



Center for Health

HealthFlex Plan Vendor and Administrative Updates

HealthFlex Summit
October 21, 2014



General Board

Pension and Health Benefits

Caring For Those Who Serve

Agenda

Vendor Updates

- Catamaran
- Businessolver
- WageWorks
- OneExchange

2015 Plan Updates

- Dental Updates
- Behavioral Health Co-insurance
- Combined OOP* Maximum
- MRA** Carryover
- Annual Election

* OOP: Out-of-pocket maximum

** MRA: Medical reimbursement account

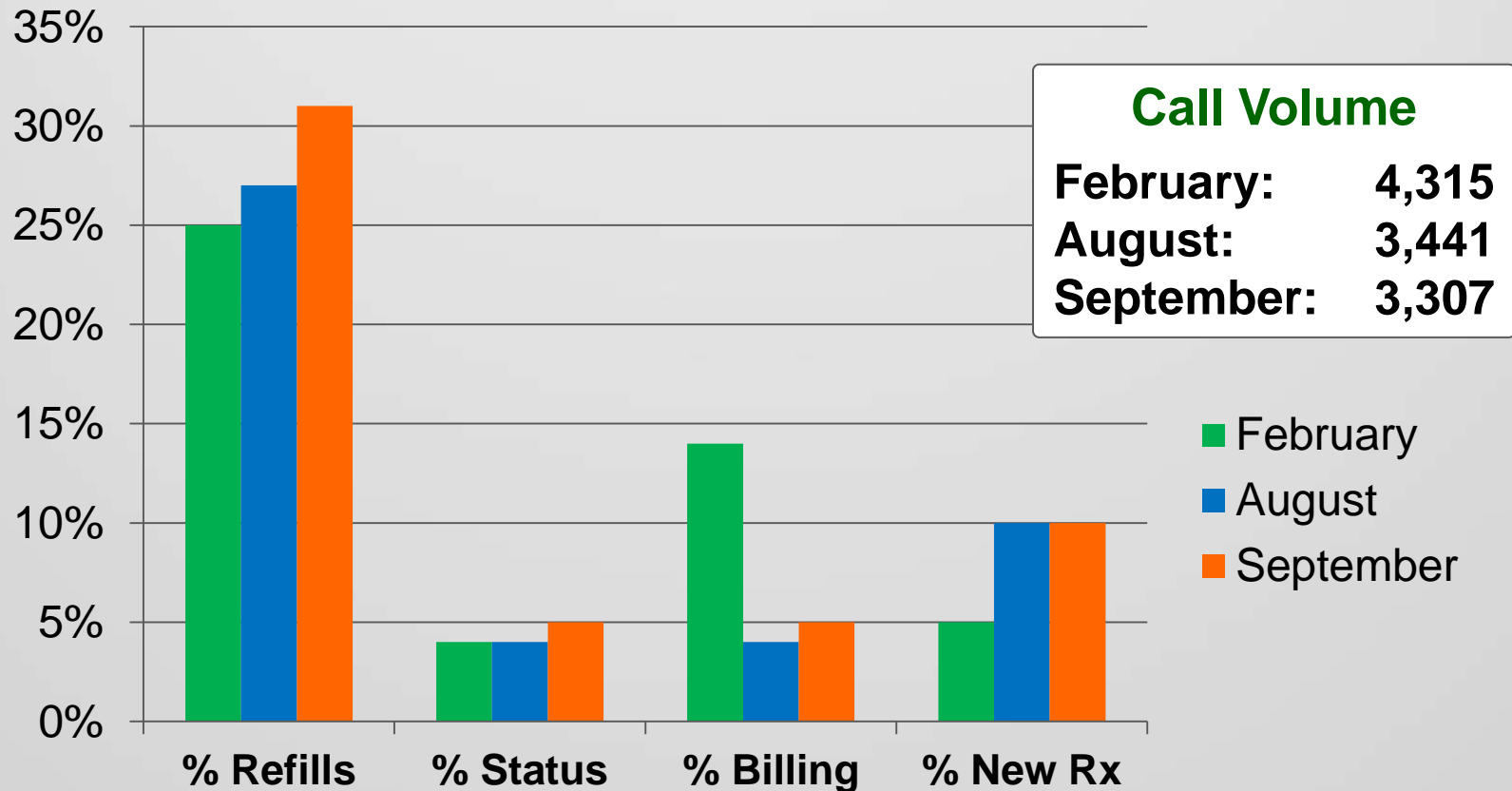
LET'S TURN BACK, MEN, THESE HILLS LOOK ENDLESS



