

2023 Open Enrollment Presentation
Saint Mary's College of California

Coverage That's Close To Home



Welcome to 2023 Open Enrollment

Open Enrollment is the once-a-year opportunity to change your medical plan. The decisions you make during Open Enrollment take effect January 1, 2023. After Open Enrollment, members must experience a Qualified Life Event to change their medical plan.

- Introductions
- What plans are available?
- Blue Shield Trio HMO
- Blue Shield HDHP + HRA
- Plan utilization scenarios
- Flex Spending Accounts (FSA)
- Stay Covered While Traveling
- Q&A



What plans are available?

	Trio HMO	HDHP + HRA
Network	Select network of local providers	PPO network + non-network providers
Access to care	PCP required; self-refer to specialist possible	Visit any doctor you choose
Availability	Select regions in California	Nationwide
Shield Concierge	Yes	No
Teladoc general medical & mental health	\$0	\$0
Consider this plan if you want:	<ul style="list-style-type: none"> • Predictable costs for most services • Coverage exclusive to Trio (John Muir/UCSF) • More affordable coverage compared to traditional HMO plans. 	<ul style="list-style-type: none"> • Access to the SMC-funded HRA • Flexibility to see any doctor you choose, in or out of network.

Blue Shield Trio HMO

This table shows an example of some of your group’s benefits.

Yearly deductible	\$0 individual / \$0 family
Maximum yearly out-of-pocket costs	\$3,000 individual / \$6,000 family
Covered service	You pay
Preventive care	\$0 copay
Doctor’s office visit	\$40 copay per visit
Lab tests and radiology	\$0 copay per encounter
Outpatient surgery	\$200-\$500 copay per procedure
Hospitalization	\$1,000 copay per admission
Emergency care	\$150 copay per visit
Prescribed medications (30-day supply)	\$10 copay (generic) \$30 copay (brand name) \$50 copay (non-preferred brand name) 20% coinsurance (specialty medication)

Blue Shield Trio HMO

From better coordination among doctors and hospitals to anytime, anywhere virtual care, Trio keeps up with a member's lifestyle.



Enhanced customer service with Shield Concierge



\$0 24/7 virtual-care doctor consultation with Teladoc



\$0 first visit doctor* house calls with Heal™



Option to self-refer to specialists within the same medical group



\$0 virtual mental health support through Teladoc*



Urgent and emergency care coverage when traveling



Extensive pharmacy network that includes major chains



NurseHelp 24/7 immediate, reliable healthcare advice from a nurse



Access to healthier* foods at a reduced price through Healthy Savings



Non-emergency transportation services for qualified patients recovering from serious illness



Meal delivery program for qualified patients recovering from serious illness



Wellvolution wellness package at no extra cost



Connect instantly to Shield Concierge at

(855) 599-2657

from 7 a.m. to 7 p.m. PST, Monday through Friday.

Blue Shield HDHP + HRA

This table shows an example of some of your group’s benefits.

Yearly deductible	\$3,000 individual / \$6,000 family
Maximum yearly out-of-pocket costs	\$3,000 individual / \$6,000 family
Covered service	You pay
Preventive care	\$0 copay
Doctor’s office visit	0% coinsurance*
Lab tests and radiology	0% coinsurance*
Outpatient surgery	0% coinsurance*
Hospitalization	0% coinsurance*
Emergency care	0% coinsurance*
Prescribed medications (30-day supply)	\$0 copay* (generic) \$0 copay* (brand name) \$0 copay* (non-preferred brand name) 0% coinsurance* (specialty medication)

HRA members receive \$1,500 / \$3,000 in their Optum Bank HRA accounts.

*After annual deductible is met.

Blue Shield HDHP + HRA

1. SMC funds the HRA

- SMC provides “first dollar” HRA allowance for employees’ deductible expenses under the medical plan.
- \$1,500 (single) / \$3,000 (family)



2. HRA pays medical claims

- HRA pays medical claims via Optum Bank debit card.
- Employees who exhaust their HRA allowance incur patient costs.
- Employees who stay below their HRA allowance spend \$0 out-of-pocket.

3. HRA refilled on 1/1

- SMC refills each employee’s HRA allowance at the start of each new plan year.

