

2020



## City of Southfield

Retiree Benefit Review  
Meeting (Pre-Medicare)

# Welcome!

## Agenda

- What's Staying the Same
- What's New
  - Medical Coverage Comparison
  - Rx Coverage Comparison
  - Health Advocate
  - Financial Hardship Program
- What to Expect Next
- Questions

# What's Staying the Same

- Carriers Aren't Changing
  - BCBSM
  - HAP
- Networks Will Remain The Same
- Drug Formulary Will Remain The Same
- **No New BCBSM ID Cards**
  - **Keep Using Your Cards After Jan. 1<sup>st</sup>**
- **HAP Will Issue New ID Cards**

# Medical Comparison (BCBSM)

	BCBSM CURRENT Plan	BCBSM NEW Plan
	In-Network	In-Network
Deductible	\$0	\$250/\$500
Coinsurance	No coinsurance	90%/10%
Annual Coinsurance Maximum	None	\$500/\$1,000
Preventive Service	Covered 100%	Covered 100%
Office Visit	\$10 copay	\$10 copay
Chiropractic Visit	\$10 copay	\$10 copay
Specialist Visit	\$10 copay	\$10 copay
Urgent Care Visit	\$10 copay	\$10 copay
ER Visit	\$50 copay	\$50 copay
Ambulance	Covered 100%	90%/10% after deductible

# Medical Comparison (BCBSM)

	BCBSM CURRENT Plan	BCBSM NEW Plan
	In-Network	In-Network
Inpatient Facility Services	Covered 100%	90%/10% after deductible
Outpatient Facility Services	Covered 100%	90%/10% after deductible
Home Health Care	Covered 100%	90%/10% after deductible
Surgical Services	Covered 100%	90%/10% after deductible
Outpatient Physical, Speech & Occupational Therapy	Covered 100%	90%/10% after deductible
Diagnostic Tests & X-rays	Covered 100%	90%/10% after deductible
Durable Medical Equipment	Covered 100%	90%/10% after deductible
Prosthetics & Orthotics	Covered 100%	90%/10% after deductible
Private Duty Nursing	50%/50% after deductible	50%/50% after deductible
Skilled Nursing	Covered 100%	90%/10% after deductible

# Prescription Drug Comparison (BCBSM)

	<b>BCBSM CURRENT Plan</b>	<b>BCBSM NEW Plan</b>
Generic Copay	\$2, \$3, \$5 or \$10 Copay	\$5 Copay
Preferred Brand Copay	\$2, \$3, \$5, \$10 or \$20 Copay	\$30 Copay
Non-Preferred Brand Copay	\$2, \$3, \$5, \$10 or \$20 Copay	\$60 Copay

# Medical Comparison (HAP)

	HAP	HAP
	CURRENT Plan	NEW Plan
Deductible	\$0	\$250/\$500
Coinsurance	No coinsurance	90%/10%
Annual Coinsurance Maximum	None	\$500/\$1,000
Preventive Service	Covered 100%	Covered 100%
Office Visit	Covered 100%	\$10 copay
Chiropractic Visit	Covered 100%	\$10 copay
Specialist Visit	Covered 100%	\$10 copay
Urgent Care Visit	Covered 100%	\$10 copay
ER Visit	Covered 100%	\$50 copay
Ambulance	Covered 100%	90%/10% after deductible

# Medical Comparison (HAP)

	HAP	HAP
	CURRENT Plan	NEW Plan
Inpatient Facility Services	Covered 100%	90%/10% after deductible
Outpatient Facility Services	Covered 100%	90%/10% after deductible
Home Health Care	Covered 100%	90%/10% after deductible
Surgical Services	Covered 100%	90%/10% after deductible
Outpatient Physical, Speech & Occupational Therapy	Covered 100%	90%/10% after deductible
Diagnostic Tests & X-rays	Covered 100%	90%/10% after deductible
Durable Medical Equipment	Covered 100%	90%/10% after deductible
Prosthetics & Orthotics	Covered 100%	90%/10% after deductible
Private Duty Nursing	Covered 100%	90%/10% after deductible
Skilled Nursing	Covered 100%	90%/10% after deductible



# Prescription Drug Comparison (HAP)

	<b>HAP CURRENT Plan</b>	<b>HAP NEW Plan</b>
Generic Copay	\$2, \$5 or \$10	\$5
Preferred Brand Copay	\$2, \$10 or \$20	\$30
Non-Preferred Brand Copay	\$2, \$10 or \$20	\$45

# Health Advocate

- Retiree Concierge Service
- Personal Health Advocate Assists with:
  - Understanding Your Coverage
  - Finding a Doctor
  - Fee Negotiation
  - Care Coordination
  - Claim and Billing Resolution
  - Appeals Advice
- Program Starts January 1<sup>st</sup>

# Financial Hardship Program

- Only Retirees Experiencing Plan Change on January 1, 2021 are Eligible
- Eligible if Annual Income is Below 2x Federal Poverty Level (FPL)
  - \$25,520 for 2020
- To Qualify, Send in Copy of 2019 Federal Tax Return Showing Household Income
- \$500 Benefit Payment
  - Benefit is Taxable

## What to Expect Next

- Each Enrolled Retiree Will Receive A Mailing From HAP Containing
  - New ID Card
- All Retirees will Receive More Info on Health Advocate
- All Plan Changes Go Into Effect Jan. 1<sup>st</sup>
- Health Advocate Program Starts Jan.1<sup>st</sup>



Questions