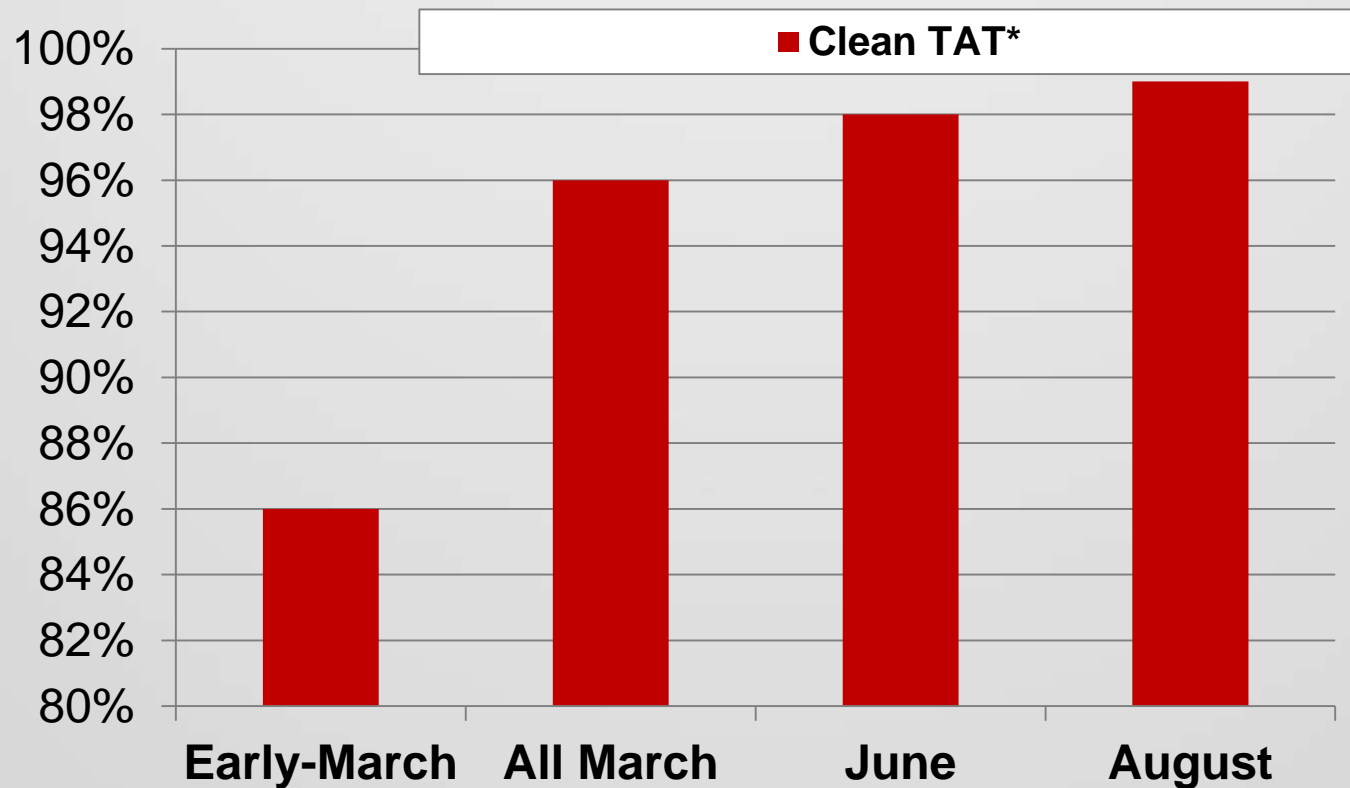
Catamaran Transition

Catamaran: Customer Service Progress

