



Recommended Changes – Benefits Plans		
Plan Change	Recommended Change	Reason For Change
<p>1. <b>Enrollment Wait Period</b> - to First of the Month After Hire</p> <p>Amendment #1 – <a href="#">Medical</a> and <a href="#">Dental</a> Plans</p>	<p><b>EBAC supports HR Recommendation.</b> Adopt the temporary amendment language allowing enrollment to be effective first of the month after hire date.</p> <p>(Current plan language states enrollment is first of the month after 30 days of employment.)</p> <p>*Current plan amendment expires 12/31/2022 and staff supports adopting the amended language.</p>	<p>Estimate no impact to the cost of the plan. The amendment has been in place during the COVID pandemic to avoid a break in coverage for new staff. The shorter wait period is complete with other employers.</p> <p>Current plan language states enrollment is first of the month after 30 days of employment.</p>
<p>2. <b>COVID-19 Testing and Diagnosis &amp; Early Prescription Refills</b></p> <p>Amendment #1 – <a href="#">Medical</a> Only</p>	<p><b>EBAC supports HR Recommendation.</b> Revert to regular plan language and end current medical plan amendment waiving deductibles, copayments and/or coinsurance for COVID-19 related services.</p> <p>Current plan amendment expires 12/31/2022 and staff supports ending the amendment.</p>	<p>Estimate -\$72,100 annually by letting the amendment expire.</p> <p>Amendment required during the pandemic, now no longer required. Services would be covered similar to any other illness.</p>
<p>3. <b>Provider Network</b> - Change Medical provider network to Navigator</p>	<p><b>EBAC supports HR Recommendation.</b> Change from the PacificSource Voyager network to the PacificSource Navigator network for medical providers. (Dental network will continue as Advantage Dental network)</p> <p>Staff supports this change.</p>	<p>Estimate -\$917,580 (-6.1%) annually by moving to new medical network. The estimated savings is from improved rates with providers. Disruption with members/providers is very minimal. Disrupted members will be notified.</p>
<p>4. <b>Benefit Exclusions</b> - Abortion</p>	<p><b>EBAC supports HR Recommendation.</b> Remove the plan exclusion for abortion services.</p> <p>PacificSource identifies this as a State mandated covered benefit and recommends adding to be in compliance. Due to plan benchmarking and minimal cost, staff supports removing the exclusion. However, Deschutes County is self-insured and DC Legal believes our plan to be in compliance with the exclusion.</p>	<p>Estimated +\$8,000 to \$12,000 cost to plan for abortion services. Benchmarking shows all other comparable plans as covering the service.</p> <p>Current Plan Excludes: <i>Abortion – services, supplies, care or treatment in connection with an abortion unless the life of the mother is endangered by the continued pregnancy or the pregnancy is the result of rape or incest.</i></p>

<p>5. <b>Document Wide -</b> Plan language updates  (Medical and Dental Documents Wide)</p>	<p><b>EBAC supports HR Recommendation.</b> Language to be added or changed throughout the plan documents to clarify benefits, the administration of benefits, or to align with PacificSource core plan language.</p>	<p>These changes are clarification and clean-up of plan language. Not a change to the benefit or coverage. Deschutes County Legal has reviewed the changes.</p>
<p>6. <b>Plan language update</b> – Rx Drug Benefit Max OOP Accumulation</p>	<p><b>EBAC supports HR Recommendation.</b> NWPS recommended additional language clarifying that the difference in cost when a member requests brand name and generic is available does not go towards OOP max.</p>	<p>These changes are clarification and clean-up of plan language. Not a change to the benefit or coverage.</p>
<p>7. <b>Mail Order Pharmacy</b> - option with NWPS to Walmart Home Delivery</p>	<p><b>EBAC supports HR Recommendation.</b> NWPS changed mail order pharmacy from Kelley-Ross Union Pharmacy to Walmart Home Delivery.</p>	<p>Estimate no impact to the cost of the plan. Currently one member is using the mail order pharmacy service and they have been notified of the change.</p>