



2021 OPEN

ENROLLMENT

PALOMAR HEALTH
Passion. People. Purpose.
You.

Open Enrollment Announcement #3

Dear Benefit Eligible Employee:

There has been misinformation shared among staff about our new insurance carrier and fear that your coverage has been reduced or lost. We assure you that is not the case. While our insurance carrier has changed, your coverage has not. We spent a great deal of time **mirroring** the **coverage** provided by Sharp Health Plan Insurance. Meaning your level of coverage is identical and we expanded provider coverage in the EPO plan to include Temecula and Oceanside. Coverage was not lost in the surrounding areas or southern San Diego. Below are some FAQs to clear up the myths about our new coverage and to clarify the open enrollment process.

My plans will automatically roll over to the next year.

False. Employees must select a new medical plan or confirm current coverage or you will not have coverage on January 1, 2021. Please complete your enrollment online through our [benefit enrollment system](#) by November 5, 2020, or speak with an enrollment counselor at (888) 659-2577, Monday – Friday 7AM – 5 PM PST. If the wait times are more than 5-mins, your phone number will be placed in a cue and you will receive a call back from a counselor.

My Arch, Graybill or SCMG PCP are not listed, so I cannot keep them.

False. The [PCP list](#) provided listed only the PCPs accepting new patients. You can keep your current PCP if they are with Arch, Graybill or SCMG. Simply enroll in your benefits and update your PCP after open enrollment.

As a reminder, you can change your PCP at any time. The [PCP listing](#) continues to be updated with new providers.

Plan Advisor can advise me on what plan to choose and can enroll me in coverage.

False. Plan Advisor is our concierge service provided by our carrier UMR. They can help you locate a PCP, explain the differences in our plans, and much more. They cannot enroll you in a benefit plan.

Benefit Communications (BCI) and Plan Advisor are the same and both can enroll me in benefits.

False. BCI is our [benefit enrollment system](#) and is the only place you can enroll in benefits either online or with an enrollment counselor. When enrolling online your Palomar Health Employee ID is your “Corporate ID”. You can enroll anytime and from anywhere through our [benefit enrollment system](#).

Sharp Rees-Stealy is no longer in the EPO Domestic Tier I.

True. Sharp Rees-Stealy is only available in Tier II of the PPO or HSA Plan. Because Tier II is a PPO, employees will not select a PCP for Tier II doctors. Only the EPO Tier I requires employees to select a PCP.

Mental Health services are no longer on our plans.

False. Not only do we have [Mental Health providers](#), you have access to the full United Health Care mental health provider listing, giving you access to more providers than our current coverage with Sharp Health Plan Insurance, no matter the plan you choose.

Premiums have doubled from last year.

False. The premiums on the EPO Domestic Tier I increased by 3%, while the premiums on the PPO increased by 11%. If you are moving from the EPO plan to the PPO plan, you will experience an increase in premiums.

I have a serious health condition and I am currently receiving treatment. Will I have continuity of care?



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If the medical plan you select does not include your current provider, you will have continuity of care for 120-days from January 1, 2021. Please speak with a **Plan Advisor at (844) 600-0918**, beginning **October 26**, to discuss your individual needs.

I have a pre-existing condition; will it be covered under the new Medical Plans?

Yes. Our plans do not exclude pre-existing conditions.

Where can I learn more about our benefits?

You have the opportunity to join a live Medical Benefit Overview during the week of October 26 – October 30, where you will be able to ask questions and learn about our plans. Please click [here](#) to sign up for a class and explore the Resource Center, which includes all of our benefit offerings, guides, and tools. We will be adding more sessions the week of November 2 – November 5.

You can also visit the [Open Enrollment Benefit Page](#) to download the Action Guide, which includes an open enrollment checklist, review resources, guides, sign-up for our Virtual Wellness Event, and more!

Note: Employees on leave of absence during the Open Enrollment timeframe will receive separate instructions regarding their enrollment.