



IMPORTANT MESSAGE

BE SURE TO NOTIFY YOUR MEDICAL GROUP AND PHYSICIANS THAT YOUR INSURANCE IS CHANGING!

High Desert & Inland Employee-Employer Trust 2017 Open Enrollment Announcement Transition from Blue Shield of California to Aetna

Dear High Desert & Inland Employee-Employer Trust District Employees and Retirees:

As you may already know, the High Desert & Inland Employee-Employer Trust (HDIEET) Board of Directors voted to move your medical insurance to Aetna <u>effective July 1, 2017</u>. It is important to read the information below so we can ensure a smooth transition for you and your family members.

AETNA ENROLLMENT PROCEDURE

All actively at work employees and retirees under age 65, along with Cobra participants, will be electronically moved to Aetna in the benefit plan you are currently enrolled in. You will not be required to fill out an application unless you are moving from Kaiser to Aetna or from the HMO to an Open Access Managed Choice (Aetna's PPO) medical plan or vice versa.

If you would like to make changes to your dependent(s) enrollment you will need to complete an enrollment change form that your district can provide for you. All enrollment changes must be completed and submitted to your district **before Wednesday, May 31, 2017**. (Retirees over age 65 are addressed below)

For your convenience, HMO members will be automatically assigned to the same primary care physician (PCP) they are currently assigned to with Blue Shield, as of April 1, 2017. You will receive a medical insurance card from Aetna reflecting this.

If you wish to change your PCP you will have **60** days after the July 1st effective date to do so by contacting an Aetna Health Concierge at **(855) 824-5339**. The change will be back dated to **July 1, 2017**. Please allow 24-48 hours for the change to be updated in Aetna's system (if you are at the doctor's office and need to make this change immediately, they can call the provider phone number on the back of your ID card to verify).

If you have any general questions regarding benefits, finding a provider, or selecting a PCP and Medical Group, you may contact an Aetna Health Concierge at (855) 824-5339.

Your benefit plans will remain as close as possible as they are today. There are some minor differences though (mostly enhancements). If you have any questions or concerns please contact an Aetna Health Concierge at **(855) 824-5339.**





OUT OF AREA DEPENDENTS

Aetna is a national carrier with HMO coverage in most states, so if you are enrolled in the California HMO plan your out-of-area/out-of-state dependents may select a PCP near their home or school in another state if they are also in an eligible Aetna HMO service area. Your dependents will have the same HMO coverage as you.

If they are not in an eligible Aetna HMO service area you have the option to enroll them in a special Out-of-Area PPO plan offered by Aetna. There is no additional cost to you for this plan, which offers comprehensive benefits for your out-of-area dependent(s). Please call an Aetna Health Concierge at **(855) 824-5339** to inquire about the options available in the area in which your dependent resides.

RETIREES & SPOUSES OVER 65

Retirees under 65 (Early Retirees) will remain on the district plan with the same benefits as active employees.

District Retirees that are over 65, including spouses who are over 65, are encouraged to contact a Medicare representative in order to determine whether they are required to enroll in part B.

If you are currently enrolled in the Blue Shield PPO or HMO COB plans (same benefits as active employees) you will be electronically moved to Aetna in the same benefit plan you are currently enrolled in. You will not be required to fill out an application unless you wish to change plans.

If you are currently enrolled in the Blue Shield 65 Plus HMO plan you will need to re-enroll in either the Medicare Open Access Managed Choice (Aetna's PPO) or HMO COB plan. In these plans Medicare will be primary and Aetna plan will coordinate as the secondary payer. Please contact your district office for additional information.

COBRA MEMBER NOTIFICATION

If you or your dependent(s) are enrolled as a COBRA participant you should contact your district office for specific information regarding the change in your insurance. You will also receive new cards in the mail if you are moving to Aetna, along with a summary of benefits.

OPEN ACCESS MANAGED CHOICE (Aetna's PPO) MEMBERS: DEDUCTIBLE AND OUT-OF-POCKET MAX. CREDIT

As a PPO member you or your dependent(s) may have paid towards your 2017 deductible and out-of-pocket maximum under the Blue Shield insurance. Aetna will provide credit for these amounts for the remainder of the 2017 plan year. This may take until **August** or **September** to be reflected on your EOBs.

DUAL COVERAGE & COORDINATION OF BENEFITS

Employees with dual coverage along with their spouse on an Open Access Managed Choice (Aetna's PPO) plan <u>must notify</u> an Aetna Health Concierge at **(855) 824-5339** to update the Aetna system with this Information so your claims will coordinate correctly. Please contact an Aetna Health Concierge after you receive your ID cards in <u>mid-June</u>, **2017**.





DISABLED DEPENDENT ELIGIBILITY OVER AGE 26

Aetna will honor current Blue Shield forms. These dependents will not have to be re-certified.

TRANSITION OF CARE

If you are in the middle of treatment for a serious illness you may qualify for "transition of care" to ensure your treatment is not disrupted. Please contact an Aetna Health Concierge at **(855) 824-5339** to discuss how this will work and obtain the necessary form.

