

Mercy Hospital & Medical Center: Medical Plan Change

Eff. June 1, 2021

Colleague Q & A



Background/General Information

1. Why is my medical plan changing effective June 1, 2021?

As a result of the closure and sale of Mercy Hospital and Medical Center (Mercy), we are no longer able to continue the health plan options currently offered through Blue Cross Blue Shield of Illinois (BCBSIL). To ensure continuity of health plan coverage, we have taken steps to secure a new health plan to replace the current Advantage HMO, HMO Illinois, and PPO plans.

2. Will there be any other changes to my coverages that I am eligible to continue under COBRA continuation?

No. There will be no changes to any other benefit plans that continue during the COBRA continuation period. The benefit plans and rates will be outlined in your COBRA continuation notification packet.

Plan enrollment for June 1, 2021

3. What is my new medical plan option?

In order to ensure continuity of coverage, we are offering medical coverage under our Traditional Plan with Blue Cross Blue Shield of Michigan (BCBSM). You will receive additional information in your COBRA continuation notification packet.

4. How can I learn more about the Traditional Plan and what is covered?

We have several resources to allow you to learn more about the Traditional Plan and make an informed decision about coverage for yourself and your family members.

- [Traditional Plan Summary](#)
- [Traditional Plan Summary of Benefits and Coverage](#)

5. What is the cost of my medical benefits?

COBRA rates are included in your COBRA continuation notification packet.

6. Do I need to take action to enroll in the Traditional Plan?

Yes. If wish to continue medical and pharmacy coverage during your COBRA continuation period, you must enroll and submit premium to WageWorks per the instructions in your COBRA continuation notification packet.

Medical Benefits with BCBSM

7. Can I access my medical plan information online?

After June 1, 2021 and upon COBRA enrollment through WageWorks, you may create an online [BCBSM member account](#). This secure site allows you to view your health plan information, track your deductible and download ID cards.

- **Via Computer/Web:** Please visit <https://www.bcbsm.com>. Click "Login" and select "Register Now." Enter the requested information and create a username and password. Make note of your login credentials and keep them secure for future use. You will not need your BCBSM Member ID to complete your registration.

- Via BCBSM App: Access your BCBSM directly from your smartphone. Please refer to the [BCBSM App Flyer](#) for more information and features.
- Via Text: Text **REGISTER** to **222764** to start setting up your BCBSM account. Message and data rates may apply.

8. Will I be able to seek care from my current doctor? Or, will I need to switch providers?

The majority of your current in-network providers will continue to be considered in-network with BCBSM; however, to confirm if a particular provider participates in the BCBSM in-network, please visit <https://www.bcbsm.com> and select "Find a Doctor." Please refer to the [2021 BCBSM Provider Search Flyer](#) for additional details.

9. Will I get a new medical ID card?

Yes. If you enroll in continuation coverage through COBRA, you will receive a new medical ID card from BCBSM to be used for medical services. Medical ID cards will be issued in the colleague's name only. If you need additional cards for other family members, you may request or download an ID card from the BCBSM website or BCBSM app. You may also request a duplicate ID card by calling BCBSM customer service at 866-917-7537.

It is important to note even if your physical cards do not arrive to your home by June 1, 2021, your medical coverage is still effective June 1, 2021 if you elect to continue benefits through COBRA and timely submit premium to WageWorks. You may access a mobile ID card or call BCBSM customer service to obtain your subscriber ID and present to your provider at the time of service.

10. What will happen to the deductibles and out-of-pocket maximums that have already accumulated for this plan year for medical insurance?

Any amounts you paid toward your deductibles or out-of-pocket maximums with BCBSIL will not transfer to the Traditional Plan with BCBSM.

Pharmacy Benefits under OptumRx

11. Will I automatically be enrolled in pharmacy coverage if I have coverage under the Traditional Plan?

Your coverage under the BCBSM Traditional Plan is bundled with Optum Rx pharmacy benefits. If you choose to continue benefits through COBRA, your medical coverage will automatically include pharmacy coverage and you cannot enroll in one without the other. However, you will get a separate ID card to present at the pharmacy. See question 12 below.

