



Frequently Asked Questions for the SelectCare POS Health Insurance Plan

Q: What is the SelectCare Plan?

A: The SelectCare plan is a managed-care plan with a co-payment which you pay at the “Point-of-Service” (POS) where you receive your healthcare services. There are in-network doctors and hospitals and out-of-network doctors and hospitals.

Q: How is it different from the TotalChoice Plan?

A: Both plans cover the exact same services. What makes them different is the amount of money you pay out of pocket, both in premiums and co-payments. On the SelectCare plan you will pay a co-payment to your doctors/hospitals. For the TotalChoice plan you pay a deductible and co-insurance until you reach your maximum out of pocket.

Q: Do my doctors and hospital accept the SelectCare Plan?

A: In Vermont, the network of Blue Cross and Blue Shield providers and hospitals is identical for the SelectCare and TotalChoice plans. Outside of Vermont, there is a very close match (almost 99%) but there may be some differences. If you winter away from Vermont and want to check your doctors from out of state, you can call Blue Cross and Blue Shield member services at 1-800-810-2583 or contact your doctor’s office directly.

Q: Does the SelectCare plan have restrictions that the TotalChoice plan does not?

A: The SelectCare plan works best if you have a Primary Care Physician who can coordinate your care. However, you are not required to enroll with a Primary Care Physician or obtain referrals to see other doctors. The exact same benefits – preventive care, sick visits, hospitalization and surgical benefits – are offered under the SelectCare plan.

Q: Can I use the SelectCare plan outside of Vermont?

A: Yes you can! The network of Blue Cross and Blue Shield doctors and hospitals can however vary from state to state. If you frequently travel outside of Vermont, you can call Blue Cross and Blue Shield member services at 1-800-800-810-2583 for participating providers in other states.

Q: Will my prescription drug benefit change if I switch to the SelectCare plan?

A: No, the prescription benefit stays the same. You have a \$25 per person deductible, and then pay 10%, 20%, or 40% co-insurance for your medications up to the annual maximum out of pocket.

Q: How much are the SelectCare premiums compared to TotalChoice?

A: The premiums for SelectCare are slightly lower than TotalChoice because it is a managed plan, with no maximum out-of-pocket.



Q: The most I pay out of pocket each year as an individual is \$1050.00 (\$300 deductible and \$750 co-insurance), will I pay more under SelectCare?

A: Each individual and family situation will be different. Under TotalChoice, your out-of-pocket has a maximum amount each year, under SelectCare there is no maximum out-of-pocket.

- If you use your insurance coverage often, you might find that TotalChoice is the best plan for you because it limits the amount you will have to pay to doctors and hospitals to a specific amount each year. The premiums are a little higher for TotalChoice to pay for that coverage.
- If you do not use your coverage often, you might find SelectCare is the best plan for you because after your co-payment (\$20 for doctor's visits) the health plan starts paying your claims immediately. The amount you will pay for each co-payment can be found on the 2014 Retiree Comparison Chart.

Q: Why haven't I ever heard about the SelectCare plan before?

A: SelectCare was one of the plans the State introduced back in 2002. Until 2011, we were not able to offer this plan to Medicare-eligible retirees because of the member co-payment structure, but thankfully, this is no longer the case. Now our Medicare-eligible retirees can join the SelectCare plan just like Active employees and early retirees can do.

Q: Will Medicare still pay primary on my claims?

A: Yes, Medicare will still be primary for anyone in your family who has Medicare. Under SelectCare, you will pay a co-payment each time you go to the doctor's office instead of getting a bill from the doctor's office after Medicare makes their payment on the claim.

Q: If I have more questions about SelectCare, where I can find more information?

A: If you have internet access, you can look at the 2014 Retiree Comparison Chart on the Benefits Division page of the website for the Department of Human Resources; www.humanresources.vermont.gov/salary/benefits and click on Medical Plans.

You can also contact the Benefits Division at 802-828-6700 (option1, option 3).