

## **Open Enrollment Webinar 2020**

**Slide 1:** Welcome. My name is Jana Dalton and I thank you for joining me today to learn more about Open Enrollment for July 1<sup>st</sup>, 2020. Please note my contact information on this slide, as well as the contact information for my colleagues, Chris Glenn and Jeff Kantorowski. Please feel free to reach out to us if you have any specific questions about your benefits after listening to this presentation.

**Slide 2:** During this presentation, I will discuss new benefit offerings. I will also reiterate the importance of taking your health assessment and cover details about our Good For You wellness programs. I will then review Flexible Spending Accounts and how they complement your healthcare plan. I will cover ways to navigate your benefits and how to best utilize tools that are at your fingertips. And finally, we will cover what your next steps are after listening to this presentation.

**Slide 3:** First, let's talk a bit about what exactly Open Enrollment means. This is the one time a year when you are able to make changes to your benefit enrollment without needing a qualifying event in order to do so. You may make changes to the medical plan you are enrolled in, if you have other plans available to choose from. You may add or drop members to your medical, dental, or vision plans. This is also the time of year when you decide whether to elect to contribute to an FSA for the year, and decide how much money to allocate. You may also have other 403b plans available to you through your employer, so now is the time to communicate with your HR departments about any changes or enrollments you intend to make. As far as your SchoolCare plans, be sure to return your paperwork to your HR staff by May 31<sup>st</sup> in order to guarantee receiving your new ID cards by July 1<sup>st</sup>.

**Slide 4:** New this year - do you know that you can get Behavioral Health Support via our telehealth provider, MD Live? Not only do they provide virtual medical visits, but now they can also provide virtual behavioral health visits. Especially as we are all dealing with surreal life circumstances right now, it is good to know that there are ways to get mental health supports via telehealth as well. Download the MD Live for Cigna app today, if you haven't already done so, and seek out an appointment as needed.

We are also expanding our coverage for Infertility Treatment as of July 1, 2020. There will be coverage for advanced reproductive technology, in-vitro fertilization, gamete intrafallopian transfer, and zygote intrafallopian transfer. We are partnering with WINFertility to provide this special, closely supported program to assist women and couples as they navigate these sensitive procedures. After July 1<sup>st</sup>, please reach out to 1-866-894-7115 or visit [managed.winfertility.com/schoolcare](https://managed.winfertility.com/schoolcare) to learn more about this expanded coverage.

**Slide 5:** Another new feature that Cigna is providing to our members for July 1<sup>st</sup>, will be a program that will make insulin more affordable. You will not pay more than \$25 for a 30 day supply of insulin. Also note that Cigna has acquired Express Scripts, so you may see their name reflected, as well as Accredo Specialty Pharmacy, when receiving prescriptions through Cigna Home Delivery.

Special note for everyone, that we will ALL be receiving new ID cards for July 1, 2020. As a result of Cigna's acquisition of Express Scripts, your Prescription BIN number will be changing. So, everyone can expect to receive new cards for July 1<sup>st</sup>. Be sure to throw away your old card after June 30<sup>th</sup> and provide your retail pharmacy with your new card information.

**Slide 6:** This note is specifically for those participants who have Cigna Dental through SchoolCare. We are changing the timeline for your calendar year maximums to refresh from January 1<sup>st</sup> to July 1<sup>st</sup>. So, as most of our calendar year maximums refreshed on January 1, 2020, they will refresh again on July 1<sup>st</sup> and you will get your total dental annual benefit again beginning July 1<sup>st</sup>. If you have a deductible on your dental plan, you will get credited for any amounts you paid towards your deductible between January 1<sup>st</sup> and June 30<sup>th</sup>. Again, your annual benefit maximum will refresh, but your deductible will not start back over from zero. We are pleased to offer this added consistency of having both your medical and dental plans refresh at the same time each year.

**Slide 7:** Please remember to take your health assessments! All of you have one reason to take your health assessment at myCigna, and many of you have TWO reasons to take your health assessment. For everyone, taking your health assessment at myCigna will open up the door to allow you to earn your incentives through SchoolCare's Good For You! Wellness programs. This includes any spouses on our plans. You and your spouse will each want to log into your myCigna site to take your health assessment so that you can earn the incentives for the goals available in the Good For You! Wellness Programs.

AND if you are on our Yellow Choice Fund plan, then you, as the subscriber, will want to take the health assessment at myCigna in order to activate your \$1000 or \$2000 Choice Fund. If you are currently on our SchoolCare Cigna plans, then you can take the health assessment between June 1<sup>st</sup> and July 31<sup>st</sup>. If you are brand new to SchoolCare Cigna, and are currently on a different healthcare plan, then you will want to wait until July 1<sup>st</sup> to take the health assessment, and you will have until August 31<sup>st</sup> to complete the health assessment. Remember that you do not have to enter in your biometric values when you take the health assessment. If you do not know them, you can simply answer, "I don't know." As well, remember that any Choice Fund remaining in your account from the previous year will roll over to the next year. So, if you have Choice Fund balance remaining on June 30, 2020, then this amount will add to the new \$1000 or \$2000 for plan year 2020-21.

**Slide 8:** We are beginning our second year of having our Good For You! Program housed on the myCigna page. You can access the program through the Wellness tab within myCigna. This is where you take your confidential health assessment in order to then earn your incentives. Subscribers on our plans can earn up to \$800 and spouses can earn up to \$400 by completing various wellness goals.

