

# Insurance 2020-21

## Frequently Asked Questions

This is a “live” document. It will continue to be updated as needed.

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### Vision

1. What is the difference between the 2 vision plans (MES vs. VSP)?
  - a. The difference between VSP and MES is the out of pocket costs at the time of service, since the allowances are the same. MES has a lower premium but the member may have more out of pocket expenses on lens enhancements such as progressives, anti-reflective coating polycarbonate for adults, etc. Under the VSP Signature plan, the lens enhancements are all cost-controlled in-network which is on average 35-45% discount. You currently have VSP’s Signature Plan which is their premier plan where members have the lowest out-of-pocket costs than with any other vision vendor.
2. If I were to switch from VSP to MES vision, would I still have to wait the remainder of my 24 months to receive new frames?
  - a. No. If a member switches over to MES vision, the “wait time” does not carry over. With MES, everything would “start fresh” on 7/1.
3. Will MES honor double coverage like VSP does?
  - a. Here is the response received from our Insurance Carrier: They do honor double coverage just like VSP. However, they always tell the member they will get the most out of both plans if they do not combine them. They can get two complete pairs of glasses from each carrier if they do not combine them, whereas if they do combine them they will only be getting partial credit towards lens and the frame and not full credit because of provider write offs.

### Dental

1. Will Invisalign still be covered by my Dental Plan?
  - a. Invisalign is considered orthodontia; a member would have to select the dental plan that includes orthodontia if they would like to have Invisalign covered.
2. The new Delta Dental orthodontics maximum benefit has doubled to \$1,500. What does that mean for my child who has braces?
  - a. The orthodontics maximum is considered a lifetime benefit by Delta Dental. As such, the amount you use follows you within Delta Dental--through plans, even through district changes. If you’ve already used the \$750, you would get an additional \$750 towards orthodontia.

### Medical

1. Why is the medical cost so much lower than what’s in HTA’s presentation?
  - a. The rates presented in HTA’s powerpoint had the cost of vision & dental already calculated (trying to give a more true out-of-pocket cost to members). Please remember that the rates in Benefit Focus are *just for medical*.
2. If I’m already covered by someone else, can’t I sign up for the “free” MVP option?

- a. In short, no. It's not recommended. Let's say you're covered by your spouse's plan (secondary) and you sign up for the "Free" (free to you because the district contribution covers the whole cost) MVP insurance. You are now the primary on the MVP plan; as the primary, you would have to meet the deductible on the MVP plan before the secondary plan will kick in any contribution. [The deductibles for the MVP plans are \$4,500 (Kaiser) & \$5,800 (Blue Shield); both of which are more expensive than the premiums of the majority of our medical plans.]

Also, if you have dependents, you would not be able to pick which plan covers them; the parent with the first birthday of the calendar year (so not age, just closest to January 1) is the primary plan for dependents.

### **BenefitFocus Portal**

**1. What's going on with the "Estimated Annual Cost" under each plan description? One plan says it has a \$0 11thly cost, yet the "Estimated Annual Cost" is \$175. What gives?**

- a. The "Estimated Annual Cost" is linked to the Plan Estimate Calculator at the top of the page. It is set to the **National Average Year** (which is 7 doctor visits & 6 prescriptions) by default. If you customize it to your own estimated usage (by selecting the down arrow next to National Average Year) by inputting your own information, the "Estimated Annual Cost" will change. It takes the copays and/or deductibles from the selected plan & adds that to the premium to arrive at an estimated out-of-pocket annual cost.

In the example in the question above, yes, the premium is \$0, but it assumes the member will be paying for prescriptions & co-pays (again, 7 doctor office visits & 6 prescriptions).

Remember, the "Estimated Annual Cost" is just an estimate. It takes the medical premium + the usage you input into the calculator to arrive at the number.

**2. Where are all of the Blue Shield Plans?**

- a. Blue Shield is not in the name description, but they are there! If the plan begins with Access+ it is the "regular" plan; if it begins with Trio it is the "Narrow Network" plan. All plans without Kaiser in their name should be considered Blue Shield.

**3. I added Pet Insurance last year. Where is it this year?**

- a. Pet Insurance through Nationwide will no longer be a payroll deduction. When in BenefitFocus, in the left-hand column it says **Shop and Offers** (next to an awning). Click on it for a link to pet insurance.

**4. I want to add/make changes to my Voluntary Term Life Insurance or my Supplemental AD&D coverage, but it's prompting me to save first.**

- a. Yes, go ahead and save your medical/vision/dental/Basic Life options first. After you save these (Steps 1-8), the Voluntary/Supplemental options will appear.

### **Known Issues (will be marked "resolved" when we know they're fixed)**

**1. Why are all the Blue Shield Plan Descriptions the same?**

- a. Currently, all Blue Shield Plan Details/Descriptions describe Plan 9A. We know this is frustrating when trying to compare plans. Please refer to the Plan Description PDFs for details for each plan.

**2. I want to waive my medical plan, but at the end summary, it says I still owe money!**

- a. When the district gives the rate for medical plans, the entire district contribution is applied to the Medical Plan. So far, there has been no “adjustment” to account for the District Contribution covering the cost of Vision/Dental/Life.

Rest assured, if you waive your medical plan & supply proof of other coverage, *you will not owe any monthly premiums* for Vision or Dental.