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# **Upcoming Employee Benefit Changes**

Human Resource Services Employee Benefits Division

## Phase I: Premium and Plan Changes

- Effective July 1, 2014, employees will be moved into the "Choice" plans.
- Refer to your Summary of Benefits and Coverage (SBC) for the 2014 "Choice" plans to see your new plan benefits.
- The payroll deduction for a full time employee with employee-only coverage is increasing from 5% of the biweekly rate to 10% of the bi-weekly rate.
- No change in the Sharewell credit for full-time employees
- Total monthly rates for all the Choice Plans are less than the current plans as a result of the plan changes.

## **Summary of Benefits and Coverage**

- In April 2014, you were mailed a new Summary of Benefits and Coverage (SBC) for your health plan effective July 1, 2014.
- ▶This document will provide you with a summary of the health plan coverage you will be enrolled in.

## **Health Plans Effective July 2014**



#### Four Plans

- **CIGNA Choice HMO**
- ⊳Kaiser Choice HMO
- >Wellwise Choice PPO
- Sharewell Choice PPO

## **Affordable Care Act Benefit Changes**

- ►These plans do not qualify for Affordable Care Act "grandfathered" status. Therefore, the following benefit enhancements will also become effective July 1, 2014:
  - Preventive Care at No Cost to Participant
  - ⊳Women's Preventive Services at No Cost, including:
    - Mammograms
    - Well-woman exams
    - Cervical cancer screenings
    - HPV, and

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Contraceptive services.

## **Affordable Care Act Benefit Changes**

- ► Wellwise Choice & Sharewell Choice PPO plans:
  - Emergency Services at a Non-Network facility will be paid at the Network benefit level if the medical condition meets the definition of an emergency.
  - >PPO participant is still responsible for any amount over Usual, Reasonable and Customary.

## **Cigna Choice HMO Changes**

- Office visit: co-pay increasing from \$15 to \$20
- Retail Prescription co-payments:
- Tier 1 Level: Co-pay \$10 for generic drugs (same)
- Tier 2 Level: Co-pay \$30 for brand name drugs (increase of \$10)
- Tier 3 Level: Co-pay \$50 for prescriptions not
   covered under Tier 1 or Tier 2 (increase of \$10)
- Read your SBC for plan summary

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□ Read your Evidence of Coverage for complete coverage, limitation, and exclusions

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### **Kaiser Choice – HMO Changes**

- Office visit: Co-pay increasing from \$15 to \$20
  - Retail Prescription co-payments:
    - Tier 1 Level: Co-pay \$10 for generic drugs (same)
    - Tier 2 Level: Co-pay \$30 for brand name drugs (increase of \$10)
  - Read your SBC for plan summary
  - Read your Evidence of Coverage for complete coverage, limitation, and exclusions

## The County of Orange | Employee Benefits Wellwise Choice — PPO Changes

		Premier Wellwise	Wellwise Choice
<b>A</b>	Annual deductible increase	\$300/\$500 individual \$600/\$1,000 family	\$500/\$750 individual \$1,000/\$1,500 family
<b>A</b>	Major Expense Benefit to Annual out of pocket maximum	Covered medical expenses reach \$10,000/\$15,000	Out of pocket: \$2,500/\$5,000 individual \$5,000/10,000 family
<b>A</b>	Preventive care – enhanced services	\$0 for services listed in the plan document	\$0 - enhanced services in plan document
t h w a y s	Out of network facility	Claims paid at 90 <sup>th</sup> percentile of URC	Claims paid at 50 <sup>th</sup> percentile of URC  Maximums:  ASC: \$1,500/day  Dialysis \$600/day  Bariatric Surgery – not covered
ра	Emergency room	10% network or 30% non-network	10% (any facility if emergency)



#### Catamaran Rx -Wellwise Choice

- County participants will continue to use a Preferred Medication List (formulary) which includes three coinsurance levels.
  - >> 20% Generic
  - >> 25% Preferred Brand-Name Drugs
  - >> 30% Non-Preferred Brand-Name Drugs
  - Mail order drug program (maintenance Rx) for days supplies in excess of 30 days
  - » Retail 90 Plan obtain a 90-day supply of medications at select retail locations



#### Catamaran Rx - Wellwise Choice

#### MedMonitor

Medication Therapy Management Program offered at no cost to you by the County.

