



## AFT Questions

**a. Please share with us all of your Health Plan options.**

CSVEBA provides customized plans through United HealthCare, Kaiser and Cigna. We can match any plan design requested by the group.

**b. Address if the cost of benefits is a regional rate like CalPERS or do you rate us based on demographics.**

CSVEBA's rating is based on the individual group's demographics, claims data (if available), renewal history, plan design and location. We rate the group appropriately from the start and then upon renewal the group will receive the pooled renewal, which is based on product (HMO, PPO, etc.) and region. We do not provide shelf or set rates and plan designs like CalPERS. Except for Kaiser, we have set plans and rates available.

**c. We have about 100 retirees who did not pay into Medicare. How does your group address this?**

CSVEBA will charge 330% the active rate for those members that do not have Medicare.

**d. After your initial rate is set, how are increases /decreases calculated? How much control do we have on plan design/changes?**

After the initial rate is set, CSVEBA's renewal increases/decreases are pooled and based on product (HMO, PPO, etc.) and region. Difference between regions are normally minimal. For instance, the HMO in Ventura County may receive a 2.5% increase where the HMO in LA County may receive a 2.7% increase.

Each Group has complete control over their plan design/changes. During the renewal process we provide each group with ability to change their plan design. We provide alternative options with the renewal packet but are willing to provide rating for additional options at the group's request.

**e. What brand prescriptions are covered vs only generic?**

The CSVEBA has a broad and extensive formulary. The CSVEBA Board goes to great lengths to ensure access to prescription medication needed by our members. Because we are self-funded we have more flexibility in the exception process to approve medications requested by the treating physician, especially when alternatives are not available or have not worked for the member in the past.

**f. How does each plan handle out-of-network physician being included as part of the medical team with the patient knowing about it then being charged/denied the fees charged by such professional? Or maybe this is an issue of how do you address "surprise billing/balanced billing"?**

This is a common issue with all carriers. In situations where it is out of the members control who the treating physician or facility is, such as emergency care or surgery where the member has no knowledge or control over selection the anesthesiologist, CSVEBA will pay the claim as if it was in-network. It is important with routine care that the member confirms that the physician or facility is in-network.

**g. Please compare plans you offer to our current ANTHEM PPO plan and to CalPERS to see the differences.**

As stated above, we can customize the plan design to match current benefits being offered or those offered by CalPERS.

**h. If faculty do not have Medicare A or B, how are they addressed in your plans?**

As stated above, if 65+ retirees do not have Medicare A & B the rate will equal 330% the active rate (with the benefits of the active plan).

**i. Will VEBA help retirees enroll in your plan? What happens to those retirees that will not enroll? How do you address that?**

CSVEBA prides itself on its member services. We will be available for group meetings with Active employees and retirees as well our Advocacy Department will be available to field enrollment questions via phone. The Advocacy Department is available Monday-Friday 8 am – 5 pm PST.

Retirees that opt-out of medical coverage at retirement or any time after that will not be permitted to enroll at a later date.

**j. How long is the commitment to your plan? year to year? five years?**

CSVEBA does not require a group to participate for more than one year at a time. We do require a 120-day notice if you decide to leave the pool. Once you leave you are required to stay out for 3-years.

**k. Do you have any plans for PT faculty? Any restrictions on this group?**

CSVEBA will need to understand the definition of Part-time Faculty (hours worked per week) and group contribution to determine whether CSVEBA will allow part-time participation.