



# Employee Education Session

April 2016



# Purpose of the Session

- What's New for Open Enrollment 2016
  - Open Enrollment is May 9 through May 26, 2016
- Being a Wise Health Care Consumer
  - Help control and reduce insurance costs
  - Improve your health and well-being

# What Are You Most Interested In Learning About?

- **Thank you for your feedback!**
  - Majority of registrants said “What’s New” and “How To Be A Wise Health Care Consumer”
  - Other topics that we will **NOT** cover today:
    - Pension benefits
      - *Tip:* Check out the Pension Office Workshop Events - <http://www.delawarepensions.com/events.shtml>
    - Double State Share
    - Flexible Spending Account (FSA)
      - *Tip:* Visit [www.ben.omb.delaware.gov/fsa](http://www.ben.omb.delaware.gov/fsa)
    - Coordination of Benefits: Spouse and Dependent
      - *Tip:* Visit [www.ben.omb.delaware.gov/documents/cob](http://www.ben.omb.delaware.gov/documents/cob)

Visit one of the upcoming **SBO Health Fairs** to learn more about your health care options, as the benefit vendors and Office of Pensions will be onsite to offer assistance.

# Changes Effective July 1, 2016

	Total Monthly Rate	Funded State Share Rate	Employee/Pensioner Share Effective July 1, 2016	Rate Increase Over FY16
<b>First State Basic Plan</b>				
Employee	\$695.36	\$667.52	\$27.84	\$1.98
Employee & Spouse	\$1,438.68	\$1,381.16	\$57.52	\$4.10
Employee & Child(ren)	\$1,057.02	\$1,014.76	\$42.26	\$3.00
Family	\$1,798.42	\$1,726.50	\$71.92	\$5.14
<b>CDH Gold</b>				
Employee	\$719.68	\$683.70	\$35.98	\$2.58
Employee & Spouse	\$1,492.22	\$1,417.64	\$74.58	\$5.32
Employee & Child(ren)	\$1,099.56	\$1,044.60	\$54.96	\$3.92
Family	\$1,895.74	\$1,800.96	\$94.78	\$6.76
<b>Aetna HMO</b>				
Employee	\$725.94	\$678.78	\$47.16	\$3.36
Employee & Spouse	\$1,530.58	\$1,431.08	\$99.50	\$7.10
Employee & Child(ren)	\$1,110.52	\$1,038.34	\$72.18	\$5.14
Family	\$1,909.82	\$1,785.70	\$124.12	\$8.86
<b>BlueCARE® HMO</b>				
Employee	\$726.52	\$679.34	\$47.18	\$3.36
Employee & Spouse	\$1,535.42	\$1,435.62	\$99.80	\$7.12
Employee & Child(ren)	\$1,111.64	\$1,039.38	\$72.26	\$5.16
Family	\$1,915.68	\$1,791.16	\$124.52	\$8.88
<b>Comprehensive PPO Plan</b>				
Employee	\$793.86	\$688.68	\$105.18	\$7.50
Employee & Spouse	\$1,647.34	\$1,429.08	\$218.26	\$15.58
Employee & Child(ren)	\$1,223.46	\$1,061.38	\$162.08	\$11.56
Family	\$2,059.40	\$1,786.54	\$272.86	\$19.48

*Note: Plan documents referencing these changes may not be currently on the SBO website, but will be posted no later than the start of Open Enrollment – May 9<sup>th</sup>*

*Note: Non State Participating Group employees should contact their HR Office for details on their medical and dental rates (vision rates apply only to State of Delaware employees) effective July 1, 2016.*

# Changes Effective July 1, 2016 (Continued)

	Total Monthly Rate	Funded State Share Rate	Employee/Pensioner Share Effective July 1, 2016	Rate Increase Over FY16
<b>Delta Dental PPO</b>				
Employee	\$35.86	\$0	\$35.86	\$0.52
Employee & Spouse	\$73.18	\$0	\$73.18	\$1.04
Employee & Child(ren)	\$71.84	\$0	\$71.84	\$1.02
Family	\$119.88	\$0	\$119.88	\$1.70
<b>Dominion Dental HMO</b>				
Employee	\$24.52	\$0	\$24.52	-\$0.22
Employee & Spouse	\$45.62	\$0	\$45.62	-\$0.38
Employee & Child(ren)	\$49.16	\$0	\$49.16	-\$0.42
Family	\$66.76	\$0	\$66.76	-\$0.56
<b>EyeMed Vision</b>				
Employee	\$6.46	\$0	\$6.46	\$0.16
Employee & Spouse	\$10.20	\$0	\$10.20	\$0.26
Employee & Child(ren)	\$10.40	\$0	\$10.40	\$0.26
Family	\$16.78	\$0	\$16.78	\$0.42

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*Note: Non State Participating Group employees should contact their HR Office for details on their medical and dental rates (vision rates apply only to State of Delaware employees) effective July 1, 2016.*

# Changes Effective July 1, 2016 (Continued)

- Vision Benefits - EyeMed
  - EyeMed **Insight Network**
  - Frequency: From “date of service” to “**plan year**”
    - Examination, frame, vision therapy evaluation, lenses or contact lenses = One time per **plan year**
    - Diabetic Services = Two times during the **plan year** (once every six months)
    - Vision Therapy = Up to 10 visits per **plan year**



*Note: Plan documents referencing these changes may not be currently on the SBO website, but will be posted no later than the start of Open Enrollment – May 9<sup>th</sup>*

# Changes Effective July 1, 2016

## *(Continued)*

- Vision Benefits - EyeMed
  - From **July 1, 2016 through December 31, 2016**, members get exclusive savings on sunglasses from Sunglass Hut. Sign up at [www.eyemedvisioncare.com/sunperks](http://www.eyemedvisioncare.com/sunperks) within the timeframe noted. You'll immediately receive an email with a savings code. Use the savings code at Sunglass Hut locations or at [www.sunglasshut.com](http://www.sunglasshut.com). **The benefit only applies for the period of July 1, 2016 through December 31, 2016.**

## AVAILABLE NOW:

EyeMed members have access to hearing care discounts through Amplifon. The discounts include:

- 40% off hearing exams at thousands of convenient locations nationwide
- Discounted set pricing on thousands of hearing aids
- Free batteries for two years with initial purchase
- And more...

