

# Step by Step Instructions for Enrollment in the Public Employees Insurance Program Advantage Plan



To help explain your options in the Public Employees Insurance Program, we have created the following guide.

## Step 1 – Choose Your Plan Level

The Public Employees Insurance Program Advantage Plan has cost sharing features that will help you and your employer to better control health care costs while maintaining flexibility in access to doctors and clinics. The Public Employees Insurance Program offers three Plan choices:

- **Advantage (High)**
- **Value (Medium)**
- **HSA (Low)**

Choose the Benefit Level that best fits your needs. The premium and cost sharing will vary based on the Benefit Level you choose. You may change your Benefit Level each year during your group's annual open enrollment.

## Step 2 – Choose Your Health Plan/Network

The Public Employees Insurance Program offers three different Health Plans/Networks to choose from:

- **HealthPartners**
- **Blue Cross Blue Shield**
- **Preferred One**

Choose the network carrier that best fits your needs. **Your network selection will not affect the cost of the plan; nor will it affect the premium rate.** The benefits are similar under each network (HP includes a benefit for treatment of infertility). You may change your Health Plan/Network level each year during your group's annual renewal.

## Step 3 – Choose Your Primary Care Clinic

Primary Care Clinics have been placed into one of four cost levels, depending on the care system in which the provider participates and that care system's total cost/quality of delivering health care. The amount of cost sharing that is paid for health care services varies depending upon the cost level of the Health Plan and Network that you choose.

- **Select a primary care clinic (PCC) for each family member**

Each family member must select a primary care clinic (PCC). Family members may choose different PCCs – even in a different cost level, but all family members must enroll with the same Plan Level and Network choice. Your enrollment form should include the primary care clinic # associated with your network carrier.

All primary care clinics are broken into four tier levels that determine the benefits received by that family member. A list of participating clinics is available online to help you make your primary care clinic selection. This list includes your primary care clinic's clinic number that you will need in order to enroll. You can change clinics by calling the phone number on your ID card (changes are effective on the 1<sup>st</sup> day of the following month).

Most medical care is coordinated through a Primary Care Clinic (PCC) and you will generally need a referral to see a specialist (referrals to a specialist's office will be covered at the same cost level as your PCC). **You may self-refer to certain specialists including OBGYN, chiropractors, and mental health/chemical dependency practitioners, providing the practitioner is part of the carrier's self-referral network. No referrals needed for urgent care and emergencies.**

A statewide primary care clinic listing and health plan documents, including the Summary Benefit Comparisons (SBC's) for all plan levels, are available online at [www.innovomn.com/plan\\_information.html](http://www.innovomn.com/plan_information.html).

**IMPORTANT!** Once enrolled, you will receive TWO ID cards. One card will be sent from your health plan (HP, BCBS, POne) which is to be used for **medical services**. The second card from CVS is to be used for all **pharmacy charges**. If you have questions please call us at 952.746.3101 or 800.829.5601 or email us at [shawn@innovomn.com](mailto:shawn@innovomn.com).