

Town Hall Meetings 4/5/22 - Morning		
#	Question	Answer
1	Hi, is someone keeping record of our attendance?	No record of attendance for this is being taken. The requirement is for you to sign the attestation, this meeting is not required but is helpful for you to better understand what is happening.
2	Similar to how the employee contribution is based on individual, plus one, or plus two or more, could there be the same tiered options for deductibles? Those with just one other individual on the plan, end up having to spend more out of pocket per person than those with larger families.	Our current deductibles are set-up on a two tier basis, single and family (single plus one or more) on all three plans. A family of 3 or more would cap after 2 individuals met their deductible.
3	What is the process to request a change based on a qualified event after open enrollment closes?	You need to create a Life Event in the bswift system, if you send an email to benefits@andrews.edu , we can send you the instructions to create the Life Event
4	Can you please explain what Embedded means when it comes to the Deductible for HDHP?	Our Premier and Standard plans have embedded deductibles but our HDHP does not. This means that the family deductible within the HDHP must be satisfied (even if by one individual) before the plan pays. The maximum out-of-pocket (MOOP) on all plans are embedded. This means that an individual only has to satisfy their own individual MOOP before the plan pays covered in-network services at 100%.
5	What are the benefit/coverage changes with Priority Health?	We have duplicated our current benefits when and wherever possible. Having said that, no two claims administration systems or processes are exactly the same. The area with the greatest change you will experience is in our formulary or approved list of prescription drugs.
6	My spouse works for the University. Does she need to complete the Attestation?	No only the employee classified as the primary is required to complete the attestation
7	where do I "sign the attestation" ?	Online Attestation For those who have completed the wellness requirements in February, here is the remaining requirement to earn the wellness reward starting July 2022: By Wednesday, April 13, complete the online attestation confirming that you have reviewed the Employee Benefits Overview* (available on site). Please go to vault.andrews.edu/ebg/attestation/view
8	Will my current benefit elections roll over for next year?	Although your benefits are being built in bswift to be the same under the new provider, we highly encourage all employees THIS YEAR to go through open enrollment to ensure that all benefit elections effective July 2022 are as desired.
9	Please provide further explanation of dental coverage. Will it still be under ASR which means we can still use the dental offices located in Berrien Springs (none of which use DenteMax)?	Yes, your dental plan will not be changing
10	How is impacted wisdom teeth covered under this insurance plan. Under Dental or Medical?	Oral surgery will be covered as it is today, under the dental plan. Your oral surgeon will first need to submit the claim under the medical plan before submitting to ASR for consideration under our dental plan
11	can FSA be used if a person has HSA?	If you are enrolled in the HDHP, you may still enroll in the Limited Purpose FSA plan. If you want more details about the Limited Purpose FSA, please contact the benefits office.
12	My physicians are outside of Michigan. Would I access Cigna or Priority Health?	You would access the Cigna network
13	Can you describe the mental health benefits more in depth please? What is covered... How flexible the insurance company is in allowing you to find a therapist that works for your specific situation, etc.	Our benefits will be designed to mirror the coverage levels in place today. To access the in-network level of benefits, seek services from a Priority Health provider.
14	Will prior authorizations completed with ASR be valid with Priority Health?	We will attempt to capture prior authorizations that have been approved and processed through ASR. Keep in mind that Priority Health may have different criteria for approval. It is your providers responsibility to make sure that services are authorized so it is a good idea to check with your provider to make sure everything is in place.
15	I have provided ASR with coordination of benefits information. Will I need to do that again with Priority Health?	Priority Health will pend a claim if it is a possible coordination of benefits situation. You will want to respond to any letters Priority sends you so they can pay your claims.
16	Would my medical card reflect Cigna?	Yes
17	Does our new plan have step therapy for prescription medications?	Yes, some prescriptions will require step therapy.
18	The tiered option question wasn't answered clearly. Looking to understand if there could be a middle tier for deductible for those with JUST a plus one. I understand this benefits large families the best. It does not benefit those with plus one very well.	We already have a 2 tier deductible today and that will continue. This design is most beneficial to large families.