#### Step Care Therapy

For specific drug classes you will be required to try one or more prerequisite medications first before other medications will be approved, unless you obtain prior medical exception authorization from Catamaran.



#### Catamaran Rx - Wellwise Choice

#### Health Care Reform Compliance:

- Smoking cessation products:
  - >> Products paid at 100%, no co-pay applies, with doctor's prescription.
- FDA approved contraceptives for females:
  - Seneric Contraceptives paid at 100%, no co-pay applies.
  - Normal cost-sharing for Preferred Brand and Non-Preferred Brand Contraceptives.
  - No charge for preferred brand prescription contraceptive drug only if a generic contraceptive is unavailable or medically inappropriate.



## The County of Orange | Employee Benefits Sharewell Choice - PPO Changes

	Premier Sharewell	Sharewell Choice
Major Expense Benefit to Annual out of pocket maximum	Covered medical expenses reach \$10,000 (combined)	Out of pocket: \$6,000/\$12,000
Out of network coinsurance	20%	30%
Preventive care (network) – enhanced services	\$0 for services listed in the plan document	\$0 - enhanced services in plan document
Out of network facility	Claims paid at 90 <sup>th</sup> percentile of URC	Claims paid at 50 <sup>th</sup> percentile of URC  Maximums:  ASC: \$1,500/day  Dialysis \$600/day  Bariatric Surgery – not covered
Emergency room	10% network or 30% non-network	10% (any facility if emergency)

## Sharewell Choice - New Rx Coverage

- For the Sharewell PPO plan, your \$5,000 deductible must be met first before your pharmacy benefit applies.
  - At a Blue Shield network pharmacy
    Sharewell participants receive a prescription drug discount if you use your Blue Shield ID card.
    Claims will be automatically applied to your deductible.
    Once that is met you will only pay for 20% coinsurance.
  - At a non-Blue Shield network pharmacy
    You can submit your claims to Blue Shield and will
    receive reimbursement after deductible is met.
- ►You can locate a network pharmacy on the Blue Shield "Find a Provider" website or call 1-888-235-1767.

#### Health Plan I.D. Cards

- Cigna and Blue Shield will be mailing new health plan I.D. cards which you should receive by the end of June/beginning of July. Kaiser members will not be send a new card and should continue to use the current I.D. card.
  - If you do not receive your I.D. cards, contact your health plan directly.
    - If you need to access services as of July 1<sup>st</sup> and you do not have your new I.D. card, call the Benefits Resource Line to assist you in obtaining an Immediate Verification of Coverage.

#### Phase II: Wellness

- Three components:
- Health Risk Assessment (HRA)
  - ▶Biometric Screening
  - Non-Smoker Affidavit (or available alternative)
    - If all three met, County contribution remains 90% for employee-only and 75% for family coverage (full-time)
    - If all three are not met, County contribution decreases by 5% to 85%/70% (full-time) effective January 1, 2015. Part-time employees who do not meet the requirements will also have a 5% decrease.

#### Phase II: Wellness

- Reporting period for the HRA and Biometrics will be this summer (June to August)
  - ⊳If you have not had a Biometric Screening conducted since June 1, 2013, you must obtain one by the end of August 2014.
  - If you have had a Biometric Screening since June1, 2013, you may submit a physician affidavit.
- Non-Smoker Affidavit must be completed on line during Open Enrollment (November)
- Only subscriber participation is needed to meet requirement. Sharewell enrollees are not required to participate.

