

**Greater Cincinnati Insurance Consortium
Fringe Benefit Changes Effective 7/1/2021
2021-2022**

GCIC Benefit Plans:

1. **Medical and prescription drug premiums are increasing by 1%**
 - 1% increase is well below the local, state, regional and national trends
 - Currently, due to impacts of the pandemic, medical inflation is ranging between 6%-10% and prescription drug inflation is closer to 14%
 - GCIC still offers the most competitive package when comparing rates and benefits to other districts in our area
 - Cost drivers continue to be: specialty drugs (with cost between \$6,000 and \$50,000 per prescription filled), high cost claimants – those claimants with expenses over \$100,000 annually and chronic conditions like diabetes and inflammatory conditions
2. **Dental, Vision, Voluntary Life and LTD plan costs are staying the same** with no increase in cost
3. **COVID-19 testing and telemedicine services (related to COVID-19) will continue to be covered at 100% until the end of the pandemic.** We will provide notification when there is further guidance from the CDC and Anthem. COVID-19 treatment is now covered as any other illness, with normal member cost sharing at the point of service

New Programs beginning 7/1/2021:

1. **The Pharmacy Plan administration will be moving from Elixir to Anthem**
 - **ONE ID card** will now be used to obtain medical and pharmacy services
 - All members who are covered under the Anthem plan will receive a new ID card for July 1, 2021. The new ID cards will be mailed to your home the latter part of June. You will need to **use your new ID card beginning 7/1/2021** PLEASE DISCARD YOUR OLD CARD
 - Walgreens will continue to be **excluded** from the Anthem pharmacy network.
 - If you have open drug refills – they will be automatically transferred to Anthem. If you don't have any remaining open refills, you will need to obtain a new script to obtain your medication after 7/1/2021
 - To find a participating pharmacy, head to [Anthem.com](https://www.anthem.com) and **Login** if you are already registered and have an account or **Register** now. Once you log-in, you will be able to search for pharmacies and review the drug list
2. **Retail 90 Prescription Drug program**
 - Beginning 7/1/2021, you will have access to obtaining a 90 day supply of any covered prescription drug, including maintenance drugs, at a retail pharmacy. This program is called Retail90 and you can receive a 90 day supply of medication for 2.5 times the normal copay. Hence you will have the convenience of getting the medicine you need with fewer trips to the drugstore and you will save money.
 - It's easy to find a **Retail 90 Pharmacy**:
 - Anthem.com - log on and choose Pharmacy. Then choose Find a Pharmacy and enter your zip code or city.
 - Sydney App - log in and choose Prescriptions and then Find a Pharmacy
3. **Anthem Health Guide – new concierge level of customer service for the GCIC members**

- You will now have access to a Concierge level of service to help you navigate your healthcare needs and to connect you with the appropriate Anthem services
- This service will be available for member questions beginning 6/1/2021
- The telephone number that you will call is 844 995 1752. This is a new customer service number and it will be printed on your new ID card

4. **SmartShopper Program**

- Beginning 7/1/2021 you will have access to a new program called SmartShopper. SmartShopper is a program that helps you save money by allowing you to shop for lower cost options for certain covered services while earning incentives in return.
- To get started...when your doctor recommends a medical test or procedure, you can call SmartShopper at 1-866-488-5441 or visit smartshopper.com
 - Shop for a provider
 - Receive your medical care
 - Earn rewards
- With SmartShopper, you can shop online or call a SmartShopper Personal Assistant who can help you understand your options and can schedule your appointment

5. **Dispense as Written (DAW) Pharmacy benefit change**

- If a brand name drug has a clinically equivalent generic, whether the physician or the patient requests the brand name drug, the member will pay the copayment PLUS the difference in cost between the brand and the generic drug. Work with your physician to obtain a prescription for the most appropriate medication