19	Is the vision plan under ASR remaining the same?	yes
20	Will the new plan provide any coverage for necessary bariatric surgery?	Not at this time
21	Do I have to join Medicare under the new insurance company ?	There is no requirement from the University for this
22	What is the website to review our elections?	andrews.edu/go/mybenefits
23	I am 68 years old on the high deductible. I have no health problems. should I stay on this plan or move to another plan?	The HDHP plan is not considered "creditable" in relation to Medicare part D. This means that your future Medicare premiums could be negatively impacted. We recommend the Premier or Standard plans for those aging into Medicare.
24	Do I understand that Prescription meds are covered differently on HDHP than on other options? I don't see my migraine meds on the "IRS-allowed" meds. Do I need to select a different plan?	If you would like to have a co-pay vs. deductible responsibility for migraine drugs, you will want to select the premier or standard plan.
25	Is shingle shot covered by the new insurance?	It would be covered as it is today

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26	The Global Healthcare Benefit is discontinued. What are those benefits that are now not available?	Unfortunately due to low usage we needed to discontinue this plan
27	I live in MI but my physicians are in Beacon Health System - does this mean they are no longer in network?? Or are they still in network through Cigna and I'm still eligible for that?	As long as they are on the CIGNA network they are in network
28	I think I saw that the FSA will still be managed by ASR. Is that why you said that the FSA will not roll over with the transition to Priority Health? This year's FSA is supposed to be spent by July 1 anyway, but the grace period should extend past that as usual, yes? We're accustomed to selecting the FSA annually anyway, so I understand the process for that remains the same.	FSA not rolling is an IRS rule, not related to transition to Priority Health. Grace period is as usual.
29	Does getting pregnant count as a life-changing qualifying event or just once the child is born? In other words at one point can the plan be changed and from what date of service will coverage begin with the updated plan?	Birth is the qualifying life event.
30	Can you talk about the global healthcare benefit being discontinued? Does this mean we are no longer covered outside the country, or what are the specifics of this benefit being taken away?	While we will no longer be offering medical tourism, we will continue to have coverage for services while traveling outside of our country.
31	Are there any changes to visit the emergency room?	Not at this time
32	There are two attestation statements to sign when clicking on the link. Are we signing both of them? Just to reiterate- we are under ASR for vision/dental and Priority Health for medical? or did I get that wrong?	Dental/vision/FSA will continue to be under ASR. Medical/Rx is Priority Health. There should only be one attestation. Please contact benefits@andrews.edu if you continue to see two.
33	Did our employee contribution increase this year? And what are the changes to the coverage amounts from last year?	our contributions didn't change
34	Can we find out if our providers are in network today or do we need a new member ID # and when we will get this? Is there a place with all the websites given today can be found more easily?	please go to www.priorityhealth.com and select "find a provider" at the bottom of the page and look for providers who accept Priority PPO. You can perform this search prior to receiving your ID card.
35	HSA is not an option on standard plan, correct?	No, only under the High Deductible Plan
36	Are there any options that the University could look into that would allow mental health coverage at a lower deductible or co-pay, similar to how vision and dental work? Mental health care can be cost prohibitive and is different in that it may require weekly professional intervention.	We are in the process of doing that currently and hope to have something by August
37	If we have an 'ongoing' case with ASR, some bills that need to be paid, etc., will ASR still continue to work with us until it is resolved?	Those will be finished out by ASR even after July 1 as long as the service was prior to July 1
38	What is the value added to us as employees with this new provider? And how much longer will we need to juggle to insurance providers?	We believe that you will see lower bills as their contracts with our providers in general tend to be better than ASR's. You should not see a significant juggling of providers as Priority Health has a larger network than ASR
39	Are we going to be able to get a copy of presentation today?	Yes, it will be available in our website
40	When will the guide be available?	Prior to the opening of open enrollment