Top 4 Call Reasons



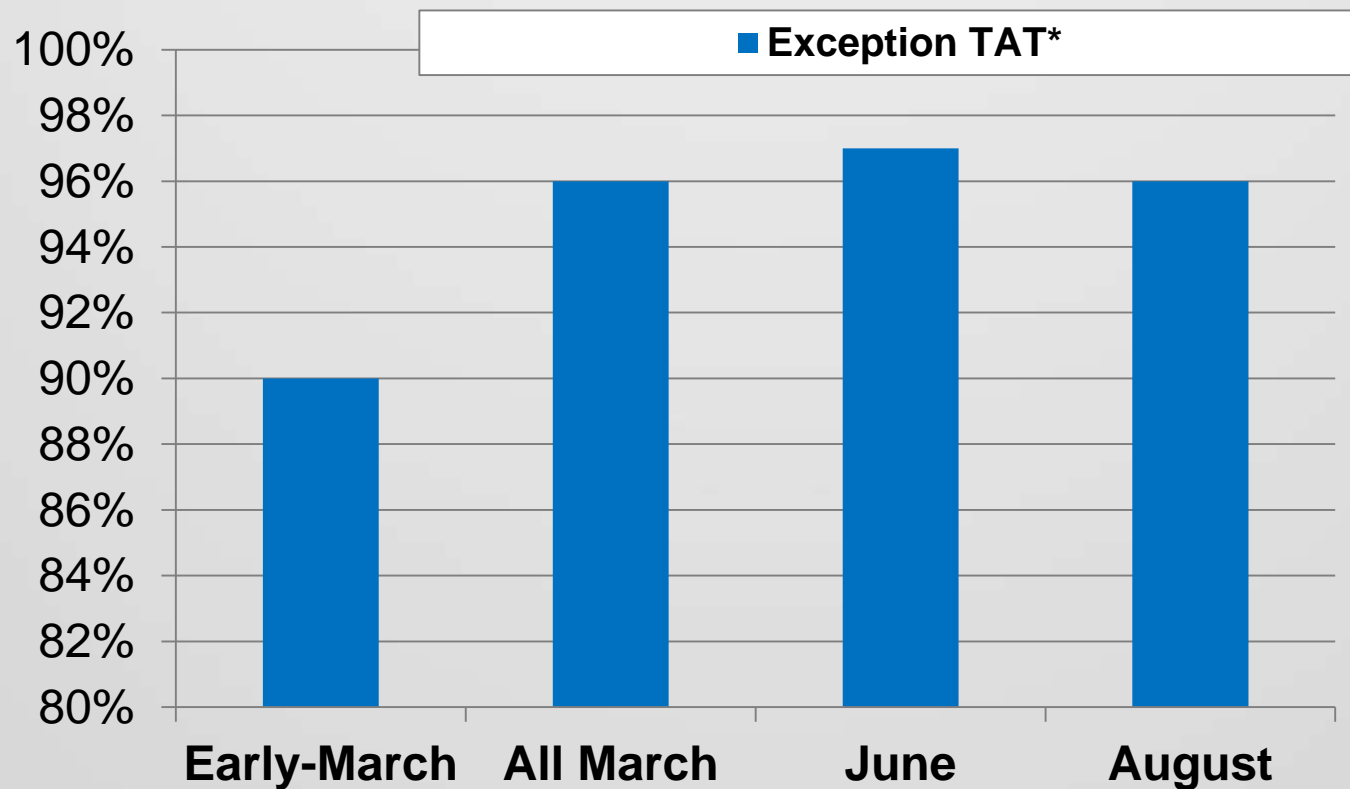
Catamaran: Mail Order Progress



Clean % at 2 days.

