

Benefits, It's **Your** Choice!



Open Enrollment 2025

Medical Plan Preview

Oct. 01 – Oct. 14, 2024





AGENDA

2025 MEDICAL PLAN PREVIEW

- OrangePrime Plus - HDHP
- Health Savings Account - HSA
- OrangePrime - LDHP
- OrangePrime Local - SureFit



ORANGE PRIME PLUS - HDHP HIGH DEDUCTIBLE HEALTH PLAN

Medical Coverage

Prescription Drug Coverage

<u>Benefit</u>	<u>In - Network Employee Pays</u>	
Preventive Care	\$0	Retail – 30 - day supply
Primary Care	\$30 after Deductible	Tier 1 \$10
Specialist	\$50 after Deductible	Tier 2 10% + \$30
Inpatient Hospital Admission	20% after Deductible	Tier 3 10% + \$50
		Tier 4 10% - \$100
		Retail – 90 - day supply
Outpatient Surgery (Non - Hospital)	20% after Deductible	Tier 1 \$10
		Tier 2 10% + \$30
		Tier 3 10% + \$50
		Tier 4 10% - \$100
Advanced Imaging (hospital)	20% after Deductible	Mail Order – 90 - day supply
		Tier 1 \$10
		Tier 2 10% + \$30
		Tier 3 10% + \$50
		Tier 4 10% - \$100
Advanced Imaging (non - hospital)	20% after Deductible	
Urgent Care	20% after Deductible	
Emergency Room	20% after Deductible	
Short - Term Rehab/Therapy	20% after Deductible	
Mental Health/ Substance (inpatient)	20% after Deductible	
Mental Health/ Substance (outpatient)	\$50 after Deductible	

Cigna Open Access Plus Network (OAP)

Deductible

Individual: \$1,650

Family: \$3,300

Out of Pocket Max

Individual: \$3,000

Family: \$6000

HEALTH SAVINGS ACCOUNT (HSA)

A type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in an HSA to pay for deductibles, copayments, coinsurance, and some other expenses, you may be able to lower your out-of-pocket health care costs.



Eligibility: OrangePrime Plus (HDHP) Only

Funding: Employer portion front loaded
Employee contribution per pay period

Orange County Employer HSA Contribution

Individual: \$1,000

Family: \$1,550

	2025	2024	Change
Annual HSA Contribution Limit (employer + employee)	Self-only: \$4,300 Family: \$8,550	Self-only: \$4,150 Family: \$8,300	Self-only: +\$150 Family: +\$250
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	No change
Minimum Annual HDHP Deductible	Self-only: \$1,650 Family: \$3,300	Self-only: \$1,600 Family: \$3,200	Self-only: +\$50 Family: +\$100
Maximum Out-of-Pocket for HDHP (deductibles, co-payment & other amounts except premiums)	Self-only: \$8,300 Family: \$16,600	Self-only: \$8,050 Family: \$16,100	Self-only: +\$250 Family: +\$500



ORANGE PRIME - LDHP LOW DEDUCTIBLE HEALTH PLAN

Medical Coverage

Prescription Drug Coverage

<u>Benefit</u>	<u>In - Network Employee Pays</u>
Preventive Care	\$0
Primary Care	\$30 copay
Specialist	\$50 copay
Inpatient Hospital Admission	20% after Deductible
Outpatient Surgery (Non-Hospital)	\$150 copay
Advanced Imaging (hospital)	20% after Deductible
Advanced Imaging (non-hospital)	\$150 copay
Urgent Care	\$50 copay
Emergency Room	20% after Deductible
Short-Term Rehab/Therapy	20% after Deductible
Mental Health/ Substance (inpat)	20% after Deductible
Mental Health/ Substance (outpatient)	\$50 copay

Retail – 30-day supply
Tier 1 \$10
Tier 2 10% + \$30
Tier 3 10% + \$50
Tier 4 10% - \$100
Retail – 90-day supply
Tier 1 \$10
Tier 2 10% + \$30
Tier 3 10% + \$50
Tier 4 10% - \$100
Mail Order – 90-day supply
Tier 1 \$10
Tier 2 10% + \$30
Tier 3 10% + \$50
Tier 4 10% - \$100

Cigna Open Access Plus Network (OAP)

