

2022 Clinton County Benefits Open Enrollment

CEBCO PPO Plan

With a Preferred Provider Organization (PPO)...

- You can go to almost any doctor or hospital and you're covered.
- You get special rates for doctors in your plan, which lowers your out-of-pocket costs.
- You can choose a primary care provider (PCP) from the plan for preventive care, like checkups and screenings.
- You don't need to have a PCP or PCP referral to see a specialist.
- You'll pay less if you use doctors who are part of the PPO. Seeing doctors that are not part of the PPO will cost more.
- Once you pay your deductible, you'll pay a percentage of the total cost (also called coinsurance) anytime you get care for a covered service. Your plan will cover the rest.

Deductible? Coinsurance? Out-of-Pocket?



Pharmacy Benefits



Tier 1 - Typically Generic

- Covers up to a 90-day supply (retail pharmacy). Covers up to a 90-day supply (home delivery program).

Tier 2 - Typically Preferred Brand

- Covers up to a 90-day supply (retail pharmacy). Covers up to a 90-day supply (home delivery program).

Tier 3 - Non-Preferred Brand and Specialty

- Covers up to a 90-day supply (retail pharmacy). Covers up to a 90-day supply (home delivery program).
- Specialty covers up to a 30-day supply (retail pharmacy). Covers up to a 30-day supply (home delivery program).

*Anthem makes formulary changes in April and October. Impacted members will receive a letter if their cost is going to increase.

***To determine a medications tier, follow the instructions listed in the link**



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Health Benefits Overview

Medical Benefits	Network	Non-Network
Deductible	\$1,000 per person \$2,000 per family	\$2,000 per person \$4,000 per family
Coinsurance	20%	50%
Out-of-Pocket Maximum	\$3,750 per person \$7,500 per family	\$7,500 per person \$15,000 per family
Office Visit (PCP/SPC)	\$35 copay PCP \$45 copay SPC	50%
Preventive Care visit	Covered in full	50%
Inpatient Hospital	Deductible, then 20%	Deductible, then 50%
Outpatient Hospital	Deductible, then 20%	Deductible, then 50%
Imaging (CT/PET/MRI)	Deductible, then 20%	Deductible, then 50%
Emergency Room	\$150 copay per visit	\$150 copay per visit
Urgent Care	\$45 copay per visit	\$45 copay per visit
Prescription Drugs	\$4 \$35 \$70	\$10 \$70 \$140

Prescription Tiers: Tier 1 – Generic | Tier 2 – Preferred Brand | Tier 3 – Non-Preferred & Specialty

*Additional information maybe found in the Clinton County Summary of Benefits in the Anthem Health Guide

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Apps

Sydney Health App starting 1/1/22



The Sydney Health app is a great resource that houses your insurance information, connects you with programs and much more.

The Sydney Health app can be downloaded for free in the Apple and Google Play store.

From the app you can:

- View your medical and pharmacy benefits
- Access your digital ID card
- Find a doctor
- Make cost comparisons
- View your claims in detail
- Hub to access other benefit portals
- Symptom Checker
- Access a text chat or virtual appointment with a doctor



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LiveHealth Online: Medical



With LiveHealth Online you can virtually meet with a board certified doctor with a smartphone, tablet or computer with a webcam. Doctors are available 24/7 for advice, treatment of soft illnesses and prescriptions that can be sent to your pharmacy.

LiveHealth Online cost:

- \$0 for PPO plans
- \$59 for HSA plans

LiveHealth Online: Psychiatry/Psychology



LiveHealth Online Psychiatry and Psychology sessions is a faster alternative to traditional in-person sessions. Appointments are available on evenings and weekends at \$0 copay.

Psychiatry Sessions:

- The Psychiatrist can help manage some medications, but can't prescribe controlled substances
- 30-45 minute initial evaluation
- 15 minute follow up sessions if needed for medication review
- Appointments are usually within 2 weeks

Psychology Sessions:

- Counseling will be with a Psychologist or Therapist
- 45 minute one-on-one sessions
- Appointments are usually within 4 days

BCBS Global Core Program app



Planning on traveling abroad? Download the Blue Cross Blue Shield Global Core app. It gives you access to preferred doctors and hospitals in nearly 190 countries and territories around the world.

With the app you can:

- Get medical terms and phrases for many symptoms translated with an audio feature
- Search for a doctor or hospital
- Submit claims
- Find a drug's generic name, local brand name and check whether it's available

Programs & Resources

ComPsych EAP



The Employee Assistance Program through ComPsych offers a variety of resources to employees including:

- Counseling on personal issues (5 face-to-face sessions at no cost)
- Legal information, resources and consultation
- Financial Information and resources
- Resources for Work-Life needs
- Online tools and services

SmartShopper

SmartShopper is a rewards based program that can help you save money on quality, in-network care. The program is easy to use.

