

**Tipp City Schools**

**OPEN ENROLLMENT – October 1, 2023**

Monday, August 28 – Friday, September 8

Tipp City is moving to the EPC Medical/Pharmacy Plan as of October 1, 2023. This letter outlines procedures and changes to your coverage.

Your plan information can be found [HERE](https://epcschools.org/health-benefits/districts/tipp-city)

**Open Enrollment is Moving to January 1!**

Your current open enrollment date is October 1. This information is for the October 1 enrollment, but we will be moving to a January 1 open enrollment. You will have ***TWO*** open enrollments this year:

* October 1, 2023 – this is the regular 12-month open enrollment and coincides with Tipp City’s move to the EPC.
* January 1, 2024 – we will do a second open enrollment in late October/early November for a January 1st, effective date. From January forward, the open enrollment and plan renewal will be permanently moved to January 1. The EPC medical premiums will not change January 2024. The October 2023 premiums will not renew until January 2025.

**Get Enrolled**

During open enrollment you will make your benefit elections in Benelogic, the EPC‘s online enrollment system. You can also review or update your life insurance beneficiaries. See the separate handout for Benelogic instructions.

Once you have submitted your benefit elections and the enrollment deadline has passed, you will not be able to make changes until the next Open Enrollment period unless you have a Qualifying Event.

**My Life Changed!**

During the plan year, you may experience a Qualifying Event that allows you to make changes to your current elections. The change must be made **within 31 days of the event**. Information regarding your special enrollment rights is contained in the General Health Notices-Special Enrollment Rights. Some of the Qualifying Events are listed below:

Marriage Divorce Birth/Adoption Death Loss of coverage

**Who can I cover on my health plan?**

**Spouse** - Your legally married spouse, not legally separated or divorced.

**Children** - Your or your spouse’s natural or adopted child and/or a child for whom you are the legal guardian up to age 26.

**Disabled Child Aged 26 or Older:** Children who are mentally or physically disabled and totally dependent on the Employee for support, regardless of age. Additional paperwork may be required.

**What documentation do I need for my dependents?**

Documentation is required to enroll dependents on your benefit plans. These documents need to be submitted **within 31 days** of the enrollment event. All dependents must be enrolled with their legal name and have an SSN and date of birth.

**Spouse** – court filed marriage certificate **AND** front page of most recent 1040 tax return (black out financial data)

**Children** – birth certificate and adoption decree or legal guardianship paperwork from the courts (if applicable)

**Disabled Children –** please see Amy Ignet as additional documentation is required for disabled children over age 26. This documentation should be submitted PRIOR to age 26.

**What if I’m getting close to retirement?**

It’s never too early to start planning for a happy and healthy retirement. Please register for a free retirement planning webinar with [**RetireMed**](https://www.retiremed.com/b5). They will inform you about retirement health plan options, including STRS and SERS. Medicare eligibility should be researched at least six months *prior* to turning age 65, regardless of when you plan to retire.

**What is changing?**

**Medical**

The medical Plan is moving to EPC. Tipp City will offer the same benefits as the UMR plan. The plan will be administered through United Healthcare (UHC) and uses the same network.

ID Cards – you will get new ID cards from UHC. We will strive to have them to you before October 1, but we cannot guarantee they will arrive by that date. If you do not have your ID card by October 1, you can access an electronic ID card at MyUHC.com. If you are logging in to MyUHC.com for the first time, use your SSN (no dashes or spaces) as your ID number. If you have logged on to MyUHC.com in the past, you should be able to use the same username and password. Once logged in, you can print, download and order additional ID cards.

Prior Authorization – If you are scheduled for a procedure and already have a prior authorization on file, your physician will need an updated authorization from UHC. Authorizations from UMR will not follow you to your new coverage. It is recommended you check with UHC after October 1 to make sure everything is in order prior to the procedure.

**Pharmacy**

The pharmacy coverage under the EPC Plan is provided through CVS/Caremark (CVS).

Network Providers – You do NOT have to use a CVS retail pharmacy to use your CVS benefits. All major retailers and most smaller pharmacies are in network. You can check the provider network at [www.caremark.com](http://www.caremark.com). Do NOT use CVS.com as that is the website for the retail stores.