Call 1-844-526-5432 to find out more about their discount program. **The hearing discounts are effective now for all current members, as well as, for those enrolling during the open enrollment period.**

# Changes Effective July 1, 2016 (Continued)

- Dental Benefits – Delta Dental and Dominion Dental
  - **Dental implants** will be a covered benefit:
    - Alternative to dentures and bridges to replace natural teeth and roots
    - Not everyone is a candidate for an implant
    - Talk with your dentist to discuss your options and request a pre-treatment estimate



# Changes Effective July 1, 2016 (Continued)

- **Dental implants** will be a covered benefit:
  - Delta Dental PPO plan coverage is subject to applicable deductible, coinsurance and annual maximum limitations
  - Dominion Dental select plan coverage is subject to applicable copayments

# Changes Effective July 1, 2016 (Continued)



**Appropriate use:**  
Chest pain or heart attack symptoms  
Difficulty breathing  
Head injuries  
Sudden bleeding  
Dizziness or loss of consciousness



**Appropriate use:**  
Cold and flu symptoms  
Sprains and strains  
Sinus infections  
Headaches  
Stitches

**Urgent Care Copay Reduction**  
HMO plans from \$25 to \$15  
PPO plans from \$30 to \$20

*Note: Plan documents referencing these changes may not be currently on the SBO website, but will be posted no later than the start of Open Enrollment – May 9<sup>th</sup>*

# Meet Anthony and Alyssa

- Employee Name: Anthony
- Age: 31
- Chronic Disease: Anthony suffers from low back pain caused by a car accident in his late 20s.
- Family: Wife - Alyssa (29)
- Alyssa is expecting.



Anthony thinks he sprained his ankle; He visits an Urgent Care Center

# Meet Sondra and Family

- Employee Name: Sondra
- Age: 42
- Chronic Disease: Sondra is beginning to experience issues from arthritis in her knees.
- Family: Husband – Jose' (40), Daughter – Marianna (9), and Son – Juan (6)
- Family Chronic Diseases:
  - Jose' currently smokes and has heart disease.



Jose' woke up this morning with severe chest pain;  
He calls 9-1-1 and goes to the ER

# Changes Effective July 1, 2016 (Continued)

Hi-Tech Imaging: **MRIs CT Scans PET Scans**

**Hospital Facility**



**HIGH  
CO-PAY**

**Non-Hospital  
(Freestanding) Facility**



**LOW  
CO-PAY**

**Quality = Same**



**Non-Hospital (Freestanding) Facility:**

**NEW: \$0 copay per visit**

**Hospital Facility:  
\$35 copay per visit**

**Examples:  
Doctor's Office or  
Imaging Center not  
affiliated with the  
hospital**

*Note: Plan documents referencing these changes may not be currently on the SBO website, but will be posted no later than the start of Open Enrollment – May 9<sup>th</sup>*

# Meet Elaine and Amy

- Employee Name: Elaine
- Age: 52
- Chronic Disease: Breast Cancer (runs in the family)
- Family: Daughter – Amy (23)
- Family Chronic Diseases:
  - Amy does not have breast cancer at this time.



Elaine needs to get an MRI; She chooses to have her MRI done at a Freestanding (Non-Hospital Affiliated) Facility

# NEW Consumerism Resource Link

Here you will find:

- Articles
- Videos
- Widgets
- Care Cost Estimators
- List of Urgent Care Centers
- List of Freestanding Facilities
- And more...

[www.ben.omb.delaware.gov/consumerism](http://www.ben.omb.delaware.gov/consumerism)



# Meet Lee and Family



- Member Name: Lee
- Age: 34
- Chronic Disease: None
- Family: Wife – Laura (32), Son – Jon (8), and Daughter – Cassie (9)
- Family Chronic Diseases:
  - Laura does not have a chronic disease but her mother has diabetes.

Lee and his family focus on prevention; They visit the Consumerism Resource Link to learn about their preventive care benefits

# Meet Alan and Carol

- Member Name: Alan
- Age: 56
- Chronic Disease: Alan has COPD. He smoked for years until he quit in his late 30s. He is trying to eat right and exercise.
- Family: Wife – Carol (56)
- Family Chronic Diseases:
  - Carol has high cholesterol and high blood pressure. She had a heart attack five years ago. She now tries to eat right and exercise with her husband.



Alan and Carol want to know more about their wellness and disease management benefits; They visit the Consumerism Resource Link

# Meet Robert and Family

- Employee Name: Robert
- Age: 41
- Chronic Disease: Robert suffers from Type 2 Diabetes.
- Family: Wife – Jasmine (38), Son – Robert Jr. (12), and Son – Brandon (8)
- Family Chronic Diseases:
  - Jasmine has high cholesterol that is managed with medication.
  - Robert Jr. has asthma.



Robert and his family are researching disease management benefits; They visit the Consumerism Resource Link



Highmark Delaware



# BENEFIT OPTIONS/CHART

**Example 1:** Lee, Laura, John and Cassie are enrolled at the “family” level and see their doctors routinely for preventive care. Laura is particularly careful to follow preventive care recommendations, as her mother has diabetes. The family members may catch the occasional cold or flu, but are otherwise in good health. As with any family, sometimes accidents happen. While practicing with her cheerleading team, 9-year old Cassie breaks her wrist.

*Note: Examples do not consider out-of-pocket copays for prescriptions filled under the Express Scripts prescription drug benefit.*

Service	Comprehensive PPO	CDH Gold
Preventive Medical Services (screenings and well visits)	100% Covered	100% Covered
<b>Treatment of Illness or Injury - 5 sick visits for John, 1 Specialist Visit for Cassie</b>		
PCP Office Visit for Diagnosis & Treatment	\$20 copay per visit x 5 = <b>\$100</b>	Total Charge is \$500. \$500 applies to the deductible. \$500 subtracted from HRA fund. Cost = <b>\$0</b>
Specialist Referral Care	\$30 copay per visit x 1 = <b>\$30</b>	Total Charge is \$150. \$150 applies to the deductible. \$150 subtracted from HRA fund. Cost = <b>\$0</b>
<b>Imaging - Cassie has 2 x-ray in one visit at a free standing facility</b>		
Freestanding Facility	Cost = <b>\$20</b>	Total Charge \$300. \$300 applies to the deductible. \$300 subtracted from HRA fund. Cost = <b>\$0</b>
<b>Emergency Service - Cassie goes to Urgent Care for her broken wrist</b>		
Urgent Care and Medical Aid Unit.	Cost = <b>\$20</b>	Total Charge is \$120. \$120 applies to deductible, \$120 subtracted from HRA fund. Cost = <b>\$0</b>
<b>Annual Financial Responsibility</b>	\$3,274.32 in premiums; \$170 in copays <b>\$3,444.32</b>	<b>\$1,137.36</b> in premiums; No cost to the family for the deductible as \$1,070 would come out of HRA fund. \$1,430 would roll over to the next year and can be used toward deductibles and coinsurance.