* TAT: Turnaround time

Catamaran: Mail Order Progress



Exception at 5 days.

* TAT: Turnaround time

Catamaran: Improvements

- E-prescribe triage and consolidation (May)
- Auto-fill/auto-renewal for mail order (October)
- Mail order facilities—streamlined, integrated (Q4)
- Greater operational and process controls (ongoing)

Catamaran: Improvements

- Website refresh—early 2015
 - More user-friendly navigation
 - Estimate prescription costs prior to purchase
- Proactive outreach campaign
- Communication improvement initiative
- High senior leadership engagement
- Claims audit planned for 2015

- NAVIGATION
- Dashboard
 - Manage Prescriptions
 - My Prescriptions
 - Orders & Claim History
 - Manage Account(s)
 - Message Center
 - My Profile
 - My Family
 - My Notebook
 - Tools & Resources
 - Price & Save
 - Pharmacy Locator
 - Medication Information
 - Forms & Documents
 - Contact
 - Help

YOU ARE HERE: Welcome / My Prescription Dashboard

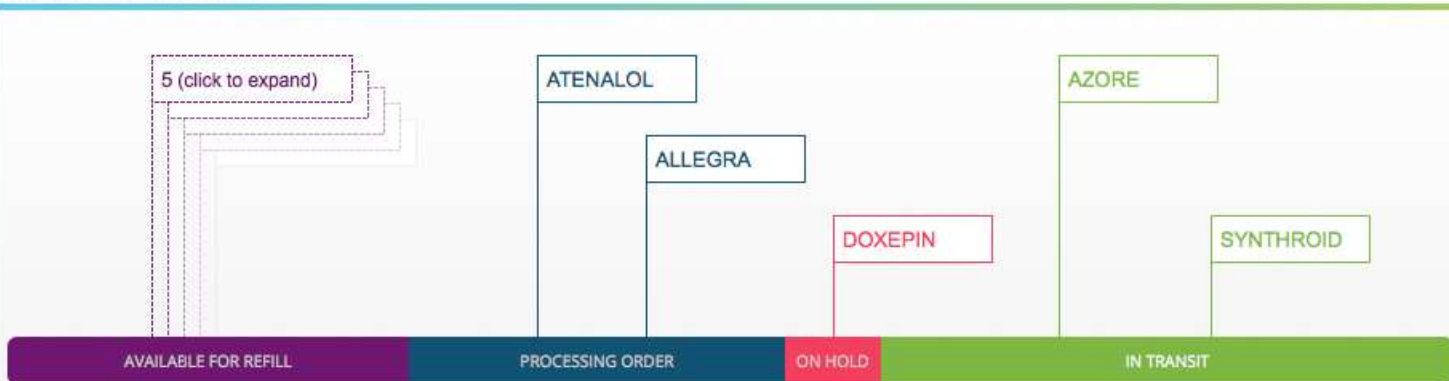
My Prescription Dashboard

Switch to Generic

Sign up for Home Delivery

Sign up for Auto-Fill

My Prescription Status



Alerts (1 of 3)

Jul 11 2014 You have no more refills left on for **Synthroid** and will run out in 15 days.