SURGICAL PROCEDURES ALREADY AUTHORIZED BY BLUE SHIELD

If you have a surgical procedure planned and authorized through your <u>HMO medical group</u> you should ask your Primary Care Physician (PCP) to ensure that the procedure has been authorized again under your new Aetna insurance if the service is to be provided <u>after July 1st.</u>

<u>Open Access Managed Choice (Aetna's PPO) members</u> should ask their providers to request authorization for services from Aetna if the procedure is to be provided <u>after July 1st</u>. This includes the facility where the service will be performed. Please contact an Aetna Health Concierge at **(855) 824-5339** if you have any questions.

PRESCRIPTION/PHARMACY GUIDANCE

All prescriptions will be filled by Aetna's own pharmacy management program.

- Pharmacy prescriptions that require step therapy will automatically transition to the Aetna Pharmacy system without having to be re-authorized for the first 3 months beginning July 1, 2017 and ending September 30, 2017. Prescriptions for controlled substances, some Specialty Drugs, and requests for quantities over the drug formulary limit will require new authorizations after July 1st. Please have your physician submit a new pre-authorization request after July 1st.
- 2. Members taking a Specialty Drug like an injectable prescription will need to contact Aetna Specialty Pharmacy <u>in mid-June</u>, <u>2017</u> in order for this prescription to be filled without any disruption.
- 3. The majority of on-going Mail Order prescriptions will be transferred from Blue Shield to the Aetna Rx Home Delivery program. Please contact an Aetna Health Concierge at **(855) 824-5339** for assistance with a new prescription.
- 4. If you need a prescription filled after July 1st and you have not received your Aetna insurance card in the mail please contact an Aetna Health Concierge at **(855) 824-5339.**
- 5. Please RE-FILL YOUR PRESCRIPTIONS prior to July 1st if your pharmacy will allow.

LABORATORY SERVICES

Open Access Managed Choice (Aetna's PPO) members' laboratory Services and most diagnostic testing will be provided by "Quest Diagnostic Centers". Their locations can be accessed online at www.aetna.com.

HMO members must first contact their Medical Group for the laboratory services or diagnostic testing locations.





MENTAL HEALTH AUTHORIZATIONS

If you or your dependents are in the middle of a treatment plan with a mental health provider you may be eligible for transition of care. Please contact an Aetna Health Concierge at (855) 824-5339 for more information.

DURABLE MEDICAL EQUIPMENT

- 1. Diabetics will need to contact an Aetna Health Concierge at **(855) 824-5339** to find out if their current blood glucose meter will need to be replaced. If so Aetna will provide you with a new meter at no cost to ensure that your test strips are compatible and affordable.
- 2. If you are using a C-PAP machine for Sleep Apnea you will need to discuss this with an Aetna Health Concierge at (855) 824-5339 to ensure that the servicing of your machine will transition to your Aetna insurance. Rental and servicing of your existing machine will be covered when done through an Aetna participating provider and necessary to make the equipment serviceable.

CHIROPRACTIC BENEFITS

Open Access Managed Choice (Aetna's PPO) members will use Aetna's chiropractic network. HMO members will use the American Specialty Health Network. Primary Care authorization is not required for these benefits. To locate a participating chiropractor in either plan go to www.aetna.com and select Find a Doctor. Then at the search screen select Medical Specialist, then Chiropractic.

The HDIEET Open Access Managed Choice (Aetna's PPO) plans include coverage for acupuncture, while the HDIEET HMO plans do not. To locate a participating acupuncturist follow the instructions above, but select Natural Therapy Professionals instead of Medical Specialist.

HEARING AID BENEFITS:

Your hearing aid benefit has been enhanced. You are now covered at 100% for one pair every 24 months. Please contact an Aetna Health Concierge at (855) 824-5339 for more information regarding this benefit.

The Best Doctors Program:

The Best Doctor's Program will remain in place for you and your family members and is accessible to you by calling (866) 904-0910.

AETNA NAVIGATOR/AETNA MOBILE

If you enroll in an Aetna plan there are some nice tools, programs and perks waiting for you online and on your smartphone. When you receive your Aetna ID card in June please go to www.aetna.com and register for access to your member website (Aetna Navigator). You can then download the Aetna Mobile App from the Apple Store or Google Play and use that same registration to access your secure member information anytime, anywhere. For more information about Aetna Mobile please go to www.aetna.com/mobile.





THE FOLLOWING CONTACT INFORMATION WILL BE HELPFUL TO YOU

- Aetna Health Concierge (Customer Service): (855) 824-5339
 - o Monday Friday: 8am-6pm
 - Medical, Rx, and Transition Assistance
 - o <u>www.aetna.com</u>
- Aetna Mental Health: (800) 424-4047
- Aetna Informed Health Line (24/7 Nurse Connection): (800) 556-1555
- Aetna Rx Home Delivery (Mail order pharmacy): 1-888-RX-AETNA (1-888-792-3862)
 - o <u>www.aetna.com</u>
- Aetna Specialty Pharmacy: 1-866-782-ASRX (1-866-782-2779)
 - o <u>www.AetnaSpecialtyRx.com</u>
- To search online for an Aetna HMO provider go to: http://www.aetna.com/dse/search?site_id=DirectLink&externalPlanCode=MHMO|HMO
- To search online for an Aetna OAMC (Aetna's PPO) provider go to:

http://www.aetna.com/dse/search?site_id=DirectLink&externalPlanCode=OAMC|Aetna_Open_Access_Managed_Choice