# BENEFIT OPTIONS/CHART (cont.)

**Example 2:** Alan and Carol are enrolled as employee and spouse. Alan has COPD, Carol has high cholesterol and high blood pressure. They are both trying to eat right and exercise, they have become avid bikers. They manage their chronic conditions well and are otherwise healthy. During a recent excursion, Carol falls in a biking accident.

Service	Comprehensive PPO (using network providers)	IPA/HMO
Preventive Medical Services (screenings and well visits)	100% covered	100% covered
<b>Carol – ER Visit and Follow up MRI</b>		
Emergency Room	Cost = <b>\$150</b>	Cost = <b>\$150</b>
Hi-Tech Imaging at a Freestanding Facility	Total Charges \$1250.00 Covered 100% Cost = <b>\$0</b>	Total Charges \$1250.00 Covered 100% Cost = <b>\$0</b>
<b>Management of Chronic Conditions– John (COPD) and Carol (Cardiac)</b>		
4 Specialist Visits (2 Alan, 2 Carol)	\$30 copay per visit x 4 = <b>\$120</b>	\$25 copay per visit x 4 = <b>\$100</b>
2 Machine Tests (Alan and Carol)	100% covered Cost = <b>\$0</b>	100% covered Cost = <b>\$0</b>
1 Hi-Tech Radiology at Free- Standing Facility (Alan)	Cost = <b>\$0</b>	Cost = <b>\$0</b>
<b>Annual Financial Responsibility</b>	\$2,619.12 in premiums \$270 member out of pocket Cost = <b>\$2,889.12</b>	\$1,197.60 in premiums. \$250.00 in copays Cost = <b>\$1,447.60</b>

*Note: Examples do not consider out-of-pocket copays for prescriptions filled under the Express Scripts prescription drug benefit.*

## CARE COST ESTIMATOR

### WELCOME TO THE CARE COST ESTIMATOR!

Get out-of-pocket cost estimates for a wide range of inpatient and outpatient surgeries and tests, X-rays and scans, lab tests, office visits and more.

### FIND A SERVICE

To get started, enter keywords into the search box to see possible services. For example, use "blood sugar" to see searches for "blood glucose test" or "glucose tolerance test."

#### What medical service are you looking for?

Enter Service Or Keyword

You selected:

**Knee Surgery with Cartilage Repair, Arthroscopic** ([Learn More](#))

We need a little more information about you to find your cost estimate.

#### \* Who needs care?

#### \* Near which location?

within 5 miles of

#### \* Enter ZIP, or city and state

#### Your cost estimate may include the following related services:

- Doctors Fees
- Anesthesia
- Knee brace, crutches, walker
- May include recovery room, drugs, and supplies etc., administered during your outpatient procedure

SHOW ESTIMATES

# CARE COST ESTIMATOR



HOME COVERAGE CU

## CARE COST

### WELCOME TO THE CARE COST ESTIMATOR!

Get out-of-pocket cost estimates for a wide range of inpatient and outpatient surgeries and tests, X-rays and scans, lab tests, office visits and more.

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Get out of pocket cost estimates for a wide range of inpatient and outpatient surgeries and tests, X-rays and scans, lab tests, office visits and more.

[View Legal Disclaimer](#)

#### Care Cost Estimator Refine

##### PLAN DETAILS:

PPO  
(01/01/2015 - 12/31/2015)

##### SEARCH CRITERIA

Who needs care?

Near what location?

Enter ZIP, or city and state

REVISE SEARCH

##### ESTIMATED COSTS

Your Cost Range

\$432

\$1,641

### YOUR IN-NETWORK COST ESTIMATE RESULTS

You selected:

**Knee Surgery with Cartilage Repair, Arthroscopic**

CHANGE SERVICE

### SHOWING 1 TO 10 OF 47 RESULTS

Sort by: Default

Compare up to 3

<p>▶ Knee Surgery with Cartilage Repair, Arthroscopic <input type="checkbox"/> Compare</p> <p><b>Towsen, Adrienne J, MD</b> (10.9 miles)</p>	<p>Your Cost Estimate <b>\$432 - \$461</b></p>
<p>▶ Knee Surgery with Cartilage Repair, Arthroscopic <input type="checkbox"/> Compare</p> <p><b>Nazarian, David G, MD</b> (23.5 miles)</p>	<p>Your Cost Estimate <b>\$434 - \$507</b></p>
<p>▶ Knee Surgery with Cartilage Repair, Arthroscopic <input type="checkbox"/> Compare</p> <p><b>Zamarin, Richard I, MD</b> (20.4 miles)</p>	<p>Your Cost Estimate <b>\$435 - \$481</b></p>
<p>▶ Knee Surgery with Cartilage Repair, Arthroscopic <input type="checkbox"/> Compare</p> <p><b>Benner, John H, MD</b> (10.9 miles)</p>	<p>Your Cost Estimate <b>\$439 - \$472</b></p>

The images on this slide are for illustrative purposes only – Results may not accurately depict what State of Delaware members will see.

# What Channel of Care is Appropriate?

Your PCP should be your first option, but if your PCP is unavailable, try:

Availability

## VIRTUAL MEDICINE

Doctor staffed 24/7

Limited services

Minor illnesses

(cold, flu, sinus infection, UTI, sore throat, pink eye, headache)

Online registration

No appointment

## EMERGENCY ROOM

Doctor & specialist staffed 24/7

Provides highest level of care & services

No appointment needed

Go immediately for stroke, chest pain, heart attack, severe bleeding, major trauma, loss of consciousness, blurred vision

PCP

## RETAIL CLINICS

Nurse consult w/prescription privileges

Expanded hours, within pharmacy locations

Minor illnesses

(colds, flu, ear infections, vaccines, strep)

No appointment

## URGENT CARE CENTERS

Doctor staffed

Expanded hours

Provides moderate level of care

Increased services

(stitches, fractures, sprains, IVs, X-rays)

No appointment



Non-Urgent

Increased Risk



Emergent

# What Channel of Care is Appropriate?

Your PCP should be your first option, but if your PCP is unavailable, try:

<http://www.brainshark.com/hmk/DecisionTreeDE/zH2zyahDMzBL3Wz0>

# It's as Easy as 1-2-3

**1** Request a consult via web or app  
doctorondemand.com

➤ **Register/create a profile**

- Medical history
- Medications
- Allergies

➤ **Select your location**

- Doctors will be licensed in the state in which the patient is located

➤ **Symptoms**

**2** Select a doctor

**3** See the doctor

# Doctor on Demand

<https://www.youtube.com/watch?v=S-e4PnE3eM0>

# Virtual Medicine

<b>Vendor</b>		
<b>Type of Care</b>	Primary Care Behavioral Health	
<b>Capabilities</b>	Video consult only	
<b>Accessing a Provider</b>	<b>Acute Care for Minor Illnesses:</b> On-demand appointments <i>2-minute average wait time</i>	<b>Behavioral Health:</b> Scheduled appointments
<b>Provider Selection</b>	Doctor is assigned	Patient may select doctor
<b>Website</b>	<a href="http://doctorondemand.com">doctorondemand.com</a>	

