

# Benefits Overview



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# Benefits Effective 1/1/2023

## 2 Choices – PPO or QHDHP

### What's the same?

- Both on a PPO Platform – In and Out of Network Benefits Available
- No referrals to a specialist required
- Exact same network of doctors, hospitals and pharmacies
- Both have preventive benefits not subject to deductible

### What's Different?

- Benefit Accumulators work very differently
  - Deductible - Individual Deductible vs Family Deductible
  - QHDHP Copays (Both Medical and Rx) do not apply until after the deductible is met
- A QHDHP allows the employee to contribute to an HSA

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# Health Savings Account

## HSA – 1/1/2023 effective date

### What is it?

- A tax advantaged account to help offset medical and drug expenses.
  - Triple Tax Advantage – no tax on deposits, no tax on earnings, no tax on qualified withdrawals.
  - Substantiation NOT required. Keep records in case you are audited.
  - Funds carryover from year to year. No “use it or lose it” provision.
  - Accessible right from the [highmarkblueshield.com](https://highmarkblueshield.com) website.
  - Also available on the Highmark Spending app - App Store or Google Play
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- CAN ONLY MAKE DEPOSITS TO AN HSA IF A QHDHP IS YOUR ONLY HEALTH COVERAGE.
  - CANNOT HAVE AN FSA AT THE SAME TIME UNLESS THE FSA IS A LIMITED SCOPE FSA.

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# HSA (continued)

## How do I put money in?

- When enrolling in the QHDHP, an HSA will automatically be established. It is a bank account which requires a background check per the Patriot Act.
- Contributions can be made via payroll elections, direct contributions or rollover contributions.
- \$3,850 individual max and \$7,750 family max contributions in 2023 plan year.
- Catchup Contribution of \$1,000 is available if 55 and older.
- Max contributions are combined between employer and employee contributions.

## What investment options are available?

- Investment options are available once the HSA balance exceeds \$500
- Choose your investment path
- **Managed** – novice investors – managed for you
- **Self-directed** – intermediate investors – you allocate percentages / rebalance
- **Brokerage** – skilled investors - Real-time trading in ETFs and fractional shares

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# HSA (continued)

- How do I get money out?
  - Submit claims via debit card, mail or website.
  - Direct deposit or check can be set up.
  - Payments can also be made directly to the provider.
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- Get more information on the HSA at [highmarkspendingaccounts.com](https://highmarkspendingaccounts.com)
  - Click on “HSA” and then click on “view all eligible medical expenses”.
  - HSA User Guide Document
  - IRS Publication 969

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# TEACHERS OVERVIEW

## PPO Changes

|                      | Current 2022     | New 2023 |
|----------------------|------------------|----------|
| • Single Deductible  | \$325 (\$162.50) | \$350    |
| • Family Deductible  | \$650 (\$325)    | \$700    |
| • ER Copay           | \$95             | \$105    |
| • Primary Care Copay | \$25             | \$27     |
| • Specialist Copay   | \$30             | \$32     |
| • Urgent Care Copay  | \$35             | \$37     |

## New QHDHP Plan

|                     |                 |
|---------------------|-----------------|
| • Single Deductible | \$1,500         |
| • Family Deductible | \$3,000         |
| • Copays            | Same as the PPO |

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# ADMIN OVERVIEW

## PPO Changes

|                      | Current 2022 | New 2023 |
|----------------------|--------------|----------|
| • Single Deductible  | \$0          | \$350    |
| • Family Deductible  | \$0          | \$700    |
| • ER Copay           | \$25         | \$105    |
| • Primary Care Copay | \$20         | \$27     |
| • Specialist Copay   | \$20         | \$32     |
| • Urgent Care Copay  | \$20         | \$37     |

## New QHDHP Plan

|                     |                 |
|---------------------|-----------------|
| • Single Deductible | \$1,500         |
| • Family Deductible | \$3,000         |
| • Copays            | Same as the PPO |

