

Employee Top Health Plan Questions

What is a deductible?

A deductible is the amount you must pay for healthcare before a plan begins to pay.

What is a copayment?

A copayment is the fixed dollar amount that you pay for each healthcare service (for example, a doctor's office visit or a prescription). Copayments usually do not apply toward an out-of-pocket maximum.

What is coinsurance?

Coinsurance is an amount (usually a percentage) that you may be required to pay as your share of the cost of services after deductibles have been met until you meet the out-of-pocket maximum.

What is open enrollment and when does it take place?

Open enrollment is a designated period each year when members may enroll in, or make changes to, healthcare coverage for themselves and/or their dependents. Open enrollment usually occurs in the fall. Plan selections become effective on the first day of the following plan year.

Are there any circumstances under which I can change plans, other than during the open enrollment period?

Yes, you may change your coverage if you experience a significant life event, such as the death of a spouse, marriage, divorce, or retirement. Keep in mind that your coverage change must be directly related to your significant life event. For example, if you get married, you may add your new spouse to your coverage.

What benefits do the medical plans include?

All Medical Trust health plans include pharmacy, mental health/substance abuse, employee assistance program, vision care and health advocate.

Can I enroll my dependents on my medical plan?

You can enroll the following dependents on your medical plan:

- Spouse
- Domestic partner
- Child who is 30 years of age or younger
- Disabled child, 30 years of age or older, provided the disability began before the age of 25.

How do I fill my prescriptions?

You may fill your prescriptions at any Medco participating pharmacy by showing your Medco ID card. For maintenance medications, you are required to use mail order after three

pharmacy fills (once for the original and two refills). Medco's mail order system permits up to a three –month supply of medication at once, typically at a cost savings. Here is the link <http://www.medco.com>

How much will my medication cost?

The price of your medication depends on whether you are purchasing a generic (Tier 1), formulary (Tier 2), or non-formulary drug and whether you are getting your medication through the mail or at a pharmacy.

How can I manage costs on prescriptions?

Choosing generic and then formulary drugs will keep costs down, along with using the mail order prescription service. Discuss these options with your physician when you receive prescriptions.

Does my health insurance cover mental health?

Mental health and substance abuse benefits are offered through CIGNA Behavioral Health. You can find more information by:

- Visiting CIGNA's website (<http://apps.cignabehavioral.com/home.html>) Employee ID: *episcopal*
- Calling (866) 395-7794
- Referring to your health plan's handbook.
- Referring to your respective employment category at <https://www.cpg.org>

Where can I find a provider for my vision needs?

- For a provider go to <http://portal.eyemedvisioncare.com>
- Call EyeMed at (866) 723-0596

What does the Employee Assistance Program offer?

This program is available to help you with work/life balance issues. The plan covers unlimited telephone consultations and up to 10 free in-person visits with a CIGNA counselor per issue. Licensed clinicians can provide resources and referrals on issues such as coping with stress, child and senior care, legal/financial matters, substance abuse, and emotional and physical health. Contact them as follows:

- Call (866) 395-7794
- www.cignabehavioral.com Employee ID: *episcopal*

What is Health Advocate?

Health Advocate, Inc., is the nation's leading healthcare advocacy and assistance company, serving millions of Americans nationwide through its more than 7,500 client relationships. Since their founding in 2001, they have been helping members navigate the healthcare system through their full spectrum of time- and money-saving solutions. Check them out at <http://www.healthadvocate.com/>