# Preventive Care

## 2016 PREVENTIVE SCHEDULE



This Schedule is a reference tool for planning your family's preventive care, and lists items/services required under the Patient Protection and Affordable Care Act of 2010 (PPACA), as amended. It is reviewed and updated periodically based on the advice of the U.S. Preventive Services Task Force, laws and regulations and updates to clinical guidelines established by national medical organizations. Accordingly, the content of this Schedule is subject to change. Your specific needs for preventive services may vary according to your personal risk factors. Your doctor is always your best resource for determining if you're at increased risk for a condition. Some services may require prior authorization. Most preventive services are covered with no cost sharing; however, if you have questions about this schedule, prior authorizations, or your specific benefit coverage, please call the Member Service number on the back of your ID card.

### Adult (age 19+) Preventive Schedule

#### GENERAL HEALTH CARE

<b>Physical Exams/Health Guidance<sup>1</sup></b>	Every 1-2 years for adults 19-49 years of age. Every year for adults 50 years of age and older.
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<b>Pelvic /Breast Exam by Practitioner</b>	Annually.
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#### SCREENINGS/PROCEDURES

<b>Abdominal Aortic Aneurysm Screening</b>	One-time screening by ultrasonography for men between age 65 and 75 who previously smoked.
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<b>BRCA Mutation Screening</b> (Requires prior authorization)	One-time genetic assessment for breast and ovarian cancer susceptibility as recommended by your doctor. Annual preventive breast MRI if BRCA positive or immediate family of BRCA carrier but untested. (If you have/have had cancer, or your mammogram is positive, annual MRIs are diagnostic and will follow your
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# DelaWELL Health Management Program

## TWO STEPS

1. Complete the Wellness profile
2. Certify you received an Annual Physical

## GETTING STARTED

The Wellness Profile is a great first step to take charge of your health. This self-assessment covers all aspects of your health. It includes nutrition, weight management, physical activity and injury prevention. The Wellness Profile only takes about 15 minutes to complete. Your summary includes an action plan and suggestions for health and wellness programs that are right for you.

## READY TO GET STARTED?

To get the best results, have your ID card, email address, and annual physical exam and any lab or screening results available, if possible.

Log In or Register

DISCOVER SHOP FIND A DOCTOR OR RX MEDICARE

### WELCOME

**DISCOVER WHY YOU'RE BETTER WITH BLUE.**

Rated #1 for member service and plan satisfaction.

**WELLNESS PROGRAMS**  
These wellness programs can help you stay healthy and save money.

**MEMBER DISCOUNTS**

**WELLNESS CHALLENGES**

**REWARDS PROGRAM**

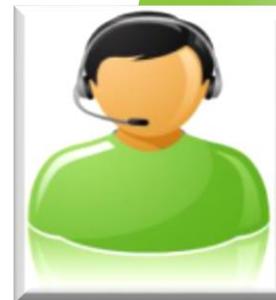
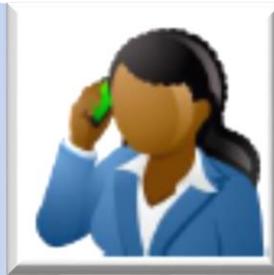
**WELLNESS PROFILE**  
Wellness Profile score: 86

then

# Health Coaches

## How a health coach can help:

- You have diabetes and need information to change your diet.
- Your cholesterol is a little high, but you don't understand what the numbers mean.
- Your soccer player may have sprained his ankle. Should he go to the ER?
- Your family has a history of heart disease. What can you do to protect yourself?



## Why a health coach may call:

- If you have a health condition, a health coach may call to offer services to meet your needs.



**1-888-BLUE-428**

# CLINICAL PLATFORM TO PROACTIVELY IDENTIFY AND ENGAGE MEMBERS TO IMPROVE CARE OUTCOMES AND CONTROL COSTS

## DISEASE MANAGEMENT

- Asthma
- Chronic Kidney Disease
- Chronic Obstructive Pulmonary Disease (COPD)
- Congestive Heart Failure (CHF)
- Coronary Artery Disease (CAD)
- Depression
- Diabetes
- Elevated Cholesterol
- High Blood Pressure
- HIV/AIDS
- Inflammatory Bowel Disease
- Metabolic Syndrome
- Migraines
- Musculoskeletal Pain
- Osteoporosis
- Pregnancy (high risk)
- Upper GI – Gastroesophageal Reflux Disease (GERD) and Peptic Ulcer Disease

## CASE MANAGEMENT

- Alzheimer's/Dementia
- Autoimmune Disorders
- Behavioral Health
- Bone Marrow / Stem Cell Transplant
- Multiple Sclerosis
- Neonates (high risk)
- Neuromuscular Disease
- Parkinsons Disease
- Sickle Cell Anemia
- Stroke

### Complex Cancers including:

- Breast
- Cerebral
- Colorectal
- Lung
- Ovarian
- Prostate
- Rare Cancers
- Hepatitis C
- Joint Replacements

### Complex Circumstances:

- Frequent ER Use
- Mechanical Ventilator
- Pediatric Complicated Conditions
- Skin / Wound Care
- Specialty Pharmacy
- Transitions of Care

Our Health Coaches use a “whole person” intervention that improves health, not just manages it.

# Diabetes



We're all at risk for developing type 2 diabetes due to excess weight, a non-active lifestyle or family history. Type 2 diabetes can have complications such as nerve, kidney and heart damage. Lifestyle changes can help you to avoid the disease.

