

# Health Plan Changes Effective January 1, 2021

# Tier 1 Plan and Tier 2 Plan

## What is the difference between the two Plans?

### ACO Tier 1

Accountable Care Organization (ACO) – Tenet Providers

- ACO – **Maximum savings** - The Hospitals of Sierra/Providence

### Aetna Tier 2

- All other Aetna Providers – **Standard savings**  
-Preferred Provider Organization (PPO)

	PLAN I		PLAN II		PLAN III		PLAN IV	
	ACO Tier 1	All Other Aetna Tier 2	ACO Tier 1	All Other Aetna Tier 2	ACO Tier 1	All Other Aetna Tier 2	ACO Tier 1	All Other Aetna Tier 2
Individual Deductible	\$300	\$600	\$500	\$1,000	\$1,000	\$2,000	\$3,000	\$7,000
Family Deductible	\$900	\$1,800	\$1,500	\$3,000	\$3,000	\$6,000	\$6,000	\$14,000
Coinsurance	80%	60%	80%	60%	80%	60%	100% after deductible	80%
Individual Out of Pocket (deductible/copays included)	\$1,800	\$3,600	\$2,000	\$4,000	\$3,000	\$6,000	\$3,000	\$7,000
Family Out of Pocket (deductible/copays included)	\$5,400	\$10,800	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$14,000
Office Visit Co-pay (Primary/Specialty)	\$0/\$25	\$20/\$25	\$5/\$25	\$25/\$25	\$10/\$25	\$30/\$40	100% after Deductible	80% after deductible
Emergency Room Co-pay	\$100		\$150		\$200		100% after Deductible	
RX -30 day G/PB/NPB	\$10/\$35/\$60		\$10/\$35/\$60		\$10/\$35/\$60		100% after Deductible	
RX-90 day G/PB/NPB	\$20/\$70/\$120		\$20/\$70/\$120		\$20/\$70/\$120		100% after Deductible	
Hospital Deductible	\$150	\$350	\$150	\$350	\$150	\$350	100% after Deductible	80% after deductible
Lifetime Max	Unlimited		Unlimited		Unlimited		Unlimited	

**Deductible:** A fixed dollar amount you pay per calendar year for your covered medical services before your health plan starts to pay. Deductibles cross-apply.

**Coinsurance:** A percentage the insurance & you pay after the deductible has been met.

**Out of Pocket:** Amount you must spend before insurance pays 100% of covered medical services for the remainder of the year. This is made up of deductible, coinsurance & co-pays.

**Co-pay:** A fixed charge paid, by the insured, at the time of any office visit.



# Medical Plan Comparison

# Find an ACO or PPO provider



- Go to [www.Aetna.com](http://www.Aetna.com), Login or create an account by registering.
- At the top of the page, click on “Find Care and Pricing”.
- Search by name, specialty, procedure, medication.....
- Click on your selection and you will see all the providers listed below.
- If you see **In Network** and **Maximum Savings** – the provider is an **ACO Tier 1 Provider**
- If you see **In Network** and **Standard Savings**– the provider is a **PPO Tier 2 Provider**
- Refer to page 3 for specific benefits

# Formulary List of Prescription Drugs

- You may review the prescription **formulary** list by going to the YISD website under: Departments, Risk Management, Employee Benefits, click on “Aetna Pharmacy Drug Formulary”
- This is the list of approved medications under the Plan
- Certain medications may require prior authorization

## Aetna/CVS Retail/Mail Order Program

Purchase a 3 month supply for the price of 2 copays



# The Maintenance Choice<sup>®</sup> program with Opt-Out

With this benefit, you have the freedom to decide where you fill the prescription drugs that you take on a regular basis — these are called “maintenance medications

## Your choice, your way

- Fill a 90-day supply of your maintenance drugs at a discounted rate.
- You can do this with our mail service pharmacy or at CVS Pharmacy<sup>®</sup> locations.

## How to opt out (Continue filling prescriptions at a pharmacy other than CVS)

- **Call Aetna** to opt out of the Maintenance Choice program, **888-792-3862**.
- When you opt out, you will pay the regular retail copay for your 30-day supply.
- If Aetna does not hear from you, you will pay the **full cost** of your medications.

You may review the **Maintenance** prescription list by going to the YISD website under: Departments, Risk Management, Employee Benefits, click on “Aetna Maintenance list”.

## Some services require **prior approval**

This ensures medical necessity. Some examples include:

- Inpatient & Out Patient Surgeries
- Radiology (MRI, CT scan, PET scan)
- Dialysis
- Home Health Care
- Rehabilitation Programs
- Certain Specialty Drugs

# Urgent Care-vs-Free Standing Emergency Room or Hospital Emergency Room

## *Visit an Urgent care center for:*

- Fever
- Flu/Cold
- Ear infection
- Insect bite
- Bronchitis
- Sprain/Cuts
- Vomiting/Diarrhea
- Breathing discomfort/Asthma

## *Visit a Free Standing Emergency Room or Hospital Emergency Room for:*

- Severe chest pain
- Severe abdominal pain
- Paralysis
- Wheezing or shortness of breath
- Poisoning
- Severe head or eye injury
- Unconsciousness



# Urgent Care-vs-Free Standing Emergency Room or Hospital Emergency Room

## *Urgent care center:*

### ACO-

MedPost  
Concentra

### PPO-

UCare  
Summit  
CareNow

## *Free Standing ER:*

### ACO-

The Hospitals of Providence ERs

### PPO-

Las Palmas Del Sol Emergency  
Centers

## *Hospital ER:*

### ACO-

The Hospitals of Providence  
Campuses

### PPO-

Las Palmas Medical  
Del Sol Medical  
University Medical

For more information refer to the YISD Website under Employee Benefits or contact the Districts' Aetna on-site representative, Nohemi Bustamante at 434-0470 or email at [aetnarep@yisd.net](mailto:aetnarep@yisd.net).