

Piscataway TWP BOE

Open Enrollment and Meritain/CVS Transition 2023-24

May 2023

Presented By:

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Brown & Brown Benefit Advisors, Inc.



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Introductions & Housekeeping

- ➤ Effective July 1, 2023 the district is leaving Express Scripts and moving to Meritain/CVS for prescription drug coverage. Benefits are 'Equal To Or Better Than' your current plan.
- ➤ There are **NO** changes to Medical or Dental benefits
- ➤ Open Enrollment will run from Monday May 15th through Friday June 2nd
- ➤ Enrollment: Completing an enrollment form is only required if you are making changes to your current elections. If so you must take action by **Friday June 2**nd. If not, you will automatically be enrolled into the plan you have today.
- ➤ New ID Cards will be issued to <u>ALL</u> employees and will arrive to your home prior to 7/1/23



Open Enrollment

Open Enrollment

- ➤ At Open Enrollment You Can:
 - >Enroll or remove a dependent
 - Enroll yourself and any eligible dependents if currently waiving
 - ➤ Waive coverage
 - ➤If waiving you must complete a waiver form. You may re-enroll within 30 days as the result of a qualified "life event" or at open enrollment July 1st for any reason.
 - ➤ Change to a less expensive medical plan to INCREASE YOUR NET PAY
 - Employees hired on/after 7/1/2020 must choose from NJ EHP or NJ GSP
 - Enroll your child who is under 31 but over 26 if they qualify under Chapter 375 (special forms required)



What's Changing on 7/1/23?

Transition from ESI to Meritain/CVS

- ✓ Piscataway Township BOE will move to Meritain/CVS for Prescription Drug
- ✓ Your coverage will be "<u>equal to or better</u>" than your current coverage with ESI
- ✓ All employees will receive new Medical/Rx ID cards in the mail (one card). Cards will be mailed out the third week in June.
- ✓ Effective date of the change is July 1, 2023
- ✓ Important Info:

Rx Bin: 004336

PCN: ADV

• Group: RX2738

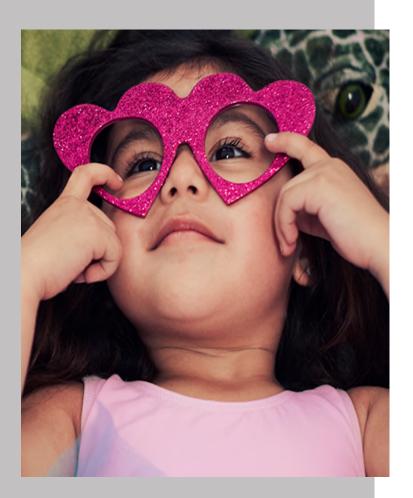


Who is Meritain Health?



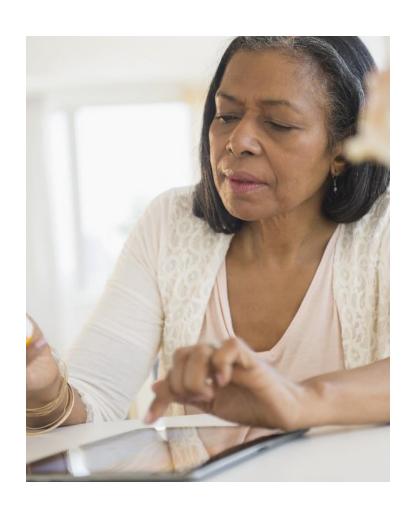
- Meritain Health is a subsidiary of Aetna/CVS
- They are one of the nation's largest administrators of health benefits
- Provide benefits to 1,000,000+ members nationwide
- They're a Third Party Administrator (TPA) that offers employers customized benefit options to lower employee costs for healthcare

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The Value of Medical/Pharmacy Integration

- ✓ When Meritain handles both the Medical & the Pharmacy, we can deliver maximum results to keep you healthy and keep costs down
- ✓ One ID card for Medical & Rx
- √ Faster access to data & superior data integrity
- ✓ For members with chronic conditions, integration of Meritain Pharmacy with medical led to <u>fewer</u>:
 - Hospital Admissions
 - Hospital stays
 - Emergency Room visits



CVS Caremark Formulary

Members can research prescriptions to see what tier the drug is on in the formulary guide.

