

Yellow Open Access Plan Overview

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Hello. This is an overview of the SCHOOLCARE yellow open access plan. This overview will review all the parts of the plan and how it works.

Before we start, there are some frequently used terms that we will discuss in this webinar. The first term is deductible. A deductible is the first portion of coverage that's paid by the individual before the insurance starts to pay. The next term is coinsurance. Coinsurance pays a percentage of the cost and the insured pays a percentage until you reach an out-of-pocket maximum. The out-of-pocket maximum is the sum of your deductible amount and your coinsurance amount, it's the most that you would ever incur out of your own pocket in any given year.

Here are some highlights of the SCHOOLCARE yellow open access plan. First, it provides the same level of coverage of treatments, hospitals, and prescription drugs as all other SchoolCare plans. Your preventive care and certain generic preventive drugs are covered at no cost to you. All other covered medical services and prescriptions apply to a deductible and then coinsurance, up to the annual out-of-pocket maximum. Once the out-of-pocket maximum has been met, all covered services and prescriptions are then covered at 100% for the remainder of the year.

Let's look at the plan in more depth. First, the SchoolCare yellow open access plan operates on the Cigna national open access network. Preventive care and certain generic drugs are covered at no cost to you. There is a deductible. The deductible is \$1,250 for individual coverage and \$2,500 for two person and family coverage. Once the deductible has been met, then you will pay coinsurance of 20% for medical services and 10% for prescriptions will continue until you reach an out-of-pocket maximum of \$2,000 for single coverage \$4,000 for 2 person and family coverage. All your benefits apply to this deductible and coinsurance equation whether it's a doctor's visit, specialty visit, emergency room, Urgent Care anywhere in the world, labs, x-rays, and hospitalizations. You have speech, physical, occupational therapy of 60 combined visits, chiropractic visits up to 20 per year, and 12 acupuncture visits. Durable medical, equipment including hearing aids, insulin pumps, CPAP machines, all accumulate to your out-of-pocket maximum. Prescriptions apply as well to this equation and after meeting the deductible you will only pay 10% but no more than \$75 of the cost of a medication.

Let's illustrate how this works for an individual. The deductible is \$1250, that means when you go to the doctor because you're sick you'll be billed for that expense. If you go to the pharmacy to pick up a prescription you will be charged the cost of the prescription. Once you have met an out-of-pocket of \$1250 for your deductible, then you start coinsurance. Coinsurance is 20% of the cost of medical services and 10% of the cost of a prescription but no more than \$75. That means if you have a very expensive prescription, say for example at \$1500 or \$3,000 you'll pay

\$75, all the while you're accumulating out-of-pocket expenses until you reach a total expenditure of \$2,000 which is your out-of-pocket maximum. That's the most that you would incur for the year. And after you reach that, everything would be covered at 100%.

Next let's look at 2 person and family coverage. The 2 person and family deductible is \$2,500. Again, any medical services or a prescription incurred by the family, would apply to the deductible for the first \$2,500 then you incur coinsurance. You will then pay 20% of a medical service, 10% of the cost of a prescription, and no more than \$75 for an additional \$1500 until you incur a total out-of-pocket of \$4,000. At that point you've reached your out-of-pocket maximum and you would incur no out-of-pocket costs for anyone in the family for medical services, prescriptions, durable medical equipment, emergencies etc. for the rest of the year.

MyCigna makes it easy to keep track of all your transactions. First, you can log on to myCigna.com and click on claims and balances to review all the transactions for your family's medical services. You can also call in to Cigna 24/7 365 and speak with a phone representative for questions and customer service issues. And lastly Cigna has a mobile app that you can download to your smart phone and have all the information at your fingertips.

You can always call SchoolCare if you have questions about your benefits at 603-836-5031. The SchoolCare website schoolcare.org is a great resource for plan documents, resources, and other information including details about the *Good For You!* Well-Being Program.

Thank you for watching.