




# Open Enrollment Guide 2022

The Ohio Dental Association Wellness Trust would like to thank you for your continued support and for allowing us to serve your health benefit needs. Since the ODA Wellness Trust began operating on March 1, 2015, the support has been amazing and each year has been better than the one before. For 2022, the ODA Wellness Trust continues its trend of single digit rate increases!

## Issues and Impact: ODA Wellness Trust Remains Strong

Health plan issues are on everyone's mind and seem to dominate the national conversation. You might wonder what impact these issues are having on your plan. The interplay between essential benefits and the requirement that insurance coverage cannot be denied based on health state or age is generally causing plan costs to climb and has forced some plans to limit coverages and provider choice. The ODA Wellness Trust knows that the three issues most important to subscribers are:

-  **AFFORDABLE COST** - We are working tirelessly to keep rates as low as possible while providing the type of high quality, broad-based coverage subscribers deserve. According to a comparison conducted by L&E Actuaries and Consultants, on average ODA Wellness Trust rates are 15% to 30% lower than similar plans in the marketplace. The ODA Wellness Trust is a not-for-profit plan, which keeps rates lower and the rate renewal is mainly determined using the claims incurred by the whole group and medical inflation. Rates are impacted by your office's participation. Generally there is safety in numbers. The more participants from your office, the more stable the rates.
-  **COVERAGE OF SERVICES AND MEDICATIONS** - We offer some of the best health services and pharmacy coverage available. ODA Wellness Trust plans are ranked as "gold" level, meaning that more of your incurred costs will be covered than with other lower valued plans. Every subscriber should carefully examine the benefits provided by their plan and research any plan limitation to be sure that they have the coverage they need before they need it. ODA Wellness Trust subscribers can have peace of mind that when there is an unexpected health issue or illness they have reliable coverage.
-  **DOCTORS AND HOSPITALS IN THE NETWORK** - As the cost of insurance has risen, some insurers have limited subscribers' access to specific networks eliminating some specialty hospitals and providers. Some carriers have even exited the market entirely giving consumers limited choice. The ODA Wellness Trust currently offers access to most providers and hospitals across the state including specialist and premier hospitals.

**Open Enrollment for the ODA Wellness Trust is:  
October 15 - November 15, 2021!**

*Offices can request a quote and make any plan or deductible changes during this time to secure coverage beginning January 1, 2022.*

# Affordable health benefits for you and your team is a reality.

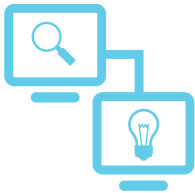


## Better Plans

No employer contribution is required

Competitive pricing

Tax Savings



## Better Network

New plan options

Wide range of deductibles

Access to a large network of providers



## Better Service

Receive ODASC administrative support every step of the way

You just need to get started and we do the rest

## Renewal Rates: At A Glance

Each year the ODA Wellness Trust's actuaries review the prior twelve months incurred claims and medical trend when calculating the upcoming renewal rates. Last year, in 2020, COVID-19 had a noticeable impact on incurred claims as many services were delayed or cancelled when stay at home orders were mandated. In addition, the ODA Wellness Trust participants had an infection rate of nearly half the national average when examining those who sought testing and treatment for the coronavirus. Incurred claims being lower than expected, coupled with the ODA Wellness Trust avoiding large COVID-19 claims, led to renewal rates remaining flat for a large majority of the participants, some even getting rate decreases.

As for the 2021 plan year thus far, the ODA Wellness Trust has felt the impact of deferred services being rescheduled, which was to be expected. This, in addition to medical trend, led to the increase needed for the Trust and is reflected on the renewal rates enclosed.

Although a rate increase was necessary for 2022, the ODA Wellness Trust Board of Trustees was able to utilize the strong balance sheet the Trust currently has to lessen the increase originally called for. The Board of Trustees remains, and will always be, committed to keeping rates as competitive as possible.

## Caregiver Support

The ODA Wellness Trust recently partnered with Medical Mutual on a caregiver support pilot program. If you are providing assistance with healthcare needs or decisions for senior family members, we encourage you to try out this new service. MedMutual Caregiver Support offers a dedicated phone line with experienced healthcare advocates who can answer complex healthcare-related questions, help find providers and schedule medical appointments for senior family members, and much more.

To use this unique benefit provided to ODA Wellness Trust participants, simply call toll free at 1-800-877-6003. Advocates are available to assist you Monday through Friday from 8 a.m. to 8 p.m.

# Open Enrollment: Next Steps

Open Enrollment for the ODA Wellness Trust is from October 15, 2021 through November 15, 2021.