- MOVE MORE
- LOSE WEIGHT
- EAT HEALTHY
- QUIT TOBACCO

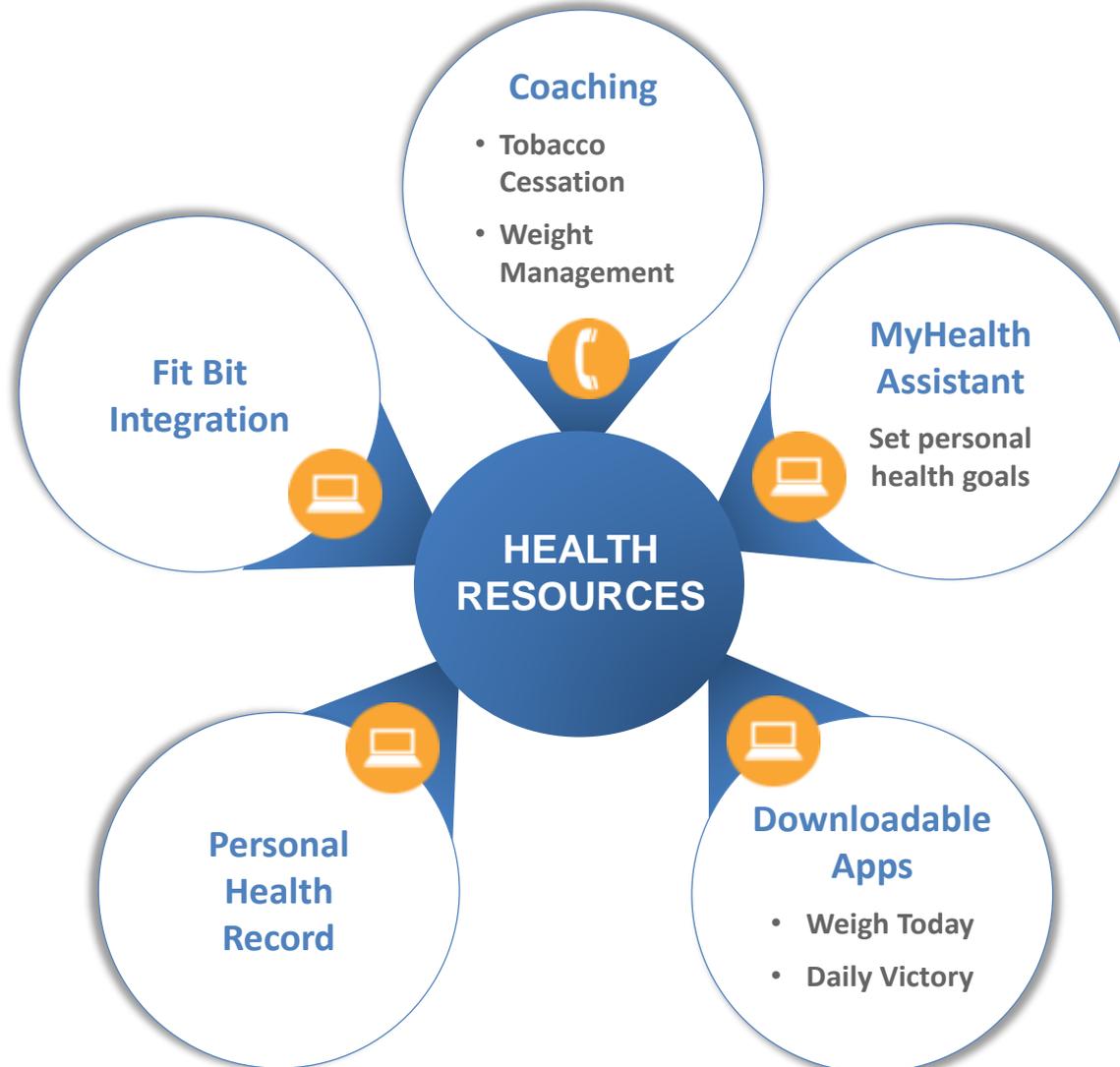


**Concerned about diabetes?  
Talk to your doctor or Call a  
Health Coach.**



**1-888-BLUE-428**

# Additional Online & Telephonic Resources



# Baby Blueprints

## IF YOU ARE PREGNANT, JOIN BABY BLUEPRINTS



Provides access to in-depth **EDUCATIONAL INFORMATION** on all aspects of pregnancy through multiple **ONLINE OFFERINGS**

Individualized support throughout pregnancy from a **NURSE HEALTH COACH**



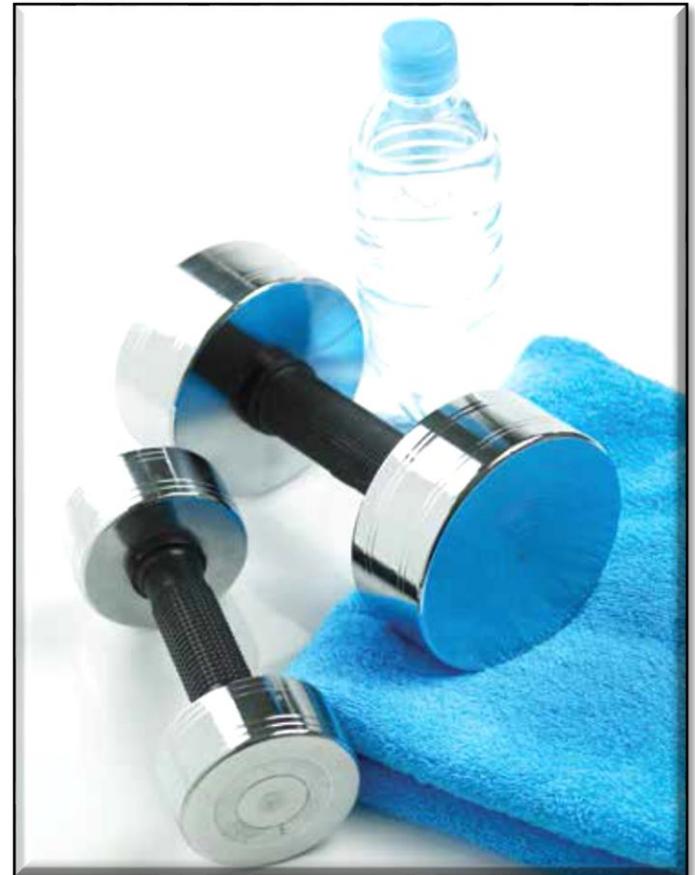
**1-866-918-5267**

# Member Discounts

**SAVE UP TO 30%** on non-covered products and services:

- Fitness Centers
- Personal Trainers
- Running Shoes
- Nutrition Counseling
- Diet Programs
- Vitamin Supplements
- Yoga and Tai Chi
- Massage
- Hearing Aids
- Many More!

Log into **HIGHMARKBCBSDE.COM** and select **MEMBER DISCOUNTS**





Aetna



# Which plan is right for you?

## Aetna HMO Advantages

If you have a chronic condition you may want to consider the HMO...

- PCP coordinates specialty care
- Ability to access care through a national HMO network
- Integrated Behavioral Health
- **No surprise out of pocket costs**

## Aetna CDH Gold Advantages

If you hardly ever get sick you may consider the HRA to cover the deductible for any unplanned services or roll them over into future years.

- CDH Gold health plan (Open Choice PPO) combined with an HRA Fund
- Referrals not required
- Freedom to go in or out of network
- State of Delaware contributes to the HRA Fund each year
- Unused HRA Fund rolls over each year

# Which plan is right for them?



Member Name: Alan

Age: 56

Chronic Disease: Alan has COPD. He smoked for years until he quit in his late 30s. He is trying to eat right and exercise.

