



Employee FAQ on VEHI Health Plans Effective 1/1/2018

1. Will I be covered under my current plan through 12/31/17?

Yes. All 2017 coverage will remain in place until December 31, 2017. Coverage under the new plans does not begin until January 1, 2018 under any circumstance.

2. May I select from any of the four plans?

Yes, each supervisory union or school district must offer all four plans for all employees to choose from.

3. Can I use the same medical providers?

Beginning in 2018, everyone in VEHI will use the same network and everyone will need to identify a Primary Care Physician. You can use this network in-state or out-of-state (or country) as long as you are using a Blue Cross and Blue Shield BlueCard provider. This requirement is waived if you have prior approval to see a non-network provider or you are in an urgent or emergency care situation.

VEHI and BCBSVT reviewed the list of medical providers used by VEHI members in 2015, and found that 96% of those providers are in our network.

4. What if my mental health provider is not in the network?

A member using a provider that is not in the network will have a few options available to them: (a) work with their provider to encourage them to join the network, (b) request transitional visits, or (c) have the provider enter into a single-case agreement with Vermont Collaborative Care, BCBSVT's mental health network, for the affected member.

5. How is preventive care covered?

Preventive Care will now be covered at 100% in all four plans. Preventive services have been defined by the Affordable Care Act. Preventive services are listed by gender and age, based on ACA descriptions. A link to the list of covered services can be found at www.bcbsvt.com/preventive (go to step 3 to find the ACA-approved list).

6. How are my prescription drugs covered?

That will depend on the plan you choose. Prescriptions in the CDHP plans will be covered the same as your medical benefits, subject to deductible and coinsurance, and to an out-of-pocket maximum of \$1,300 or \$2,600 depending on your policy. The exception to this are Wellness drugs, most of which are covered at 100%. See www.bcbsvt.com/wellnessrx for more information.

For non-CDHP plans, you will pay a copayment or coinsurance depending on the tier level. There is no deductible to meet. Your prescription costs are capped at \$1,300/\$2,600 depending on your coverage tier. Diabetic prescriptions on the non-CDHP plans will continue to pay at 100%.

7. How do I know what tier my prescription drug is in?

BCBSVT – VEHI will provide you with the means to identify the list of Tier 1 vs Tier 2 generics, as well as the preferred brand-name prescriptions, via the BCBSVT website at www.bcbsvt.com/rxcenter. By logging onto the ESI portion of the website, you can compare prescriptions costs.

8. Why is the Parent/Child(ren) tier less expensive?

BCSVT claims experience shows that policies with one adult and one or more children are less costly than the average two-adult policy. This is also in line with the way VHC plans are rated.

9. What is an out-of-pocket maximum?

The out-of-pocket maximum is the maximum amount a member could pay in a calendar year for covered health care expenses.

The Affordable Care Act set the out-of-pocket maximums across the country at \$6,850 per individual and \$13,700 for a two-person or family plan in 2016, increasing to \$7,150 per individual and \$14,300 for a two-person or family plan in 2017.

VEHI is capped at \$4,000/\$8,000 for the Silver plan and at \$2,800/\$5,600 for the Platinum plan. We recognize it is a higher amount than it was in the past, but it is still considerably lower than the allowance by the federal government and the majority of VHC plans. See chart below:

Out-of-pocket Maximums	Single	Family
Federal Allowance CY 2017	\$7,150	\$14,300
VEHI OOPM Range FY 2017	\$2,800 - \$4,000	\$5,600 - \$8,000
VHC OOPM Range CY 2016	\$2,500 - \$6,850	\$5,000 - \$13,700

For more information, including a detailed glossary of important health care terms, please visit us online at www.vehi.org.