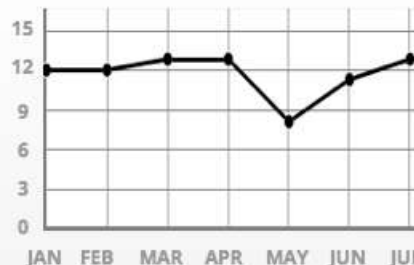
Resolve this Issue

Available Refills



Order Refills Now

Prescription Costs Last 6 Months



Summary of Coverage

Provider: BCBS of Illinois
 Co-Pay: \$20
 Plan: PPO Plus

Print ID Card

Coverage Members



Form Finder

Help

Pharmacy Locator

myCatamaranRx

YOU ARE HERE: Welcome / Manage Prescriptions / Manage Prescriptions

Manage Prescriptions

Search Your Prescriptions: Enter your Rx name here

Date Range: Start: End:

Sort by: Most Recent

Applied Filters:

- + DM 69 (CLICK TO EXPAND)
- + JM 22 (CLICK TO EXPAND)
- + SM 10 (CLICK TO EXPAND)
- + SM 43 (CLICK TO EXPAND)


OM 45 Subscriber Male 01/12/1969

Select All Print Download Save to Journal Showing: XX of XXX of your prescriptions.

ALBUTEROL: Next Shipment: 08/01/14

Type: Capsule Dosage: 10-mg
 RX#: 7352778188 Last Fill: 06/11/2014

Hide Prescription Details

Prescription	Pharmacy	Payment Information
 Drug Image (may vary) <input type="button" value="+"/>	Pharmacy: Walgreens 02001 777 N Michigan Ave. Chicago IL 60601 (312) 555-5555	Claim Status: Paid You Pay: \$5.00 Plan Pays: \$16.64

ATORVASTATIN

Type: Tablet Dosage: 10-mg
 RX#: 7352778188 Last Fill: 04/11/2014

View Prescription Details

Session Receipt

OM logged in
 @ 07/12/2014 8:01 PM EST

OM Ordered a refill
 @ 07/12/2014 8:03 PM EST

Catamaran Website Preview

Cost and Clinical Management

- Prior authorizations
- Gastroesophageal reflux disease (GERD) medications now available over-the-counter
- Variability in generic manufacturers

Businesssolver and WageWorks Transition



Businessolver Transition— Challenges Faced

31-day window
for life events

Businessolver
election begins
on eligible date

Administrative
logins

Businessolver: Key Improvements

- Greater enrollment process automation, control
- More user-friendly web portal
- Greater flexibility to adapt with health care landscape, including HealthFlex “exchange”
- Future potential for self-service at participant and plan sponsor levels

