



Striving to be the Best

# YOUR EMPLOYEE BENEFITS NEWS vol 1

Thank you for taking the time to review the first edition of the County's Employee Benefits Newsletter. This newsletter is being developed with the needs of all the participants in the County's employee medical, dental, vision, life and other programs in mind. We will use the newsletter to focus on the most common questions we hear from County employees and to communicate some of the features of our new benefit plans to support you in making well informed benefit decisions. Feel free to contact the employee benefits department at [countybenefits@stancounty.com](mailto:countybenefits@stancounty.com) if there are any topics you'd like to see covered in future editions. On behalf of the County's Risk Management department, we hope you find the information contained in these newsletters useful.

## The Cost of Prescription Drugs and Your Wells Fargo Health Savings Account

With the growth of High Deductible Health Plans (HDHPs) and Health Savings Accounts (HSAs), employees are better informed of the underlying costs of the healthcare system and potential benefits of comparing the cost value of healthcare services. As more employees enroll in HDHPs, there is greater exposure to how *different* some of the costs are between physicians, hospitals and pharmacies. While it is difficult to "shop" for many medical services (it's difficult to predict what a hospital or physician might charge for a procedure until after the procedure is performed), comparing the cost of prescription drugs is less complicated. You can call a pharmacy, or go on-line, and compare costs for yourself.

The Pharmacy Benefit Managers (PBMs) for the Stanislaus County Partners in Health (SCPH) plan (Caremark) and Anthem Blue Cross (Express Scripts) can obtain significant discounts for prescription drugs through their contracts with both pharmaceutical companies and retail pharmacies. While these discounts are significant, you might be surprised to find out that, in some cases, it's actually cheaper to obtain some drugs on your own, without your healthplan ID card.

For example, you can obtain 90 tablets of a popular generic cholesterol drug, Simvastatin 40 mg, from CVS pharmacy through either the Anthem or SCPH plans, for about \$136. However, 100 tablets of the same drug can also be obtained from Costco for **\$10.83** (without using your healthplan ID card). It's easy to see that your HSA dollars will go much further if you purchase *this drug* from Costco. Similar savings may be obtained from other large retailers, like Target and Wal-Mart. **You may or may not achieve similar savings; it depends on the drug and the point in time you are purchasing it.**

You'll notice that the catch is "don't use your healthplan ID card" to purchase these deeply discounted drugs. Several large retailers are able to offer some generic drugs at low cost, but only to "cash-pay" purchasers, which means you aren't using your health insurance. Specific discounts will vary for each individual drug and may, or may not, provide a larger discount than available through your health plan's PBM. Although you may not use your insurance to purchase certain drugs, you can apply these "cash-pay" expenses to your deductible in certain situations. Just submit the receipts to the PBM by completing a pharmacy reimbursement form and they will accumulate to your HDHP annual deductible. Unfortunately Kaiser will not accept any expenses from a non-Kaiser pharmacy for the purpose of meeting your deductible. Go to the [Employee Benefits Forms](#) webpage to obtain the correct pharmacy reimbursement form.

Be on the lookout for these and other savings opportunities to help conserve your Wells Fargo HSA balance and reduce the cost of obtaining healthcare.

## Your Delta Dental PPO Plan



Good health includes healthy teeth and gums. The Delta Dental PPO Plan is designed to help you maintain a healthy smile through regular preventative dental care, and to fix any problems as soon as they occur.

**Changes for 2012:** Your Delta Dental benefits changed effective 1/1/2012 and are now based on the Delta PPO program. The plan now requires employees using dentists outside of the Delta PPO program to pay the difference in cost between PPO dentists and non-PPO dentists.

*Over 60% of dentists in Stanislaus County are in the Delta Dental PPO program.*

PPO dentists agree to accept reduced fees for covered procedures when treating PPO patients. This means your out-of-pocket costs are usually lower when you visit a PPO dentist than when you visit a non-PPO dentist. This also ensures Delta Dental PPO dentists won't bill you the difference between the contracted amount and their usual fee.

Delta Dental Premier dentists can bill you the difference between what Delta Dental pays (the PPO dentist fees) and their contracted Premier dentist fees. Non-Delta Dental dentists can bill you the difference between what Delta Dental pays (the PPO dentist fees) and their usual full fee.

