

**From:** Communications <Communications@westchestercountyny.gov>  
**Sent:** Friday, October 6, 2023 9:38 AM  
**To:** Communications <Communications@westchestercountyny.gov>  
**Subject:** Your Health Benefits



Karin Hablow  
Commissioner of Finance

October 6, 2023

Dear Colleagues,

As the County Executive mentioned last month, beginning on January 1, 2024, we will all receive an additional benefit through the Westchester County Health Plan administered by UMR.

The Westchester County Health Benefit Plan is being enhanced to ensure that mental health and substance use disorder services are treated the same way as medical and surgical benefits. Starting next year, you will pay the same copay for all for in-network mental health services. This benefit also includes services associated with Autism Spectrum Disorder, further emphasizing our commitment to comprehensive healthcare coverage.

For those of you who currently utilize the United HealthCare Choice Plus and POMCO Select networks, you'll be pleased to know that if you continue to use in-network providers, your experience will remain largely unchanged. **There is nothing you have to do to take advantage of this new benefit; you will still have your standard copay, just as you do for your regular medical and surgical visits.**

We do understand that sometimes you may need to seek care from an out-of-network provider. In such cases, please be aware of the following:

- Your claim will be subject to the existing out-of-network plan terms. This means you will encounter the current out-of-network deductible, and your coverage will be set at 80% of the allowed amount (not the charges). This process mirrors how we presently handle medical surgical visits.

**Remember, the Westchester County Health Benefits and Flex Option open enrollment period starts this coming Tuesday, October 10 and ends November 13.** The effective date of your new health benefit or flex option would then be January 1, 2024.

We believe these enhancements to our health benefit plan will provide you with more comprehensive and equitable coverage for your healthcare needs. If you have any questions or require further clarification on these changes, please do not hesitate to reach out to the Benefits Department at 914-995-4715. Thank you.

Sincerely,

Karin Hablow

Commissioner of Finance