



ICSVEBA Medical Benefits (Administered by Delta Health Systems)

Utilizing the First Health and La Nueva Frontera Provider Network

Change in Insurance Carrier Effective July 1, 2010

Frequently Asked Questions from Insurance Committee Meeting

Dated: 05/21/10

1. Q. Dependents-up to the age of 26 as opposed to 25 on current; when do we add them?
 - A. During open enrollment or at a later date when change in law goes into effect October 1, 2010 (Federal Mandate).

2. Q. Will there be a benefits booklet with the breakdown of coverage's?
 - A. Yes. They were provided during open enrollment and are available on the IVC website Human Resources Benefits webpage:
<http://www.imperial.edu/index.php?pid=5314>

3. Q. Will IVC offer a tier system?
 - A. Yes, as to the regular active employee rate structure. For 2010-11, there will be no cost to the employee; the District will cover 100% of the premium.

4. Q. Verification of changes:
 - Q. Are diagnostics/labs covered 100%?
 - A. Yes

 - Q. What is the ER visit co-pay? \$75 OR \$100?
 - A. They co-pay is waived if patient is admitted. If no admission is required, the VEBA Emergency Room Co-Pay is \$75.00.

 - Q. Is Urgent care \$30 co-pay?
 - A. Yes

 - Q. Is Individual deductible 300/3k max?
 - A. \$300/1k max.

Frequently Asked Questions (continued)

Q. Is Co-insurance 80% (lower than current-right now at 90%)?

A. No, VEBA Plan is out patient co-pay only in hospital, deductible then 80% to \$1000 then 100%.

Q. Is Ambulance/air- TBA (local coverage only)?

A. Not limited

Q. Is RX- generic \$5, Brand \$20, Non-Preferred/Specialty/New/Biological/Off the wall \$35?

A. Yes

Q. Has mail orders changed to 2 co-pays for three month supply?

A. No. (1) Co pays for three months.

5. Q. Is there a savings to the District if employees go to a particular pharmacy (e.g. Costco vs. Target)?

A. No

6. Q. Has there been any change to the life insurance- coverage or company (The Standard and MetLife)?

A. Life amount remain unchanged - carrier changes to SYMETRA.

7. Q. Will Life Insurance named in VEBA brochure replace MetLife?

A. Yes, SYMETRA

8. Q. Will employees still have The Standard?

A. Yes

9. Q. Regarding preventive care-will PSA test be covered under clinical as Anthem currently does? Brochure only states digital test covered.

A. Yes