**Slide 9:** We have worked really hard to create a program that focuses on encouraging total health. Improvements that we make in our own health may look different from our colleagues or peers, but we strive to offer incentives for all of you so that you can be encouraged to improve your own health.

Understand you by learning your biometric values, and earn \$150. Earn \$75 for each of three different preventive screenings that you complete when processed as a Cigna claim. This year, Preventive options will show up in the system in Quarter 3, but will look back through July 1 to give credit for any screenings you've had done since the beginning of the plan year.

Take action by getting assistance from a Health Coach, either telephonically or online and earn up to \$600. Complete 16 weeks of the Omada program and earn \$100, and if you lose 5% of your total body mass, you can earn another \$250. Take part in Case Management for healthcare support and earn up to \$350.

Stay active by partaking in healthy events and earn up to \$300. Sync up an app and participate in a wide range of activities to earn up to \$400. Whatever YOUR personal healthcare goals are, SchoolCare's Good For You! Wellness programs have a way to support and encourage you to achieve your goals and to earn financial incentives while doing it. Good For You!

**Slide 10:** Now is also the time to decide whether you want to elect to put money onto an FSA for next plan year. Take your healthcare spending practices into consideration and decide if an FSA would be beneficial to you and your family to cover out of pocket expenses. You would let your HR staff know at this time the total amount of money you would want to set aside for your FSA. This full amount would be available for spending immediately on July 1<sup>st</sup>. You'd pay your employer back for this full amount by authorizing funds to be deducted from each paycheck in incremental and even amounts. This amount is deducted from your paycheck before income taxes are applied, therefore saving you an average of 30% in taxes. This money can be accessed in many ways, including a Visa debit card. The FSA funds can be used to pay for any medical deductibles, coinsurances, dental costs, vision expenses, as well as many over the counter items. These funds can be used by the subscriber, legal spouse, and any dependents up to the age of 26. Please see information from your HR department for details on any deduction limitations as well as other plan details.

**Slide 11:** By this point, many of you have spent a good deal of time exploring the Cigna site and getting acquainted with the information available there. If you haven't, then please consider this an invitation to do so. Once you log into the Cigna site, it becomes myCigna and the site recognizes you and the plans you are on. You can then use the many tools available there to locate a new healthcare provider, and determine how much procedures might cost you. You can track all of your balances within myCigna, such as how far along you are on your deductible, out of pocket expenses, as well as your Choice Fund balance if you have one. You can look up your claims and determine how much your services cost and how they are processed. Under the Wellness tab, remember you also have access to the Good For You! Portal.

In mentioning your claims, I'd like to give you a piece of advice. If you receive an invoice in the mail from a medical provider, I encourage you to log into myCigna as the very next step. Look up that claim by reviewing the Explanation of Benefits, or EOB for that particular date of service. This EOB will let you know how that claim processed, how much Cigna paid towards that claim if applicable, and what the patient responsibility is. Ideally, the patient responsibility should match the invoice you are receiving from the healthcare provider. If they match, then you can rest assured that you owe the amount on the invoice, and pay the bill. If the amounts do not match, then perhaps it is worthy to try calling your provider to see if they have received payments since sending out the invoice. There are multiple tools such as these available at myCigna, in hopes of providing you with enough information to become an informed consumer of your healthcare.

**Slide 12:** Especially during these times of great stress and uncertainty, it is important to remember that you have an Employee Assistance Program available to you. This program is available to you at any time of the day or night to assist you in handling a multitude of difficult topics. You can speak with a trained counselor over the phone or request to set up face to face visits with a local provider. There are also online resources that deal with a wide range of topics that you can read about and get some new ideas on how to handle daily stressors. Please remember that this resource is available to support you and you can call or go online to get support. Just remember to note that "SchoolCare" is your employer and then get the assistance you need.

**Slide 13:** We have completed a wonderful resource for many Enrollment related questions. Please visit our website at [SchoolCare.org](http://SchoolCare.org), then Resources and Materials. Choose your employer from the dropdown list to access the enrollment guide, enrollment/change forms, and pertinent benefit summaries. There is some great information available to you here, in an easy to read format, so please take a few minutes to review and hopefully learn something new!

**Slide 14:** So, what do you do next? Consider any changes you need to make such as adding or removing any dependents, or perhaps changing to a different plan. Complete the SchoolCare enrollment/change form and return it to your employer by May 31<sup>st</sup>, so that you can receive your new ID card in time for July 1<sup>st</sup>. Consider enrolling in the FSA, if available, and fill out that enrollment form as well. Remember to take your myCigna health assessment either between June 1<sup>st</sup> and July 31<sup>st</sup> for current participants, or July 1<sup>st</sup> and August 31<sup>st</sup> for new participants. Also remember that you do not need to enter your biometric information. Finally, remember to provide your new ID card to your pharmacist right away after July 1<sup>st</sup>, as they will need to reference the new BIN number.

**Slide 15:** Thank you so much for joining me today to learn about your Open Enrollment details. If you would like to receive monthly updates from us about your benefits, please Text *JOINSC* to 313131 and we will include you in our text service. Should you have any follow up questions, please reach out to myself, Jana Dalton, or my colleagues, Chris Glenn, or Jeff Kantorowski and we'd be happy to assist you. Thank you again for your time and have a great day.