



COUNTY OF ST. CLAIR



Human Resources Department

MEMO

To: Healthcare Eligible Retirees and Beneficiaries

From: St. Clair County Human Resources Department

Date: Wednesday, October 30th, 2019

Re: Retirement Healthcare Plan Changes effective January 1st, 2020

In 2018, The St. Clair County Board of Commissioners reviewed a number of Blue Cross Blue Shield plan change options. There were changes implemented to the retiree health care for both Medicare Advantage members and under 65 Commercial members for the 2019 plan year. There will be one change for 2020. As of January 1st, 2020 the annual deductible amount will increase from \$500 to \$750. Again, this will be the only plan change for 2020. Information has also been included in the monthly retiree newsletter. An overview of the benefit changes for both plans for the upcoming year can be found on the reverse side of this page.

Information regarding the plan changes, including the materials that were presented in 2018 can be found at the St. Clair County website www.stclaircounty.org under Departments, Retirement System, Retiree Health Care—Talking Points.

Please note:

- * The Medtipster discount drug program will continue for all eligible members.
- * Members will not be receiving new ID cards. You will continue to use the same Blue Cross Blue Shield ID card
- * The plan benefit changes will be implemented on January 01, 2020 by Blue Cross Blue Shield to all individuals currently enrolled with no action to be required by retirees and/or beneficiaries.

St Clair County				
2020 BCBS <u>Medicare Advantage Plan</u> Option				
Plans/Rates:	MAPD Current		Effective 01/01/2020	
Medical Benefits:	In-Network	Out-of-Network	In-Network	Out-of-Network
PPO	Active		Active	
Deductible	\$500		\$750	
% Copay	10%	20%	10%	20%
OOPM	\$2,500	\$5,000	\$2,500	\$5,000
Office Visit	\$25	\$40	\$25	\$40
Chiropractic Office Visit	\$20	\$40	\$20	\$40
Specialist Services	\$25	\$40	\$25	\$40
Urgent Care	\$25	\$25	\$25	\$25
Emergency Room	\$75	\$75	\$75	\$75
Ambulance Services	\$75	\$75	\$75	\$75
Surgical Services	Ded, Coins, OOPM		Ded, Coins, OOPM	
Preventive Services	Covered 100%		Covered 100%	
Silver Sneakers	Included		Included	
Enhanced Chiropractic Services	Not Included		Not Included	
Prescription Drug Benefits:	Standard	Preferred	Standard	Preferred
Tier 1: Preferred Generic up to 31 days	\$15	\$10	\$15	\$10
Tier 2: Non Preferred Generic up to 31 days Copay	\$15	\$10	\$15	\$10
Tier 3: Preferred Brand up to 31 days Copay	\$50	\$45	\$50	\$45
Tier 4: Non Preferred Brand Drugs up to 31 days Copay	\$100	\$95	\$100	\$95
Tier 5: Specialty Drugs up to 31 days Copay, 90 day supply not available	\$100	\$95	\$100	\$95
90 Day RX Copays	2x (not available for tier 5)		2x (not available for tier 5)	

St Clair County		
2020 BCBS <u>Early Retiree-Under 65</u> Option		
Plans/Rates:	Current	2020
In Network Medical Benefits:		Effective 01/01/2020
Deductible	\$500-\$1,000	\$750/\$1,500
Percent Coinsurance	20%	20%
Annual Percent Coinsurance Maximum-applies to coinsurance for all covered services-including mental health and substance use disorder services-but does not apply to fixed dollar copays and private duty nursing coinsurance.	\$2,000/\$4,000	\$1,750/\$3,500
Physician Office Visit Copay	\$25	\$25
Urgent Care Copay	\$25	\$25
Emergency Room Copay	\$75	\$75
Chiropractic Office Visit Copay	\$20	\$20
# of Chiro Visits Annually Per Member	24	24
# of Outpatient Physical, Speech and Occupational Therapy Visits Annually Per Member	60	60
Prescription Drug Benefits:		
Tier 1: Generic Copay up to 30 days	\$15	\$15
Tier 2: Preferred Brand Copay up to 30 days Copay	\$50	\$50
Brand Copay up to 30	\$100	\$100
90 Day Prescription	Two Times	Two Times