



Employee  
Central

*open* **ENROLLMENT**

February 4 – February 18, 2022



2022-2023  
PLAN YEAR

 Med Center Health

## Annual Open Enrollment

At Med Center Health, we're pleased to offer a benefits package that gives you choices. To be certain that you're choosing the plan that's right for you, you'll need to enroll during Open Enrollment, February 4 - February 18, 2022. Unless you experience a qualifying life event, this will be the only time you can enroll in benefits, make changes to your current election(s) or make contributions to your Flexible Spending Accounts. As a reminder, our current benefit plan year ends on **March 31, 2022** and the new plan year begins on **April 1, 2022**.

## How to Enroll or Make Changes to Your Benefits

You will make your benefit choices through **Employee Central**. Make sure you can access your **Employee Central** account by visiting [www.mchealth.net/employeecentral](http://www.mchealth.net/employeecentral) or by clicking on the **Employee Central** icon located on your work computer.

If you have not logged in to **Employee Central** before, your username is your MCH provided username and your password will be the last 4 numbers of your SSN. If you have forgotten the password you have created, click on **Forgot Password** to reset your password.

Please remember, you will need the **birthdate** and **social security numbers** for your dependents if you are newly adding them to your benefit plan(s).

**Helpful Tip: Employee Central is mobile ready! You can enroll in your benefits from any mobile device. Please log in to Employee Central and look for more information in the 'Go Mobile' section of the homepage.**

## Ask Emma

"**Ask Emma**" is your **virtual benefit counselor** in **Employee Central**. Emma will ask you a few questions about your benefit needs and offer recommendations for the benefit plans best suited for you and your family. Emma is incorporated within your enrollment process through **Employee Central**.



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## 2022-2023 Plan Year – What’s New?

### Medical Plan Pay Period Contribution Increase

For the upcoming plan year there is no increase to plan deductibles, out-of-pocket maximums or co-pays for the Gold, Silver and Bronze Plans. There will be an increase to employee contributions per pay period.

	Gold Plan				Silver Plan				Bronze Plan			
	Current Contributions		New Contributions		Current Contributions		New Contributions		Current Contributions		New Contributions	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
Employee Only	\$66.20	\$111.83	\$70.17	\$118.54	\$25.78	\$72.07	\$25.78	\$72.07	\$17.44	\$29.63	\$20.06	\$34.07
Employee + Spouse	\$177.85	\$256.88	\$188.52	\$272.29	\$101.63	\$152.44	\$104.68	\$157.01	\$73.33	\$110.02	\$84.33	\$126.52
Employee + Child(ren)	\$144.50	\$211.49	\$153.17	\$224.18	\$81.31	\$121.96	\$83.75	\$125.62	\$56.73	\$85.12	\$65.24	\$97.89
Family	\$276.00	\$404.09	\$292.56	\$428.34	\$155.29	\$232.94	\$159.96	\$239.93	\$108.34	\$162.52	\$124.59	\$186.90

### Reminder! MCH Partners Network – Primary Care Providers

If you and your dependents are enrolled in the MCH Medical Plan, you can visit **ANY** “Primary Care Provider” in the MCH Partners Network and there will be **NO** co-pays, **NO** co-insurance and **NO** deductibles for the below services. A Primary Care Provider includes Primary Care, Internal Medicine, OB/GYN and Pediatrics. **Please note: primary care services do not include maternity services.**

- Office Visits
- Telehealth Visits
- Basic In-office Labs
- Basic Radiology
- Disease Management Tools such as blood pressure cuffs and/or glucose monitoring machines

The most impactful action to better health and well-being is by establishing an on-going relationship with a trusted and dedicated healthcare provider. To find a provider in the MCH Partners Network, please visit Employee Central at [www.mchealth.net/employeecentral](http://www.mchealth.net/employeecentral) and click on the Vendor Links tab at the top of the homepage.



## Tobacco Surcharge

If you and your spouse are enrolled in the MCH Medical Plan your current tobacco surcharge answer will carry over to the next plan year. This means that if you do not want to make any changes to your benefits, no action is needed and your current answer will be your answer for the new plan year.

As a reminder:

- The **Tobacco Surcharge** is \$27 per pay period, per person for you and your spouse when you have used tobacco products in the last 6 months.
- If you are a tobacco user and participate in the Tobacco Cessation Program, you can have the **tobacco surcharge** reimbursed to you.
- To enroll in the tobacco cessation program, please call Medical Center Health and Wellness at 270-745-0942. If you or your spouse do not complete the Tobacco Cessation Program by July 30<sup>th</sup>, 2022, the Tobacco Surcharge will remain until the new plan year starts on April 1, 2023.

