

## BENEFITS UPDATE

### WHAT'S NEW FOR 2020-2021

Date: March 1, 2020

- **[PRUDENTIAL CRITICAL ILLNESS NOT BEING RENEWED!](#)**
  - The CSEBA Board took action to replace the current Prudential Critical Illness Program with American Fidelity for this voluntary coverage. Members who are enrolled in the critical illness benefit will have the opportunity to choose coverage through American Fidelity for 2020. This coverage is voluntary.
- All products in the CSEBA store **[EXCEPT Kashable, and ARAG](#)** will go self-pay beginning July 1, 2020.
  - Members enrolled will put in their own debit/credit card for payment, there will be no more payroll deductions. (By district decision).
- **[HSA Repricing for Blue Shield PPO:](#)** Districts with CSEBA Medical Plans for more 10 years will receive an added benefit as part of their High Deductible HSA plans for Blue Shield. The CSEBA Premier HDHP is new for 2020 and includes built in:
  - Critical Illness Program
  - Accident Plan
  - Hospitality Indemnity Plan
- With the addition of those new products, CSEBA's goal is for those individuals on PPO plans will consider a move to the HSA plan with new built in guardrails for non-preventive services. The OOP maximum on all HSA plans for Blue Shield will be increased slightly, but there are no other changes to benefits.
- HSA Deductibles have changed to meet IRS guidelines, please check your benefit summaries.
- HSA Out of Pocket Maximums have increased on some plans by \$400 on single and \$800 on family coverage, check your benefit summaries.
- **[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 latest

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](https://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](https://heal.com).  
with health activity and can be easily worked into the busiest lifestyles. See [mywellvolution.com](https://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](https://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 (expires in 10 days)



- 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
  - MES Vision:
    - Increase base retail frame allowance to \$150; increase base contact lens allowance to \$150;
    - Add \$85 polycarbonate lenses for dependent children
  - VSP Vision:
    - Increase base retail frame allowance to \$150; increase base contact lens allowance to \$150;
    - Add diabetic eyecare plus with a \$20 copay

As always should you have any questions, feel free to contact your **CSEBA Benefits Team**, 909-763-4900