



## Frequently Asked Questions

**Q1: I understand that there are changes to our medical plans for 2010. What are those changes?**

**A1: The Gold plan is being eliminated. There are no changes to the Consumer plan. There are changes in both the Silver and Choice Traditional plans:**

### **Silver**

- Doctor office visit copays will be \$30 for primary care and \$40 for specialists.
- The emergency room visit copay will be \$200 per visit.
- Employee cost for coverage will increase each paycheck by \$2.50 for single coverage, \$5.00 for single + 1 coverage and \$7.50 for family coverage.

### **Choice Traditional**

- Doctor office visit copays will be \$35 for primary care and specialist visits.
- **In-network** deductibles of \$250 for individuals and \$500 for families is being added.
- **In-network** out-of-pocket maximums will increase to \$1,500 for individuals and \$3,000 for families.
- **Out-of-network** deductibles will increase to \$500 for individuals and \$1,000 for families.
- **Out-of-network** out-of-pocket maximums will increase to \$3,000 for individuals and \$6,000 for families.
- The emergency room visit copay will be \$150 per visit.
- Employee cost for coverage will increase each paycheck by \$5.00 for single coverage, \$10.00 for single + 1 coverage and \$15.00 for family coverage.

**Q2: If I want medical, dental or vision coverage for 2010, do I need to turn a benefits enrollment form?**

**A2: YES! If you do not turn in a benefits enrollment form, you will NOT have medical, dental or vision benefits in 2010.**

**Q3: If I want to participate in the flexible spending account, do I need to turn a flexible spending account enrollment form?**

**A3: YES! This is a program you MUST enroll in every year if you wish to participate.**

**Q4: Where do I turn in my enrollment forms?**

**A4: Unless you have received other instructions from your department head, turn in your enrollment information to the Human Resources Department or to a Human Resources staff member during a Help Session. **Please be sure to keep a copy of your forms for your records.****



**Q5: How do I obtain a 90-day supply of prescription medicines?**

**A5: You can order a 90-day supply Rx through CIGNA's TelDrug program using any of three methods: mail, telephone (1-800-835-3784), or through CIGNA's website ([www.cigna.com](http://www.cigna.com)). For more details, please see the TelDrug brochure in your packet.**

**Q6: Will there be incentives available again for HRA (available on Silver and Choice plans) and HSA (available on Consumer plan) accounts this year?**

**A6: Yes!** There is an incentive for non-tobacco use and for participation in the health risk assessment with biometrics. If you are eligible, you will receive the following contributions:

- o **\$120 for non-tobacco use** - must complete Non Tobacco Use Affidavit.
- o **\$120 for participation in the health risk assessment with blood work** - must have been completed by October 2.

**Income-based contributions have been doubled for 2010! If you qualify, you will receive:**

- o **\$200** for full time employees **with employee-only medical coverage** who earn less than \$25,000 gross yearly income.
- o **\$400** for full time employees **covering family members on their medical plan** who earn less than \$25,000 gross yearly income.
- o **\$150** for full time employees **with employee-only medical coverage** who earn at least \$25,000 but less than \$35,000 gross yearly income.
- o **\$300** for full time employees **covering family members on their medical plan** who earn at least \$25,000 but less than \$35,000 gross yearly income.

**This money rolls over from year to year. If you don't use it one year, you can still use it the next year.** Elected officials on a Knox County medical plan are eligible for the non-tobacco incentive but not the income-based contributions.

**Q7: How do I qualify to participate in the HRA/HSA?**

**A7: First, you must sign up for one of the medical plans for 2010. For more details on additional requirements, please see the answer to question 6.**

**Q8: How do I access this money?**

**A8: If you do not already have a flex card, you will receive one already funded with the money you qualify for by January 1. You can then use this card to pay for qualified medical, dental and vision expenses. In addition, you can file paper claims to get reimbursed for qualified expenses.**

**Q9: What happens if I have both a FSA and a HRA?**

**A9: When you have both, money to pay for qualified expenses is taken out of your FSA funds first since those go away at the end of the year. Once you use up your FSA funds, then the money starts coming out of your HRA. The flex card you receive will work with both accounts.**