12. Can I access my pharmacy benefits online?

After June 1, 2021 and upon enrollment and payment to WageWorks, you will receive a pharmacy member ID card and you may create an online OptumRx account by visiting <https://www.optumrx.com>. Click "Register" and enter your first name, last name, date of birth, zip code, Member ID number and select Continue. You will then be prompted to create a username and password. Make note of your login credentials and keep them secure for future use. This secure site allows you to view your pharmacy plan information and download ID cards.

13. Will I get new pharmacy ID cards?

Yes. You will receive a new pharmacy ID card from OptumRx for pharmacy services. Pharmacy ID cards will be issued in the colleague's name only. If you need additional cards for other family members, you may request or download an ID card from the OptumRx website. Log in to <https://www.optumrx.com> with your credentials. You may view/download your card(s), see your covered family members, order new cards or download a proof of coverage letter. You may also request a duplicate ID card by calling Optum customer service at 855-540-5950.

14. Will my current medications be covered under OptumRx?

OptumRx has a different formulary than the previous insurance. To view the formulary list, please visit the [2021 Trinity Health Preferred Formulary Book](#). You may also view covered medications and pricing on the [Trinity Health OptumRx Landing Page](#) as a new member even if you have not received your pharmacy ID card yet.

15. I have prescriptions I need to have filled around June 1, 2021. What should I do?

If you know you need to have prescriptions filled around the time of the medical and pharmacy plan change on June 1, 2021, try to have them filled before the transition so you have supply on hand. Your prescription coverage will not go into effect until you have enrolled in and submitted premium to WageWorks.

Contraceptive Coverage

16. What do I need to do to access contraceptive coverage under my medical and pharmacy benefits?

Under the health care reform law (Affordable Care Act), most health plans must cover contraceptive services for females without charging any copay, coinsurance, or deductible. Because of a religious accommodation, Trinity Health is exempt from providing coverage for contraceptives under the Trinity Health medical plans. However, while contraceptive coverage is not available under the Trinity Health medical plans (which include prescription drug coverage), contraceptive coverage required by the Affordable Care Act is provided by our service providers for the Trinity Health medical plans.

- Oral contraceptives may be covered under the pharmacy component of the Traditional Plan with OptumRx. OptumRx will automatically issue a contraceptive drug card to eligible female members and family members to present to your pharmacy. The contraceptive ID card is separate from your regular medical ID card. After June 1, 2021, if you need to obtain a contraceptive drug, but have not yet received your contraceptive ID card, please call the OptumRx Member Services Department at 1-855-540-5950.
- Non-oral contraceptives may be covered under the medical component of the Traditional Plan with BCBSM. Please call BCBSM for contraceptive coverage at 866-917-7537 and they will assist you with next steps to obtain a medical ID card.

Additional Resources and Questions

17. I still have questions. Who can I contact for more information?

The Trinity Health Total Rewards Benefits & Well-being Team will host two (2) WebEx meetings to help you understand the impact of this change. The content of the two sessions is identical.

- **May 13, 2021 10:00 CT (11:00 EST) Meeting Link:** <https://trinity-health.webex.com/trinity-health/onstage/g.php?MTID=ef8d813499af5cae5ed2e2a64660cd500>;
- **May 19, 2021 1:00 CT (2:00 EST) Meeting Link:** <https://trinity-health.webex.com/trinity-health/onstage/g.php?MTID=ed700912891710dd2602c034f1564274f> ;

You may also contact WageWorks at 877-502-6272 or visit www.wageworks.com if you have additional questions. Additional medical and pharmacy plan information may be found on the [Trinity Health MyBenefits site](#).

Please note every effort has been made to provide an accurate summary of information for colleagues in the above questions and answers. Legal documents governing the plans will prevail if there are any inconsistencies or inaccuracies in this material. If there is a conflict between the information provided and an existing Human Resources policy, benefit plan document or insurance contract; the policy, benefit plan and insurance contract documents will govern the interpretation.