

2023 Open Enrollment Guide

Open Enrollment is **October 15th - November 15th**

The ODA Wellness Trust continues to support ODA members by providing high quality benefits at competitive rates.

The benefits you choose during Open Enrollment will cover you and your staff the entire 2023 calendar year unless you have a qualified life event. So, it's important to choose your benefits wisely. Take time over the next few weeks to explore and understand your benefit options, think about your current elections and the coverage you'll need for next year, and enroll in the benefit option that best meets your needs by the deadline of November 15, 2022. It's also important during this time period to check with eligible staff members to see if they have interest in getting a quote for January 1, 2023.

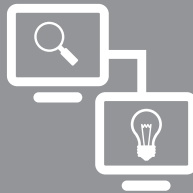
As a self-insured health plan, the ODA Wellness Trust is exclusively made available to ODA members and controlled by ODA members. Therefore, this Open Enrollment Guide provides insights into renewal planning, upcoming changes, as well as instructions for making the renewal process seamless with the support of ODA Services Corp. staff every step of the way.

AFFORDABLE HEALTH BENEFITS FOR YOU AND YOUR TEAM IS A REALITY



Better Plans

No employer contribution is required
Competitive pricing
Tax Savings



Better Network

Rich plan options
Wide range of deductibles
Access to a large network of providers



Better Service

Receive ODA Services Corp. administrative support every step of the way. You just need to get started and we do the rest

NEW FOR 2023

Renewal Rates: At A Glance

Each year the ODA Wellness Trust's actuaries review the prior 12 months, incurred claims and medical trends when calculating the upcoming renewal rates. While the COVID-19 shutdowns yielded low claims during those months, since offices have reopened incurred claims have remained elevated. As a result, the ODA Wellness Trust has had a few years of higher than hoped for rate increases. The good news, however, is that the actuaries are seeing positive trends in the underlying data, and it is the Board of Trustees' hopes that the rate renewals can return to their historical lows in the coming years.

The rate renewal for the 2023 calendar year provides for adequate revenue to cover projected claims and administrative costs. The changes listed below represent several decisions made to help offset the rate increase for the coming year. As a self-insured health plan, the ODA Wellness Trust is able to customize the benefits to meet ODA member needs and provide the best possible price to maintain a financially viable health plan.

Plan Design Changes

The ODA Wellness Trust will continue to offer the same deductible options for the 2023 calendar year. As U.S. health care costs continue to increase overall each year, the Board of Trustees is continuously monitoring industry trends doing its best to balance rich benefits at an affordable rate. A common trend in the health care space is to shift the cost share from the plan to the subscriber. Since inception of the ODA Wellness Trust the benefit options have remained the same, offering superior plans when compared to the marketplace and other group health plans in Ohio.

Recently, a study was performed by the plan's actuary which showed that over 90% of the subscribers do not meet their maximum out of pocket each year. In addition, an even greater percentage of claims incurred are classified as "in-network." Therefore, as the ODA Wellness Trust benefit options remained overly rich when compared to similar options, the Board of Trustees made the decision to make modifications to the maximum out of pocket amounts, out of network coinsurance percentages, as well as specialty drug copay levels for the upcoming plan year. These changes help maintain competitive rates, while having a small impact on the plan participants. Enclosed you will find a "Comparison of 2023 Plans/Deductibles" document which provides an overview of the updated plans available to ODA Wellness Trust subscribers.

New National Network

Medical Mutual has partnered with Cigna as its new national provider network that will be effective Jan. 1, 2023. ODA Wellness Trust members and their covered dependents will utilize the Cigna PPO network when they travel, reside or access care outside of Medical Mutual's proprietary SuperMed network. This change allows us to continue providing broad connections to care while managing overall costs.

Members residing outside of Medical Mutual's service area will continue to enjoy convenient and seamless access to an extensive number of providers with little disruption. We expect this impact to be minimal and continuation of care waivers may be available for those members involved in certain forms of active treatment.

Directories will be updated starting in fourth quarter 2022 to reflect the change to the Cigna PPO network outside of the SuperMed service area. At a later date, employees and their covered dependents will receive new identification (ID) cards that show the new national network.

OPEN ENROLLMENT: NEXT STEPS

Open Enrollment for the ODA Wellness Trust is from October 15, 2022 through November 15, 2022.

Step 1: Review Enclosures

- 📎 2023 rate renewal information for each subscriber in your office
- 📎 Comparison of 2023 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, 2023. 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 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 and click on "Add or remove dependents" to access the required form.

Step 3: Submit Forms by November 15, 2022

- 📎 Submit all forms via fax to (614) 340-9444 or utilize a secure, HIPAA-compliant email system to 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 ODA Services Corp. 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, 2022 and are effective January 1, 2023.

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.

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

Helpful Renewal & Open Enrollment Tips

Offices can request a quote and make any plan or deductible changes during this time to secure coverage beginning January 1, 2023.

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 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.

2023 OPEN ENROLLMENT

OCTOBER 15, 2022 THROUGH NOVEMBER 15, 2022



Gregory T. McCune, DDS, Inc., Participant since 2015

Questions? Contact Us!



614-486-2700



www.odawt.org



insurance@oda.org