

Commissioners select DVHT (Aetna) as County's health insurer

After carefully reviewing employee & retiree health insurance proposals submitted by the current insurer - Highmark Blue Cross Blue Shield Delaware and self-insured municipal cooperative Delaware Valley Health Trust (Aetna), Levy Court authorized staff on March 27, 2018 to incorporate costs associated with the DVHT (Aetna) proposal into the proposed FY2019 budget.

DVIT (Delaware Valley Insurance Trusts – parent organization for DVHT) made an informative presentation to Levy Court in December about the self-insured non-profit cooperative controlled by member jurisdictions and its utilization of the Aetna medical network. A major feature of the DVHT program is an exceptional wellness benefits program, which includes cash rewards for annual biometric screenings, colonoscopy, mammograms, well women exams, certain health education classes, and healthcare consumerism. In addition, reimbursements are offered for gym membership fees, race registration fees, weight watchers program, bike helmets, etc.

According to DVIT, 99.45% of the providers currently used by County employees are in the Aetna network and they have nearly 20 years of experience managing the seamless transition from one health provider network to another.

As a self-insured pool, the Trust develops the annual premiums for each type plan offered by a member jurisdiction based upon that employee group's claims history. An attractive feature of the DVHT shared risk pool is the Rate Stabilization Fund, which is the difference between premiums paid by the 140+ member public entities and the actual costs for claims and administration. The Stabilization Fund can be used to mitigate any premium increases the following year. According to DVIT, while health insurance expenses have increased 224% since 1999, the Health Trust's cumulative increase (net of the RSF) is 69.4% - averaging only 2-4% increases each year.

Rate stability is a very beneficial feature of the DVHT shared risk pool, since unpredictable health insurance premium spikes may be avoided in the future. In order to benefit from the advantages of a shared risk insurance cooperative, it will be necessary for the County to remain in the program for an extended period of time (well in excess of the minimum 2 years).

Under DVHT, like now, Levy Court would retain full control over health insurance plan designs (PPO, HMO, EPO, HRA, HDHP, copays, deductibles, cost share, etc.) offered to employees/retirees and the monthly rate charged to employees/retirees.

The next step in the process will be formal action by Levy Court to select the Delaware Valley Health Trust, which is expected to happen on April 10, 2018 along with approval of employee and dependent cost share premiums. In addition, employee/retiree information meetings will be scheduled throughout open enrollment in May. Employees/retirees will also need to complete new enrollment forms. If you have questions or concerns, please contact the Personnel Office for more information.

The December 5, 2017 DVIT presentation is available on the County website in the Employee Portal under the "Resources" tab.

(Posted 03/28/18)



Value-Added Benefits

WELLNESS INCENTIVES

Covered employees and covered spouses are eligible to participate.
One submission permitted per program per year.

PREVENTIVE PROGRAM	INCENTIVE	SUBMIT
<p>Biometric Screening – Annual biometrics (cholesterol, HDL/LDL cholesterol, triglycerides, glucose, blood pressure, height, & weight) can reflect your health status each year. Have your biometrics collected in <u>one</u> of the following confidential ways:</p> <ul style="list-style-type: none"> • At the DVHT Health Center (Horsham, PA) • At your Doctor's Office (Physician's Form required) • At a Lab near you – Log on to schedule your appointment • Attend a Screening at Work – Contact your HR representative for more information 	\$150	<p>For Doctor's Visits, submit Physician Form, available at www.dvtrusts.com</p> <p><i>*No form required for other screening methods</i></p>
<p>Colonoscopy Screening – Screening for colorectal cancer for enrollees age 50 and over (or 40 and over at high risk with letter from physician stating medical necessity for preventive screening). Cologuard® Colon Cancer Tests are accepted.</p>	\$150	Proof of procedure*
<p>Hospital-Based Education – Attend a hospital-based education class(es) or program(s) to learn about various health topics.</p>	\$100	Proof of at least 4 hours education and proof of participation
<p>Women's Well Visit – OB/GYN visit for female health and/or cervical cancer (pap smear).</p>	\$50	Proof of procedure*
<p>Mammogram – Preventive breast cancer screening for enrollees ages 40 and over (or under 40 at high risk with letter from physician stating medical necessity for preventive screening).</p>	\$50	Proof of procedure*

*Proof of procedure is most easily obtained from www.aetnnavigator.com.

