

# OPEN ENROLLMENT

*Tip of the Week*

## FOOD LION

**If You Like Your Plan, No Action Required.**



You are only required to enroll for **2019 benefits** if you wish to make a change to your current coverage. If you want to make changes to any of the following, you **MUST** act during Open Enrollment to:

- Change your current benefit elections for medical, dental, disability, vision or voluntary benefits
- Add or remove yourself, dependents or change their level of coverage
- Contribute to a Flexible Spending Account (FSA)
- Contribute to a Health Savings Account (HSA)
- Designate or update beneficiary information

Talk to a live agent: My Rewards Every Day **(1-800-752-8087)** and Health Advocate available 24/7 **(1-866-695-8622)**



## Choose Wisely: Helpful Resources.



When choosing your benefits, you are not alone. There are a wide range of resources to help you make the best decisions based on you and your family's needs. Here is one to keep at your fingertips:

- **My Rewards Every Day** - Call **1-800-752-8087** or visit **[www.myrewardseveryday.com](http://www.myrewardseveryday.com)**
- **Medical Plan Decision Tool** - A new and simple way to compare estimated costs of plans
- **Health Advocate** - Chat with an expert to help you make informed decisions about your benefits. Professionals are available to assist you 24/7.
- **Wellness Fair** - Tuesday, October 23 at Founder's Hall and Wednesday, October 24 at CSCE

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Check Out Our New Value Plan.



In addition to the currently existing medical plans, you now have access to a brand new, low cost **Value Plan** for 2019. This Value Plan has the lowest paycheck contributions in exchange for higher out-of-pocket costs. Important to note - preventive care is still covered at 100%!

Please note, if you enroll in this new Plan you are not eligible for the Healthy Rewards incentive.

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**Good Vision. Don't You Carrot All?**



**EyeMed** is expanding its network to an additional 10,000 new providers in 2019. You can visit [eyemedvisioncare.com/locator](http://eyemedvisioncare.com/locator) to find providers. Please note, the new provider network is "Access."

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### Pay Less with Ambulatory Surgical Centers (ASCs)



When you choose to receive procedures at Capital BlueCross pre-approved **ASCs**, you will pay 10% less coinsurance for that procedure if your deductible has been met. This reduced coinsurance rewards you for choosing a designated high-quality, cost-effective provider within our established network.

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Prescription Maximums \$50 less for Tier 2 and 3 Medications.



For both 30 and 90-day prescriptions, Tier 2 and Tier 3 medication coinsurance maximums will decrease by \$50 in 2019!

And a reminder, you or your dependents covered under our medical plans will be eligible for expanded OptumRx programs, including:

- \$0 copays for supplies to help manage diabetes
- \$5,000 lifetime benefit for an associate or spouse/domestic partner seeking assistance with fertility treatment

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## Healthy Rewards Incentive Program



With Capital BlueCross, you have access to a free, convenient, confidential online **Health Assessment (HA)** that allows you to become better informed with your potential health risks. The HA only takes about 15 minutes to complete, and asks you questions about your health status, medical history and lifestyle.

When you complete the online HA by early 2019, you'll receive the **Healthy Rewards Incentive** decreasing your medical plan associate contributions by \$10 weekly.

Please note the Healthy Rewards Incentive is not available if you enroll in the medical Value Plan.

More details to come, including when you will be able to access the Health Assessment on [myrewardseveryday.com](http://myrewardseveryday.com).

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## HSA Plan Versus HRA Plan, What's The Difference?



Use the new **Medical Decision Tool** available on [www.myrewardseveryday.com](http://www.myrewardseveryday.com) to help you evaluate and compare benefit plans. Here are some basics:

### An HSA

- Company contributes up to \$1000 depending on which plan you choose
- You can contribute
- Use it, save it, roll it over to the next year
- Tax-free
- It's always yours
- RX Plan coinsurance benefit following medical plan deductible

### An HRA

- Company contributes up to \$300 depending on which plan you choose
- Funds automatically applied to eligible medical expenses
- Roll over up to \$5,000 each year
- Yours to use while eligible and enrolled in the HRA Plan
- Funds cannot be used to cover out-of-pocket prescription medication expenses

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### Life Resources for You & Your Family



**My Resources Everyday EAP** provides you and other members of your household with access to professional, confidential support through a variety of services including but not limited to:

- Counseling
- Financial
- Legal
- Work/Life balance
- Identity theft
- Online tools and resources

For more information, please visit [www.magellanhealth.com/member](http://www.magellanhealth.com/member) or call **1-800-479-9581**. Professionals are available to assist you 24/7.

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