
Tips to help employees prepare for the new health coverage benefits for 2018

- If you are on a **non-preferred brand name prescription** now (paying a \$45 copayment) talk to pharmacist about the current cost of the prescription, as your cost will be changing in January. The Platinum and Gold plans will now have 50% coinsurance for those prescriptions and the CDHPs will have deductible and then 20%. Talk to your doctor about less expensive options, like preferred brand name and generic options.
- **Explanation of Benefits (EOB)** - familiarize yourself with the EOBs
- **Claims** – you may need to look closer at claims and EOBs
 - Have family members give permission for you to speak on their behalf regarding claims if over age 12
 - Sign up for the Member Resource Center on www.bcbsvt.com/mrc
 - Call BCBSVT customer service with questions
- **Primary Care Provider (PCP)** – if you do not have a PCP today, start looking for someone now. All members (who reside in VT) will need to have a PCP on file.
- **Find a Doctor** – use the BCBSVT Find-a-Doctor tool to identify a PCP, or find other providers that participate with Blue Cross and Blue Shield. www.bcbsvt.com/findadoctor
- **Wellness Prescriptions** – check out the Wellness Prescriptions that are covered at 100% on the VEHI Gold and Silver CDHPs. www.bcbsvt.com/wellnessrx (select BCBSVT Open Formulary, then Wellness Drug List)
- **Preventive Services** – for a list of services covered at 100% beginning in 2018 (based on age and gender) go to www.bcbsvt.com/preventive (go to step 3, ACA preventive care services)
- **Watch videos** – The VEHI website has a lot of great materials, including videos created to explain the benefits, check them out at www.vehi.org/health2018, select “Employee”, then “Video Series”
- **Read booklet** – if you haven’t received one, find the *Introduction to 2018 VEHI Benefits* on our website as well (select “Resources”, then “New Plan Brochure”)
- **Anticipate your needs for 2018** – Start thinking about what your healthcare needs may be for 2018 to help determine with plan may work the best for you and if you can set aside pre-tax dollars to help cover any out-of-pocket costs (including large claims, copayments, vision materials or dental needs).
- **Speak with your family** to review the benefits to be sure everyone understands the new options
- **Risk tolerance** – determine if you would prefer a lower premium or a lower out-of-pocket exposure. Some people prefer to save premium dollars and take their chance on a higher deductible, while others prefer to pay a little bit more for coverage if they feel more protected.
- **Collective Bargaining Agreement terms** – How much is your share of premium and out-of-pocket costs?
 - HRA versus HSA options
 - FSA implications
 - Find information under the www.vehi.org/health2018 website about all **Healthcare Spending Accounts**
- **Parent/child(ren) tier-** With the new coverage tier of Parent/Child(ren), each family should look at the options for coverage through their employers to determine if this is a good option for them.