Family: Wife – Carol (56)

Family Chronic Diseases:

Carol has high cholesterol and high blood pressure. She had a heart attack five years ago. She now tries to eat right and exercise with her husband.

# Member Payment Estimator

- **Real-time out-of-pocket estimates** for the most common medical, non-emergency health care services, including those that may offer the biggest opportunity to save on health care expenses and allow comparison shopping
- Lets members compare costs for physician office visits, surgical procedures, and diagnostic tests and procedures before they receive care
- Allows members to compare up to ten in-network providers or facilities at one time
- Estimates based on member's actual benefits plan (including deductible, coinsurance, copayments, plan limits, and HRA dollars)
- Provides estimates for **"service bundles"**
- **Helps members understand** the money they can save, without compromising quality of care
- **650+ medical services to choose from**

# Member Payment Estimator

The screenshot shows the Aetna website's member portal. At the top, the Aetna logo is on the left, and navigation links for Logout, Your Profile, Site Map, Help & Resources, Contact Us, and En español are on the right. Below the logo is a search bar with the placeholder text 'Type your question here' and an 'ASK ANN' button. A navigation menu includes Home, Coverage & Benefits, Claims, Care & Treatment, Health Records, Health Programs, and Aetna Pharmacy. The user is logged in as CHARITY M BOUTTE.

The main content area features a 'Welcome to your secure Aetna Navigator® website' message with a 'View your messages' link and a notification badge. Below this is a section titled 'Optimize your health' with a sub-header 'Your Health Care Costs'. The sub-header text reads: 'Save money by using [Member Payment Estimator](#) to compare cost estimates for health care services based on your health plan.' Below the text is a table of hospital costs:

Hospital	Cost
HOSPITAL 1	\$ 386
HOSPITAL 2	\$ 477
HOSPITAL 3	\$ 812

Below the table is a prominent orange button labeled 'MEMBER PAYMENT ESTIMATOR' with a right-pointing arrow. Underneath the button is a link: 'Get more cost and quality information'. To the right of the table is another link: 'Get more cost and quality information'.

Other sections on the page include 'Discover CarePass Apps' with icons for iTriage, a fitness app, and a scale, and 'Your Claims' with a form for Member Name (CHARITY (You)), Type of Claim (Medical), and Dates (Last 365 Days). A 'VIEW CLAIMS' button is located below the form. A 'We are here to help' section is visible at the bottom left.

The images on this slide are for illustrative purposes only – Results may not accurately depict what State of Delaware members will see.

# Member Payment Estimator

Home | Cost of Care

Need Help? Ask ANN, our Virtual Assistant

Contact Us 

Logout



## Estimate what you'll pay for health care

[Learn more about estimating what you'll pay for health care](#)

Note: Estimates are not available in all areas ([see map](#)) for both healthcare professionals or facilities.

**Attention:** If you are a member in Aetna Premier Care Network (APCN) plan (look for this name on your medical ID card). This tool may show providers that are not part of your Aetna Premier Care Network, and incorrect estimates for those providers. Please use our provider directory (DocFind) or call Customer Service to verify that the provider you select is an APCN provider. We are working to resolve this issue.

### I want to...

Start a New Search

Check Coverage & Benefits

View Hospital Quality Information

### We are here to help



Ask a question 

[E-mail us](#)

[More contact options](#)

Select a member:  

Enter a zip code:  [Find a zip code](#)

Select a type of service:

- Diagnostic Tests & Procedures
- Physician Office Services
- Surgical and Maternity Procedures

For best results, be specific.  
(e.g. "lipid" vs. "labs")



[See where estimates are available](#)

[+]  
Feedback

The images on this slide are for illustrative purposes only – Results may not accurately depict what State of Delaware members will see.

# Member Payment Estimator

Home | Cost of Care

Need Help? Ask ANN, our Virtual Assistant

Contact Us 

[Check Coverage & Benefits](#)

[View Hospital Quality Information](#)

## We are here to help



[Ask a question](#) 

[E-mail us](#)

[More contact options](#)

Choose a type of service and click "Continue". Click the name of service to view a description.

[CONTINUE](#) 

### Other Services

- [Vasectomy - in a Facility Setting](#)
- [Cardiac Catheterization](#)
- [Cataract/Lens Procedures](#)
- [Laparoscopic Cholecystectomy \(Gallbladder Surgery\)](#)
- [Ear Tube Insertion \(Myringotomy\)](#)
- [Ear Tube Insertion \(Myringotomy\) with removal of Adenoids](#)
- [Hernia repair \(Inguinal Herniorrhaphy\)](#)
- [Tonsillectomy & Adenoidectomy](#)
- [Tonsillectomy](#)
- [Total Hip Replacement \(one hip\)](#)
- [Total Knee Replacement \(1 knee\)](#)
- [Carpal Tunnel Release](#)  
Service Description:  
Carpal Tunnel release include uncomplicated surgery performed in an outpatient setting including 60 minutes of anesthesia as well as typical associated facility charges.
- [Spine Injection](#)
- [Kidney Stone Treatment \(Lithotripsy\)](#)

[CONTINUE](#) 



Feedback

The images on this slide are for illustrative purposes only – Results may not accurately depict what State of Delaware members will see.

# Member Payment Estimator

Home | Cost of Care

Need Help? Ask ANN, our Virtual Assistant



## Estimate what you'll pay for health care

You selected: **Carpal Tunnel Release**

Please choose a hospital or facility. (You can compare up to 10 on the next page)

**I want to...**

- Start a New Search
- Check Coverage & Benefits
- View Hospital Quality Information

**We are here to help**



**Ask a question** →

[E-mail us](#)  
[More contact options](#)

### In-Network Hospitals and Facilities

- Show me a list of hospitals or facilities near me.
- OR
- I know the name of a hospital or facility I want to use:

NAME (required)

**FIND A FACILITY** →

### Is your hospital or facility out-of-network?

- We can't estimate what you will pay at out-of-network hospitals.
- But we can help you by sharing [average costs](#) in your area.

[Learn why it costs more](#) to use an out-of-network hospital or facility.

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The images on this slide are for illustrative purposes only – Results may not accurately depict what State of Delaware members will see.

# Member Payment Estimator

This tool **estimates** what you will pay for health care. Your real costs will depend on the services you receive and how we are billed by the doctor or health care facility.

You can talk with your doctor or health care facility about your services, costs and this estimate. This can help you better plan to pay for your care.

