

2012 Open Enrollment

October 31 – November 18, 2011



King County

Benefits, Payroll and
Retirement Operations

Regence BlueShield to administer KingCareSM

The big change in 2012 is that Regence BlueShield will become the new third-party administrator of the KingCareSM plan on Jan. 1.

During open enrollment, Oct. 31 – Nov. 18, 2011, you will have the option of electing KingCareSM or SmartCare Connect, powered by Group Health, just as you have in the past. If you are a deputy sheriff, you will have the option of electing SmartCare Connect or the Deputy Sheriff Plan, which will continue to be administered by Aetna, based on your collective bargaining agreement.

The shift from Aetna to Regence will happen automatically for all employees who enroll in KingCareSM. All of the KingCareSM services you've been receiving will continue when Regence begins administering claims on Jan. 1, 2012. You will continue to receive your prescription drug coverage from Express Scripts.

If you choose SmartCare Connect, you can take advantage of Group Health's nationally recognized coordinated care with access to all of your services in one place. Plus, you can access all of your records online and even email your doctor. For more information about Group Health, visit www.ghc.org.

More about the change to Regence

KingCareSM is a self-insured plan, which means that King County covers the cost of your medical care after you pay coinsurance or copays. To handle the claims processing, the county hires a third-party administrator, which is who you or your doctor submits claims to.

For the past decade, the county has contracted with Aetna to serve as its third-party administrator for KingCareSM. Every five years, the county conducts the necessary procurement process to select the third-party administrator that offers the best pricing and overall services for the county.

In 2011, the county selected Regence based on the information the company provided and projected savings of \$6 million/year to manage KingCareSM. The selection of Regence through this procurement process will not change the KingCareSM benefits you currently receive.

Your new network

With Regence, you will have access to an extensive network of health care providers and the worldwide Blue Cross and Blue Shield network of providers. But, you will need to check with your health care providers to see if they are part of the Regence network, which is very comparable to the Aetna network in physicians, clinics and hospitals. On Oct. 24, 2011, you will be able to review the list of Regence network providers at www.myhealthtoolkitrgw.com. This website is also where you will access your claims online, find health and wellness information and more, beginning Jan. 1.

While most health care providers will remain the same, there may be fewer providers for some services. For example, there are fewer alternative medicine providers, such as massage therapists and acupuncturists. Of course, you can always use your same health care providers with Regence. However, as with Aetna, under the terms of the plan, if your doctor is not a Regence network provider, you will pay more for the services you receive, you will pay the provider directly, and you may have to file your own claim with Regence for reimbursement. Reimbursement will be paid at the out-of-network rate on usual and customary charges, not billed charges. Learn more by reading your plan booklet and Benefits at a Glance at www.kingcounty.gov/employees/benefits/YourKingCountyBenefits.

The Regence ID card

If you stay with or choose KingCareSM during open enrollment, you will receive a Regence ID card in December. The card will have your Regence ID number and your name as the subscriber. Unlike the Aetna ID cards, the Regence cards will not list names of your dependents. You will receive two cards if you cover a spouse or domestic partner. You and any of your enrolled dependents may use a card with your name on it. After Jan. 1, you will be able to order additional cards online at www.myhealthtoolkitrgw.com.



Where to get more information about Regence

You can always visit www.kingcounty.gov/employees/openenrollment to learn more and get updates. A Regence phone number just for county employees will become available on Dec. 1.

Contacting Aetna

Throughout 2012, you may continue to contact Aetna for services you received in 2011. Aetna will continue to provide customer service for benefits or services that were provided before Jan. 1, 2012.

Other benefit changes for 2012

This year, there are few other changes to your benefits. The following benefit changes will occur on Jan. 1, 2012:

- Group Health will cover some prescription insulin, such as glargine and aspart, at the brand level of copayment. Over-the-counter insulin will continue to be covered at the generic level.
- You will see a slight increase in the amount that Vision Service Plan (VSP) will pay for eye care when you see an out-of-network provider, but your benefit coverage is far more extensive if you see a VSP provider.
- Because of a state law passed during this year's state legislative session, you will be able to insure your child for supplemental accidental life and dismemberment (AD&D) insurance up to age 26, even if they are married.
- CIGNA, which administers the County's AD&D and long-term disability (LTD) insurance, will be offering identity theft services at no additional cost to employees covered by the basic AD&D and basic LTD insurance and to dependents covered under the supplemental AD&D insurance. For more information about identity theft services, visit www.kingcounty.gov/employees/openenrollment.

Remember the benefit access fee

You must go online during open enrollment to remove the benefit access fee if your covered spouse or domestic partner does not have access to medical coverage through an employer.

During open enrollment, the county resets the fee so that employees covering a spouse or domestic partner will automatically begin paying the \$50/month fee in the new year. If you are eligible not to pay the benefit access fee, you must go online during open enrollment to select one of the \$0 exceptions—otherwise, the county will automatically begin deducting the \$50/month fee from your first paycheck in January 2012. You may later notify us that you qualify for an exception and would like to discontinue the fee, but you will **not** be reimbursed any fees you've already paid.

If you'll be continuing medical coverage for a spouse or domestic partner who has access to medical coverage, you don't need to update your benefit access fee—the benefit access fee deduction from your paycheck will automatically be continued in 2012.

Visit the County's open enrollment website—www.kingcounty.gov/employees/open_enrollment—frequently for updates before and during open enrollment. Or, call Benefits, Payroll and Retirement Operations at 206-684-1556 or email kc.benefits@kingcounty.gov if you have questions or need assistance with open enrollment.