



Sworn RETIREES

Advantage Plan: A Consumer Driven Health Plan (CDHP)

Frequently Asked Questions and Sample Scenarios

This document is intended as an outline of coverage available and is not intended to be a legal contract. If a discrepancy exists between this document and the various summary plans, contracts and agreements, the provisions of the actual service agreements and/or contracts will prevail.

The City of Colorado Springs began offering a consumer driven health plan on January 1, 2012.

What is a Consumer Driven Health Plan?

- A plan where retirees are financially motivated to be active participants in health care consumption.
 - So what does this mean?
 - It's a high deductible plan
 - Retirees pay for the cost of the care until the deductible is met. Therefore, they can be wise consumers on deciding what they want to have performed and then how to pay for it.
 - Thus retirees assume more of a financial risk at time of service until the deductible is met, in return for a reduced monthly premium.
 - If you do not visit the doctor very often, this may be a plan for you to consider as a way to save money on your monthly medical premiums.

What medical care and services are covered on the Advantage Plan?

- The same medical care and services covered on the Premier plan are provided on the Advantage plan, it just how it's paid for that is different.

How is preventive care services covered on the Advantage Plan?

- Preventive care services are covered at 100% just like on the Premier plan, no deductible is must be met.

Which providers and hospitals can I use on the Advantage Plan?

- Anthem Blue Cross Blue Shield provides the network of doctors for the Advantage Plan just like the Premier plan. You may visit Anthem's website at www.anthem.com or log into www.myameriben.com to view in-network providers and facilities.

Can I see an out of network provider on the Advantage Plan?

- Yes, there is out of network coverage available on the Advantage Plan, however, you will be responsible for greater out of pocket costs such as larger deductibles and less co-insurance if you choose to see an out of network provider.

How are prescriptions covered on the Advantage Plan?

- Prescription coverage is the same for the Premier and Advantage plans. You pay the same co-pays and the formularies are the same, as well use of the City Employee Pharmacy and Maxor Retail Network Pharmacies.

Can I use the City Employee Medical Clinic if I am enrolled on the Advantage Plan?

- Yes – you and your dependents enrolled on the Advantage Plan may use the City Employee Medical Clinic.

Can I use the City Employee Pharmacy if I am enrolled on the Advantage Plan?

- Yes, you and your dependents enrolled on the Advantage Plan may use the City Employee Pharmacy.

Use the plan cost comparison tool to help decide which plan is better for your needs.



For more information about the Advantage plan, please visit the Benefits & Wellness Open Enrollment webpage on www.springsgov.com