

As you are aware, the Senior Administration has been working for the past several years to offer the most affordable and comprehensive insurance package to all of our employees. After careful consideration, we will be changing from the 3 tiers of the Excellus Blue Cross Blue Shield Plan to a single plan through Capital District Physicians Health Plan (CDPHP). We have evaluated many options for our health insurance for 2023 and we believe this is the best option for our staff. Due to the fact that we are changing companies and plans, we want to provide you with as much information as possible so that you can make an informed decision about the insurance. Below is information from our broker Peter Andrew about the insurance. Peter will be doing a zoom meeting regarding the insurance plan, which we will post for all staff to review. As a part of our vision to provide staff with the most comprehensive insurance package, GOBC will be providing all staff who enroll in our insurance with \$1,500 in a Health Reimbursement Arrangement (HRA) to use towards the insurance deductible.

As stated previously, the plan we are offering for 2023 is through CDPHP. The plan is a high deductible health plan. The plan deductible and out of pocket maximum for each individual is \$5,000 (\$3,500 net after the \$1,500 HRA). There is a family max deductible and out of pocket max of \$10,000 (\$8,500 after the HRA). Greater Opportunities will offer staff \$1,500 in 'first dollar' reimbursement for services through the HRA.

Staff are encouraged to familiarize themselves with the CDPHP (National EPO) network to ensure their providers are in the network. We tested the network amongst a group of staff and found all needed providers and facilities were in network. You can go to the CDPHP site to check the network at

https://findadoc.cdphp.com/app/public/#/one/insurerCode=CDPHP_I&brandCode=CDPHP

You will enter your zip code and type in HDEPO in the plan type. The plan network is the HDEPO National Network. From there you can search by provider name/type or facility name/type.

When staff visit a provider office or facility, they will pay nothing on that day. The provider will notify CDPHP of the services rendered and CDPHP will determine the amount due to the provider and, if the amount owed is within the \$1,500 HRA allocation, CDPHP will pay the provider or facility directly using the funds from the GOBC HRA. Staff will owe nothing for services within the first \$1,500 of covered services. Staff will receive an Explanation of Benefits (EOB) stating the services, in network cost, amount applied towards their deductible and any amount they may owe the provider.

Pharmacy services will work differently. Since pharmacies will need payment up front, staff will be issued a debit card to use to apply the \$1,500 HRA allocation towards Rx cost. Staff are encouraged to use generic prescriptions as much as possible to keep their individual costs down. As with all carriers, the formulary of tiered drugs may be different. Staff can refer to the CDPHP Rx formulary here;

[CDPHP F1 Effective 10/01/2022](#)

Once the GOBC HRA allocation is exhausted, staff and covered dependents are responsible for the remaining \$3,500 (individual)/\$8,500 (family) of all costs. After that, CDPHP pays 100% of all in network services and prescription costs.

We advise staff to use the HRA debit card and FSA debit cards accordingly.

Staff can use their Flexible Spending Account (FSA) funds to assist with any potential medical cost above the GOBC HRA amount. This year staff can contribute up to \$3,000 in their flex spending account. The

money you pledge for the year to your flex spending account is available on 1/1/2023. The FSA account is another tool offered to staff to reduce deductible cost to our employees. For example, if you have the individual CDPDP plan, the rest of the out-of-pocket max after the \$1,500 HRA and \$3,000 flex spending account will be \$500.

We will still be offering the dental and vision plans through Guardian. The rates for Vision remain the same but the Dental plan has increased. The deductions for the CDPHP plan will remain the same amount as the Excellus Bronze plan we offered last year. GOBC is covering the increase in premiums.

We will be opening up the EASE portal in the next few days. ALL STAFF will need to sign on to EASE and select or decline the medical, dental, vision, and flex spending plan. I will send out another email when EASE is open with the instructions to access your account.