Businesssolver: Ongoing

HealthFlex Enrollment/Change Form → Health Team

- New hires
- Terminations
- Dependent changes

HealthFlex Mandatory Coverage Waiver Form

Key Reports

WageWorks Transition— Challenges Faced

HRA* terminations
and card issues

Administrative logins

* HRA: Health reimbursement account

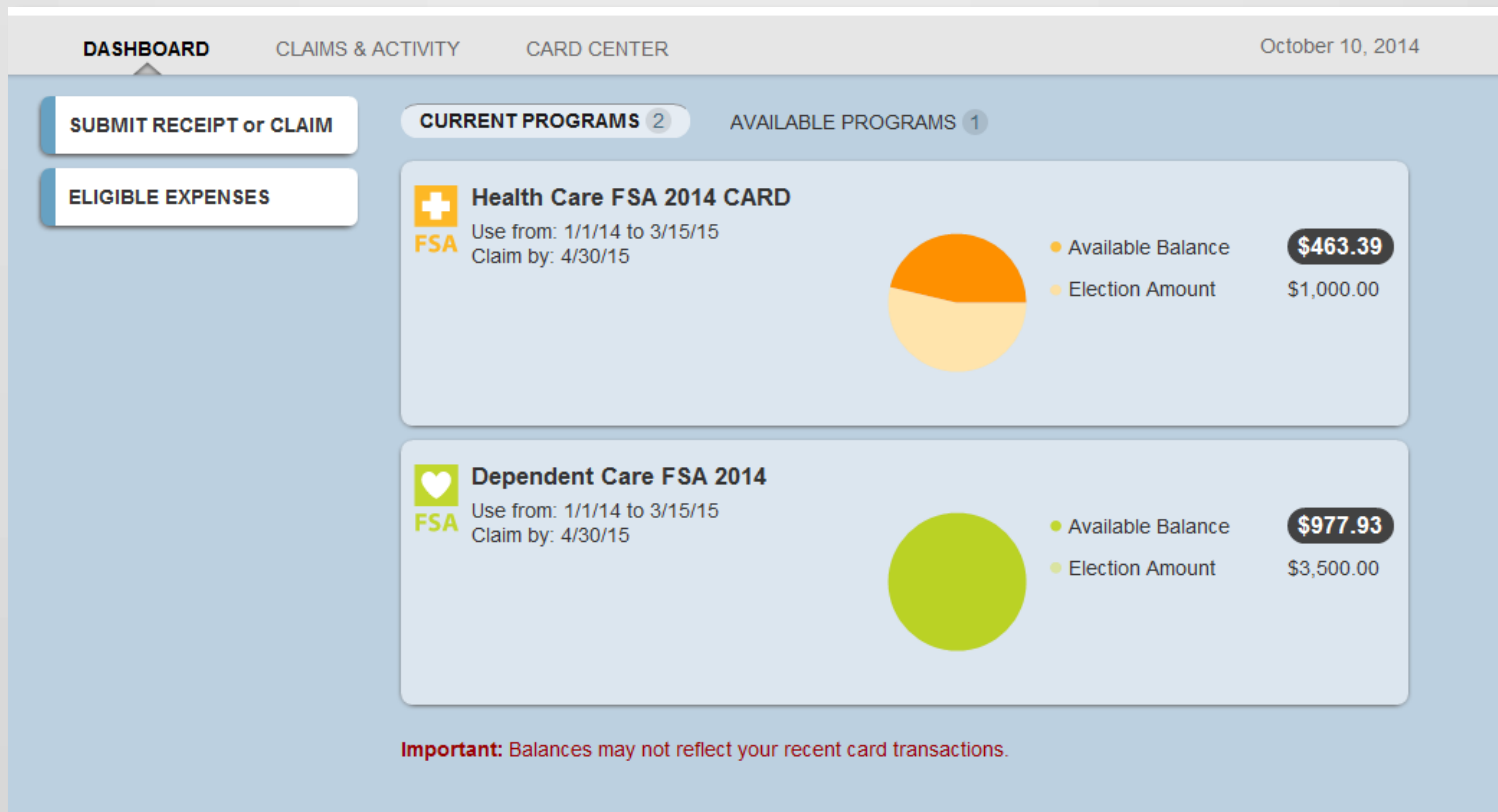
WageWorks: Key Improvements

- Fully automated FSA*/HRA** stacking rules
- 2015 participant debit card choice
- Enhanced reimbursement features
 - Submit receipts via smartphone app
 - “Pay My Provider”
 - Dashboard
 - Claim Submission

*FSA: Flexible spending account

**HRA: Health reimbursement account

WageWorks: Dashboard





WageWorks: Claim Submission

The screenshot displays the WageWorks dashboard interface. At the top, there are navigation tabs for 'DASHBOARD', 'CLAIMS & ACTIVITY', and 'CARD CENTER', along with the date 'October 9, 2014'. On the left side, there are two main menu items: 'SUBMIT RECEIPT or CLAIM' and 'ELIGIBLE EXPENSES'. The main content area features five claim submission options, each with an icon, a title, and a brief description:

- Health Care Card Card Receipt**: Submit a receipt to verify a card transaction.
- Health Care Claim Pay Me Back**: Request payment to reimburse you for out-of-pocket expenses (receipt required).
- Health Care Claim Pay My Provider**: Request payment to be mailed directly to your provider.
- Dependent Care Claim Pay Me Back**: Request payment to reimburse you for out-of-pocket expenses.
- Dependent Care Claim Pay My Provider**: Request payment to be mailed directly to your provider.

