



# BUZZ ON BENEFITS

## Benefits Newsletter October 2020 Volume 1

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- \* Basic Insurance Terminology
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- \* Need help enrolling in the Employee Service Portal?
  - \* Think you might have a Life / Qualifying Event impacting your insurance coverage?
  - \* Need to know how to obtain an ID card?
  - \* Enrolled for life insurance and can't remember who you named as a beneficiary or need to change your beneficiary designation?

**The Benefits & Risk Management office is here to assist you!**

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### TIPS FOR ACCESSING YOUR HEALTH INSURANCE

#### **Medical:**

The myCigna® mobile app uses one-touch access, making it easy to personalize, organize and access health information on the go.<sup>1</sup>

- ID Cards - view, print or send ID card information (front and back) right from your mobile device
- Claims - view, search and bookmark claims quickly
- Account Balances - instantly access your deductibles, out-of-pocket maximums and health fund balances
- Cigna Home Delivery Pharmacy - manage your prescriptions right from your mobile device



- Prescription Drug Search - look up drugs and compare actual costs at pharmacies nationwide.
- Provider Search - research quality and cost of in-network doctors and pharmacies
- Medical Procedure Search - look up common procedures and compare costs of providers
- What's Covered - view your plan coverage and details
- Health Incentives - track progress toward achieving goals and awards
- Health Wallet - organize and manage health information and contacts
- Languages supported - available in Spanish and English

† The myCigna® app is available to any current Cigna customer who has been provided user access to myCigna.com. (Users must be 13 years or older to register)

Visit [www.myCigna.com](http://www.myCigna.com) to register and download the myCigna® mobile app.

## Dental:

Dental Benefits on the Go: Dental health is important to Delta Dental and to their member's overall health. To make the most of dental benefits so you can maximize your health, Delta Dental's mobile app provides access to the dentist search tool, claims and coverage, ID cards and more, right on your mobile device.



Getting Started: Delta Dental's mobile app is available for smartphones and tablets using iOS (Apple) or Android. To download and install the app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Delta Dental subscribers can log in with the same username and password they use to log in to Delta's website. Register at [www.deltadentalco.com](http://www.deltadentalco.com) before logging in to the mobile app.

## Vision:

Don't miss out on money-saving offers and more. Create an account on [VSP.com](http://VSP.com) to check out all the perks available to VSP members. Visit [mobile.vsp.com](http://mobile.vsp.com) to install the mobile app.



- Get tips and information on keeping your eyes healthy for life
- View your benefits and find a VSP network doctor near you
- Receive emails about special offers, rebates, and other Exclusive Member Extras

Call VSP Member Services at (800) 877-7195.

## **BASIC INSURANCE TERMINOLOGY**

- \* Copayment or Copay: A set amount you pay out-of-pocket for a particular service. The plan pays the balance.
- \* Coinsurance: The percentage of Covered Expenses that an insured person is required to pay under the plan in addition to the Deductible, if applicable.
- \* Deductible: An out-of-pocket amount you must pay each plan year before the plan pays for eligible benefits subject to the deductible.
- \* In-Network Provider: A provider who has contracted with a health care plan (a medical, dental, or vision plan) and agreed to certain rates. In most cases, you pay less and receive a higher benefit when you use in-network providers.
- \* Out-Of-Network Provider: A state-licensed health care plan (medical, dental or vision plan) and has not agreed to certain rates. In most cases you pay more and receive a lower level of benefits when you use out-of-network providers.
- \* Out-of-Pocket Expenses: Copays, deductibles, and other expenses that are not covered by the health plan.
- \* Out-of-Pocket Maximum: The point when all Covered Expenses, except charges for non-compliance penalties, are payable by the benefit plan at 100%.

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### **FAST FACT**

Cigna updates their pharmacy formulary drug list in January and July of every year. Medications can move from Tier 1, Tier 2 or Tier 3 when the lists are updated, thus copays are subject to change as well.

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### **NEXT MONTH'S BUZZ**

- \* Resources for Staff –  
Mental / Behavioral Health
- \* Life Insurance
- \* Fast Fact



Feel free to contact  
Lauren Brandenstein at  
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you'd like to submit an  
insurance article or idea for an  
upcoming newsletter.

All Benefits information can be found by logging into [www.HSD2.org](http://www.HSD2.org). Hover over the Staff tab and select Benefits. Navigation options are on the left.