



Welcome to Staywell!

FAQ

What is Staywell?

Staywell is the name of our County-Wide Health plan. It is a Self-Insured or Self-Funded Group Health Plan.

What is a Self-Insured health plan?

A self-insured group health plan (or a 'self-funded' plan as it is also called) is one in which the employer assumes the financial risk for providing health care benefits to its employees. In practical terms, self-insured employers pay for each out of pocket claim as they are incurred instead of paying a fixed premium to an insurance carrier, which is known as a fully-insured plan. Typically, a self-insured employer will set up a special trust fund to earmark money (employer and employee contributions) to pay incurred claims. In other words ... the money that you and your employer pay toward health premiums each month is deposited into a fund that pays for all of the health claims incurred for the entire county-wide health insurance group members.

Is Staywell a PPO or HMO?

Staywell is a PPO – you can select your doctors (in network) and you typically don't need referrals to specialists (many of our doctors in this area DO require referrals even though our plan does not).

Who is Lucent Health and what do they have to do with Anthem Blue Cross & Staywell?

Lucent Health is our health plan administrator. We utilize the Blue Cross preferred providers network that is administered by Lucent Health. If you have questions regarding your benefits, you will contact Lucent Health.

What is my deductible and is there an out of pocket limit?

- Every employee has a \$1,000 deductible that must be paid before the co-pays begins.
- Members without dependents on the plan have an additional \$1,000 out of pocket co-pay for a total of \$2,000 annually.
- Members with dependents on the plan have an additional \$2,000 out of pocket co-pay for a total of \$3,000 annually.

Once the out of pocket limits have been reached, your benefits are covered at 100% for allowable claims for the remainder of the fiscal year.

What is our plan year? When do benefits reset?

Our plan year is July 1 to June 30. All deductibles and co-pays reset on July 1 of each year.



Where can I find our member handbook?

The member handbook can be found at the following locations:

- MCOE website under Staff Resources <https://www.mcoe.us/staff-resources/human-resources/staywell/>
- Lucent Health website <https://mylucenthealth.com/>

Does it cost extra to enroll my spouse/partner/family?

No. The Staywell Health plan uses a composite rate. This means that a single person contributes the same amount as a couple or family

When do my benefits start?

Your benefits will begin on the 1st day of the month following your successful 30-day waiting period.

Am I required to enroll in Staywell Benefits?

The Staywell Bylaws state that any employee working in a .85 FTE position or more is required to participate in the benefit plan.

Some districts are different and have different FTE requirements. For example at Mendocino County Office of Education, the requirement is .75 FTE – many districts use the .75 FTE as a rule.

Anyone working in a .50 FTE - .749 FTE position will be offered benefits however; they will have the option to decline.

Employees working in a position of less than .50 FTE are not eligible to participate in Staywell benefits.

Employees age 65 and older will have the option to decline benefits to participate in Medicare.