

## 2019 Open Enrollment Updates

### Jana Dalton

Hello and welcome to our SchoolCare open enrollment webinar for plan year July 1, 2019 through June 30, 2020. My name is Jana Dalton. Today we're going to discuss exactly what is open enrollment, we're going to navigate your benefits, talk about the *Good For You!* wellness program, as well as next steps in the open enrollment process, and resources available to you during this process.

So, what exactly is open enrollment? It refers to the one time of year when employees can openly make changes to or enroll in health benefits being offered during the plan year. If you have a qualifying event, you're able to make changes to your benefits but this is the only time of year you can make changes to your medical, dental, flexible spending accounts, as well as other benefits such as life, disability, vision benefits etc. You can do it at this time of year openly without needing to have a qualifying event such as marriage, divorce, having a baby things like that. You can do this without having one of these qualifying events during this open enrollment season.

In order to learn more about your specific SchoolCare medical plan options, go to the resources section at [schoolcare.org](http://schoolcare.org) as well as certainly pay attention to your school districts or cities and towns, as many of those are holding open enrollment sessions on-site with one of our SchoolCare staff leading the open enrollment session. So, also navigating your benefits myCigna offers wonderful tools to help you navigate all kinds of details and information about your benefits available.

You can use a free myCigna app which you can download to your iPhone or Android if you haven't already done so. Or you can certainly visit their website at [myCigna.com](http://myCigna.com). If you go to [Cigna.com](http://Cigna.com) and you create your own username and password when you log in as yourself, it'll recognize you and will recognize your benefits. It will bring you straight to the myCigna page where your benefit specific information lies. You can also use the provider directory to look for certain types of providers. For example, if you needed to go see an audiologist and you wanted to find one in your area that is in the network, you could use this directory and type in audiologist using a certain geographic radius in which you're willing to travel. It'll tell you who for audiologists are in that open access network that you would be able to go and set up an appointment with.

MyCigna also talks about coverage details where you can go and look up certain procedures you may need to get. It'll talk about the coverage specifics for those types of procedures as well as options for shopping around for locations where you can go and get say an MRI done on your knee or certain procedures that you need to have done. You can look those up as well myCigna also offers wonderful tools for being able to track your deductibles. If you have a deductible on your plan, you'll be able to use myCigna. You'll be able to track your deductible and

see where you are towards meeting that balance. You'll also be able to track your out-of-pocket maximums and verify how close you are to potentially meet that threshold.

You can track your choice fund as well or your HRA within myCigna to be able to determine how much of that account you have left to pay for your expenses. You can also look at other claims information and more details about your dates of service and claims information, and then certainly use those explanations of benefits to be able to review your medical bills.

If you receive an invoice in the mail from a provider, we strongly encourage that you log into myCigna before you pay that bill. Your explanations of benefits will detail what that claim cost, how much Cigna paid towards that claim, whether your HRA or Choice Fund paid toward that claim, and it'll let you know what your patient responsibilities may be. So, as that date of service gets processed through Cigna, Cigna sends an explanation of benefits to you either electronically or in the mail and then also to that provider to let you know how much you may be responsible to pay and also to let your provider know how much they may be able to invoice you for. So, it is very important to verify that those balances match up. Whatever your patient responsibilities may be should be the amount you're being invoiced for. And again, verify the date of service for those. If those items do not match up and you're potentially being billed for more than what is being reflected on your EOB, then we encourage you to reach out to your provider and verify those balances as maybe the check from Cigna paying their version might have crossed in the mail when they invoiced you. So, make sure that those items match up.

We encourage you to work with your provider first potentially calling Cigna if you need to and if you have any trouble with any of those items then you can reach out to us at SchoolCare as well. We'll be able to help you manage those questions.

We've also noted here, your choices available for accessing the care you need. And certainly, make a note as far as appropriateness and what type of care you may need. If you're having an emergency, then certainly go to the emergency room but then also note here that is the most expensive item on the list. If you have a small item like a cold, or conjunctivitis, or something like that, then you can either make an appointment with your primary care physician or make a Telehealth visit with either Amwell or MDLive.

With a Telehealth visit you won't have to leave your home. So, you can get the care and potentially a prescription prescribed if you need that done. So, this just notes the different cost that associate with those primary care physician and Telehealth being the least expensive options. Urgent Care being slightly more expensive and then emergency room being the most expensive. But again, make sure that certainly before anything else, that you're making a choice based on

exactly what type of need you have. Certainly, again if it's an emergency go to the emergency room but just make sure this just notes how those things tease apart based on cost.

