

Meeting with Benetech Blue Shield Trust Representative 9/25/14

Comparison between the PPO 812 and PPO 815

Things that will not change

- Blue shield is administering both medical and pharmacy benefits
- Network and participating physicians are identical between the 812 and 815
- Core benefits are the same with 812 and 815 - no services excluded if switching
- Prescription coverage stays the same in either plan
- Preventative Care stays the same

PPO 815 plan

- Premium is lower and the % paid by employee is lower – see CCSTA contract
- More services have co-pays and existing co-pays are higher
- Most utilized are: Primary care, In-patient hospital, emergency room, out-patient surgery
- See Complete Comparison of co-pays and covered in full items in Benetech pdf file.
- If you are readmitted to the hospital w/ in 90 days you aren't subject to co-pay again
- Limit 3 co-pays per member per year, then no co-pay after that for inpatient services

Flexible Spending Account

- May be used to allow co-pays to be pre-tax instead of post-tax, saving more \$
- Next enrollment period will be in May – because of Federal Tax Law
- Yearly plan with 75 days grace period at end of period to submit bills

Open enrollment dates

- Checking into the dates – will have an open enrollment period sometime this fall
- BS members may switch plans at this time.
- CDPHP members may switch to either of the BS plans during this period
- Buy Out employees can't join a plan until May 2015
- You will have a chance to change plans every May during open enrollment
- Premium rates for each plan are listed at the end of the Benetech pdf file.