At the bottom of the dashboard, there is a copyright notice: 'Copyright © 2000-2014 WageWorks, Inc. All Rights Reserved. All contents and the design of this web site are copyrighted by WageWorks, Inc. and may be protected by other laws. WageWorks is a registered trademark of WageWorks, Inc. No part of this site is intended to provide tax or legal advice. Savings examples are provided for illustrative purposes only. You should consult a professional'.

WageWorks: Claim Submission



HEALTH CARE PAY ME BACK CLAIM October 9, 2014

[BACK](#) **Enter Claim 1** [NEXT](#)

Enter the following as displayed on the receipt you will submit to verify this claim.

Provider Name Maximum 40 characters

Service Start Date Day(s) you received care, not day you paid

Service End Date Optional. If for more than one day

Description Select One

Amount \$ Your out-of-pocket cost

Patient Name Select Name [+ ADD NEW PATIENT](#)

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[NEXT](#)

OneExchange Update



OneExchange: Enrollment Summary

Plan sponsors	17 (2012 – 2014)
Eligible members: 4,522	98% were contacted
	93% made elections (OneExchange benchmark: 88%)
Enrolled plans and carriers	676 unique plans (241 in 2014)
	67 total carriers (32 in 2014)

OneExchange: Open Enrollment for 2015

- 25% of existing population call each year
 - Typically 4%-5% switch plans
- Enrollment period communications
 - OneExchange newsletter
 - **Avoid making plan change outside OneExchange**
- Submitting new HRA amounts, if needed

Reminder: Switching plans should be done directly with OneExchange—**not with the carrier.**

OneExchange: Focus on Service

Attention to plan sponsor service delivery

- New account team
- Issue coordination and resolution
 - Timeliness, quality, trend analysis, etc.
 - Job aid
- Data/eligibility improvements with Businessolver
- Ongoing Training

2015 Plan Updates

Dental Benefit Updates: 2015

Dental— ACA “Excepted Benefit”	Dental Wellness Plus Incentive
<ul style="list-style-type: none">• Participants can opt out of dental plan• If remain in dental plan, must cover same dependents as under medical plan	<ul style="list-style-type: none">• Encourage regular preventive services• Complete preventive cleanings— Increase individual annual plan maximum for following year (\$150 per year)• Annual plan maximum increases each year up to \$450 higher (three years)

Behavioral Health Benefit Updates—2015

- 2014 inpatient benefit: 90%/10% co-insurance
 - For both PPO and CDHP plans
- 2015 inpatient benefit: 80%/20% co-insurance
 - Aligns with medical co-insurance levels
 - Continued awareness of Cadillac Tax threshold
- Office visit co-pay will remain \$15
 - Lower than medical benefit (\$30)

Combined OOP: 2015 Approach

- Medical/behavioral health and pharmacy “out-of-pocket” (OOP) accumulate separately
- Cannot exceed **\$6,600*/13,200** together**
 - To comply: Necessary reduction of CDHP OOP max (medical/behavioral health) to **\$4,100*/\$8,200****

* Individual OOP maximum

** Family OOP maximum

New Approach for 2016

- Single out-of-pocket maximum for all plans
 - Includes medical, behavioral health and pharmacy
- BCBSIL/UHC and Catamaran coordinate out-of-pocket cost accumulation through daily files



CDHP Examples for 2016

Combined CDHP/P2 OOP Max: \$6,600/\$13,200

High Medical / Low Pharmacy Cost	Low Medical / High Pharmacy Cost	High Medical / High Pharmacy Cost
\$6,600/\$13,200 in OOP costs instead of \$5,000/\$10,000	\$6,600/\$13,200 in OOP costs instead of \$2,500/\$5,000	Likely same OOP; timing may vary

Medical Reimbursement Account (MRA)—Carryover

\$500
Carryover

Replaces 2½-month grace period
2015 (into 2016)

2014 contributions still under “grace period”

- Current 2014 MRA balances available through **March 15, 2015**
- Claims due by **April 30, 2015**

Medical Reimbursement Account (MRA)—Carryover

2015 contributions will be under “carryover”

- 2015 MRA balances available through **December 31, 2015**
- **Up to \$500** can be carried over into the following plan year

2016: Participants allowed up to \$3,000 MRA

- \$2,500 elected + \$500 carryover



Annual Election

Annual Election



2015
HealthFlex Annual Election

Make Your Elections Count—Plan Coverage, Benefits, FSAs and More!

