



UNCOMMONLY INDEPENDENT

## FAQ

### YESHIVA UNIVERSITY 2021 OPEN ENROLLMENT

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**1. Is a life change event also when a child turns 26? In other words, my son turns 26 mid-year. Can that allow me to change my coverage?**

If a child turns 26 you may remove them from your medical, dental and vision plans and change enrollment tiers. You may not change the plan that you are in due to a child aging off the plan.

Aetna will automatically terminate your dependent child at the end of the month they attain age 26. You will then receive a COBRA notice about continuing coverage for your dependent and paying 100% of the monthly premium.

**2. If I move out of the tri-state area are there limitations of the doctors in the network?**

All plans offered through Aetna provide access to a national network of doctors.

**3. Was a committee comprised of faculty consulted about these changes?**

All benefits decisions are made by university leadership after full review of all programs and the university's finances, and upon advice from Lockton the insurance broker/consultant.

**4. All major hospitals near me are not included in the new EPO network. And the ambulance service in my town will be out of network next year. Is EMS service covered regardless in or out of network covered under new EPO plan?**

According to the ACA health insurance companies cannot charge you higher copayments or coinsurance for out-of-network emergency care.

**5. What is the contact number for Allsup - for Medicare options?**

1-888-271-1173

**6. What is considered diagnostic @ 20% coinsurance?**

This includes diagnostic screenings, such as x-rays and bloodwork. These tests identify past, current and potential medical problems.

**7. The Aetna website was not working when searching for physicians. I had to call each doctor and confirm. EPO is a new term to them. Is it the same as POS?**

The EPO network is referred to as the Aetna Premier Care Network Plus – “Open Access Aetna Select” Plan. Aetna Concierge can be contacted to assist at 855-333-6825.

**8. HSA doesn't need to be paid down, right? Just re-upped?**

HSA funds roll over from year to year. You must re-elect the amount you will contribute to your HSA each open enrollment period. Your HSA contribution election can be changed at any point throughout the plan year.

**9. How can members gain access to the benefit brochure if they no longer have a hard copy?**

The Benefit Guide and OE presentation can be accessed at [www.yu.edu/hr/benefits/plans](http://www.yu.edu/hr/benefits/plans)

**10. If you temporarily disconnected your contribution to transit because you are currently working at home due to COVID-19, are you still required to make a contribution under OE, or can you wait until we return to our offices to resume our contributions?**

You may wait until you return to the office. Commuter benefit elections can be made on a month to month basis. Unused commuter benefit funds roll over from year to year.

**11. Is Teladoc fee \$25 for specialists (is it \$25 for all docs)?**

Teladoc visits will follow the office visit benefit schedule. The cost may vary for primary care vs specialist visits.

**12. When switching from EPO to PPO, do we lose the \$ balance on the HRA card (pink pig)?**

\$500 of the HRA may be rolled over to the PPO plan.

**13. Do you need to enroll in PrudentRx if you are not making any other changes?**

PrudentRx is only for specialty medications for those enrolled on the EPO or PPO plans. If you are taking a specialty medication you will receive an outreach from PrudentRx via the mail.

**14. If we don't do anything will all benefits, and insurance programs remain the same as last year?**

If you do nothing, you will have all the same benefits unless you are enrolled in the dental HMO. That plan is being eliminated and if you do not enroll in the PPO, you will not have dental coverage. You must also make an active election in the FSA and commuter plans -these elections do not roll over.

**15. I've never used the HRA before. And I was just curious how would I use the funds when I'm seeing a doctor. Would some type of card be provided to me to present at the doctor's office, or would I have to pay the doctor first, and then be reimbursed?**

PayFlex provides an HRA debit card that should be used when seeing your doctor. PayFlex may request that you substantiate any debit card swipe. Please comply to avoid deactivation of your debit card.

**16. I'm over 65. Should my Medicare eligibility influence what options I consider for medical, dental, vision or pharmacy coverage?**

Yes, if you are over age 65 and have Medicare Part A, you cannot have the HDHP with H.S.A. unless you actively do not enroll in Medicare Part A. You may want to call Allsup, YU's partner for Medicare decisions. They may be able to compare your current plan vs Medicare. To contact Allsup call 1-888-271-1173.

**17. If we opt out of the maintenance program, then we only get a 30-day supply at our local non-CVS pharmacy?**

If you opt out of the maintenance program you will only be able to receive a 30-day supply.

**18. Would you know the website for the FSA store?**

The FSA store is found at [www.fsastore.com](http://www.fsastore.com).

**19. I am a new employee (started on August 17th). My wife and I are expecting our first baby this December. Is there something I should know prior to adding my child to my medical plan?**

You have 30 days to add your child after the birth. Please add the child as soon as possible after the birth. To add your newborn to coverage you must initiate a life event through Benefitfocus.

**20. Do I need to provide proof of flu shot for wellness discount?**

Aetna will know if you have had your flu shot. They will report back to YU.

**21. If you do not take any specialty prescription medication now but may need to next year, what do you do re: prudent Rx?**

If you are prescribed a specialty medication, Aetna will reach out to you to enroll you in Prudent RX.

**22. Since the plan only takes effect in January 2021, do we know if providers that are in network now, will be in network in 2021?**

It is always a good idea to check again but generally if they are in the network now, they will still be in network in 2021.

**23. Do commuter balances carry over to the next year?**

Yes, commuter balances move to the next year.

**24. Some States don't permit more than a 30-day supply of controlled substances. Are you saying I can get a 90-day supply of these?**

No, controlled substances are not considered maintenance medications.

**25. If you are currently on mail order for your prescriptions, will that roll over?**

An already existing prescription in the mail order pharmacy will continue until the doctor has put an expiration date. Usually it is 6 - 12 months. check with the mail order pharmacy as to when your doctor will have to renew the prescription.

**26. What is the network for the DPPO if we are searching providers?**

The dental network is the Aetna Dental PPO/PDN Network. To search for in-network dental providers you may visit [www.aetna.com](http://www.aetna.com).

**27. Will PrudentRX reach out to us if we have specific medicines we need BEFORE we run out?**

Prudent RX will get you set up for the length of time your doctor has ordered the medication but not longer than one year. Specialty medications are usually given for long periods of time.

**28. With the HDHP, does a Rx go towards the deductible? Does it go to the out of pocket max?**

All prescription costs associated with drugs received through the Aetna plan will apply towards the deductible and out of pocket maximum. If enrolled on the HDHP you are responsible for the full, negotiated rate of the drug until the deductible is met. **Preventive drugs are not subject to the deductible.**

**29. Can mail order prescriptions be managed and refilled on the Aetna website?**

Yes.

**30. Do you have a schedule comparing all 3 plans, their coverage, etc.?**

Please refer to the benefits guide and carrier documents for plan comparisons.

**31. Are the FSA cards valid until the date on the card or are they only valid for the year?**

FSA cards are valid until the date shown on the card.

**32. Is there a way to enroll a spouse in a flex spending account?**

The FSA is only available for YU employees. You may submit a healthcare FSA claim for your spouse for eligible medical, dental or vision charges.

**33. What if we never got an HRA card?**

Contact PayFlex at [www.payflex.com](http://www.payflex.com) or 1-888-678-8242