WELLNESS REIMBURSEMENTS

Covered employees and covered spouses are eligible to participate.
Reimbursement amount cannot exceed amount paid by enrollee.

WELLNESS PROGRAM	REIMBURSEMENT	SUBMIT
<p>Gym Membership – Reimbursement for fitness facility membership fees based on monthly participation. A minimum of 8 visits per month is required.</p> <p>One combined reimbursement request should be made per year. To maximize your benefit, please submit a request at the end of the year to reimburse your membership fees for all months in which you have achieved at least 8 visits.</p>	Up to \$25 per month (Up to \$300 per year)	Proof of payment and proof of participation (8+ visits/month)
<p>Race Registration – Reimbursement for fitness race event registration. Multiple submissions per year will be accepted.</p>	Up to \$200 per year	Proof of payment and/or registration
<p>Weight Watchers Reimbursement – Reimbursement for Weight Watchers program fees, including At Work, In-Person, or Online programs. Proof of participation must show a record of utilization and/or attendance at least 3x/month. Submissions should be made once annually.</p>	Up to \$200 per year	Proof of payment and proof of participation and/or utilization
<p>Bike Helmet – Reimbursement for purchase of a bicycle helmet. Child dependents are also eligible to participate. Submissions can be made once annually per covered family member.</p>	Up to \$25 per covered family member per year	Proof of payment

Submit Wellness Reimbursement and Incentive Requests to:

Email: wellness@dvtrusts.com | Fax: 267-803-5796

Mail: DVHT/Wellness, 719 Dresher Road, Horsham, PA, 19044-2205

Please allow 6-8 weeks for processing.

ON-SITE WELLNESS SERVICES

Available upon request. Contact 267-803-5721 or email wellness@dvtrusts.com to schedule

Biometric Screening

The Health Trust will assist in coordinating this convenient, confidential medical assessment designed to educate members on their personal health risk factors and help them take the next step towards proactive health management. Minimum of 30 participants required.

Lunch & Learns

Lunch & Learns provide employees with the opportunity to learn more about various health and wellness topics. Each Health Trust member entity is eligible to receive financial support for up to four (4) Lunch & Learns annually, including reasonably-priced speaker fees and catered lunch for attendees.

Weight Watchers at Work

The Health Trust will assist in coordinating Weight Watchers meetings at the member workplace. The Health Trust will provide full reimbursement to enrollees who attend all classes (see Wellness Reimbursements). Minimum of 20 participants required.

HEALTH TRUST RESOURCES

Available to members, covered spouses, and covered dependents

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is designed to help Health Trust enrollees lead a happier and more productive life at home and at work. Call 24/7 for confidential access to a Licensed Professional Counselor at 1-800-343-2186.

Nurse Navigator

Innovative in-house program helping enrollees to better understand treatment, care options, claims processing and offering an added support system when needed. Contact our Nurse Navigator, Colleen Komada at 1-866-706-1433 or CKomada@dvtrusts.com.

Healthcare Bluebook

Healthcare Bluebook allows enrollees to compare cost and quality for a comprehensive range of medical services, which enables members to become more educated healthcare consumers. By using "fair priced" providers for some services, employees are eligible to receive a check ranging from \$25-\$100 depending on the service. Healthcare Bluebook can be accessed at www.healthcarebluebook.com/cc/dvht.

CONTACT INFORMATION

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Claims
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Visit our website at www.dvtrusts.com for more information.