**WE CANNOT GUARANTEE THE ACCURACY OF ANY COST OR ESTIMATE. THIS INFORMATION IS SOLELY FOR USE BY AETNA MEMBERS TO ALLOW THEM TO EVALUATE AND ESTIMATE THE OUT OF POCKET COSTS FOR SERVICES BY A DOCTOR OR FACILITY. ANY OTHER USE OF THIS INFORMATION IS STRICTLY PROHIBITED.**

CANCEL

I UNDERSTAND →

# Member Payment Estimator

## I want to...

[Start a New Search](#)

[Check Coverage & Benefits](#)

[View Hospital Quality Information](#)

## We are here to help



[Ask a question](#)

[E-mail us](#)

[More contact options](#)

## You selected: Carpal Tunnel Release

Found: 55 facilities within  of zip code  [Find a zip code](#) [UPDATE RESULTS](#)

Don't see the facility you were looking for? Change the Zip Code or widen your area. Or search again.

**Attention:** If you are a member in Aetna Premier Care Network (APCN) plan (look for this name on your medical ID card). This tool may show providers that are not part of your Aetna Premier Care Network, and incorrect estimates for those providers. Please use our provider directory (DocFind) or call Customer Service to verify that the provider you select is an APCN provider. We are working to resolve this issue.

Facility	Facility Type	Plan Info	Distance	Price Availability
Choose up to 10 facilities and		<a href="#">COMPARE ESTIMATES</a>		
<input type="checkbox"/> <a href="#">Delaware Surgery Center, LLC</a>	Ambulatory Surgicenter		2.18 mi	<a href="#">GET ESTIMATE</a>
<input type="checkbox"/> <a href="#">BayHealth Medical Center</a>	Acute Short Term Hospital		2.72 mi	<a href="#">GET ESTIMATE</a>
<input type="checkbox"/> <a href="#">BayHealth Medical Center</a>	Acute Short Term Hospital		8.75 mi	<a href="#">GET ESTIMATE</a>
<input type="checkbox"/> <a href="#">Bayhealth Medical Center- Milford Memorial Hospital</a>	Acute Short Term Hospital		19.73 mi	<a href="#">GET ESTIMATE</a>
<input type="checkbox"/> <a href="#">Memorial Hospital of Salem County</a>	Acute Short Term Hospital		29.77 mi	<a href="#">GET ESTIMATE</a>
<input type="checkbox"/> <a href="#">Glasgow Surgery Center</a>	Ambulatory Surgicenter		30.95 mi	<a href="#">GET ESTIMATE</a>
<input type="checkbox"/> <a href="#">Inspira Medical Center Vineland</a>	Acute Short Term Hospital		32.93 mi	<a href="#">GET ESTIMATE</a>

# Telemedicine

## Teladoc

- Teladoc is a highly affordable, more convenient and timelier alternative to Emergency Room (ER) and Urgent Care (UC) center visits for non-emergency medical care.
- Using Teladoc can be extremely convenient by preventing the need to arrange for transportation or travel, childcare, and time off from work just to visit a doctor!

## How do I request a consult (visit) to talk to a Teladoc doctor?

- Visit the Teladoc website ([www.teladoc.com/aetna](http://www.teladoc.com/aetna)), log into your account and click "Request a Consult." You can also call Teladoc to request a video consult or use the Teladoc mobile app. With Teladoc, the vendor assigns a doctor to the member; First available physician licensed in the state where the member is located.

## ***Hours of availability for Teladoc Services:***

- *Video consults are available 7/365 during the hours of 7:00AM - 9:00PM in all U.S. Time Zones*

***Note that Teladoc is not designed to replace a Primary Care Physician (PCP) relationship, but rather supplement a member's access to care as an additional and more efficient option.***

***Also, Telephone consults are NOT available in Delaware (Video Consults only)***

# Telemedicine (*Continued*)

## Teladoc

### What acute conditions can Teladoc help with?

Teladoc can help members with minor health problems like these:

- Bronchitis
- Sinus infections
- Pinkeye
- Skin rashes
- Flu

### How much does it cost?

Teladoc consults (visits) are billed as “primary care visits.” View your specific health plan’s Summary of Benefits and Coverage (SBC) at

<http://ben.omb.delaware.gov/medical/aetna/index.shtml> to learn about your out-of-pocket costs for “primary care visits.”

# DelaWELL Health Management Program

## #1 Annual Physical Exam

Well-Adult Exam or Well-Woman Exam

- Preventive care checkups are key
- Regular physical exams are important for everyone.
- They can provide reassurance that you are as healthy as you feel or can help your doctor determine any potential health risks and symptoms for health conditions.

## #2 Take an Online Health Assessment

Make a difference in your health in just a few minutes by completing a simple health assessment questionnaire. It asks questions about your health history and habits.

The health assessment can:

- Help you learn more about your health risks, so you can take steps to lower them
- Provide strategies to improve your health and well-being
- Give you personalized health results to share with your doctor

[www.aetna.com](http://www.aetna.com)

# Disease Management Program

## Member benefits:

- Helps members manage chronic conditions and reach their health goals
- Receive condition-specific educational materials
- Access a registered nurse, who functions as a health coach
- Work one-on-one with a nurse to learn how to:
  - Understand and follow doctor's treatment plan
  - Better manage conditions and help prevent complications
  - Take medications and tell doctor of any side effects

## Program benefits:

- Attention to overall health needs, not just one condition
- Supports the physician's plan of care for the member
- Communicate based on member's preferences
- **To enroll call 1-866-269-4500**



**Disease  
management  
program**

# Disease Management Program

## Vascular

- **Heart failure**
- Diabetes –adult & pediatric
- Coronary artery disease (CAD)
- Peripheral artery disease (PAD)
- Hypertension –adult and pediatric (high blood pressure)
- Cerebrovascular disease/stroke (CVA)
- **Hyperlipidemia (high cholesterol)**

## Pulmonary

- Asthma –adult & pediatric
- **Chronic obstructive pulmonary disease (COPD)**

## Orthopedic / Rheumatologic

- Osteopenia\*
- Osteoporosis
- Osteoarthritis\* (OA)
- Rheumatoid arthritis(RA)
- Chronic lower back pain

## Gastrointestinal

- Gastro esophageal reflux disease (GERD)
- Peptic ulcer disease
- Inflammatory bowel disease (IBD) (Crohn's disease)
- Chronic hepatitis

## Neuro-Geriatric

- Geriatrics
- Migraines
- Seizures
- Parkinsonism

## Cancer

- General cancer\*
- Breast cancer
- Lung cancer
- Lymphoma/leukemia
- Prostate cancer
- Colorectal cancer

## Renal

- Chronic kidney disease
- End stage renal failure

## Other

- Weight management –adult & pediatric
- Cystic Fibrosis –adult & pediatric
- HIV
- Hypercoagulable state
- Sickle cell disease –adult & pediatric
- Depression\*