Blue Shield HDHP + HRA



	Annual Deductible	SMC's HRA Allowance	Coverage after Deductible	Annual Out-of-Pocket Max.
Employee Single	\$3,000	\$1,500	0% coinsurance & \$0 Rx copays	\$3,000
Employee + Family	\$6,000	\$3,000	0% coinsurance & \$0 Rx copays	\$6,000

- Members are provided an Optum Bank debit card to access their HRA funds.
- Members can also submit a manual HRA claim to Optum Bank for reimbursement, if paid out-of-pocket.
- Members who stay below the HRA allowance incur \$0 of their own out-of-pocket costs.
- The most a Single would pay out of their own pocket would be \$1,500 (after they exhaust the HRA funds)
- The most a Family would pay out of their own pocket would be \$3,000 (after they exhaust the HRA funds)

Side-by-side comparison

	Trio HMO	HDHP + HRA
Yearly deductible	\$0 individual / \$0 family	\$3,000 individual / \$6,000 family
Maximum yearly out-of-pocket costs	\$3,000 individual / \$6,000 family	\$3,000 individual / \$6,000 family
Covered service	You pay	You pay
Preventive care	\$0 copay	\$0 copay
Doctor’s office visit	\$40 copay	0% coinsurance*
Lab tests and radiology	\$0 copay	0% coinsurance*
Outpatient surgery	\$200-\$500 copay	0% coinsurance*
Hospitalization	\$1,000 copay	0% coinsurance*
Chiro / Acupuncture	\$10 copay (30 visit limit)	0% coinsurance* (20 visit limit)
Emergency Room	\$150 copay	0% coinsurance*
Prescribed medications (30-day supply)	\$10 (generic) \$30 (brand-name) \$50 (non-preferred brand name) 20% (specialty)	\$0* (generic) \$0* (brand-name) \$0* (non-preferred brand name) 0%* (specialty)

HRA members receive \$1,500 / \$3,000 in their Optum Bank HRA accounts.

*After annual deductible is met.

Scenario A – Low Utilization

	Trio HMO	HDHP + HRA
Annual Payroll Cost (Single EE)	\$1,597/year	\$1,951/year
SMC HRA Contribution	\$0	\$1,500
Services Performed		
3x PCP Office Visits	\$120	(\$600) \$900 HRA balance
3x Generic Prescriptions	\$30	(\$60) \$840 HRA balance
3x Brand Name Prescriptions	\$90	(\$555) \$285 HRA balance
3x Lab Tests	\$0	(\$165) \$120 HRA balance
2023 Annual Spend^	\$1,597 + \$240 = \$1,837	\$1,951 + \$0 = \$1,951

HRA members receive \$1,500 / \$3,000 in their Optum Bank HRA accounts.

^Flex Spending Accounts (FSA) are available for members to pay for medical services w/ pre-tax dollars.

Scenario B – Mid Utilization

	Trio HMO	HDHP + HRA
Annual Payroll Cost (Single EE)	\$1,597/year	\$1,951/year
SMC HRA Contribution	\$0	\$1,500
Services Performed		
5x PCP Office Visits	\$200	(\$1,000) \$500 HRA balance
5x Generic Prescriptions	\$50	(\$100) \$400 HRA balance
5x Brand Name Prescriptions	\$150	(\$925) \$0 balance + \$525
5x Lab Tests	\$0	(\$275) \$0 balance + \$275
X-Ray Ankle & Foot	\$0	(\$650) \$0 balance + \$650
5x Physical Therapy Visits	\$200	(\$925) \$0 balance + \$50
2023 Annual Spend[^]	\$1,597 + \$600 = \$2,197	\$1,951 + \$1,500 = \$3,451*

HRA members receive \$1,500 / \$3,000 in their Optum Bank HRA accounts.

[^]Flex Spending Accounts (FSA) are available for members to pay for medical services w/ pre-tax dollars.

*Patient met their Deductible & OOP Maximum and Blue Shield began paying 100%

Scenario C – High Utilization

	Trio HMO	HDHP + HRA
Annual Payroll Cost (Single EE)	\$1,597/year	\$1,951/year
SMC HRA Contribution	\$0	\$1,500
Services Performed		
5x PCP Office Visits	\$200	(\$1,000) \$500 HRA balance
5x Generic Prescriptions	\$50	(\$100) \$400 HRA balance
5x Brand Name Prescriptions	\$125	(\$925) \$0 balance + \$525
5x Lab Tests	\$50	(\$275) \$0 balance + \$275
Outpatient Surgery (\$8,750 cost)	\$500	(\$8,750) \$0 balance + \$700
3 Nights in Hospital (\$15,000/night)	\$1,000	(\$45,000) \$0 balance + \$0
2023 Annual Spend^	\$1,597 + \$1,925 = \$3,522	\$1,951 + \$1,500 = \$3,451*

HRA members receive \$1,500 / \$3,000 in their Optum Bank HRA accounts.