1. Shop online at smartshopper.com or call the SmartShopper Personal Assistant Team. Your Personal Assistant will help you understand your options and schedule your appointment.
2. After the procedure is completed and Anthem has paid the claim, SmartShopper will send the you a reward check within 4 to 6 weeks.
3. Reward amounts are determined by the procedure that has been completed.

Mail order Prescriptions

If you take prescribed medicine on a regular basis you can get up to a 90 day supply delivered to your door. Standard shipping is free and you can setup automatic refills and renewals

Log into [anthem.com](https://www.anthem.com) to view prescriptions you would like to switch to a 90 day supply and set up your payment option.

Payment options include Credit/Debit and HSA



Lark Diabetes Prevention Program

For members that qualify, this is a year long all digital program that can help you lose weight, adopt healthy habits and reduce your risk of diabetes right from your smartphone!

This program offers:

- Weight coaching
- Digital nutrition therapy
- Personalized guidance on sleep & physical activity
- Wireless scale and FitBit

Find out if you qualify by taking the 2 minute quiz.

[Click to take the 2 minute quiz](#)

Blue Distinction Centers for Specialized Care



If you are having surgery or a major procedure, look for a hospital/center with the Blue Distinction Designation. These facilities are recognized for excellent care, faster recovery times and lower costs

Specialties include:

- Cardiac Care
- Knee and hip replacement
- Spine surgery

Enhanced Personal Health Care








In need of a Primary Care Physician? Checking out Enhanced Personal Health Care (EPHC) doctors is a great way to start your search. Enhanced Personal Health Care professionals (including primary care doctors and other medical staff) have agreed to provide:

- Focus on preventing illnesses and helping you get healthy faster and stay healthy longer.
- Coordinate your overall health care to avoid any gaps in care. This entails things like setting up appointments with specialists to ensuring you're following your prescription plan and getting the right tests and screenings regularly.
- Spend extra time with you to get to know you and your health goals.
- Contact you when you're due for a preventive exam or screening.

Skip the ER... When it isn't an emergency



	Who usually provides care	Estimated average cost ²	When to go
Emergency Room 	Doctors trained in emergency medicine	For non-emergencies: 4 hours \$1,404	<ul style="list-style-type: none"> • Coughing up or vomiting blood • Symptoms feel life-threatening or disabling • Chest pain or severe shortness of breath • Major injury or broken bones • Sudden or unexplained loss of consciousness
Retail Health Clinic 	Physician assistants or nurse practitioners	30 minutes \$72	<ul style="list-style-type: none"> • Allergic reactions (minor) • Bumps, cuts, scrapes, rashes • Burning with urination • Burns (minor) • Cold, cough and sore throat • Sinus pain and fever (minor) • Eye or ear pain or irritation • Shots
Walk-in Doctor's Office 	Family practice doctors	30 minutes \$124	Same as retail health clinic plus... <ul style="list-style-type: none"> • Asthma (mild) • Back pain • Nausea or diarrhea • Headache (minor)
Urgent Care Center 	Doctors who treat conditions that should be looked at right away	30 minutes \$143	Same as walk-in doctor's office plus... <ul style="list-style-type: none"> • Animal bites • Sprains and strains • Stitches • X-rays
LiveHealth Online 	Board-certified doctors	10 minutes \$59 or less	<ul style="list-style-type: none"> • Allergic reactions (minor) • Headache (minor) • Nausea or diarrhea • Cold, cough and sore throat • Sinus pain and fever (minor) • Eye or ear pain or irritation • Burning with urination

When you need care right away and your doctor is not available, the emergency room may not be your first choice. There are several alternatives to the ER that will save you time and money.

You can call your doctor or utilize the 24/7 NurseLine (the number is on the back of your Anthem ID card) to determine the best choice for care.

*The graph illustrates estimated wait times and costs.

Anthem Health Guides



Anthem Health Guide associates work with health care professionals to provide consultative support to connect you with the right resources.

They can assist with:

- Finding a doctor
- Pregnancy support
- Nurse care manager support
- Cancer support
- Behavioral Health Support

Save Money with Discounts!

As an Anthem member, you qualify for discounts on products and services that help promote better health and well-being.

Discounts apply to services and products for:

- Vision, hearing and dental
- Fitness and health
- Family and home
- Medicine and treatment
- Behavioral Health Support

*All discounts are subject to change without notice



2021-2022 CEBCO Wellness Program

IMPORTANT DATES

- Activities count from 8-14-21 to 8-12-22 with the exception of the screening & physical which count from 8-13-21 to 8-11-22.
- Last day to self-report activities or return any forms is 8-12-22.
- Schedule your annual physical now to be sure you can be seen by 8-11-22!

NEW THIS YEAR

- No more entering points!
- Online challenges with the option to sync wearable devices!

HOW TO COMPLETE

- Log into your account at portal.healthworksdata.com
- You may be required to complete certain activities to earn an incentive. Go to Health Activity Tracker (HAT) to see what criteria applies to you!



Thank You!

