



Memo

To: All Employees
From: HR Department
Re: Health & Related Insurance Renewal 2020-2021
Date: 5/26/2020

You either have, or will be getting, a postcard regarding the upcoming insurance renewal. This renewal will cover the policy period 7/1/20-6/30/21. There will be more detailed information available, but this memo will highlight some of the changes and the rationale behind them.

- **Health insurance cost to employees will remain unchanged.** There was an increase in premiums charged by BCBSNC but SPC is going to absorb that additional cost. We wanted to minimize the impact on employees by not increasing the premiums.
- **Company HSA contributions have increased.** Annual company contributions have increased to cover 50% of the deductible for all coverage levels. Once we pay BCBSNC, that money is gone, but by paying it into the HSA, it allows you the option of when to use it. Its available if you need it this year, but if not, it is still available in future years. BCBSNC does not refund unused coverage.
- **Available life insurance has been increased to \$100k**

A couple reminders on things you can do (see also documents on the following pages):

- Always attempt to get generic prescriptions. If you cannot, ask your doctor for coupons and samples. You can also check on-line. The drug manufacturer's website is a good place to start.
- Check if BCBSNC or GoodRx is a better option when getting a prescription filled. The pharmacy may know of other discount programs available, so always ask.
- Make sure you are going to the appropriate health care facility. The Emergency Room is for Emergencies. Do not use it as your primary care facility. MDLive, CVS Minute Clinics, and Urgent Cares are alternatives, or in addition, to a Primary Care Doctor.

It is important to keep in mind that this is a team sport. Your decisions effect all of us. Making smart choices helps to save you money at the time of service but it also helps you AND the group get better rates going forward. The better consumers we are, the better our rates and coverage will be in future years.

Please let us know if you have any questions. Contact information:

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Right Care. Right Place. Right Savings.

With many options for getting care, how do you choose?

 NURSE LINE	 VIRTUAL VISIT	 CONVENIENCE CARE CLINICS	 PRIMARY CARE PHYSICIAN	 URGENT CARE	 EMERGENCY ROOM
<p>NurseLine connects you with registered nurses 24/7.</p>	<p>A virtual visit lets you see a doctor via your smartphone, tablet or computer.</p>	<p>Visit a convenience care clinic when you can't see your doctor and your health issue isn't urgent.</p>	<p>Your primary doctor can access your medical records and manage your medications.</p>	<p>Urgent care is ideal for when you need care quickly, but it is not an emergency.</p>	<p>The ER is for life-threatening or very serious conditions that require immediate care.</p>
<ul style="list-style-type: none"> • Choosing appropriate medical care • Understanding treatment options • Answering medication questions 	<ul style="list-style-type: none"> • Allergies • Bladder infections • Bronchitis • Pink eye • Rashes • Seasonal Flu • Sinus Problems • Sore Throats 	<ul style="list-style-type: none"> • Common infections (e.g. strep throat) • Minor skin conditions (e.g. poison ivy) • Vaccinations • Pregnancy Tests • Minor injuries • Ear aches 	<ul style="list-style-type: none"> • Checkups • Preventive services • Minor skin conditions • Vaccinations • General health management 	<ul style="list-style-type: none"> • Sprains • Strains • Small cuts that may need stitches • Minor burns • Minor infections • Minor broken bones 	<ul style="list-style-type: none"> • Heavy bleeding • Large open wounds • Sudden change in vision • Chest pain • Sudden weakness or trouble talking • Severe head injury • Major broken bones
<p>No additional cost</p>	<p>\$</p>	<p>\$\$</p>	<p>\$\$</p>	<p>\$\$\$</p>	<p>\$\$\$\$</p>



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How to be a smart Rx consumer

Ask questions!

- **Always ask for a generic from your doctor**
- **Try over-the-counter drug first for your condition**
- **Ask your pharmacist if you can save money by paying the pharmacy price vs. price negotiated by BCBS**
- **Major retail pharmacies may offer some drugs for \$4-\$10 copay**
- **Check GOOD RX.COM**
- **Look up your medications on Bluecrossnc.com to see if there are any lower cost alternatives**
- **Getting 2 separate prescriptions might be cheaper than getting 1 prescription where the two drugs are combined**
- **Costs for prescriptions vary from pharmacy to pharmacy**