

## Open Enrollment only time can make certain insurance changes

Open Enrollment (April 30-May 18, 2018) is the only time employees and eligible retirees can make changes to health and dental insurance coverages without a “qualifying event”. Any changes would be effective July 1, 2018, with any necessary premium adjustment for health or dental benefits reflected in payroll/pension premium deductions starting June 1.

Open Enrollment is also the only time changes can be made to flexible spending account plans, AFLAC, and other insurance such as optional life and disability. Please stop by the Personnel Office as soon as possible to complete necessary forms to implement any desired changes.

Kent County’s new health insurance provider – Delaware Valley Health Trust (DVHT) which utilizes the Aetna healthcare provider network wrapped up information meetings on May 7 with fair attendance at meetings at each County facility. Since the DVHT (Aetna) plans basically duplicate the plan designs currently offered by Highmark, the meetings generally focused on customer service contact information and the wellness benefits offered. Some of the questions or issues raised at the meetings with applicable responses (for the High Plan & Medicare PPO) are highlighted below:

**1) Will I have to change my doctor under DVHT (Aetna)?**

*According to a disruption analysis performed by Aetna which compared all the doctors and specialists and other providers currently used by Kent County employees under the Highmark plan, there was a 99.45% overlap. Only a handful of providers do not accept Aetna- including LabCorp.*

**2) How do I find out if my doctor accepts Aetna?**

*Visit [www.Aetna.com](http://www.Aetna.com) and search for your physician. Our Plan is OPEN CHOICE PPO.*

**3) When will I get my new Aetna card?**

*A single Aetna card is expected to be mailed to each County employee/eligible retiree during the month of June. The same card is used for all covered members of the family. Additional cards can be ordered via the Aetna website, but it cannot be done until July 1 (you will need your health plan identification number located on the card).*

**4) Do I have to pay the \$5,000/\$10,000 deductible outlined in the DVHT plan design?**

*No, like the current plan design with Highmark, Kent County will continue to pay the deductible. The transition should be seamless, but you may need to inform your healthcare provider that the deductible (HRA) is fully paid by your employer.*

**5) Am I required to get new written prescriptions from my doctor?**

*Maybe. If you take a maintenance type prescription, you will need to secure a new written prescription in order to participate in the 90-day supply mail order program. At the moment, it does not appear to be necessary for prescriptions currently being filled at a retail pharmacy.*

**6) Do I have to use Quest Diagnostics for bloodwork and other laboratory services?**

*Yes. Quest Diagnostics is the in-network provider. Quest labs are located at Carroll's Corner at 1102 S. Dupont Hwy. in Dover; (302) 736-8656; M-F 6:00 a.m. – 3:00 p.m. & Saturday 8-12; in the Safeway Supermarket next to the pharmacy in Dover; (302) 735-4555; M-F 7:00 a.m. – 3 p.m. with ½ hour lunch at noon & Saturday 8-11; and in Milford in the Food Lion shopping center at 975 N. Dupont Hwy. in Milford; (302) 424-4504; M-F 7:00 a.m. -12 noon & 1p.m. – 4:00 p.m.*

*Aetna is currently working with LabCorp to bring them into the Delaware network effective January 1, 2019.*

*Like LabCorp, Quest may ask you for your credit card information. Simply decline to do so and ask them to “bill” you for any uncovered charges – there should not be any since lab services are 100% covered without a copayment.*

**7) Dover Family Chiropractic is not in the Aetna provider network, can they join?**

*At our request Aetna did reach out to Dover Family Chiropractic, which is currently not in the Aetna provider network. According to DFC office manager Brooke, they have made a business decision not to join Aetna's network at this time. The Aetna Network team left contact information in case the decision was to be reconsidered. Under the PPO option, DFC is still available to employees at the out-of-network copay & coinsurance rates.*

**8) Are covered Retirees and dependents eligible for the DVHT wellness benefits?**

*Yes. After July 1, submit a copy of your receipt and/or explanation of benefits along with the wellness benefit form available on the [www.dvtrusts.com](http://www.dvtrusts.com) website and a wellness check will be mailed to you shortly. Eligible procedures or expenses incurred in April, May, & June 2018 can be submitted as part of the 90-day look back period. Active employees would follow the same procedure.*

DVIT (Delaware Valley Insurance Trusts – parent organization for DVHT) is a self-insured non-profit cooperative controlled by member jurisdictions that utilizes the Aetna provider network. A major feature of the DVHT program is an exceptional wellness benefits program, which includes cash rewards for annual biometric screenings, colonoscopy, mammograms, well women exams, certain health education classes, and healthcare consumerism. In addition, reimbursements are offered for gym membership fees, race registration fees, weight watchers program, bike helmets, etc. DVIT utilizes a 90-day look back for wellness benefit eligibility, so join that gym now.

As a self-insured pool, the Trust develops the annual premiums for each type plan offered by a member jurisdiction based upon that employee group's claims history. An attractive feature of the DVHT shared risk pool is the Rate Stabilization Fund, which is the difference between premiums paid by the 140+ member public entities and the actual costs for claims and administration. The Stabilization Fund can be used to mitigate any premium increases the following year. According to DVIT, while health insurance expenses have increased 224% since 1999, the Health Trust's cumulative increase (net of the RSF) is 69.4% - averaging only 2-4% increases each year.

Rate stability is a very beneficial feature of the DVHT shared risk pool, since unpredictable health insurance premium spikes may be avoided in the future. In order to benefit from the advantages of a shared risk insurance cooperative, the County has committed to remain in the program for at least two years, but more likely for a much longer term.

For more information, contact the Personnel Office at 744-2310.

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