



ODA MEMBER BENEFIT

# 2024 OPEN ENROLLMENT GUIDE

**OPEN ENROLLMENT IS  
OCTOBER 15-NOVEMBER 15**  
*EXCLUSIVE BENEFITS. EXCEPTIONAL SERVICE.*

The **ODA Wellness Trust** features:



**BETTER PLANS**



**BETTER NETWORK**



**BETTER SERVICE**

Open enrollment for the **ODA Wellness Trust** begins Oct. 15 and lasts through Nov. 15 for Jan. 1, 2024 coverage. This is your once-a-year opportunity to review your plan options and select your benefits for the upcoming year. For dental practices, open enrollment provides staff members not currently enrolled in the **ODA Wellness Trust** the opportunity to obtain a quote and decide if they would like to elect coverage for the upcoming year. Outside of open enrollment, staff can only elect coverage or change benefits if a qualifying life event were to occur.



**Contact Us First!**

**614-486-2700 | [www.odawt.org](http://www.odawt.org) | [insurance@oda.org](mailto:insurance@oda.org)**



## 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. Post COVID-19 utilization has been higher than anticipated. When coupled with increased medical inflation, the ODA Wellness Trust has had a few years of higher than hoped 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 2024 calendar year provides for adequate revenue to cover projected claims and administrative costs.**

## OPEN ENROLLMENT: NEXT STEPS

Open Enrollment for the ODA Wellness Trust is from **October 15, 2023** through **November 15, 2023**.



### INFORM

- 🦷 Inform your employees of open enrollment
- 🦷 Distribute renewal rates to your employees
- 🦷 Eligible employees not enrolled can request quotes



### CONSIDER

- 🦷 Make any plan deductible changes if desired
- 🦷 Update any dependent changes
- 🦷 Enroll in monthly automatic payments



### SUBMIT

If making any changes, submit all forms together no later than Nov. 15, 2023:

- 🦷 New quote Requests
- 🦷 Plan/Deductible Changes
- 🦷 EFT Form

**Via fax:** (614) 340-9444

**Via email:** [insurance@oda.org](mailto:insurance@oda.org) (please utilize a secure, HIPAA-compliant email system)  
Please include an email address where you would like to receive a confirmation receipt.



### NOTIFY

Notify the **ODA Wellness Trust** of your enrollment plans for a chance to win free lunch for your office!



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**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, 2023 and are effective January 1, 2024.

# ENROLL IN AUTOMATIC PAYMENTS

To streamline the **ODA Wellness Trust** payments process, the **ODA Wellness Trust** offers groups the option to make monthly automatic payments via electronic funds transfer (EFT). The EFT process will help eliminate lost and/or delayed payments.

You will continue to receive monthly invoices with details of the next scheduled withdrawal. Monthly automatic withdrawals are processed on the first business day of each month, the invoice due date.

To enroll in automatic payments, complete the form included in your renewal packet and return it along with a VOID check:

 **Via fax: (614) 340-9444**

 **Via email: [insurance@oda.org](mailto:insurance@oda.org) (please utilize a secure, HIPAA-compliant email system)**



## 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.



## 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, 2024. The ODA Services Corp. 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](mailto: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.



## 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**



**Ohio Dental Association**  
**1370 Dublin Road**  
**Columbus, Ohio 43215**

# 2024 **OPEN ENROLLMENT** **OCTOBER 15-NOVEMBER 15** 2023

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



**COMPARE PLANS AND REQUEST  
A QUOTE TODAY!**



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