



Agency Benefits Coordinator Meeting

Benefits Overview

August 2019

2020 Benefits

- **Good News for All Plans! — No Premium Increases for 2020**
- **No major benefits changes — all changes will likely benefit your members**
- **Carrier networks will remain the same:**
 - BlueCross BlueShield Network S
 - Cigna LocalPlus
 - Cigna OAP - *The surcharge for Cigna's large OAP statewide network will remain \$40/\$80*
- **Dental insurance – Same carriers & no premium increases for either option**
 - Cigna prepaid dental plan
 - MetLife DPPO plan
- **Davis Vision plan – No premium increases**

2020 Benefit Changes

New Acupuncture Benefit

- Same benefit as chiropractic
- Each person will have 50 visits for each service
- Visits 1-20 @ PCP copay and 21-50 at Specialist copay

2020 Benefit Changes

New Preferred Substance Use Disorder (SUD) Treatment Facility Network

- Incentivize use of Preferred SUD Facility Network
 - Implement effective July 1, 2019
 - Stigma and advertising causes many to seek anonymous help directly from Out of Network facilities vs. contacting Optum for a referral

2020 Benefit Changes

New Preferred Substance Use Disorder (SUD) Treatment Facility Network

- Optum will guide members to the preferred facilities that demonstrate the best clinical and cost-effective outcomes for substance use treatment
- Benefit design incents members to utilize the preferred substance use facility at no member cost share – So PPO members won't have to pay copays or coinsurance; CDHP members must meet their deductible first before the coinsurance is waived
- Benefit applies to facility based substance use treatment. Copays and coinsurance apply for standard outpatient treatment services.

Contract Update

Pharmacy Benefits Manager

- The Caremark Contract has been extended a year through 2020
- BA will re-procure Pharmacy Benefits Manager for 2021