webinars, financial planning, counseling and referrals for a variety of services...like dog sitting! To see more info visit: http://www.cascadecenters.com/
- * Are you approaching 65, or already there? Consider attending one of the upcoming Medicare Workshops. These are being facilitated by a local Medicare expert through SHIBA. Register via eLogic in your ZENworks window.
- * HSA participants: You can change your contributions at any time during the year, not just open enrollment. Changes are effective the 1st check of the month following submission of the following contribution form (subject to payroll processing deadlines): https://www.co.marion.or.us/BS/Benefits/ Documents/2019/2019KBHSAContributionChangeForm.pdf

BENEFIT INFORMATION ON THE MARION COUNTY WEBSITE

Did you know you have access at your fingertips to the benefit plans and programs Marion County provides for you? To access the Employee Benefits page on the Marion County internet website go to http://www.co.marion.or.us/BS/Benefits and select the appropriate link. If you don't find answers to your questions on the county's website, contact Employee Benefits at: MCEmployeeBenefits@co.marion.or.us

How Life Changes Impact Employee Benefits

<u>Marriage</u>

- You may add your new spouse (& stepchildren, if applicable) to your health insurance within 30 days after your date of marriage. Complete a Health Plans Enrollment/Change form AND provide a photocopy of the proof of marriage.
- You will need to complete the Married Member PERS IAP Beneficiary Form.
- You may want to change your life & accident insurance beneficiaries. This can be done at any time by completing the beneficiary change form.

Birth/Adoption



After the baby is born, the adoption has taken place, or you have established legal guardianship for a child or children; you may add the child(ren) to your health insurance within 30 days of the date of qualifying event. You do not have to have the social security number before sending in the form. Complete and send the Health Plans Enrollment/Change form to Employee Benefits. Call Employee

Benefits when you receive the social security number.

Divorce

- You must complete the Health Plans Enrollment/Change form to remove your former spouse (& stepchildren, if applicable) from your health insurance and send to Employee Benefits <u>within 30 days after your divorce is final</u>. Please include a copy of the first page of the divorce decree with the date stamp and last page with the judge's signature.
- You will need to complete the Single Member PERS IAP Beneficiary Form.
- You may want to change your life & accident insurance beneficiaries. This can be done at any time by completing the beneficiary change form. If you have a voluntary life policy for your spouse, you must contact Employee Benefits to cancel and stop the payroll deductions.

<u>Note: A divorced ex-spouse is no longer eligible for coverage under the Marion County</u> <u>Benefits Program, except when self-paying premiums under continuation coverage</u> <u>(COBRA).</u>

Removing Dependent(s)

You may remove a dependent from health insurance when they experience a qualifying life event. Complete a Health Plans Enrollment/Change form and submit to Employee Benefits, this must be received within 30 days of the qualifying event.

Adding Dependent(s)

A dependent may only be added onto the health insurance plans at open enrollment, unless there is a qualified life event. Complete a Health Plans Enrollment/Change form and submit to Employee Benefits, this must be received within 30 days of the qualifying event.

Loss of Other Coverage

If you or your eligible dependent(s) lose eligibility for coverage during the benefit plan year, you may be eligible to enroll in the Marion County health insurance plans. Please contact Employee Benefits within 30 days after the loss of other coverage eligibility.

Benefit Forms

Benefit forms can be found on the Employee Benefits website: <u>https://www.co.marion.or.us/BS/Benefits</u>



Questions?

Contact Employee Benefits at:

Kathie Carter 503-373-4425, Leslie Martin 503-373-4422, or <u>MCEmployeeBenefits@co.marion.or.us</u>