

**Orange County Transportation Authority
2010 Open Enrollment
Frequently Asked Questions (FAQs) & Tips**

When is the 2010 Annual Health Insurance Open Enrollment?

The Annual Open Enrollment is scheduled from November 10 through November 24, 2009. Any changes you make to your health coverage during this period will be effective January 1, 2010.

Will I receive an Open Enrollment information packet at home?

No. We are **GOING GREEN!** The Benefits Section of Human Resources has been working diligently to provide all Open Enrollment information on the Benefits Website of OCTA today.

How do I enroll or make changes to my health coverage?

This year we will continue to manage the Open Enrollment process through the Lawson Employee Self Service (ESS). All Administrative and TCU employees will be required to logon to the Lawson ESS to enroll for health benefits and verify dependent information. Be sure you have your Lawson ESS user identification and password. If you do not have them, please contact the IS Help Desk at ext. 5545 or send an email to Dan Geiser in Information Systems at dgeiser@octa.net.

What happens if I decide not to participate in the annual online Open Enrollment?

If you choose **not** to participate in the online Open Enrollment period, your health plans will default to Kaiser Permanente and SmileSaver. We highly recommend that you participate in the annual online Open Enrollment to: 1) select the plan(s) that best meets your and your family's needs; 2) verify your dependent(s) eligibility; and 3) confirm your health insurance contribution amount.

How long can I cover my dependent(s) under my health plans?

Your dependents are covered to age 19. If they are full-time students, dependent on you for support and you claim them as an income tax exemption, then they can be covered to age 24. If they are full-time students and dependent on you for support, they can be covered to age 26. To continue coverage, you or your ineligible dependent must notify the Benefits Section of Human Resources within 60 days after they turn 19 or cease to be a full-time student.

Note: Under COBRA regulations, failure to notify the Benefits Section of Human Resources within 60 days after your dependent(s) turn 19 or cease to be full-time students will cause your ineligible dependents to forfeit continuation of coverage.

If I change my health plan, should I notify my physician's office of my change in benefits?

It is always a good idea to notify your physician's office to advise them when changing benefit carriers. During your first visit, you will want to make sure that you show them your new identification card so that they can make the applicable changes to your records.

If I change my health plans, when will I receive my new identification card(s)?

New identification cards will be mailed out by mid-December. For the MetLife Dental Plan you will find a generic dental ID card in the MetLife enrollment packet that you can request from the Benefits Section of Human Resources. Or, you can provide your dentist the following information:

Group name: OCTA; and

Group #: 119519

How do I find a doctor under Aetna's DocFind?

To find a participating provider in the Aetna network, you can go online to Aetna's website at www.aetna.com and select "Find a Doctor" from the home page. For Aetna HMO select "HMO**"; for Aetna OAMC select "Aetna Managed Choice POS (Open Access)". Click on "Start Search".

If I am changing to the Aetna HMO and do not elect a Primary Care Physician (PCP) will I still be able to see the doctor?

If you do not elect a PCP, Aetna will assign one to you based on your home zip code. You can change your PCP by calling Member Services at (877) 402-8742. However, you have the opportunity to find a PCP by logging onto www.aetna.com under "Find a Doctor" and obtaining the physician's 6 digit identification code to enter in the Lawson ESS system when you are ready to enroll, during the Open Enrollment period from November 10 through November 24, 2009.

Does Aetna offer HMO coverage for my dependents who live in another part of California or out of the State?

If the dependent resides in a location where Aetna has an HMO, the dependent will select a Primary Care Provider in that location and have the same HMO benefits as the employee. If the dependent resides in an area where Aetna does not have an HMO plan, we will enroll the dependent in an Out-of-Area Dependent PPO plan. The employee will be charged the HMO rate.

What is Step-Therapy or Precertification under Aetna's prescription drug benefits?

For HMO members only: If your Physician prescribes a medication that requires Step-Therapy or Precertification, you will be subject to the Step-Therapy and/or Precertification provisions.

Some helpful tips for those of you who will change to a new health plan on January 1, 2010

- ✓ Review your health benefits for the new plan;
- ✓ Think about who you will call or where you will go in case of an emergency on or after January 1, 2010;
- ✓ Review your identification cards for correctness of your name and provider information;
- ✓ If you change plans, advise your physician(s) and pharmacist of the change to your new insurance carrier, prior to January 1, 2010.
- ✓ Visit www.AetnaRxHomeDelivery.com or call 1-866-612-3862 for information on switching your prescription(s) to mail order and save money.
- ✓ Visit www.kaiserpermanente.org or call 1-888-988-2800 for information on switching your prescription(s) to mail order and save money.
- ✓ Obtain copies of medical claim forms to keep on hand, if applicable, so you have them when you need them. For copies of a medical or prescription drug claim form please go to www.aetna.com under "find a form" and select either medical or pharmacy.
- ✓ Obtain copies of dental claim forms to keep on hand, if applicable, so you have them when you need them. For copies of a dental claim form please go to www.metlife.com.

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