\*Addressed as a comorbid condition



# Additional Aetna Programs

- Informed Health Line (24/7 free access to registered nurses):  
**1-800-556-1555**
- Online Wellness Programs (Journeys)
- Healthy LifeStyle Coaching:  
**1-866-213-0153**
- Beginning Right Maternity:  
**1-800-CRADLE-1 (1-800-272-3531)**
- Aetna Discount Programs





## Express Scripts



# Your Express Scripts Prescription Drug Plan



- Express Scripts administers your prescription drug plan on behalf of the State of Delaware
- Benefit includes both a retail and mail component

# Prescription Drug Benefits

	Copays		
Access Options	Generic Drug Copayment	Preferred Drug Copayment	Non-Preferred Drug Copayment
<b>Retail – 30 Day Supply: Refills allowed as prescribed.</b>	<b>\$8</b>	<b>\$28</b>	<b>\$50</b>
<b>Retail – 90 Day Supply: Refills allowed as prescribed</b>	<b>\$16</b>	<b>\$56</b>	<b>\$100</b>
<b>Home Delivery Pharmacy: Up to a 90-day supply*. Refills allowed as prescribed</b>	<b>\$16</b>	<b>\$56</b>	<b>\$100</b>

# Express Scripts Benefit Tools

- Express Scripts Website
- Express Scripts Mobile App

# Manage Prescriptions Tab

- Order prescriptions
- Check order status
- View Rx History and Balances
- Search medication information
- Locate a pharmacy
- Price a medication
- My RX Choices
- Go mobile

[www.express-scripts.com](http://www.express-scripts.com)

# Health & Benefits Information Tab

- View Benefit Highlights
- Print & Request Forms and Cards
- Prepare for a doctor visit
- Visit the Health Resource Center

[www.express-scripts.com](http://www.express-scripts.com)

# Registered Online Users

- 55% Are registered with the Express Scripts website
- 45% Have an opportunity

Get Registered: [www.express-scripts.com](http://www.express-scripts.com)

# Express Scripts Mobile App

- Refills and Renewals
- Order Status
- Locate a pharmacy
- Price a medication
- Medicine Cabinet
- Prescription ID Card
- Drug Info

Download on the iTunes or Android App Stores

Key word: Express Scripts

# Diabetes, High Cholesterol and Asthma

- Employee Name: Robert
- Age: 41
- Chronic Disease: Robert suffers from **Type 2 Diabetes**.
- Family: Wife – Jasmine (38), Son – Robert Jr. (12), and Son – Brandon (8)
- Family Chronic Diseases:
  - Jasmine has high cholesterol that is managed with medication. Robert Jr. has asthma.



# Diabetic Program

- Under your State of Delaware prescription plan, diabetic supplies (lancets, test strips, syringes/needles) provided via Express Scripts, either at a participating retail pharmacy, a 90-day participating retail pharmacy, or The Express Scripts Pharmacy (mail order) may be obtained at no cost. You are not required to obtain your supplies at the same time as your diabetic medications.
- Diabetic medications filled at a 90-day participating retail pharmacy or The Express Scripts Pharmacy and purchased at the same time may be obtained for just one co-pay. For example, if you fill two generic 90-day diabetic medications at the same time, you will pay the generic copay for the first medication, and the second medication will be at no cost.
- Diabetic medications are considered to be maintenance medications and must be filled in accordance with the Maintenance Medication Program. These medications must be filled as 90-day prescriptions to avoid a penalty copay after receiving three 30-day prescriptions. Additional information is listed above under Maintenance Medication Program.

# Arthritis, CAD and Current Smoker

- Employee Name: Sondra
- Age: 42
- Chronic Disease: Sondra is beginning to experience issues from arthritis in her knees.



- Family: Husband – Jose' (40), Daughter – Marianna (9), and Son – Juan (6)

## Family Chronic Diseases:

- Jose' **currently smokes** and has heart disease.

# Prescription Coverage

- Prescription Plan has preventative smoking coverage. Smoking deterrents are covered at 100%.
- The Express Scripts Website contains great resources concerning Heart Disease under the Health Resource Center section.
- Express Scripts has Specialized Pharmacist who can discuss specific health conditions.



HMS (Health Advocate)



# HMS (Health Advocate) Employee Benefit

- Benefit provided by your employer that covers:
  - Employee (Health Insurance through the State: Aetna/Highmark)
  - Spouse/Partner
  - Children
  - **Parent and parent in laws**
- No cost to employee
- Strictly confidential
  - Federal Privacy Act
  - HIPPA



# What Specific Services Are Provided By the EAP?

- 24 hour access; telephonic or website
- Telephonic or In-person assessments (1-5 sessions)
- Leadership/ Managers Assistance Program
- Work/Life Services:
  - Child
  - Elder
  - Legal
  - Financial
- Work/Life Resources:
  - Monthly and Archived WEBINARS
  - Online Training “Skill Builders”
  - Timely News Alerts
  - Member Video
- Contact HMS: **800.343.2186**  
<http://hms.healthadvocate.com/> Full Spanish Version Too  
Member Log In: state of delaware

# HMS (Health Advocate) Employee Benefit

[www.ben.omb.delaware.gov/eap](http://www.ben.omb.delaware.gov/eap)

Home | Contact Us | RSS Feed | [Site Feedback](#) My Profile | My Advantage | En Español | Sign Out

**Welcome State of Delaware Members!**  
Here you'll find a variety of helpful resources, information and tools to support you in your everyday life. Simply click on the categories you're interested in to get started.

 **hms EAP + Work/Life**  
A HealthAdvocate Company  
Just call: 800.343.2186

Home Resources Emotional Well-Being Relationships Financial Health Legal  
Working and Personal Growth Search:  GO

### Managing Stress

Learn more about how to manage stress by clicking "Read More" below.

[READ MORE](#)



Orientation Video

Depression

**Managing Stress**

Savings Center

Family Budgeting

### How may we assist you?



How prepared you are to face the daily events in your life affects how successful you are both personally and professionally.  
[Let us know how we can assist you.](#)

Services Overview **Newsletter** Webinars

### Our Services

When you or your family members need useful ideas, helpful resources and reliable professional care, we are just a phone call away.

Below you will find an overview of our services. If you have any questions about the specific services available to you, please contact us or your HR representative.

[How it Works](#)

[Frequently Asked Questions \(FAQs\)](#)

[Helpful Links](#)

### Featured Locators



- [Child Care Search](#)
- [Camp Locators](#)
- [Education Search](#)
- [Volunteer Opportunities](#)
- [Pets Search](#)
- [Adoption Search](#)
- [Older Adults Search](#)

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