

Middlebury Community Schools

Group Health Plan



Third Party Administrator - TPA

- ▶ Group Administrators is our Medical Claims Administrator

- ▶ Provider network is the PHCS National Network

- IU Health - Goshen Hospital - Goshen
 - Elkhart General Hospital - Elkhart
 - Memorial Hospital - S. Bend
 - Lutheran Hospital - Ft. Wayne
 - Orthopaedic Hospital - Ft. Wayne
 - IU Health North Medical Center - Carmel
 - Indiana University Hospital - Indianapolis
 - IU Health - Methodist Hospital - Indianapolis
 - St. Vincent's - Indianapolis
 - Community Hospital of Bremen - Bremen
 - St Joe - Plymouth (*Note: St Joe's Regional Medical Center in Mishawaka is out of network with PHCS*)

Some procedures require precertification. You should contact Group Administrators at the number on the back of your ID card prior to the service

Pharmacy Benefits Manager

- ▶ CVS Caremark/National

- ▶ What does this mean to me?

- ▶ Do NOT have to go to a CVS/Target Pharmacy
 - ▶ Can receive mail order pricing at CVS/Target pharmacies

Medical Concierge - Akeso

- ▶ Provides quality and cost information on a variety of non-emergency medical services and procedures
- ▶ Via phone call/email, the program uses an advocate nurse to guide and coach employees and their covered dependents to highly qualified physicians and the most cost effective facilities.
- ▶ This can sometimes include an option to travel for higher-cost procedures and receive a cash incentive (Hostcare)
- ▶ If you need a listed non-emergency medical service or procedure, you must contact Akeso and they will provide you with cost and quality information.
 - ▶ **All Inpatient Services, including:** Surgery, medical, maternity, and cardiac
 - ▶ **First time visit to a Specialist**
 - ▶ **All Outpatient Surgeries:** Defined by ACM as follows: “Any operative procedure done at a free-standing or hospital setting by a physician to correct, repair, diagnose and/or cure an identified medical condition, disease or injury.” (Includes Colonoscopies)
 - ▶ **Chemotherapy**
 - ▶ **Radiation Treatment**
 - ▶ **PET Scan, MRI, or CT Scan**
 - ▶ **Physical Therapy; Occupational Therapy; Speech Therapy**
 - ▶ **Home Health Care**
 - ▶ **Transplant workups**
 - ▶ **Durable Medical Equipment over \$5,000**
 - ▶ **Dialysis**

Deductibles/Out-of-Pocket (OOP)

- ▶ Annual Deductibles are \$1,500/\$3,000 In-Network and \$3,000/\$6,000 Out-of-Network.
- ▶ Annual OOP is \$3,000/\$6,000 In-Network and \$6,000/\$12,000 Out-of-Network
- ▶ Co-Pays will be \$40 for in-network office visit and \$60 for in-network urgent care and \$70 for in-network specialist visits effective 1/1/2020.

CareATC - No cost Medical Clinic

Employees and their dependents who are covered under the MCS medical plan have access to a No-Cost Medical Clinic

- ▶ Treat primary healthcare and wellness needs
- ▶ No deductible or copay
- ▶ Minimal waiting room time...more time with the doctor
- ▶ Medications on the Clinic formulary are dispensed free on site
- ▶ A PHA is required for employee
- ▶ While acute conditions can be addressed, there are only a few appointments daily for these conditions. This is not the primary purpose of the clinic.

Telemedicine Program

- ▶ Effective 10/1/2017, you will have an option to utilize the Telemedicine Program
- ▶ You will see a real doctor through the utilization of technology - tablet, computer, smart phone, etc...
- ▶ Only a \$15 co-pay
- ▶ Not for emergencies, but more urgent needs will be moved to the front of the cue
- ▶ Can set an appointment and a doctor will call you
- ▶ Can prescribe necessary medicines

Host Care - A Domestic Medical Travel Benefit Program

- ▶ Certain conditions or procedures, after being authorized by Akeso, may be directed to HostCare
- ▶ HostCare partners with skilled surgeons and facilities to obtain preferential pricing for specific procedures or treatments
- ▶ Potential benefits include waived deductible and out-of-pocket expenses, travel arrangements made by and costs covered by HostCare, and a potential cash incentive to the member
- ▶ Can result in large savings to both the employee and MCS trust
- ▶ Completely optional
- ▶ Not a scam!

Section 125 - Health Care - Pre-Tax deduction

- ▶ Limited to \$2,700 per year
- ▶ A participant may rollover up to \$500 of unused amounts in the Health Care FSA
- ▶ Examples of eligible medical reimbursement expenses would be:
 - ✓ Medical deductibles
 - ✓ Medical co-insurance
 - ✓ Vision Care
 - ✓ Dental deductibles & coinsurance

Section 125 - Dependent Care - Pre-Tax deduction

- ▶ Allocate amounts for payment of dependent care expenses
- ▶ Limited to \$5,000 per year per couple filing jointly; \$2,500 if single or married filing separately
- ▶ Must provide paid receipts from child care provider for reimbursement

- ▶ Upon enrollment, Group Administrators will issue you a Welcome letter & Insurance Card
- ▶ Recommend logging into your account. The letter has all of the necessary information. This will help you track your claims/deductibles, etc...
- ▶ MCS is Self-Funded - be knowledgeable consumers - Concierge, HostCare, CareATC Clinic
- ▶ Outpatient Lab Service - See the back of your insurance card - you can request that your labs get processed at LabCard