



## Frequently Asked Questions:

### 1. How will the transition to the Intergovernmental Personnel Benefit Cooperative (IPBC) affect me?

- You will receive up to **three** new ID cards prior to July 1: Blue Cross Blue Shield, Express Scripts and Delta Dental. All three will arrive in plain envelopes, so please be sure not to discard them. **Please provide these cards to your providers for any service you receive on or after July 1, 2022.**

### 2. What benefits are transitioning to the Intergovernmental Personnel Benefit Cooperative (IPBC) on July 1, 2022?

The following benefits will be transitioning to IPBC:

- **Medical (Blue Cross Blue Shield of Illinois):** While there will be new group numbers, the plan selections, networks, and designs will be the same as they are currently, with a few notable enhancements. These enhancements include access to one phone number which connects you with Health Advocate (concierge service) for more efficient service, additional preventive health screenings, expanded organ transplant coverage, hearing benefits, etc.
- **Prescription (Express Scripts):** We have heard employee concerns regarding our current prescription vendor and will be moving back to legacy vendor, Express Scripts.
- **Dental (Delta Dental):** There will be a new group number, but a plan that mirrors the County's current coverage. Network availability will not change.
- **Employee Assistance Plan (LifeWorks):** County employees will have access to a new EAP vendor effective **June 1**. LifeWorks offers 24/7 service, various counseling and life coaching options, financial and legal consultation services, substance abuse management, virtual fitness programs and more. Check your county email for more information.

### 3. Is there action required from me, will I have to re-do my open enrollment?

On July 1, you will remain on the same medical plan design with a new group number under IPBC. You will not be able to change your plan selection at this time. The County will maintain our regular open enrollment time frame in the fall.

### 4. How will I know if my prescription is covered? Will I have to re-do step therapy or get a new prior authorization?

There may be some changes to the drugs covered in the formulary. To confirm, you can view the Express Scripts Formulary list. A record of all existing prior authorizations and step-therapy has been sent to Express Scripts so that they can continue to honor those prescriptions. If you take a maintenance medication, we encourage you to refill before July 1<sup>st</sup>, if possible. Since IPBC will go live over a holiday weekend, this may help to avoid any potential interruptions in service.

### 5. I've already had medical, and prescription claims this year. Will my deductible carry over?

In short, yes. The claims accumulated towards your deductible and out-of-pocket maximums will be transferred over to the BCBS plan under IPBC. To complete this process, any claims that are received on or after July 1<sup>st</sup> will be held until your “accumulators” have been updated on the new plan. Your Explanation of Benefits (EOB) from Blue Cross will be delayed during this time. We strongly recommend participants wait to receive EOB’s in the mail before paying providers.

**6. Why am I not receiving my explanation of benefits (EOB)?**

EOB’s will be delayed for 30 days after July 1 as Blue Cross Blue Shield transfers the claims incurred toward the 2022 deductible and out-of-pocket maximums. We strongly recommend participants wait to receive EOB’s in the mail before paying providers.

**7. I’ve earned Blue Points through Blue Cross Blue Shield; will those roll over?**

Employees and dependents who have earned BluePoints through BCBS will have until June 30, 2022, to use those points. Any points not used by July 1 will be forfeited.

**8. Will my HSA through Benefit Wallet be affected?**

Health Savings Accounts through Benefit Wallet will not be affected at this time. Employee contributions to the HSA will remain unchanged, and employees may continue to spend the funds on eligible medical, dental and vision expenses.

**9. When will I be able to use the Employee Assistance Program (EAP)?**

The EAP through LifeWorks will be available for employees to use on June 1, one month earlier than the rest of the transitioning benefits. Employees will be receiving emails from Human Resources with more information on the available services, and an employer username and password prior to June 1.

**10. When can I expect more information on the IPBC transition?**

Employees can expect communication on a weekly basis with updates or “news you can use” on the IPBC transition.

**11. Are you offering meetings in person?**

Yes, we have in-person and virtual meetings.

**12. When should I give my Pharmacy my new Express Scripts Prescription Card?**

This is really your decision. We do not go live until July 1<sup>st</sup> with Express Scripts, so I would not recommend giving the information to your Pharmacy before July 1<sup>st</sup> because it will not work.

**13. Do you know when our new ID Cards will arrive?**

We do not have an exact date. We have been told that they could be coming anytime between now and July 1<sup>st</sup>, so please watch your mailbox.

**14. Who is the Human Resources Generalist that works with my Department?**

Please call the Generalist that works with your Department – on the next page is a Matrix that shows you which Generalist works with each Department.

Department	HR Generalist	Email	Number
County Administration County Board Public Defender State's Attorney Treasurer Recorder Circuit Clerk	Katie Miller	<a href="mailto:KMiller@lakecountyil.gov">KMiller@lakecountyil.gov</a>	847-377-2235
Public Works Sheriff SWALCO Facilities	Corina Miranda	<a href="mailto:CMiranda@lakecountyil.gov">CMiranda@lakecountyil.gov</a>	847-377-2361
Health 19th Judicial Workforce Regional Office of Ed. Recorder VAC ETSB	Marcy Wall	<a href="mailto:Mwall@lakecountyil.gov">Mwall@lakecountyil.gov</a>	847-377-2248
Finance IT PBD SMC DOT Coroner	Kayla Concepcion	<a href="mailto:Kconcepcion@lakecountyil.gov">Kconcepcion@lakecountyil.gov</a>	847-377-2237