## Health Risk Assessment (HRA)

- Learn your risk factors!
- ▶Taken on-line on your health plan's web site
  - **⊳Blue Shield**
  - Cigna
  - >Kaiser

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- It's most beneficial if you complete your biometrics first, and, if applicable, you can enter them into the HRA for the best analysis
- Your health plan may reach out to you to offer coaching, etc.

## **Biometric Screenings**

- Learning where you stand will help you take charge of your own health.
  - Blood Pressure
  - Body Mass Index (BMI)
  - Cholesterol (non-fasting)
  - Blood Sugar (non-fasting)
- ► How to Complete:

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- Physician affidavit of completion
- >On-site screenings

## **Biometric Screenings (cont.)**

- Physician Affidavit:
  - ⊳If you have had the biometric tests since June 1, 2013, have your physician's office complete the physician affidavit form certifying completion
  - ⊳If you have not had biometric testing since then, complete tests at your physician's office and have him/her complete the physician affidavit.
  - Employee submits affidavit as directed.
- On-Site Screening: There will be a limited number of on-site screenings, sponsored by the health plans, available at work places throughout the County.

## Non-Smoking

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- During Open Enrollment, you will go on-line at the Benefits Center web site and certify one of the following:
  - >You have not smoked in the last 30 days
  - >You have tried a smoking cessation program in the last twelve months
  - >You are currently enrolled in a smoking cessation program
- If you meet any of these criteria, you will meet the non-smoking requirement. The County will not require any additional verification at this time.

## **Confidentiality Concerns**

- ►The County will NOT have access to any of your HRA or Biometric data.
- You will complete the HRA and Biometrics through your health plan they will only notify the Benefits Center that the tasks are complete. The results will NOT be shared.

## **Upcoming Communications**

- May: Brochure and checklist will be mailed to your home providing more information about how to complete your wellness activities. Detailed information for each plan will be available on the County's Employee Benefits Web Site
- July: Reminder postcard will be mailed to your home

## **Upcoming Communications**

- June August: Confirmation will be sent to your home from the Benefits Center that they have received completion information from your health plan
- October: Open Enrollment package will be mailed to your home which will include details on how to complete the on-line Non-Smoking affidavit

## Your Keys to Success

- Read all email and written communications
- ►Visit the Wellness page on the Employee Benefits web site
- ▶ Follow the checklist and complete all activities well before the due date.
- Follow up on recommendations resulting from your HRA and/or Biometric activities.

## Resources: County of Orange Benefits Center

- www.benefitsweb.com/countyoforange.html
- ▶Benefits Resource Line: 1-866-325-2345
- FAX: 1-973-837-3330
- Mailing address:
  - PO Box 199712
  - Dallas, TX 75219

### **Employee Benefits Web Site**

- www.ocgov.com/hr/employeebenefits
- For general information about your County of Orange benefits

  - Summary of Benefits and Coverage (SBC)
  - **County Communications**

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- >Health Plan contact information
- Watch for the new Wellness page starting June 1!

#### Wellwise & Sharewell Choice PPO Plans

- Blue Shield of California Plan Administrators
  - Benefits, preferred providers, hospital information
  - >www.blueshieldca.com/oc
- ⊳Phone: 1-888-235-1767
  - ► Catamaran Wellwise Choice Plan Participants
    - >Prescription drug information
    - >www.mycatamaranrx.com
    - ⊳Phone: 1-800-573-3583

#### **HMO Choice Plans**

- ►Kaiser: www.kp.org/ca/oc
- Phone: 1-800-464-4000
  - Cigna: <a href="https://www.cigna.com/countyoforange">www.cigna.com/countyoforange</a>
    - Phone: 1-800-244-6224
    - ►ASHP (Chiropractic for Kaiser and Cigna):
      - www.ashcompanies.com
      - Phone: 1-800-678-9133



## Questions?



**July 2014 Health Plan Changes Presentation**