





Frequently Asked Questions

Regarding the SIG Transition from Blue Shield to Health Net


July 1, 2011

1.  If I have questions, who do I call?

Health Net has provided a toll-free number called Health Net Beginnings to answer your questions. A flyer about this service is included in the New Member Packet. The number is 1.800.526.6694


2.  Will there be changes to my benefits?

Under Health Net, SIG will offer the same three types of plans: HMO, Regular PPO and High Deductible PPO. The benefits in each plan will be similar to Blue Shield, but there will be some enhancements to the plans. For example, under the Blue Shield HMO, non-formulary drugs were not covered. With the Health Net HMO, non-formulary drugs are covered with a \$40 copayment. Currently, the Blue Shield Regular PPO plan has an Rx deductible of \$150. The Health Net Rx deductible for this plan will be \$100. The Blue Shield High Deductible had a maximum calendar year out-of-pocket for single subscribers of \$3,000. With Health Net, it will be \$2,750. There are No Takeaways from the current Blue Shield plans.


3.  Are there any changes to the Health Plans due to the passage of the Patient Protection and Affordable Care Act by the Federal government?

Yes, effective July 1, 2011, SIG is required to make the following changes:

- Dependent coverage up to age 26
- Preventive services covered on all plans with \$0 copayments
- Elimination of lifetime plan maximums

4.  Will I need to complete paperwork?


Yes, each member who is on a Blue Shield plan will be **REQUIRED** to complete a Health Net Member Enrollment and Change Form. This form will be in the New Member Enrollment Packet which will be sent to you. Once completed, the form should be returned to your District Benefit Coordinator.

5.  Will I have to change providers?


Health Net currently covers 97% of the same providers as Blue Shield in Placer and Nevada counties. You can easily check to see if your doctor is in the network by going online to Heathnet.com and click provider search. On plan selection, select HMO—Employer Group Plan if you are looking for an HMO; or select PPO provider if you are in the regular or high deductible PPO.

6.  Does Health Net have providers in other states?


Yes, the Health Net PPO utilizes the national First Health Network. I suggest that you use the Provider Search on the Health Net website to find doctors in these areas.

7.  Does the change to Health Net mean that I will start my deductible all over again in July?


No, Blue Shield will transfer all information to Health Net. As always, as an informed consumer, you should be aware and check on your deductible status.

8.  Is the calendar year for the deductible the same?


Yes, the PPO deductibles will remain on a calendar year.

9.  Does Health Net have the same drug formulary?


While it may be similar to Blue Shield, each company has its own formulary. There will be differences between Blue Shield's and Health Net's formulary. The 3-tier drug list can be viewed online at www.healthnet.com

10.  What if I have ongoing treatment or scheduled surgery after July 1st?

Please contact Health Net Beginnings at 1-800-526-6694.

11.  What will happen if I have an Rx at a pharmacy with Blue Shield? When we switch in July, will I need to get a new prescription from my doctor?

Health Net has a form for those who need to continue coverage for medications that require prior authorization. It is called the Prescription Transition Form. It is only to be used during the first 90 days of eligibility. For prescriptions not requiring pre-authorization, just present your Health Net ID card to the pharmacist.

12.  How, if at all, will this change impact those of us with HSAs through Wells Fargo?

There will be no impact. Your Wells Fargo HSA functions with any High Deductible Plan.

13.  When will Open Enrollment occur?

As in previous years, each district will make arrangements with SIG for their Open Enrollment dates. Your District Benefit Coordinator will keep you informed.

14.  When will we receive our new Health Net cards?

It is our goal to have the ID cards mailed to members by July 1, 2011.

15.  What if my doctor is not a Health Net doctor?

SIG has performed a comparison study and Health Net is already contacting doctors used by SIG members who are not currently Health Net providers. Please feel free to contact SIG about doctors you wish Health Net to contact about joining their network.