So, with filling a maintenance medication for 90 days you have different options available to you. There's convenience as well as an option for saving money. You can use the Cigna home delivery program where they deliver it right to your mailbox or to your home. There's also an option called Cigna 90 Now at certain retail pharmacies such as CVS Target or Walmart. You can log into myCigna and look up prescriptions and it'll let you know right there on the page that there's an option to get that with Cigna 90 Now. And you can get that at a retail pharmacy, and it'll let you know which other pharmacies aside from CVS Target or Walmart where you could find this prescription.

Another option available to you now is called Omada health. Cigna is partnering with Omada to be able to help people prevent the onset of diabetes as well as other chronic diseases. You can see if you're eligible for this program by going to [Omadahealth.com/schoolcare](https://omadahealth.com/schoolcare). It'll ask you to take a questionnaire at that time and if you're eligible for the program you'd be able to receive Omada materials, guidance, and encouragement from Omada staff as well as from other teammates if you choose to join a team of peers in meeting your goals in preventing diabetes.

Please also remember that you have the Employee Assistance Program available to you as an option for navigating your benefits. The EAP provides services and support for your total health which includes such items as adoptions, relationship questions, parenting, sleeping, getting a divorce, financial and legal issues, depression, substance abuse, violence, and other abuses. Lots of different topics to be able to get you support that you may need. We understand that you are being asked as professionals as well in in your in your schools and your cities and towns to take on a lot more items than you may have been asked to do in the past. So, remember to take care of yourself. Whether it's related to work or whether it's personal issues, remember that you have help and the Employee Assistance Program is there to assist you.

There are EAP phone consultants available to help process any life stressors and certainly to improve your well-being because the better you take care of yourself ,the better you're going to be able to be at your work and to be able to take care of those around you. There are options as well for face-to-face sessions within the Cigna behavioral health Network. If you need to identify a counselor within your area you would be able to use that network to be able to identify a person you could see. Also note that you have access to three phone conversations that are free to you through this EAP program for counseling. They also offer monthly seminars on multiple topics such as work-life balance, substance abuse, children's behavioral health, and a multitude of other topics.

There are also on-site workplace seminars that we could offer to you and in your worksite. If there are certain topics that you and your colleagues would be interested in learning more about, reach out to your Human Resources department and ask them to look into that. They could set one up through SchoolCare and the EAP some on-site professionals to come and spend some time talking to you about those subjects. Those are usually about one hour in length so just remember to call anytime any day to 1-877- 622-4327 and remember when you call your EAP that your employer ID is SchoolCare

So, now we're going to discuss the Good For You! program. It's important to note that as of July 1<sup>st</sup>, 2019 SchoolCare will be expanding its partnership with Cigna. You'll be able to use your myCigna app or the myCigna website to be able to access the Good For You! program right from your myCigna page. On July 1<sup>st</sup>, you'll be able to take an online health assessment and you'll be able to then gain access to the Wellness Program. There'll be a whole new tab and a wellness page with all kinds of different varieties of ways for you to earn your incentives.

For those of you who are on the yellow choice fund plan starting July 1, you'll take that one myCigna health assessment that will activate your choice fund of one or two thousand dollars. And again, only the subscriber needs to take that. And then that'll also open up the portal for you at that point you'll then be able to use the myCigna wellness page and be able to earn your incentives for the Good For You! program. Also note that certainly your spouses would also have their own log-in and experience at their own myCigna page. They too would be able to have access to the wellness program. When they take their health assessment it will not grant them a choice fund, however it will open the door for them to be able to have access to the wellness page.

We're looking forward to a user-friendly simplified experience where all the information will be available at your fingertips on how you can earn your incentives and improve the wellness in your life. They'll be expanded participation activity, so whether you use a fitness device or not there will be a lot of a variety of opportunities for you to be able to earn those incentives. Also important to note, that there will be customer service available 24/7 so whatever day or whatever hour you're in myCigna accessing the Wellness Program, if you have any questions you'll be able to reach out to the customer service there at Cigna to be able to support you and answer any questions that you may have.

This talks about the different activities that will be available for you through this Good For You! program. Again, on the Cigna website you'll be able to use telephonic and online health coaching. You'll have access to self-reported healthy events and certainly your health assessment. As I mentioned, if you're pregnant there's a healthy pregnancy healthy baby program, preventive care, case management, biometrics will be available, and other apps and activities.