Disruptions – There may be some drugs covered under OptumRx that are not covered under CVS. If this happens, please contact your physician and discuss options. You can also check for covered drugs through Benelogic at any time. Log in to Benelogic, click on the Resource tab, then click on CVS Drug Pricing Tool. This will link you to CVS (no login required) and you can search for your prescriptions. **NOTE**: This will show you the HSA cost of the prescription, not your actual copay. However, if it shows $0 cost, that is the actual cost under the EPC plan.

Mail Order – 90-day prescription fills are available through CVS Mail Order. If you want to use mail order you will need to get a new 90-day prescription from your physician and set this up with CVS Mail Order. Make sure you are not running low as it can take two weeks to set up a new prescription, and you cannot start the process until October 1.

90-Day Fill at local CVS store – As an alternative to mail order, you can fill a 90-day prescription at a local CVS retail pharmacy. You will need a 90-day script from your physician.

Specialty Drugs – If you are on a specialty drug you will need to set this up with CVS Specialty Pharmacy as of October 1. Please discuss this with your physician as you do not want a break in your medication. If your normal refill is very early in the month, you may want to use a vacation override to request an early refill in September.

Specialty Drugs – PrudentRx – The copay for specialty drugs under the EPC is 30%. However, if you sign up with PrudentRx (through CVS), the cost of the drug is reduced to $0. There is additional information on PrudentRx in the medical summary.

Enhanced Preventive Drugs – The EPC covers Enhanced Preventive drugs at a $0 copay. There are many medical conditions that are covered by Preventive drugs: diabetes (including Dexcom and Omnipods), high blood pressure, coronary artery disease, mental health, anticoagulants, cholesterol, and respiratory disorders. To see which drugs are covered at $0-, use the CVS Drug Pricing Tool as discussed under Disruptions above.

ID Cards – you will get new ID cards from CVS. We will strive to have them to you before October 1, but we cannot guarantee they will arrive by that date. If you do not have your ID card by October 1, you can access an electronic ID card at caremark.com. If you are logging in to caremark.com for the first time, use your SSN (no dashes or spaces) as your ID number. If you have logged on to caremark.com in the past, you should be able to use the same username and password. Once logged in, you can print, download and order additional ID cards.

Prior Authorization – If you already have a prior authorization on file with OptumRx, the authorization should follow you from OptumRx to CVS. OptumRx will send that data to CVS, as well as any open refills and mail order refills available.

NOTE: You must present your new CVS ID card at the pharmacy. There is no outpatient pharmacy coverage available through UHC. If you are having an issue at the pharmacy, please call CVS customer service (phone number on your ID card) immediately. That is the fastest way to resolve issues. If CVS cannot help, contact the EPC.

**WELLNESS**

EPC offers wellness benefits through the EPC Wellness Plan. This includes the Enhanced Preventive Drug coverage described above, but we also offer, at no cost to employees or the district:

* **Real Appeal** – for UHC members, along with spouses and adult dependents for Eat Healthier, Stay Active & Develop Healthy Habits. Once a week live coaching session, digital tools, and success kit to track progress.
* **Employee Assistance Program** –This is available to all EPC Plan districts. No cost crisis counseling 24/7, financial, legal consulting, child, and elder resources. This is provided through Anthem, but it is available to all UHC districts as well.
* **Hello Heart** – For all members enrolled in the medical plan, as well as spouses and adult dependents. This is a digital support program for members with high blood pressure and comes with a blood pressure monitor that connects to the app on your phone.

Additional grant money is available to the district to support more wellness programming.

**Dental**

There are no changes to the dental plan.

**Vision**

There are no changes to the dental plan.

**[Required Notifications](http://www.epcschools.org/Districts.html)**

* General Health Notices - Includes GINA, Special Enrollment Rights, WHCRA
* Medicare Part D Notice
* CHIPS Model Notice
* EPC Privacy Notice
* No Surprise Billing Notice

If you have questions about open enrollment, please ask. Start reviewing your benefit plan

materials today and make your elections before the enrollment period ends!