General Board
Pension and Health Benefits
Caring For Those Who Serve

Center for Health

The banner features three photographs: a young couple, a woman hugging a child, and an older man. The background is green and white.

Elections will be made through Benefitsolver

- Access via **WebMD** single sign-on (SSO)
- Unique situations will require elections made by form

November 5–20, 2014

Annual Election Period

Participant View

The screenshot shows the 'Participant View' of an online benefits portal. At the top left is the 'Center for Health' logo, which consists of a green leaf-like icon and the text 'Center for Health'. To the right of the logo, the user is greeted with 'Welcome' and 'Change My Password Message Center(0)'. In the top right corner, there are links for 'Log Out | Help'. Below the header is a purple navigation bar with 'Home' and 'Benefits' options. The main content area on the left contains a welcome message for 'ROBERT GERLACH' and instructions on how to find current year HealthFlex elections and a 'Reference Center' with a list of links: HealthFlex Plan Documents, Benefit Booklets, Dental, Reimbursement Accounts, Summary of Benefits and Coverage (SBC), and HealthFlex Notice of Privacy Practices. On the right side, there is a prominent orange button that says 'START HERE Annual Election 2015' with a play icon and '42 days remaining to enroll' below it. Below this is a section titled 'Manage Your FSA' for 'WageWorks', which includes a description of the service and a 'View My Account' button.

Center for Health

Welcome

Change My Password
Message Center(0)

Log Out | Help

Home Benefits

Welcome ROBERT GERLACH to your online benefits portal for HealthFlex.
On this website you can view information about your HealthFlex benefits and elections.

Find your current year HealthFlex elections by clicking on **Benefits** in the menu bar above, then click on **Benefit Summary**

In the Reference Center below find your summary of benefits and coverages (SBC) and other plan documentation that details.

Reference Center

- ▶ HealthFlex Plan Documents
- ▶ Benefit Booklets
- ▶ Dental
- ▶ Reimbursement Accounts
- ▶ Summary of Benefits and Coverage (SBC)
- ▶ HealthFlex Notice of Privacy Practices

START HERE
Annual Election 2015

42 days remaining to enroll

Manage Your FSA

WageWorks View information regarding your Health or Dependent Care Spending

Accounts all without having to log in to another website. Click the button below and you will be directed to the WageWorks system.

▶ View My Account

Medical

Please make your medical election.

Your Cost Monthly

Selected **BCBS PPO B1000 with HRA** Family **\$0.00**
[View Plan Pricing](#)

Drop Coverage

Choose who you would like to cover in this plan

	Covered?	Medicare?
	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No

Plan: **BCBS PPO B1000 with HRA**
 Coverage: **Family**
 Cost: **\$0.00 /Monthly**
 Covered Members:

Previous

Next

Annual Election 2015

- Election Information
 - Medical
 - Pharmacy
 - Dental
 - Vision
 - Flexible Spending Medical
 - Flexible Spending Dependent
 - Behavioral Health
- Review
- Confirmation

Home

Benefits

Benefit Summary

Annual Election 2015 Benefit
Summary

Annual Election 2015

Close Menu

Welcome to your online benefits portal for HealthFlex.

On this website you can view information about your HealthFlex benefits and elections.

Find your current year HealthFlex elections by clicking on **'Benefits'** in the menu bar above, then click on **Benefit Summary**

In the Reference Center below find your summary of benefits and coverages (SBC) and other plan documentation that details.



41 days remaining to enroll

Benefit Summary



SM

Center for Health