## REMINDER! CC Select and Silver Networks

The **GOLD AND BRONZE PLANS** will continue to utilize the **CC Select Network** which includes Med Center Health, Vanderbilt University Medical Center, UK Healthcare, UofL Health, Norton Healthcare and their providers. Providers in the **CC Select Network** include the MCH Partners Network, Graves Gilbert Clinic and other designated providers throughout South Central Kentucky.

**!** **IMPORTANT:** *Out of network benefits will apply for services provided by any provider and facility that is not in the **CC Select Network** except for emergency situations, when services are not available within the **CC Select Network**, or when the participant lives outside of the service area. If you or your covered dependent live outside the coverage area, please see the **Out of Service Area Process** document located in the library on Employee Central.*

The **SILVER PLAN** will continue to utilize the **Silver Network**. The **Silver Network** includes the facilities and providers of Med Center Health, Vanderbilt University Medical Center, UK Healthcare, UofL Health, Norton Healthcare and providers in the MCH Partners Network.



The **Silver Network** will also include providers in the **CC Select Network** for these provider specialty exceptions:

- Rheumatology
- Endocrinology
- Podiatry
- Adolescent/Child Psychiatry
- Urology
- Neurology
- Maternal-Fetal Medicine
- Pediatric Cardiology
- Psychology
- Allergy/Immunology
- Ophthalmology



**IMPORTANT:** There are **NO** out of network benefits for utilization of any facility or provider not in the Silver Network except for emergency situations, when services are not available within the **CC Select Network** or when the participant lives outside of the service area. If you or your covered dependent live outside the coverage area, please see the **Out of Service Area Process** document located in the library on Employee Central.

## Dental Plan

There are no changes to the Dental Plans.

## NEW! Therapy Services

Effective April 1, 2022, **Physical Therapy**, **Occupational Therapy** and **Speech Therapy** will have a new structure in coverage for Med Center Health out-patient, non-hospital based therapy services at **Bluegrass Outpatient Center** and **Orthopedics Plus Physical Therapy**. Med Center Health therapy services that are performed at hospital based locations or while inpatient will remain at the current employee responsibility payment structure.

	Current Employee Responsibility	New Employee Responsibility
Gold Plan	20% coinsurance, deductible waived	\$30 copay per visit, deductible waived
Silver Plan	30% coinsurance, deductible waived	\$25 copay per visit, deductible waived
Bronze Plan	40% insurance, deductible waived	20% coinsurance, deductible waived



## NEW! Vision Plan

Effective April 1, 2022, **Humana** will be our new vendor for the **Vision Plan**, replacing Avesis. Your new Vision Insurance Card will be delivered to your home. You will see a slight decrease in your premiums per pay period. New enhancements to your **Vision Plan** include coverage for retinal imaging and online purchasing options for prescription eyeglasses and sunglasses.

	Current Premiums Per Pay Period	New Premiums Per Pay Period
Employee Only	\$3.95	\$3.90
Employee + Spouse	\$6.90	\$6.83
Employee + Child(ren)	\$7.25	\$7.18
Family	\$10.24	\$10.14

## NEW! Flexible Spending Account (FSA)

Effective April 1, 2022 **HealthEquity** will be our NEW vendor for the Health Reimbursement Account (HRA), the Health Care Flexible Spending Account and the Dependent Care Flexible Spending Account, replacing PayFlex. If you currently have an HRA or FSA or if you enroll during Open Enrollment, your new **HealthEquity** Card will be delivered to your home address. Please visit **Employee Central** and click on the Vendor Links tab at the top of the homepage to visit the **HealthEquity** website and create a profile to manage your account(s).

As of **March 31, 2022** employees who have a current Health Care FSA balance of less than \$10 and who do not re-enroll in the Plan during **Open Enrollment** will not be able to use those funds in the new plan year. This account will be closed and the balance will be forfeited. If you have a balance of less than \$10 in your Health Care FSA account, those dollars must be used by **March 31, 2022**. You can spend the remaining funds in your Health Care FSA on items such as allergy medicine, first aid supplies, Tylenol, Advil and Hand Sanitizer. For a more comprehensive list, please visit PayFlex at [www.payflex.com](http://www.payflex.com) and scroll to the bottom of the homepage. Balances in excess of \$10, up to \$550, will rollover to the new plan year starting on **April 1, 2022**.



