

## 2019 Medical Plan Q & A

- 1) Q. Since the premiums won't change for 2019, will the deductibles/out-of-pocket expenses and/or copays change?  
A. No, there will be no change in the plan benefits.
- 2) Q. What will happen to retiree rates?  
A. There will be no increase in premium rates in 2019 for all rate categories, including retirees. However, your rate may change based upon changes in your plan enrollment.
- 3) Q: Will both Freeman and Mercy health systems be in-network once we switch to Anthem?  
A: Yes, the Blue Access PPO network has both Mercy and Cox in Springfield and Mercy and Freeman in Joplin.
- 4) Q. Will I get a new ID card since we are switching providers?  
A. Yes, you will get a new medical card. Each person covered on the plan will receive their own ID card. You will continue to use your MedImpact card for your pharmacy benefit.
- 5) Q. Will anything change for those enrolled in the HDHP with the Health Savings Accounts (HSA)?  
A. Yes, the HSA accounts will be transferred from PayFlex to Anthem's banking institution, Act Wise. Those impacted will receive further details later this fall.
- 6) Q. Will there be an open enrollment period this year?  
A. No, the next open enrollment is scheduled for 2019, for coverage effective January 1, 2020. Plan members do have the option of switching from the PPO to the HDHP, or vice versa, on an annual basis.
- 7) Q. How can I find out if a doctor or hospital will be in-network once we move to Anthem?  
A. Follow these steps to look up doctors and check network status of doctors and hospitals:

With our Find a Doctor online tool, it's simple to look for doctors who are part of your health plan's network. Whether you're checking to see if a family favorite is in the network or looking for someone new, it's a snap...

### Before selecting your plan:

1. Go to [anthem.com/findadoctor](https://anthem.com/findadoctor).
2. Under **Search as Guest**, click **Search by Selecting a Plan or Network**.
3. Use the drop down menus to select the following:
  - a. "What type of care are you searching for?": select **Medical**
  - b. "What state do you want to search in?": select **Missouri**
  - c. "Select a plan/network":
    - i. To search in all areas of the state except Kansas City, select **Blue Access Choice** under **Medical (Employer-Sponsored)**
    - ii. To search in the Kansas City area, select **Preferred-Care Blue (KC) (Advantage Network)** under **Medical (Employer-Sponsored)**
    - iii. To search outside of the state, select **National PPO (BlueCard PPO)** under **Medical (Employer-Sponsored)**
  - d. Click **Continue**
4. Using the drop-down boxes, select the **type of doctor** and the **location** you're looking for, then select **Search**.
5. For more info about a medical provider (like skills and training), just select their name in the directory.