Deductible

Individual: \$1,500

Family: \$3,000

Out of Pocket Max

Individual: \$3,000

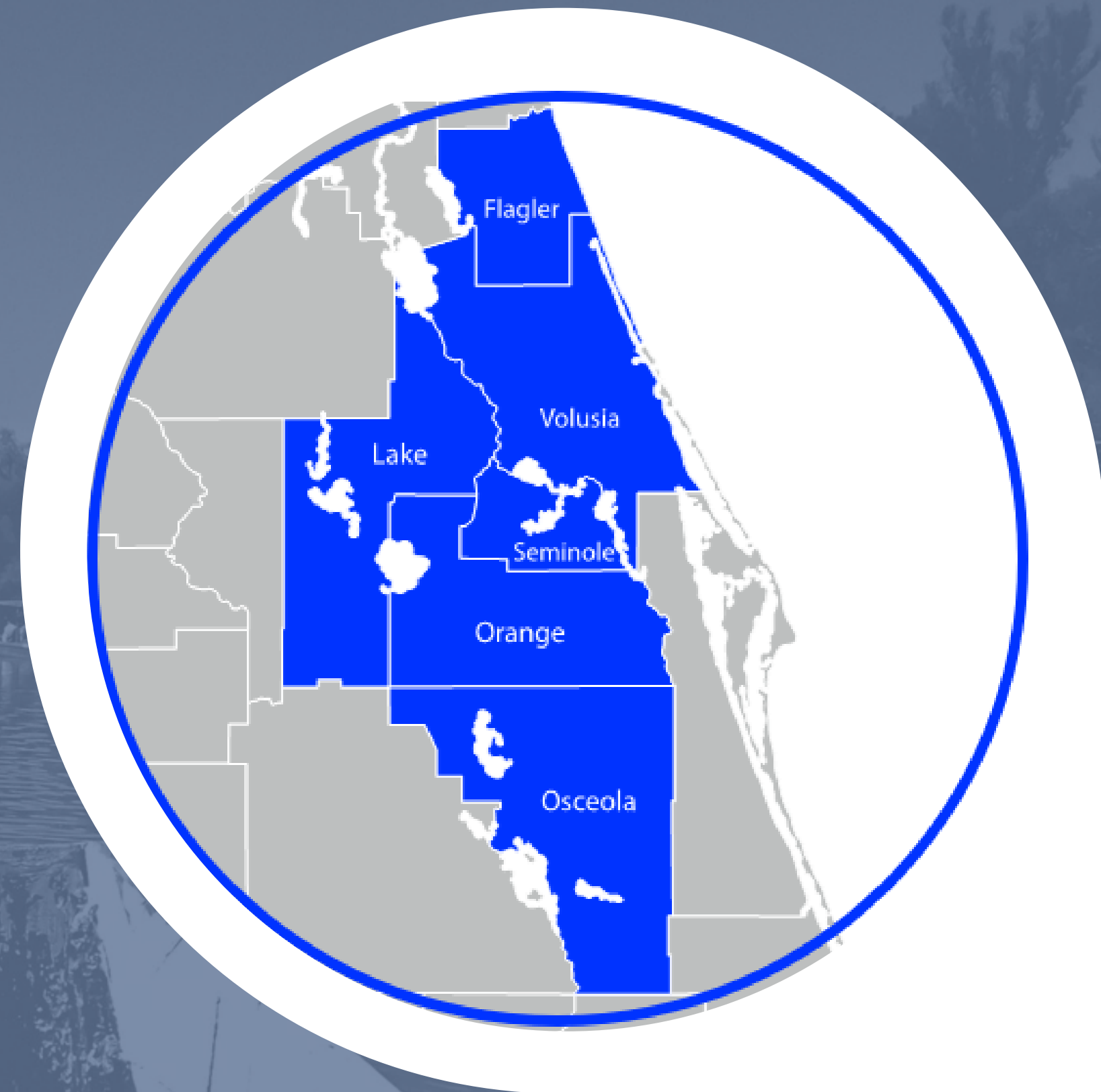
Family: \$6000

INTRODUCING ORANGE PRIME LOCAL

A MORE AFFORDABLE, THIRD MEDICAL PLAN
OPTION EFFECTIVE JANUARY 1, 2025.

What's Important to Know about Orange Prime Local?

- You MUST live within the SureFit Service Area of: Flagler, Orange, Osceola, Lake, Seminole, Volusia and some parts of Polk County.
- Selection of a primary care physician (PCP) is required.
- Referrals needed for specialists
- Narrow (smaller) network of providers
- Access to the entire Behavioral Health (BH) network including virtual programs and outside BH hospitals such as Orlando Health and HCA.
- NO out-of-network coverage, except for urgent and emergent issues.





ORANGE PRIME LOCAL- SUREFIT ADVENT HEALTH PHYSICIANS NETWORK

Deductible

Individual: \$1,500

Family: \$3,000

Out of Pocket Max

Individual: \$3,000

Family: \$6000

Medical Coverage

<u>Benefit</u>	<u>In - Network Employee Pays</u>
Preventive Care	\$0
Primary Care	\$30 copay
Specialist	\$50 copay
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Outpatient Surgery (Non-Hospital)	\$150 copay
Advanced Imaging (hospital)	20% after Deductible
Advanced Imaging (non-hospital)	\$150 copay
Urgent Care	\$50 copay
Emergency Room	20% after Deductible
Short-Term Rehab/Therapy	20% after Deductible
Mental Health/ Substance (inpat)	20% after Deductible
Mental Health/Substance (outpatient)	\$50 copay

Prescription Drug Coverage

Retail – 30-day supply
Tier 1 \$10
Tier 2 10% + \$30
Tier 3 10% + \$50
Tier 4 10% - \$100
Retail – 90-day supply
Tier 1 \$10
Tier 2 10% + \$30
Tier 3 10% + \$50
Tier 4 10% - \$100
Mail Order – 90-day supply
Tier 1 \$10
Tier 2 10% + \$30
Tier 3 10% + \$50
Tier 4 10% - \$100

