



Pre-65 Retiree Informational Meeting

City of Dearborn

Meeting Agenda

- What's Happening?
- Medical & Prescription Drug Plan Comparison
- Health Reimbursement Account (HRA)
- Health Advocate Program
- Special Open Enrollment & Next Steps
- Open Question & Answer Session



What's Happening?

- Medical and Prescription Drug Coverage will Change on January 1, 2023
- Insurance Carriers Not Changing
 - Blue Cross Blue Shield (BCBSM) &
 - Health Alliance Plan (HAP)
- *NEW!* Health Reimbursement Account (HRA)
 - Administered by P&A Group
- *NEW!* Health Advocate Program
- Additional Information will be Mailed in Coming Weeks
- Special Open Enrollment in November



Medical Plan Comparison



Current	BCBSM PPO (In-Network)	HAP HMO
Preventive Care	Covered at 100%; no deductible	Covered at 100%; no deductible
Deductible	\$500 single / \$1,000 family	\$500 single / \$1,000 family
Coinsurance	20%	20%
Coinsurance Max	\$1,500 single / \$3,000 family	\$1,500 single / \$3,000 family
Office Visits	\$30 copay	\$30 copay
Urgent Care	\$30 copay	\$30 copay
Emergency Room	\$250 copay	\$250 copay
Out of Pocket Max - includes deductible, coinsurance & copays	\$8,150 single / \$16,300 family	\$8,150 single / \$16,300 family
Employer HRA Funding	\$1,000	\$1,000

Prescription Drug Plan Comparison



	BCBSM PPO (In-Network)	HAP MAPD
Generic	\$15 copay	\$15 copay
Brand Preferred (Formulary)	\$30 copay	\$30 copay
Brand Non-Preferred (Non-Formulary)	\$60 copay	\$30 copay
Specialty	\$60 copay	\$60 copay
90 Day Mail Order	2x copay	2x copay
Out of Pocket Maximum	Combined w/ Medical Plan	Combined w/ Medical Plan

Health Reimbursement Account

- Administered by P&A Group
- New Account Used to Help Pay for Out-of-Pocket Health Care Expenses
- City will Fund \$1,000 (or 2 Years of Single Deductible)
 - Full Amount will be Available to Use on January 1st
- HRA Funds are Tax-Free to You
- Debit Card Available To Pay at Dr. Office, Urgent Care, Pharmacy, etc.
- Unused Funds will Rollover from Year to Year



Health Reimbursement Account

- Works Same as Flexible Spending Account (FSA)
 - You Swipe Your Debit Card at Provider or Submit Claim to P&A Group
 - Send in Substantiation (Invoice or Explanation of Benefits)
 - Funds Come Out of Your HRA to Pay Health Care Expense
- Debit Card will be Mailed to Your Home
- Remember Send in Claim Substantiation when Asked by P&A Group
 - If You Don't Provide Substantiation, Your Debit Card will be Turned Off Until Substantiation is Provided



Health Advocate

- New Program Starting November 1st
- Free to Use!
- Available to You, Your Spouse, Dependents, Parents & Parents-In-Law
- Available to Assist You With:
 - Answering Benefit Questions
 - Resolving Claim Issues
 - Personal Health Advocate Works Directly with Insurance Carrier & Providers to Get Your Issues Resolved (If Necessary)
 - Reviewing Medical Bills
 - Researching Treatment Options
 - Finding a Doctor or Hospital
 - Coordinating Medical Care



Health Advocate

- Ways to Contact Health Advocate
 - Call: (866)695-8622
 - Visit: HealthAdvocate.com/members
 - Email: answers@HealthAdvocate.com
- Assistance is Available 24/7
- Normal Business Hours:
 - Monday – Friday
 - 8:00 AM to 10:00 PM (ET)



Enrollment & Next Steps

- Everyone will Receive New ID Cards from BCBSM or HAP in December
 - Start Using New ID Card on January 1st
- Letter from the City will be Mailed This Week
 - Letter will Contain Additional Information & Enrollment Forms
- If You **Are NOT** Making Any Changes:
 - No Forms Required
 - Your Coverage will Automatically move to New Plan



Enrollment & Next Steps

- If You Wish to Change Plans or Add/Remove Dependent
- Open Enrollment Runs November 7th – November 18th
- Complete & Return Completed Form by Friday, November 18th
- Reminder: Health Advocate is Available to Assist With Questions Starting November 1st





Questions?

