

## Health Insurance/HRA etc Questions

1. Can we adjust our flex amounts in January to reflect changes we feel we may need due to Health Insurance switch?

Answer: No – there is no provision in the law regarding change in health coverage.

2. How do those who aren't with the flex plan register with The Preferred Group so HRA reimbursements are deposited electronically?

Answer: Complete the direct deposit form located on the Preferred Group website – [www.thepreferredgroup.com](http://www.thepreferredgroup.com). (Located under Resources)

3. Where can the letter be found whereby a doctor's note is needed to stay on a tier 3 medication rather than start over with generic?

Answer: "Request for Drug Evaluation" form is available as handout (goldenrod).

4. When does the health insurance enrollment information need to be submitted to the District Office?

Answer: Return enrollment form to the Business Office by 12/5/14.

5. When do we get our new insurance cards?

Answer: There will be no new insurance cards issued.

6. How does the HRA work?

Answer: See Platinum Plan 2 Q&A sheet available as handout (white).

7. What is reimbursed by the HRA?

Answer: See Platinum Plan 2 Q&A sheet available as handout (white).

8. How does an employee know they have money coming to them via HRA?

Answer: All information is available on the new web portal (for the HRA) at [www.my-pgp.com](http://www.my-pgp.com). PG will post all claims and EOB information there and each participant has 3 accounts to view; Deductible, Co-Insurance and Prescription. PG can use direct deposit or check reimbursement methods. The debit card is not available to be used for the HRA, however it will continue to be available for the FSA.

9. What is the difference in coverage between PP1 vs PP2?

Answer: Please see the provided PP1 vs PP2 comparison provided as handout (pink).

10. What is the new employee cost (PP1 vs PP2)?

Answer: PP1(Family \$6,570, Individual \$2,525)

PP2(Family \$2,581, Individual \$992)

11. When will the health insurance deduction change on my paycheck?

Answer: Beginning with the 1/2/15 paycheck.

12. For those employees who receive the buyout, when will that amount change?

Answer: On 12/19/14 you will receive the total amount of the buyout at the old rate. On 1/2/15 you will start receiving the biweekly amount under the new rate.

13. What is the new bi-weekly buyout (cash-option) payment?

Answer: 21-pays (13 remaining b/w Jan-Jun) = \$213.62 bi-weekly

26-pays (18 remaining b/w Jan-Jun) = \$154.28 bi-weekly