All Orange Prime medical plans include access to the following:

- Prescription Drug (Retail, Mail order and Specialty)
- Cigna Total Behavioral Health® (CTBH) Benefits
- myOCWellness Program
 - Wellness Credit
 - Wellness Day Off
- Thrive Diabetes Program
- Orlando Health Choose One Program
- MDLive Virtual Care
 - Primary Care
 - Urgent Care
 - Behavioral Care
 - Dermatology
- Managing Stress Toolkit
- Mindfulness and stress management podcasts
- Lifestyle management programs
- Critical incident stress management services
- Disaster Resource Center
- Free Flu Shots
- 20/20 Vision Bus
- OnSpot Dermatology
- Mammogram Bus
- Health Coaching
- Active & Fit Direct Premium Fitness Membership
- Financial Well-Being Toolkit
- IdentityForce ID Theft Protection
- Free Preventive Care, Wellness Exams, Vaccinations and Preventive Screenings
- Cologuard Kits
- Free Breast-feeding Equipment and related supplies rental when prescribed by a provider
- 24/7/365 Health Information Line
- Cigna Healthy Pregnancies, Healthy Babies®
- Cigna Healthy Pregnancy® App
- Cigna Healthcare® Lifestyle Management Programs
- Cigna Health Advisor®
- Pathwell Bone & Joint Program - free Orthopedic Surgery
- Cigna support line and mindfulness sessions for Veterans and their Families

Visit www.mycigna.com for more details





2025 OPEN ENROLLMENT

WHAT'S NEXT?

What Can I Do Now to Prepare for Open Enrollment?



Log in to your
myOCPortal



Review your mailing
address, email and
phone number



Don't forget to opt in
for important text
messages.

Cigna Easy Choice Tool

Use this plan decision [worksheet](#)



2025 Active Employee Access Code:

X4RH9FWT

You can use it from just about anywhere. All you have to do is answer a few quick questions about your needs and preferences. Then, you'll see available plans, ranked by what matters most to you. Compare your options side-by-side. Then print, save or email a handy checklist to use when you enroll.



HAVE QUESTIONS?

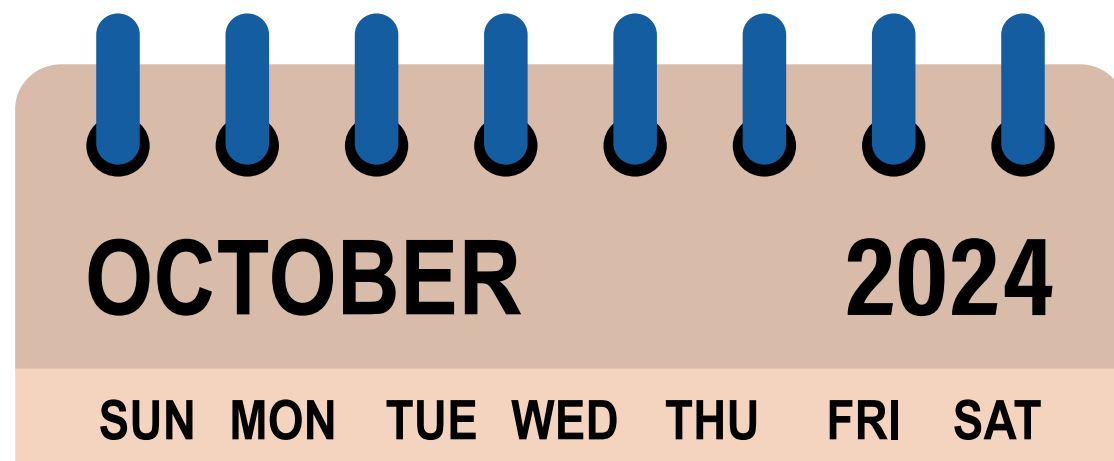
HR Benefits - Benefits@ocfl.net

The Standard - OCLifeAndDisability@Standard.com

Cigna - OCRep@Cigna.com

www.ocfl.net/openenrollment...coming soon

MARK YOUR CALENDARS



		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Open Enrollment Dates & Deadlines

Start Date: October 01, 2024, 12:00 am

End Date: October 14, 2024, 11:59 pm

Post OE Deadline: October 28 at 5 p.m.

Dependent Verification

Medical Underwriting

HSA Account

MOST IMPORTANT.....

A collection of white medical icons on an orange background, including a heart with an ECG line, a tooth, a stethoscope, a smartphone with a plus sign, a kidney, a bandage, a pill bottle, a DNA helix, a hospital building, a doctor, a bed, and a microscope.

Open Enrollment
Click it, to
Submit it!

Submit Enrollment

Benefits, It's **Your** Choice!



Open Enrollment 2025

Oct. 01 – Oct. 14, 2024, at 11:59 PM

Thank You!

