



Frequently Asked Questions:

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

- Most retirees will see a slight decrease in medical and dental premiums beginning in July. Those rates will be communicated to you on the last page of this document.
- 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 medical, pharmacy or dental 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.
- **Retiree 65+ Medical Coverage:** Currently, retirees over age 65 have the option to remain on the same plan that is offered to employees. Starting July 1, retirees and or spouses of retirees will transition to a program through Benistar which will represent enhanced benefits, lower monthly premiums, and a true Medicare Supplement format.

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. My premiums are deducted from my IMRF pension benefit. Do I need to change or update any information?

IMRF has been contacted regarding the upcoming change, and medical/dental premium adjustments will be made with no action required on behalf of the retiree. Retirees should see the new premiums reflected in the July pension payment.

5. I pay my premiums monthly based on a bill I receive once at the beginning of each year. Will I receive an updated bill?

Yes, you will receive an updated invoice with the new rates.

6. 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 on www.lakecountyil.gov under Department/Offices > Human Resources. 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 that is eligible for refill before 7/1/2022, please go ahead and refill prior to then to avoid any potential interruptions in service over the holiday weekend.

7. 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 1st 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.

8. 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.

9. I've earned BluePoints through Blue Cross Blue Shield; will those roll over?

Retirees 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.

10. Will my HSA through Benefit Wallet be affected?

Health Savings Accounts through Benefit Wallet will not be affected at this time. Retirees may continue to spend the funds on eligible medical, prescription, dental and vision expenses.

11. Can I continue benefits with Lake County after I become Medicare eligible?

Upon turning 65 and becoming Medicare eligible, retirees and/or their eligible spouses will transition to the new Medicare Supplement option through Benistar. Benistar works with The Hartford and Express Scripts to deliver medical and prescription services to the 65+ retiree population that either match or exceed the benefits offered to retirees under 65, at a significantly reduced premium cost. Enrollment in Medicare Parts A and B are required to enroll.

12. Who can I contact with questions regarding this transition?

Retirees can contact Lake County Human Resources at Benefits@lakecountyil.gov or at 847-377-2415. More information can be found on the Lake County website at www.lakecountyil.gov, under Department/Offices > Human Resources.

13. What will I be paying to continue my retiree coverage through Lake County?

Plan Selection	Coverage Tier	Monthly Premium
Traditional PPO	Retiree Only	\$991.52
	Retiree +1	\$1,854.23
	Retiree + Family	\$2,627.64
HMO Illinois		
HMO Illinois	Retiree Only	\$881.47
	Retiree +1	\$1,542.58
	Retiree + Family	\$2,335.92
HMO Blue Advantage		
HMO Blue Advantage	Retiree Only	\$759.82
	Retiree +1	\$1,329.71
	Retiree + Family	\$2,013.58
Delta Dental PPO		
Delta Dental PPO	Retiree Only	\$36.56
	Retiree +1	\$78.27
	Retiree + Family	\$102.26