

FAQs for BCBST Special Enrollment Event

June 20, 2024

Why is Miller Industries offering this special enrollment event?

We wanted to give employees the option of maintaining their current medical providers at Memorial. The focus for this special enrollment event is for that purpose.

Is Memorial the only provider that is leaving the S Network?

Yes, the CHI Memorial facility, CHI Memorial Group Medical Providers, and Chattanooga Heart Institute Medical Providers will leave the S network effective June 30, 2024.

Can I change any of my other benefits or dependents during this special enrollment?

No, the only options are to change from the S network to the P network.

How long is the special enrollment period?

The enrollment period is Monday June 24, 2024, through Friday July 5, 2024.

If I change plans, what is the effective date?

The change will go into effect on July 1, 2024.

What is the difference between the S Network vs. the P Network?

The S network offers a more selective list of providers for a lower cost, while the P network plan has a broader list of providers with higher payroll deductions. All plan features, such as deductibles, co-pays, and emergency care, are the same; the S network has a more limited network of providers.

Where can I find a list of medical providers who are in the P network but not the S network?

You can find providers that participate in your plan by logging into the BlueCross BlueShield of TN website ([bcbst.com](https://www.bcbst.com)) and selecting "Find Care" or by calling the number on the back of your card.

If I change plans, when will I receive new cards?

It normally takes 7 to 14 days (about 2 weeks) for Blue Cross Blue Shield to send out new cards.

I have a doctor's appointment approaching, will I need my new card prior to going to the appointment?

Your ID number will remain the same even if you are changing plans, so you will be able to use your current card at the doctor's office until your new card arrives in the mail.

Will my deductible and out-of-pocket maximum start over?

No. Because you are remaining in a PPO plan with Blue Cross Blue Shield, the amounts you have accumulated towards your deductible and out-of-pocket maximum transfer to the new plan.

Where can we find side by side comparison of S and P Networks?

You can find this information in your Benefits Guide. Here is a snapshot of the plans:

Option 1 (Network P) and Option 2 (Network S)		
Plan Features	In-Network	Out-Of-Network
Calendar Year Deductible	\$750 Individual \$1,500 Family	\$1,500 Individual \$3,000 Family
Coinsurance	20%	20%
Out-of-Pocket Maximum (includes deductible and all copays except Rx copays)	\$3,000 Individual \$6,000 Family	\$6,000 Individual \$12,000 Family
4th Quarter Deductible Carryover	Included	
Primary Physician Office Visit	\$35 copay	40% after deductible
Specialist Physician Office Visit	\$50 copay	40% after deductible
Preventive Care Services	Covered at 100%	40% after deductible
Hospital/Emergency Room/Urgent Care		
Inpatient	20% after deductible	40% after deductible
Outpatient	20% after deductible	40% after deductible
Emergency Room Charges	\$250 copay (waived if admitted to the hospital)	
Urgent Care	\$50 copay	40% after deductible
Mental Health/Substance Abuse		
Inpatient	20% after deductible	40% after deductible
Outpatient	Office Visit \$35 copay	40% after deductible
Pharmacy		

Have there been any adjustments to the payroll deductions for the S plan or the P plan due to Memorial no longer being part of the S network?

After comparing our current cost structure with that of other employers offering a similar PPO plan and finding it to be cost-competitive, we have decided not to make any changes to the plan features (co-pays, deductibles, etc.) or payroll deductions.

What are the payroll deductions for each plan?

Below you will see the weekly and biweekly payroll amounts for each level of coverage.

Weekly Benefit Payroll Deductions

Benefit Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Medical				
Opt. 1 – P Network	\$56.67	\$118.91	\$103.62	\$157.78
Opt. 2 – S Network	\$29.73	\$62.43	\$56.48	\$83.24

Bi-Weekly Benefit Payroll Deductions

Benefit Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Medical				
Opt. 1 – P Network	\$113.34	\$237.82	\$207.24	\$315.56
Opt. 2 – S Network	\$59.46	\$124.86	\$112.96	\$166.48

When can I change my plan if I don't do it during this special enrollment event?

Our next open enrollment will be in March 2025.

If I don't want to make changes, what do I need to do?

If an employee decides to stay in their current plan, they **do not** need to take any action.

What will happen if I don't go into Infor and make changes?

If an employee does not take any action in Infor, the Life Event will simply expire after July 5, 2024, and your plan coverage will remain the same.

***Please contact a member of Human Resources with any questions or concerns.**