If you do have access to the Omada program and meet your goals within that program, that'll also allow you to earn your incentives. Subscribers will still be able to earn up to eight hundred dollars and your covered spouses will still be able to earn up to four hundred dollars as July 1 gets closer we will be coming out with greater details so keep an eye on your emails and other information around your schools and cities and towns. We'll be happy to share more information again as that timeline gets closer.

So, what are your next steps in this open enrollment process? Consider at this time whether you wish to make any changes such as the plan that you're enrolled in, or whether you need to add or remove any covered dependents to your plan. You'll complete the SchoolCare enrollment change form and return it to your employer by May 31<sup>st</sup> if you are electing to make any changes currently. Again, many of your HR offices have already shared usually in an email format, the open enrollment materials. So, check your inboxes for that email. There'll be a lot of documentation attached to it including your benefit summaries and other important open enrollment materials. So, keep an eye out for that or again check your inbox if you've already received it, and peruse that email for the documents you need for the information as well as to make any changes.

Within that, you will also find information about your flexible spending accounts in that open enrollment documentation. So, if you are looking at enrolling in your flexible spending account or FSA for this next plan year, now would be the time to do so. Decide how much money you might want to put aside on your flexible spending account and enroll in that plan for next plan year.

At this time again, for those of you on the yellow plan with choice fund, now it's going to be the time to take your health assessments at myCigna.com. If you are a current participant on the plan today, then you will have between June 1st and July 31st to log into myCigna.com and take that health assessment that will activate your choice fund for either 1 or 2 thousand dollars. As I previously mentioned, it will also open up the gate for you to utilize the ***Good For You!*** program.

On this program, if you will be a new participant onto the Cigna plan for July 1st or if you aren't on it today but you will be for July 1, then you'll have two months as well between July 1st and August 31st to go in and take that health assessment at my Cigna. That again will activate your choice fund for you. And remember only the subscriber needs to take the health assessment to activate that choice fund. Also remember that there are no biometric values necessary in order to activate that choice fund. When it asks for your glucose or your blood pressure numbers you may certainly enter those if you know them, but if you do not know them you'll simply be able to state "I do not know" and it will let you move forward and will still activate your choice fund for you.

So, resources available to you currently:

Remember, your benefit administrators and human resources will send you an email if they haven't already with all your open enrollment materials in there. You'll find your health enrollment change forms and the FSA enrollment forms and other documents that will be supporting you in making your decisions.

If you need more information from SchoolCare, you can certainly call us at 800-563-5254 and depending on who your group relations specialist is, there's Chris Glen who can be reached at extension 308 and there's his email address. Myself Jana Dalton, extension 315 and my e-mail address. And then we have a new partner Mike Merrill, he would be at extension 311 and there is his new e-mail address.

You may also visit [SchoolCare.org](http://SchoolCare.org) for plan documents, webinars, and other resources. Also note that Jeff Kantorski is available for claims issues that you haven't been able to get resolved with Cigna. Again, we encourage you to start with Cigna to try to get things verified through them first. But if you have any issues or need further help Jeff works for the NEA and would be more than happy to help any participants on our SchoolCare plans. Call him at 603-715-9315 or his email. You can reach him for claims at [schoolcare.org](http://schoolcare.org).

Also contact Benefit Strategies, who many of you have flexible spending accounts with. They have a wonderful website at [benstrat.com](http://benstrat.com) and here is their phone number as well. You can call them if you have specific questions and are on one of their flexible spending account plans. You can use an FSA again to seek reimbursement for eligible medical claims, dental claims, vision claims, as well as certainly some over-the-counter items. So again, if you have generic FSA questions, they have a wonderful website that would help to answer many of the questions you might have.

Finally, thank you for joining us. I just want to point out on this slide that if you may be interested in receiving bimonthly text messages from us about your health care benefits (we promise we will keep those text messages to a minimum up to two per month) you can text JOINSC to 313131. And again, we'll be happy to enroll you on our text messaging service and send you pertinent information no more than two times a month about your health care benefits.

I thank you so much for listening to this webinar. Please peruse the other webinars on our site to see if there's more information we can help you with and certainly give us a call if you have any questions or need anything from us at SchoolCare.

Thank you so much and I hope you have a great day.