NJ EHP/GSP access <u>Standard Control</u> Formulary (closed)

Non-NJ EHP/GSP access <u>Standard Opt Out</u> Formulary (open)

(Note: The "Standard Opt Out Plan" is an <u>open</u> formulary plan. Formulary is only a partial list of the most common drugs and not all drugs can be listed here)

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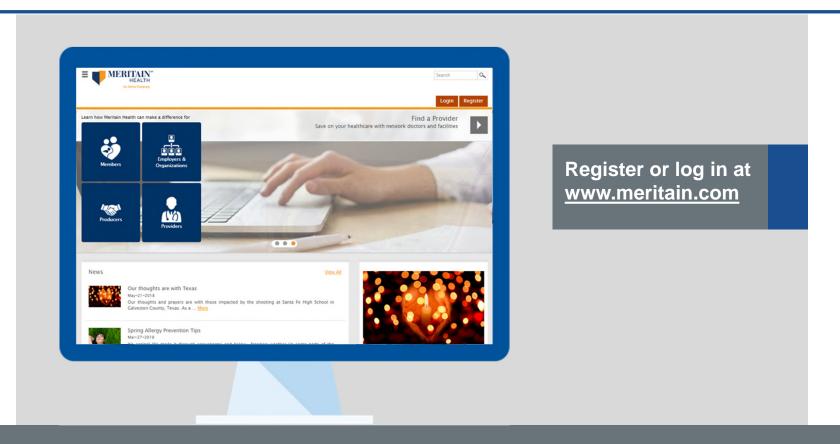


How does Mail Order Pharmacy work?

- ✓ You can have maintenance drugs sent right to your home
- ✓ Maintenance drugs are those that are taken regularly for chronic conditions like diabetes or asthma, and you can receive up to a 90-day supply
- ✓ How to get started once you receive your ID card:
 - Online- register your account at <u>www.caremark.com</u>
 - Mail- get your rx script from your provider and mail to us with a completed order form (available on your secure member website)
 - Your provider can submit your order using:
 - Online via the e-prescribe service on our web site
 - Fax 1-800-378-0323

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Meritain Health Member Portal



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Features of the member portal

We make your online healthcare experience more user-friendly than ever before.

The Meritain Health Member Portal organizes your plan information in an easy-to-follow layout.

You'll always know where to go next. Thanks to Quick Links, the pages you need are often one click away.

The portal is an overall tool for:

- Claims history.
- Explanations of Benefits (EOBs).
- Plan documents.
- Eligibility details.
- Wellness resources.
- ID Cards (view, print or request new cards).



You can access the portal by computer, tablet or smart phone.

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Things to remember

- ✓ Search the formulary that aligns with your plan
- NJ EHP/GSP Standard Control
- Non-NJ EHP/GSP Standard Opt Out
- √ As of 7/1/23 present your new ID Card at the pharmacy
- ✓ Setup your Mail Order by obtaining a new Rx from your doctor
- ✓ Current 'Prior Authorizations', claims history, and open refills are being transferred from ESI to CVS

Brown & Brown contact info:

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Questions?

Open Enrollment 2023-24

➢ All Prescription Drug questions should be directed to Brown & Brown until 7/1/23

≻Beginning on 7/1/23

Please make an initial outreach call to the carrier's customer service number, and note the date & time of your call, name of the representative, and reference number. If you need further assistance after your call please contact:

Paul McGowan, Senior Account Specialist, 609-397-3088
Paul.McGowan@bbrown.com



Find your solution at **bbrown.com**Tom Tafuri, Vice President

908.692.4850

Thomas.Tafuri@bbrown.com

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