## NEW! Hospital Indemnity & Accident Insurance

Med Center Health is excited to offer you supplemental insurance plans that complement your Medical Plan.

**Hospital Indemnity** is a supplemental medical insurance policy, offered through Guardian, that provides you a cash benefit in the event you or your covered dependent(s) are **hospitalized**. You can use the benefit to cover expenses such as medical bills, living expenses or other expenses while you recover. The payment is made directly to you even if you do not incur any out-of-pocket expenses during your hospital stay.

**Accident Insurance**, offered through Guardian, helps you pay out-of-pocket expenses in the event you or your covered dependent(s) experience an injury. It gives you a set amount of money for **emergency treatment**, fractures, ambulance and much more. The cash benefit is paid directly to you to help cover medical costs or any other expenses you may have while you recover. This policy includes benefits for your dependent(s) participating in Child Organized Sports.

	Hospital Indemnity Premium Per Pay Period	Accident Insurance Premium Per Pay Period
Employee Only	\$11.59	\$ 5.91
Employee + Spouse	\$20.85	\$ 9.89
Employee + Child(ren)	\$18.88	\$10.43
Family	\$28.13	\$14.41

## NEW! Whole Life Insurance

**Whole Life Insurance**, offered through Voya Financial, provides long-term protection and has a fixed premium for as long as you have the policy and builds cash value! You can elect up to \$500,000 (non-tobacco users) or up to \$250,000 (tobacco users) for you and your spouse. You may port this insurance when you leave Med Center Health and pay the **same premium** as you did when you were employed. Premiums are based on age and coverage amounts. You may elect coverage for your child(ren), up to age 24, however, coverage is per person.

You have the ability to upgrade your policy and add the **Long-Term Care option**. The Long-Term Care option allows you to receive an accelerated amount to use for qualified care that may help with daily living to include



home health care, adult day care or admission to a long-term care facility. A **licensed insurance agent** will help you decide the amount of insurance and level of coverage you may need. Information on how to contact a **licensed insurance agent** to enroll in this benefit is available in your benefit enrollment located in **Employee Central**.

## NEW! Pet Insurance

Helping pets stay healthy. MCH is pleased to offer **pet insurance** through **ASPCA**. ASPCA offers flexible coverage options that may reimburse you for accidents, illnesses and preventive care. For more information or to enroll please visit [www.aspcapetinsurance.com/MCH](http://www.aspcapetinsurance.com/MCH) and use **priority code: EB22MCH**. You may also call 877-343-5314 to speak with a customer service agent.

## NEW! Identity Theft Protection

Identity theft protection, offered through **ID Shield**, provides you a \$1,000,000 (employee only) or \$2,000,000 (family coverage) policy. If your identity has been stolen, **IDShield** provides full-service restoration services that will **restore your identity** to its pre-theft status. They provide credit monitoring from all 3 (three) credit bureaus, dark web and internet monitoring, court records and public records monitoring and much, much more! You can enroll in this benefit by completing your Open Enrollment in Employee Central.

	Premium Per Pay Period
Employee Only	\$3.44
Employee + Spouse	\$6.48
Employee + Child(ren)	\$6.48
Family	\$6.48





2022-2023  
PLAN YEAR

## Make Sure Your Beneficiary Information is Up to Date!

Open Enrollment is the perfect time to make sure your **beneficiary information** is up-to-date. As you enroll or make changes to your benefits you can update your **beneficiary information**. You can also log in to Employee Central, [www.mchealth.net/employeecentral](http://www.mchealth.net/employeecentral), at any time to update your **beneficiary information**. From the homepage, click on **My Profile** to view or make changes to your **beneficiary information**.

**NEW!** You can update your **beneficiary information** for your **403b and Retirement Savings Plan (RSP)** in **Employee Central!** You will have the opportunity to update your 403b and RSP **beneficiary information** while completing your enrollment.

*All open enrollment materials, benefit summaries, federally required notices, insurance certificates, updated Summary Plan Descriptions, Summary of Benefits and Coverages and Plan Documents can be found in the library located on Employee Central. You can visit employee central at [www.medcenterhealth.net/employeecentral](http://www.medcenterhealth.net/employeecentral).*



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## Need Help? Have Questions?

Make plans to stop by or join a Zoom meeting during one of the dates and times listed below. You can join a Zoom meeting from your desktop or personal device by entering 792 174 6175 as your meeting ID. If you need help, please contact a member of your Benefits Team at 270-745-1540.