Delta Dental PPO and Premier dentists will file claim forms for you. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.

## Make Informed Decisions about your Dental Care

If you are thinking about having extensive dental work, you should ask your dentist to get a *pre-treatment estimate* from Delta Dental. You will receive an estimate of your share of cost and how much Delta Dental will pay—before treatment begins.

To find a PPO network dentist go to: [www.deltadentalins.com](http://www.deltadentalins.com) and select Delta Dental PPO as your plan network. For details on your Delta Dental PPO Plan go to: <http://www.stancounty.com/riskmgmt/risk-eb-flexible-benefits-sub-main.shtm>.

**“What is Stanislaus Partners in Health? I’ve never heard of that plan!” “Where do I send claims?”**

**“What is an EOB?” “We don’t have a contract with them!”**

Have you been to a doctor’s office or other healthcare provider and heard these or similar questions? You’re not alone. This type of confusion, usually associated with new healthplans, can be a bit unnerving. To help equip you to respond to billing clerks or other healthcare providers, we’d like to offer a few reminders that should help you respond to these and other questions.

- Your **ID card** has all the phone numbers and other information that will help providers know:
  - Where to send claims
  - Who to call to obtain benefit information
  - How much of your deductible has been met
  - Which managed care network applies
- IF you obtain care *outside* Stanislaus County, it’s very likely that your healthcare provider has never heard of Stanislaus County Partners in Health:
  - Outside the County, providers are contracted through **MultiPlan\***
    - **MultiPlan** is a national provider network
    - Benefits and other plan information is available by calling the toll-free telephone number on your ID card
- Who IS Capitol Administrators?
  - Capitol Administrators is what’s known as a Third Party Administrator (TPA). Capitol was hired to administer the Stanislaus County Partners in Health Plan, including paying plan claims, providing member services, and working with physicians, hospitals and other providers to resolve any issues with plan benefits and payments.
  - If you or any other healthcare providers have any questions about your plan of benefits, a call to Capitol will get you to the information you need
- What is an EOB and what is it for?:
  - An EOB is the Explanation of Benefits you receive from the insurance company.
  - If enrolled in a HDHP, you should wait until you receive the EOB before you pay your healthcare provider.
  - All allowable charges will go towards meeting your annual deductible and out of pocket maximum.

All of the vendors and associates who support SCPH are anxious to work with plan members and providers to ensure a favorable experience. Feel free to call Capitol’s member services if you have any questions about the plan or need any additional information. If you aren’t receiving the resolution you need, then send an e-mail to Employee Benefits at [countybenefits@stancounty.com](mailto:countybenefits@stancounty.com).

\*Providers on the **MultiPlan** directory are only considered eligible “in-network” if they reside outside of Stanislaus County. Use the SCPH directory for providers in Stanislaus County.

Stanislaus County Partners in Health HDHP & EPO	800-331-5301	<a href="http://www.scpartnersinhealth.org">www.scpartnersinhealth.org</a>
Anthem Blue Cross HDHP / EPO	866-207-9878 / 800-888-8288	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
Kaiser HDHP & EPO	800-663-1771	<a href="http://www.kp.org">www.kp.org</a>
Dental: Delta Dental PPO	800-765-6003	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Vision: VSP Choice Plan	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
County Employee Benefits	209-525-5717	<a href="http://www.stancounty.com/riskmgmt/index.shtm">http://www.stancounty.com/riskmgmt/index.shtm</a>
Flexible Spending Accounts (FSAs): Wage Works	800-950-0105	<a href="http://www.mytakecareplan.com">www.mytakecareplan.com</a>
Employee Assistance Program (EAP): ComPsych	877-533-2363	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
457 Deferred Comp Plan: The Hartford	800-528-9009	<a href="http://www.retire.hartfordlife.com">www.retire.hartfordlife.com</a>
Voluntary Benefit Plans: Humana- Critical Illness, Whole Life	877-378-1505	<a href="http://www.humanaworkplacevoluntary.com">www.humanaworkplacevoluntary.com</a>
Health Savings Account (HSA) Wells Fargo	866-884-7374	<a href="http://www.wellsfargo.com/hsa">www.wellsfargo.com/hsa</a>