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## Step 1: Review Enclosures:

- 📎 2022 rate renewal information for each subscriber in your office
- 📎 Comparison of 2022 Plans/Deductibles
- 📎 Deductible/Plan Change Request Form
- 📎 FormFire Request Form

## Step 2: Review Employee Participation

- 📎 Any eligible employees that do not currently participate in the ODA Wellness Trust and wish to join the plan must apply during this open enrollment with coverage to be effective January 1, 2022. Otherwise outside of a qualifying life event, employees will have to wait until next year's renewal period. The measurement period to determine full-time status for a variable-hourly employee is at open enrollment. Please have interested staff members complete a Personal Health Questionnaire to receive a quote.
  - The ODA Wellness Trust is now using FormFire, a secure online site for eligible employees to enter medical information which streamlines the application process. Please complete the enclosed FormFire Request Form. Listed eligible employees will receive an email with instructions for completion of their medical information through the FormFire secure online site.
  - The Personal Health Questionnaire will continue to be available at [odawt.org/odawt-plans/forms-and-documents](http://odawt.org/odawt-plans/forms-and-documents) if an eligible employee prefers to complete on paper and submit via fax or using secure email.
- 📎 Currently enrolled employees may:
  - Change to a new plan or deductible.
    - Please include this information on the enclosed Deductible/Plan Change Request Form for your office.
  - Add or remove dependents.
    - Visit [odawt.org/odawt-plans/forms-and-documents](http://odawt.org/odawt-plans/forms-and-documents) and click on "Add or remove dependents" to access the required form.

## Step 3: Submit Forms by November 15, 2021

- 📎 Submit all forms via fax to (614) 340-9444 or utilize a secure, HIPAA-compliant email system to [insurance@oda.org](mailto:insurance@oda.org). Please include an email address where you would like us to send a confirmation email when we have received the necessary paperwork.
- 📎 Within one business day of submitting your paperwork, our ODASC team will send you an email to confirm we have received all forms. If you do not receive our confirmation email (please check your junk/spam file), this means we have not received your fax.

**IF YOU DO NOT WANT TO MAKE ANY CHANGES TO YOUR EXISTING COVERAGE,  
NO FURTHER ACTION IS NECESSARY.**

***Your January invoice will reflect the updated rates.***

***All change requests and new applications must be submitted by  
November 15, 2021 and are effective January 1, 2022.***

### What if I Miss the Open Enrollment Opportunity?

In order to qualify for medical coverage outside of Open Enrollment, you must qualify for a Special Enrollment Period. A Qualifying Event is a life-change that makes you eligible within 60 days of the event to change your health insurance coverage outside the annual enrollment period. Life changes might include a marriage, birth, adoption, death, divorce, loss of coverage due to reduction in work hours, loss of job, relocation, or loss of student insurance or Medicaid. A Qualifying Event is not a voluntary loss of coverage or due to non-payment. Proof of qualifying event is required to be submitted at the time of application.

# Helpful Renewal & Open Enrollment Tips

Open Enrollment for the ODA Wellness Trust is from October 15, 2021 through November 15, 2021.

Offices can request a quote and make any plan or deductible changes during this time to secure coverage beginning January 1, 2022.

ODASC understands that your practice day is busy. Representatives will work

to answer calls in the order received and return your call quickly; however we may not always be available when you are. Please consider submitting your questions via email to [insurance@oda.org](mailto:insurance@oda.org) as a more convenient

way to receive a response without interruption.

An email will be generated to confirm receipt of all faxes submitted to the ODA Wellness Trust at (614) 340-9444 within one business day. Please include with your fax an

email address where the fax receipt confirmation should be sent. If you do not receive a confirmation of fax receipt (please check your junk/spam file), we have not received your fax.

## About The ODA Wellness Trust

The ODA Wellness Trust is a not-for-profit, self-insured health benefit plan available to Ohio Dental Association members, their families and their staff. We offer a broad health care provider network, traditional benefit plans with different deductible levels and Health Savings Account plans. In addition to competitive rates, the plan includes unique features such as no employer contribution requirements, and tax savings for both the employer and the employee. We provide better support to make health benefits easier for you and your staff. While you and your team focus on dentistry, we will focus on your health and wellness.

## Annual Notices

Please visit our website for the following annual notices:

- 🔗 [Summary Annual Report](#)
- 🔗 [Medicare Part D Creditable & Non-Creditable Coverage Notices](#)
- 🔗 [HIPAA Privacy Notice](#)
- 🔗 [Women's Health and Cancer Rights Act](#)
- 🔗 [Michelle's Law Notice](#)
- 🔗 [Other Annual Notices](#)



"Affordable, quality health insurance was a huge concern for our family and business when we were first starting out. I held on to my old job and worked as our practice manager at nights mainly to keep our old, great health insurance plan. Then, we found the ODA Wellness Trust! The premiums were better than similar plans we shopped around, in many places, and the quality of coverage and number of providers included mimicked my old plan with state government. Securing health insurance through the ODA Wellness Trust provided peace of mind for our family, leveled up our business, and has become a huge asset in our back pocket when recruiting talented team members. For Monfredi Family Dental, the ODA Wellness Trust is a no-brainer."

- Mike Monfredi

## Questions? Contact Us!



614-486-2700



[www.odawt.org](http://www.odawt.org)



[insurance@oda.org](mailto:insurance@oda.org)