



## **FAQ's for County Switching Insurance Pools from CalPERS to EIA Health**

### **A. Why is the County making this change?**

The County is choosing to purchase health benefits through a different insurance pool, in order to manage future costs and obtain control over plan designs being offered to the County's Employees and Retirees.

### **B. When would the change of insurance pools be effective?**

As of January 1, 2018, for the 2018 plan year and beyond.

### **C. When is open enrollment?**

Open enrollment will be from November 13 – 30, 2017. During this time period, employees will be able to make changes to their medical, dental and vision plans, FSA contribution and dependent changes. All employees will be required to make an active selection for medical insurance.

### **D. Will the open enrollment process change?**

Yes, Medical, Dental, Vision and FSA enrollment will transition to online enrollment! Voluntary life, disability, critical illness and accident insurance plans will also transition to online enrollment in the future. In addition, educational workshops will be held around the County between October 16 – November 3, 2017. The educational workshops will provide an overview of the changes and detailed information on the new plans to help with their plan selection.

### **E. By switching insurance pools does it save or cost the County money?**

No, the County's contribution to medical insurance premiums does not change if we switch insurance pools. The County will still contribute the negotiated monthly cafeteria contribution to employees and retirees participating in County medical insurance.

### **F. What is the difference between the CalPERS and EIA Health Plans?**

For PPOs plans, EIA Health has matched the exact same plan design and network as CalPERS. The biggest change for PPO members is a lower monthly premium. EIA Health quoted an EPO plan, which embodies all the plan benefits of the existing CalPERS HMO with an enhanced network of providers, but did not quote an exact HMO plan. With EIA Health, the County would have the flexibility to add a traditional HMO plan in the future.



**G. What is the difference between an HMO, PPO, and EPO plan?**

PPO (Preferred Provider Organization)	HMO (Health Maintenance Organization)	EPO (Exclusive Provider Organization)
<ul style="list-style-type: none"> <li>•Typically larger network access</li> <li>•Access to network specialists</li> <li>•In and out of network benefits</li> <li>•Member pays co-insurance after deductible</li> </ul>	<ul style="list-style-type: none"> <li>•Narrow network</li> <li>•Must select a Primary Care Physician (PCP)</li> <li>•Specialty care is managed by PCP referrals</li> <li>•Low or no deductibles</li> <li>•Low co-payments</li> <li>•No out of network benefits</li> </ul>	<ul style="list-style-type: none"> <li>•PPO network</li> <li>•No PCP required</li> <li>•Access to network specialists</li> <li>•No out of network benefits</li> <li>•Low or no deductibles</li> <li>•Low co-payments</li> <li>•HMO feel with PPO access</li> </ul>

**H. Are the networks in the EIA Health plans the same as the CalPERS plan networks they are replacing?**

PPO plans are made up of individually contracted providers. For PPO plans, both EIA Health and CalPERS utilize Antheims PPO network. The EPO plan offered by EIA Health will utilize the same Anthem PPO network. CalPERS HMO plans utilize medical groups with different contracted providers.

**I. Will I have to change my doctor?**

All plans offered by EIA Health utilize Antheims nationwide PPO network. Participants in Anthem Choice and Care PPO plans will have access to Antheims nationwide PPO network. Participants in the Anthem Select PPO plan will have access to select providers on Antheims network as they do today under CalPERS. The PPO plans include both in and out of network benefits. Participants in Antheims EPO plan will have access to Antheims PPO network, but they will not have out of network benefits. EPO users will not need a Primary Care Physician (PCP) or referrals to see specialists.

To see if your doctor is included in Antheims nationwide PPO network please visit the below County Intranet webpage for instructions on how to search for Anthem providers:  
[http://myslo.intra/RM/RM\\_Benefits/Health\\_Dental\\_and\\_Vision/Anthem\\_PPO\\_Providers.htm](http://myslo.intra/RM/RM_Benefits/Health_Dental_and_Vision/Anthem_PPO_Providers.htm)

**J. Will retirees still have access to healthcare through the County if they join EIA Health?**

Yes, all eligible retirees will still have access to healthcare. Retirees will continue to have the option to opt in or out upon retirement. Retirees that opt in will always have the option to opt out and can change plans annually during open enrollment. Retirees that opt out of



County medical insurance will not have the option to opt back in until they are Medicare eligible. For the 2018 open enrollment only all eligible retirees will have the option to opt in to County medical insurance.

**K. Will out of the area retirees still have access to healthcare?**

Yes, Retirees age 65 or younger will continue to have access to out of area care through the County's basic plans and Antheims PPO Network. Medicare age retirees will continue to have access to out of area care through Medicare plans.

**L. What happens if the County wants to leave EIA Health?**

If the County chooses to leave EIA Health before being able to return to CalPERS for the 2023 plan year, the County can pursue direct carrier relationships or self-funded medical insurance purchasing arrangements.

**M. How long is the County required to be a member of EIA Health?**

The County would be required to remain in EIA Health for an initial three-year term that will end on 12/31/2020. The EIA Health contract will be auto renewed each year unless the County declares the intent to leave EIA Health.

**N. What happens if the County wants to return to CalPERS in the future?**

Once an agency leaves CalPERS they are unable to return to the pool for five years. The County would be locked out of CalPERS and unable to return until calendar year 2023. Annually the County will continue to review the healthcare market landscape. Discussion for a potential re-entry into CalPERS would occur with the Healthcare Committee as early as 2021.

**O. Are my dental and vision plans changing?**

No, there are no changes to the dental and vision plans. Dental, Vision, Supplemental Life Insurance, Disability, Accident and Critical Illness plans are currently provided to the County through CSAC EIA and there are no changes to these plans. Medical insurance is the only benefit offering impacted by a transition to EIA Health.

**P. What region is the County currently a member of in CalPERS?**

The County is a member of the "Other Southern California" region which includes agencies in Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara and Tulare counties.

**Q. What role does Alliant Employee Benefits (Alliant) play?**

EIA Health is underwritten by Alliant. The County has utilized Alliant to prepare healthcare marketplace trends, evaluate alternatives to CalPERS and to purchase other health and general liability insurance lines of coverage since 1993.



**R. What's next?**

Action	Date
BOS Meeting	8/15/17
County Intranet Updated	8/15/17
Department Heads Notified	8/16/17
Email Notification Sent to All Employees	8/22/17
Payroll Coordinators Benefits Meeting	10/11/17
Health Enrollment Educational Workshops	10/16-11/3
Retiree Association Educational Workshop	10/16/17
Health Care Open Enrollment Begins	11/1/17
EIA Health Plan Effective Date	1/1/18

As additional information is available the FAQs will be updated on the Human Resources Benefits page of the County Intranet. Employees may submit additional questions to be added to the FAQ page by sending an email to [hr@co.slo.ca.us](mailto:hr@co.slo.ca.us).