Meeting Information	Times
Friday, February 4 <sup>th</sup> – Zoom Meeting Meeting ID: 792 174 6175	10am – 10:30am
	1pm – 1:30pm
Monday, February 7 <sup>th</sup> MCBG Auditorium	7am – 3pm
Tuesday, February 8 <sup>th</sup> Caverna – Cafeteria	9:30am – 4pm
Wednesday, February 9 <sup>th</sup> Albany – Cafeteria	9am – 3pm
Thursday, February 10 <sup>th</sup> Scottsville – Adult Learning	9am – 3pm
Friday, February 11 <sup>th</sup> Franklin – Education Building	9am – 3pm
Monday, February 14 <sup>th</sup> – Zoom Meeting Meeting ID: 792 174 6175	7am – 7:30am
	6:30pm – 7pm
Tuesday, February 15 <sup>th</sup> MCBG Auditorium	7am – 7pm
Wednesday, February 16 <sup>th</sup> – Zoom Meeting Meeting ID: 792 174 6175	9am – 9:30am
	3pm – 3:30pm
Friday, February 18 <sup>th</sup> HR Dept – Fairview Ave.	8am – 4pm

## Benefit Contact Information

- **Employee Assistance Program (EAP)**  
BHS | 800-327-2251  
[Portal.BHSONline.com](http://Portal.BHSONline.com) *username: MedCenter*
- **Prescription Plan**  
CVS Caremark | 888-698-0581  
[www.caremark.com](http://www.caremark.com)
- **Employee Health Services**  
Commonwealth Medical Plaza  
270-745-1263
- **Provider Networks**
  - MCH Partners Network | 270-796-3580
  - CC Select & Silver Networks | 270-745-1517[www.mchealth.net/employeecentral](http://www.mchealth.net/employeecentral)
- **HRA & FSA Accounts**  
HealthEquity | 877-924-3967  
[www.healthequity.com](http://www.healthequity.com)
- **Dental Plans**  
Paramount | 800-727-1444  
[www.insuringsmiles.com](http://www.insuringsmiles.com)
- **Life Insurance & Long Term Disability Plans**  
Reliance Standard | 800-351-7500  
[www.rslj.com](http://www.rslj.com)
- **Identity Theft Protection**  
ID Shield | 855-215-2137  
[www.idshield.com](http://www.idshield.com)
- **Pension Plan (Restated Retirement Plan)**  
Med Center Health | 270-745-1540  
[benefithelpdesk@mchealth.net](mailto:benefithelpdesk@mchealth.net)
- **Hospital Indemnity, Critical Illness, Cancer and Accident Insurance**  
Guardian | [www.guardiananytime.com](http://www.guardiananytime.com) Group #: 559544
  - Hospital Indemnity & Accident Insurance | 888-482-7342
  - Cancer Plan | 800-541-7846
  - Critical Illness | 800-268-2525
- **Medical Plan**  
Trustmark | 855-253-2162  
[www.mchealthmedicalplan.net](http://www.mchealthmedicalplan.net)
- **Riverside Pharmacy**  
825 2<sup>nd</sup> Ave, Ste A1  
Bowling Green 270-780-2650
- **Medical Center Health and Wellness**  
740 E 10<sup>th</sup> Ave, Floor 1, Bowling Green  
270-745-0942
- **Medical Center Primary Care**  
825 2<sup>nd</sup> Ave E, Suite B3, Bowling Green  
270-901-0629  
[Medcenterhealth.org](http://Medcenterhealth.org)
- **Short Term Weekly Income (SWI) & FMLA**  
Matrix | 877-202-0055  
[www.matrixabsence.com](http://www.matrixabsence.com)
- **Vision Plan**  
Humana | 877-877-1051  
[www.humana.com](http://www.humana.com)
- **Whole Life Insurance**  
Voya Financial | 800-955-7736  
[www.voya.com](http://www.voya.com)
- **Pet Insurance**  
ASPCA | 866-204-6764 **Priority Code: EB22MCH**  
[www.aspcapetinsurance.com/MCH](http://www.aspcapetinsurance.com/MCH)
- **403(b) & Retirement Savings Plan (RSP)**  
T. Rowe Price | 800-922-9945  
[www.rps.troweprice.com](http://www.rps.troweprice.com)



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2022-2023  
PLAN YEAR



Med Center  
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