



2020-2021 Benefit Renewals and Program Announcements

The California Schools Employee Benefits Association (CSEBA) Board of Directors voted at its February 28th meeting to adopt the rates for the 2020-2021 plan year allowing for single digit increases for both Kaiser Permanente; and Blue Shield of California. Looking ahead, CSEBA is committed to exploring options for 2021-2022 that will bring greater stability, premium control and new plan designs for each of these populations.

Plan Renewals for Medical, Dental, Vision and Life Insurance

The 2020-2021 products and services included in the medical renewals for Blue Shield of California (self-funded plan), Kaiser Permanente (fully-insured plan) and the CSEBA Marketplace are:

- HCR Fees and Taxes
- Health Advocate Core Advocacy Program \$1.34 PEPM
- Health Advocate EAP \$1.50 PEPM
- GO365 \$2.61 PEPM
- JPA Administration (Includes Benefitfocus) \$9.38 PEPM
- EPIC Hearing

Blue Shield of California Marketplace Renewal

Based on direction from the Board of Directors and action taken at the December 10, 2019 board meeting, the Board recommended an increase to the renewal rates for the Gold and Silver PPO plans and a reduction to the rates on the Gold PPO plan. The favorable Bronze rates will create enough savings for members to choose the Qualified High Deductible Plan, for their PPO needs, giving them an opportunity to set aside funds for their medical needs in a Health Savings Account. The Board also voted to blend the % increases on the renewals to spread out the increases and smooth out the PPO plans. The Board will continue to evaluate this on a yearly basis.

The medical plans are comprised of three programs with each plan having their own renewal increase:

MP Access Plus HMO	4.44%
MP HMO	4.44%
MP PPO Silver and Gold	9.44%
MP Bronze PPO	-6.17%

Kaiser Permanente Renewal

The medical plans vary with each plan having their own renewal increase with a Kaiser base rate. The average increase for CSEBA school districts is 4.3%. That increase is specific to the July renewals for



Kaiser. Kaiser renews for all groups July 1 so the October and January renewals need to be trended. The result of that for ESGV ROP for the Marketplace is a 5.1% increase.

Note: CSEBA pays Kaiser the increased rates on July 1, where you do not pay them until October 1. We have to make sure we are collecting enough premium, so we add trend to make up for the short-fall.

Delta Dental, VSP, VOYA Renewals

Delta Dental rate action is -1.5%; VSP Vision rate action is +.07%; and, VOYA Life is a rate pass.

What's New in 2020

Blue Shield introduces the Tandem PPO plan for about a 6% decrease in renewal premiums.

Tandem PPO allows you to see any doctor or specialist in the Tandem network. After enrolling in Tandem you will be matched with a primary care physician in the Tandem PPO network. You can turn to this doctor for healthcare advice whether it's preventive care, treating common illnesses and injuries, or help in determining if you need more specialized care. You can easily choose your own PCP at blueshieldca.com or by calling customer service at the number on the back of your ID card. You must check if your preferred doctors are in the Tandem PPO Network at blueshieldca.com/network Tandem PPO, where you will find the late listings of PCPs, specialists, mental health providers, hospitals, and pharmacies. The pharmacy program with Tandem is the Value-Based Rx Formulary program, to find the drug formularies for the Value-Based Rx program, go blueshieldca.com/pharmacy.

Tandem includes the following Value-Added Benefits:

- Teladoc, you can talk to a board-certified primary care doctor anytime, anywhere by phone or video chat to resolve many of your non-emergency medical issues. Find out more at <https://member.teladoc.com/bsc>.
- Heal, in some regions, you can have a doctor come to your home, work, or wherever you are, for both urgent care and routine services. Find out more at heal.com.
- with health activity and can be easily worked into the busiest lifestyles. See mywellvolution.com for details.

TRIO Enhancements:

- Heal, in some regions, you can have a doctor come to your home, work, or wherever you are, for both urgent care and routine services. For TRIO members your first visit is \$0. Find out more at heal.com
 - Same Day/Next day Rx delivery through Heal, available for your Heal visits only, you are still responsible for paying RX copays.
 - Teledoc, now \$0 copay on all plans except Qualified High Deductible HSA plans.
 - LifeSpring, a new free meal delivery service for eligible TRIO members experiencing serious illness
 - Intended to provide eligible members with a convenient way to receive nutritious meals in support of their health condition.
 - A Blue Shield Case Manager determines member eligibility and meal service delivery frequency.



Call the Car: Trio HMO members who have a serious illness can access non-emergency medical transportation through Call the Car. A Blue Shield Case Manager determines eligibility. Available to eligible members at no additional cost, and can be used to get to and from:

- Medical appointments
- Dialysis Centers
- Other healthcare facilities as needed

Healthy Savings for TRIO

- New and renewing subscribers receive a card to scan at checkout for discounts on select healthy foods at major grocery chains.
- Available at Albertsons, Safeway, Kroger, Walmart, Sam's Club
- New products available each week; e.g. \$1 off 6 oz Dannon Yogurt
- Powered by Healthy Savings app and website
- Encourages smarter decisions in the supermarket and healthy eating as a part of better wellness overall

Enhancements to Dental and Vision Plans:

- Delta Dental:
 - Upgrade to add implants to the 4 districts that did not have that option (part of the OOP max) for all districts.
 - Add \$500 maximum night-guard rider for all Traditional PPO plans
- VSP Vision:
 - Increase base retail frame allowance to \$150; increase base contact lens allowance to \$150;
 - Add diabetic eyecare plus with a \$20 copay