**Insurance Fact Sheet 3**

**Medical:**

* There’s some confusion about plans changing on 1/1/23**.** Your current medical plan IS NOT changing on 1/1/23. The only thing happening with medical on 1/1 is that your deductible and maximum out of pocket resets to zero, just like every other year.
* Your BCBS plan will continue to be a higher deductible plan that what you selected with QPS. Claims will process first through BCBS and then go to TCOH for secondary processing. Once you meet your QPS plan deductible (but not the BCBS deductible), TCOH will fund your Mastercard with any funds that will be billed to you. Basically, the difference between the BCBS deductible and the QPS deductible is what could potentially be funded on that Mastercard.

**Prescription:**

* Remember, preferred pricing for prescriptions is only available at **Walgreens, Wal-Mart and Sam’s Club**.
* Effective 1/1/23, M plan participants will see a higher copay for medications filled at a non-preferred pharmacy. H plan participants will experience the same copay penalty if prescriptions are filled at a non-preferred pharmacy. (Example: A generic medication has a $10 copay penalty for M plans. H plan participants pay the full cost of medications, but the credit towards deductible will be $10 less if filled at a non-preferred pharmacy.)
* To see what category your prescription falls under, go to <https://www.bcbsil.com/docs/rx-drugs/drug-lists/il/rx-list-per-il-2022.pdf>
* For H plan participants who have medications costing more than $100, TCOH will authorize funds to your Mastercard to cover the spread between your QPS deductible and the BCBS deductible. These funds will be authorized on 1/1/23 and will be monitored to avoid abuse.

**TeleDoc:**

* Teledoc continues to be a free benefit available to anyone covered by any of the medical plans.
* You DO need to register with Teledoc even if you were previously registered. Attached is the flyer with instructions to register with Teledoc. There has been some confusion about registering dependents online, but that issue has been resolved.

**MetLife Dental/Vision Ending 12/31/22:**

* MetLife dental and vision plans are being replaced with identical plans and identical pricing through BCBS.
* Online access to your MetLife dental and vision benefits is available at www.metlife.com. Once you log into your account, it may only show the benefits through Egyptian Trust. To see your new benefits:
  + Click the “Don’t see all your policies?” button in the upper right section of the page.
  + Click the first box “I obtained my policy/benefit through my employer”.
  + Enter Quincy Public School District 172
  + Continue following the prompts to set up the system to view both QPS benefits from 11/1/22 and previous benefits through Egyptian Trust

**BCBS Dental/Vision Beginning 1/1/23:**

* Current dental and vision policies through MetLife will automatically roll over to BCBS plans. Pricing and coverage are the same as previous plans.
* New Dental and Vision ID cards will be distributed as soon as we have them.
* Information on all plans will be available soon.

**Voluntary Life Insurance Changing from One America to BCBS 1/1/23:**

* Current voluntary life insurance policies through One America will automatically roll over to BCBS Life. Pricing and coverage are the same as what you currently have.

**Voluntary Products from BCBS will be offered 1/1/23:**

* You will see an email from [healthplanhelpdes@coalitionexchange.org](mailto:healthplanhelpdes@coalitionexchange.org) regarding voluntary products being offered by BCBS. These DO NOT replace the voluntary products you already have with American Fidelity.
* You will not be allowed to cancel any American Fidelity voluntary plan that is in force, even If you choose a similar BCBS voluntary plan. This is not an open enrollment period, so no plans can be dropped.
* Products to be offered from BCBS are:
  + Cancer
  + Disability
  + Short Term Disability
  + Long Term Disability
  + Critical Illness
  + Accident

**Employee Assistance Program changing from ComPsych to BCBS 1/1/23:**

* BCBS is the new vendor for the Employee Assistance Program. This program still provides 3 free counseling sessions per family member per year and will go into effect 1/1/23. We will send you information on contacting this EAP service as soon as possible.