

Retired Employees Health Program (REHP) Overview

PARSE Governing Board
September 11, 2018

REHP 2019

Contribution Rates

Contribution rates will remain the same for 2019:

- **Pre July 1, 2005**- 0%
- **July 1, 2005 – June 30, 2007**- 1% of final annual gross salary
- **Post July 1, 2007**- 3%/1.5% of final annual gross salary or final average salary

Plan Offerings

The non-Medicare and Medicare plans offered in 2018 will remain for 2019.

REHP 2019 Non-Medicare PPO Deductibles

		2018	2019
PPO Choice in-network*	Single	\$350	\$400
	Family	\$750	\$800
PPO Basic in-network*	Single	\$1,200	\$1,500
	Family	\$2,400	\$3,000

*Out-of-network deductibles will increase as well

REHP 2019 Non-Medicare Rx Copays

	2018	2019
30 Day Supply	\$12/\$30*/\$60*	\$15/\$40*/\$80*
Mail Order/CVS 90 Day Supply	\$18/\$45*/\$90*	\$22.50/\$60*/\$120*
Non-Preferred Retail Maintenance 90 Day Supply	\$24/\$60*/\$120*	\$30/\$80*/\$160*

*plus the cost difference between brand and generic, if one exists

2019 Part B Premium & Deductible

- The 2019 Medicare Part B premium and the 2019 Medicare Part B deductible will not be announced until November 2018.
- Any potential changes will take place January 1, 2019.

Open Enrollment

Open Enrollment

Open Enrollment 2018:

- **Non-Medicare Open Enrollment-**
 - Open Enrollment newsletters mailed after September 29th
 - Open Enrollment begins Monday October 15th and ends on Friday, November 2nd
- **Medicare Open Enrollment-**
 - Open Enrollment newsletters mailed after October 6th
 - Open Enrollment begins Monday October 22nd and ends on Friday, November 9th

LONG TERM CARE

▶ REHP & Long Term Care

- Long term care is a range of services and support for your personal care needs.
- Most long term care is not medical care.
- Most long term care is help with basic personal tasks of everyday life, sometimes called activities of daily living.

▶ REHP & Long Term Care

- Like Medicare, the REHP does not cover long term care.
- REHP coverage is provided for:
 - Hospital stays
 - Skilled nursing care in a skilled nursing facility
 - Home health care
 - Hospice

HOSPITAL

▶ REHP Hospital Coverage

- Both the non-Medicare and Medicare plans cover inpatient hospital services including:
 - Room & board
 - Medically necessary covered services
- There is no limit to the number of covered days.

▶ REHP Hospital Coverage

- **HMO** members are covered at 100% at participating providers.
- **PPO** members are covered at 100%, after the deductible, at in-network providers.
- **PPO** members are responsible for 20% of the cost, after the deductible, at out-of-network providers.

SKILLED NURSING CARE

▶ Skilled Nursing Care

- A Skilled Nursing Facility provides skilled nursing care and related services for patients who require medical or nursing care, or rehab services for rehabilitation of injured, disabled or sick persons.

▶ Skilled Nursing Care

- A patient who needs skilled nursing services for more than 8 hours in a 24 hour period would normally be admitted to or remain in a skilled nursing facility or hospital.

▶ Non-Medicare Skilled Nursing Care

- **HMO** members are covered at 100%, up to 180 days per calendar year, at a participating facility.

▶ Non-Medicare Skilled Nursing Care

- **PPO** members are covered at 100% after deductible, up to 240 days per calendar year, at an in-network facility.
- **PPO** members are covered at 70% after deductible, up to 240 days per calendar year, at an out-of-network facility.

▶ Medicare Skilled Nursing Care

- **HMO** members are covered at 100%, up to 100 days per benefit period, at a participating facility.

▶ Medicare Skilled Nursing Care

- **PPO** members are covered at 100% after the deductible, up to 100 days per benefit period, at an in-network facility.
- **PPO** members are covered at 80% after the deductible, up to 100 days per benefit period, at an out-of-network facility.

HOME HEALTH CARE

▶ Home Health Care

- Home health care provides equipment and services to the member in the home for the purpose of restoring and maintaining maximum levels of function and health of the member.
- Home health care does not provide homemaker services, maintenance therapy, food/delivered meals and home health aide services.

▶ Home Health Care Non-Medicare

- **HMO** members are covered at 100% with participating providers; up to 60 visits in 90 days.
- **PPO** members are covered at 100%, after the deductible, with in-network providers.
- **PPO** members are covered at 70%, after the deductible, with out-of-network providers.

▶ Home Health Care Medicare

- **HMO** members are covered at 100% with participating providers.
- **PPO** members are covered at 100%, after the deductible, with in-network providers.
- **PPO** members are covered at 80%, after the deductible, with out-of-network providers.

HOSPICE

▶ Hospice

- Hospice care offers a coordinated program of home care and inpatient respite care for a terminally ill member and the member's family.

▶ Hospice Non-Medicare

- **HMO** members are covered at 100% at a participating provider.
- **PPO** members are covered at 100% at an in-network provider and at 70% at an out-of-network provider.

▶ Hospice Medicare

- For Medicare members, hospice is covered by Medicare at Medicare certified Hospice Program.
- No cost for hospice care.
- May need to pay 5% of the Medicare approved amount for inpatient respite care.

ADDITIONAL INFORMATION

▶ Additional Info Long Term Care

- Visit www.longtermcare.gov.
- This site is run by the Department of Health & Human Services.
- Information is available on costs, planning, and payment options.

▶ Additional Info Health Care

- Contact the customer service phone number on your ID card.
- Contact the PEBTF at 1.800.522.7279.
- Contact the Health Advocate at 1.855.855.4238.

Questions