^Flex Spending Accounts (FSA) are available for members to pay for medical services w/ pre-tax dollars.

*Patient met their Deductible & OOP Maximum and Blue Shield began paying 100%



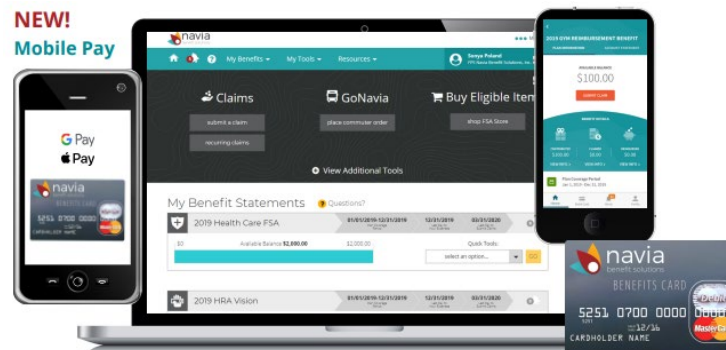
Flexible Spending Accounts (FSA)

Employees have access to voluntary Flexible Spending Accounts, through Navia.

FSA's are personal expense accounts, funded by employees, and allow members to make pre-tax payroll deductions to spend on eligible health care expenses.

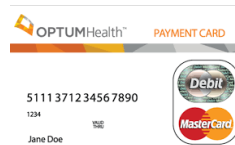
Health Care FSA

- In 2023, participants can make FSA elections up to \$2,850.
- FSA elections can be spent on medical expenses beyond SMC's HRA allowance.
- FSA elections can also be spent on dental, vision, and other eligible health care services
- Participants can carryover up to \$610 of unused FSA funds from 2023 into 2024.





Flexible Spending Accounts (FSA)



	Annual Deductible	SMC's HRA Allowance	Coverage after Deductible	Annual Out-of-Pocket Max.
Employee Single	\$3,000	\$1,500	0% coinsurance & Rx copays	\$3,000
Employee + Family	\$6,000	\$3,000	0% coinsurance & Rx copays	\$6,000

Many ways to use your dollars

Use it for eligible medical, dental, vision, feminine products, over-the-counter and prescription drugs. In fact, there are more than 38,000 ways you can use your FSA funds.

Family coverage

It covers you, your spouse, and eligible dependents!

Easy to use

Pay using your Navia debit card or by submitting a claim online or on the Navia mobile app.

Stay covered while traveling

BlueCard® Network – includes more than 95% of providers in the U.S.

- To find a provider in the U.S., visit provider.bcbs.com or call (800) 810-BLUE (2583)

Blue Shield Global Core Network – includes providers in 170 countries.

- To find a provider outside the U.S., visit bcbsglobalcore.com or call (804) 673-1177 collect from outside the U.S.

Know your plan benefits

- See plan details including copayments or coinsurance
- Check year-to-year deductible totals
- Easily access plan information anytime, day or night

On desktop: register online at blueshieldca.com/register

On Mobile: Download the Blue Shield of California mobile app on the App StoreSM or Google PlayTM and click Register.

Next Steps

- Review SMC's benefits options with your family.
- Have your questions answered by Filice and/or SMC's Benefits Team:
 - 10/12/22 @ 12:00pm, Soda Center Blue Shield benefits meeting
 - 10/12/22 @ 3:00pm, Soda Center Kaiser benefits meeting
 - 10/18/22 @ 10-2pm, Staff/Faculty Lounge Q&A + Enrollment stations
 - 10/19/22 @ 12-3pm, Staff/Faculty Lounge Q&A + Enrollment stations
 - 10/20/22 @ 12-3pm, Staff/Faculty Lounge Q&A + Enrollment stations
- There will be raffles at each of the live sessions. Attendance gives you a chance to win prizes at Southwest Airlines, Safeway, Whole Foods, and Chevron!
- You will also receive a raffle ticket from visiting the Staff/Faculty Lounge and completing enrollment in person.
- The deadline to Open Enrollment in BenefitFocus is **Friday, October 28th**.

Thank you

