



COUNTY OF ST. CLAIR



Human Resources Department

MEMO

To: Healthcare Eligible Retirees and Beneficiaries

From: St. Clair County Human Resources Department

Date: Monday, October 8th, 2018

Re: Retirement Healthcare Plan Changes effective January 1st, 2019

On Thursday, September 20th, 2018 the St. Clair County Board of Commissioners approved benefit changes to the retiree Medicare Advantage healthcare plan for the 2019 plan year. The Board of Commissioners voted to implement option one as presented at the August workshops and informational sessions. The presented option one changes for the under 65 retiree healthcare plan will soon be approved. An overview of the benefit changes for both plans can be found on the reverse side of this page.

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

Future informational meetings will be held:

- Wednesday, November 7th, 2018 at the Retiree Association Luncheon - Noon (doors open at 11:30 am) at the American Legion Charles Hammond Post 8, 1026 Sixth Street Port Huron, MI 48060. ** If you do not normally attend the Retiree Association luncheons, please contact Sharon Evenson for cost and to RSVP at scra917@gmail.com or by phone at (810) 987-9185.*
- Thursday, November 15th, 2018 (two sessions) 3:00 p.m. and 5:00 p.m. at the St. Clair County Administration building in the Donald Dodge Auditorium (1st floor), 200 Grand River Avenue, Port Huron, MI 48060.

Please note:

- * The Medtipster discount drug program will continue for all eligible members.
- * The plan benefit changes will be implemented on January 01, 2019 by Blue Cross Blue Shield to all individuals currently enrolled with no action to be required by retirees and/or beneficiaries.

St Clair County				
2019 BCBS Medicare Advantage Plan Option				
Plans/Rates:	MAPD Current		Option 1 Effective 01/01/2019	
Medical Benefits:	In-Network	Out-of-Network	In-Network	Out-of-Network
PPO	Active		Active	
Deductible	\$500		\$500	
% Copay	5%	15%	10%	20%
OOPM	\$2,000	\$5,000	\$2,500	\$5,000
Office Visit	\$20	Ded, Coins, OOPM	\$25	\$40
Chiropractic Office Visit	\$20	Ded, Coins, OOPM	\$20	\$40
Specialist Services	\$20	Ded, Coins, OOPM	\$25	\$40
Urgent Care	\$20	\$20	\$25	\$25
Emergency Room	\$50	\$50	\$75	\$75
Ambulance Services	Ded, Coins, OOPM	Ded, Coins, OOPM	\$75	\$75
Surgical Services	Ded, Coins, OOPM		Ded, Coins, OOPM	
Preventive Services	Covered 100%		Covered 100%	
Silver Sneakers	Included		Included	
Enhanced Chiropractic Services	Included		Not Included	
Prescription Drug Benefits:	Standard	Preferred	Standard	Preferred
Tier 1: Preferred Generic up to 31 days	\$10	\$4	\$15	\$10
Tier 2: Non Preferred Generic up to 31 days Copay	\$10	\$4	\$15	\$10
Tier 3: Preferred Brand up to 31 days Copay	\$40	\$30	\$50	\$45
Tier 4: Non Preferred Brand Drugs up to 31 days Copay	\$80	\$70	\$100	\$95
Tier 5: Specialty Drugs up to 31 days Copay, 90 day supply	\$80	\$70	\$100	\$95
90 Day RX Copays	2x (not available for tier 5)		2x (not available for tier 5)	

St Clair County		
BCBS Early Retiree-Under 65 Option		
Plans/Rates:	Current	Option 1
In Network Medical Benefits:		Effective 01/01/2019
Deductible	\$500-\$1,000	\$500/\$1,000
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.	\$1,500/\$3,000	\$2,000/\$4,000
Physician Office Visit Copay	\$20	\$25
Urgent Care Copay	\$20	\$25
Emergency Room Copay	\$50	\$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	\$10	\$15
Tier 2: Preferred Brand Copay up to 30 days Copay	\$40	\$50
Tier 3: Non Preferred Brand Copay up to 30 days Copay	\$80	\$100
90 Day Prescription Copays	Two Times	Two Times