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# SUPPORT OVERVIEW

## PPO Changes

|                      | Current 2022 | New 2023 |
|----------------------|--------------|----------|
| • Single Deductible  | \$0          | \$330    |
| • Family Deductible  | \$0          | \$640    |
| • ER Copay           | \$25         | \$95     |
| • Primary Care Copay | \$15         | \$27     |
| • Specialist Copay   | \$15         | \$32     |
| • Urgent Care Copay  | \$15         | \$27     |

## New QHDHP Plan

|                     |                 |
|---------------------|-----------------|
| • Single Deductible | \$1,500         |
| • Family Deductible | \$3,000         |
| • Copays            | Same as the PPO |



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# RX Plan Updates

## Incentive Plan Design

- 2 tiers vs 3 tiers – Generic, Brand Formulary, Brand Non-Formulary
- A formulary is a list of FDA-approved medications selected by the Plan, categorized by the condition they are used to treat.

## Rx Management Programs

- Exclusive Specialty – Accredo (Express Scripts) is the exclusive specialty pharmacy provider starting in 2023. Letters have been mailed to those impacted.
- Mandatory Generic (soft) – If generic is available, that must be dispensed or you will pay the difference between the brand and generic. Does not apply if the doctor indicates “brand necessary” on the prescription.
- Mandatory Mail Order/Home Delivery – Maintenance medications must be filled via Home Delivery – Letters being mailed to those impacted.

Ephrata Area School District | April 21, 2022

# Access Your Wellness Tools



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**You have access to wellness tools to help you lead a healthier life—all covered by your health plan!**

**Looking to lose weight? Quit smoking? Be more active? Need help navigating a health condition? Get guidance and resources to stay healthy through these benefits:**

- ✓ **Sharecare**
- ✓ **Wellness Coaching**
- ✓ **Diabetes Prevention Program**
- ✓ **Case Management**

**And More**



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# Sharecare



## **What is a Health Risk Assessment? What do I do with that information?**

With Sharecare, find out your RealAge, track your health habits, and monitor sleep, stress, and fitness—in real time. Register and or log into your Sharecare account through the Sharecare app to access all of the features available through Sharecare.

Visit **[mycare.sharecare.com](https://mycare.sharecare.com)** to get started.

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# Wellness Coaching

Wellness coaches can work with you on a personalized plan that supports your health goals. There are many ways that you can reach a wellness coach. You can call a coach at 1-800-650-8442 or message a coach through Sharecare!



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# Diabetes Prevention

**1 in 3 US adults have pre-diabetes.  
90% of them don't know it!**

Learn simple, effective lifestyle changes that can help reverse prediabetes—and help you feel better. To see if you're at risk and enroll in the program log into the member website at [highmarkblueshield.com](https://highmarkblueshield.com) and click on Diabetes Prevention.



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# Case Management



A case manager can help you navigate your health care journey, make more informed care decisions and more! Call the number on the back of your member ID card to get connected with a case manager.

## Welcome Well360 Clarity!

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# Well360 Virtual Health

**No more waiting rooms, no more waiting to schedule.**

Get care when and where you need it with Well360 Virtual Health. This solution lets you talk with a board-certified doctor in your area right away. Just log in to connect.

Well360 Virtual Health gives Highmark members 24/7 access from anywhere for:

- \*Urgent Care – Pink eye, sinus infections, rashes, strep throat, and UTI's. Get a diagnosis, treatment and script.
- \*Behavioral Health Therapy – Access to care, anxiety, depression or insomnia.
- \*Psychiatry – Easy virtual appointment for prescription meds, psychiatric assessments or any mental health needs.



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# Well360 Virtual Health

Register or schedule an appointment at

**Well360VirtualHealth.com**

or download the Well360 Virtual Health app.

Register on Well360VirtualHealth.com or log in if you are already using the Amwell® site. Once you're logged in, you will be asked to update your password and your medical history. You will also be asked to download the Well360 Virtual Health app. The Well360 Virtual Health app can be found anywhere you typically download apps.

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# Thank You!

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