

Division of Personnel

Benefits for Retirees
Open Enrollment
2023/2024



Open Enrollment

- This Benefit Open Enrollment Session is brought to you by:
 - Director of Personnel
 - Chief of Group Health Insurance, Ms. Valerie Daley
 - GESG/Health Insurance Board of Trustees



Open Enrollment

- **Introductions**
 - Jodi Beale, Gehring Group
 - Malena Mayea, Cigna
 - Sheri Harmon-Butts, UHC
 - David Searce, The Standard
 - Allison Allman, Bentek



Open Enrollment

- From August 14th through September 15th, 2023
- Time of year employees and their dependents can make changes to their benefit plans offered through the Government Insurance Plan
- Elections will be effective October 1, 2023 through September 30, 2024



Open Enrollment Highlights

- **Medical Coverage for underage 65** will remain with Cigna with same plan option
- **Medical Coverage for over age 65** will remain with United Healthcare
 - Plan Year beginning January 1
- **Dental Coverage** will remain with Cigna
- **Vision Coverage** will remain with Standard with same plan option
- **Life** will remain with The Standard with same plans



Cigna Medical Highlights (Under 65)

- Cigna Presentation – Malena
- Digital ID Cards
- Preventive Care
- Primary Care Designation (PCP)
- Employee Assistance Plan (EAP)
- MDLive – Virtual Care



Medical Open Access Plus Plan (OAP)

Retirees Under 65

Medical Service	OAP Network	Out of Network
Calendar Year Deductible (CYD)	\$500/\$1,000	\$1,000/\$2,000
Out of Pocket Max	\$5,000/\$10,000	\$10,000/\$20,000
Physician Office Visit (PCP)	\$20	40% after CYD
Specialist Office Visit	\$30	40% after CYD
Clinical Lab (Blood Work)	20% after CYD	40% after CYD
Advanced Imaging (MRI, CT, PET)	20% after CYD	40% after CYD
Inpatient Hospitalization	\$100 per admit, 20% after CYD	\$100 per admit, 40% after CYD
Outpatient Hospitalization	20% after CYD	40% after CYD
Emergency Room	\$50, 20% after CYD	\$50, 20% after CYD
Urgent Care	20% after CYD	40% after CYD



Medical Coverage Highlights

- **How to access digital ID Card**
 1. Log in to myCigna.com or myCigna app
 2. Click on tap “ID Cards”
 3. View your card(s)
 4. Share ID Card
 5. Save to your Apple Wallet



Medical Coverage Highlights Cigna for Retirees Under 65

- **Preventive Care** – getting and staying healthy is important. Most plans include 100% coverage for designated preventive care services received in-network, such as
 - Screenings for blood pressure, cholesterol and diabetes
 - Testing for colon cancer
 - Clinical breast exams and mammograms
 - Pap test



Medical Coverage Highlights Cigna for Retirees Under 65

- **What is a PCP?**
 - Primary Care Physician
 - Pediatrician
 - Family Practice
 - General Medicine
 - Internal Medical
- **Office visit copay for PCP**
 - \$20 (if preventive it is \$0)



Medical Coverage Highlights Cigna for Retirees Under 65

- **EAP – Employee Assistance Program**
- 24/7 access to licensed mental health professionals
- Stress, Grief/Death, Substance Abuse, Relationship
- Confidential
- Benefit for household
- No cost
- Up to 5 face to face sessions
- Unlimited telephonic consultation
- (888)371-1125
- www.cignabehavioral.com
 - Employer ID: usvigovernment



Medical Coverage Highlights Cigna for Retirees Under 65

- **MDLive Virtual Care** – convenient phone and video consultation with a board-certified doctor for preventive care or minor injuries
 - **Primary Care**
 - Preventive care, routine care, and specialist referrals
 - **Urgent Care**
 - On-demand care for minor medical conditions
 - **Behavioral Care**
 - Talk therapy and psychiatry from the privacy of home
 - **Dermatology**
 - Care for skin, hair, and nail conditions



Medical Coverage Highlights Cigna for Retirees Under 65

- **MDLive Virtual Care**
 - Access MDLive by logging into myCigna.com
 - “Talk to a doctor”
 - Call (888)726-3171
 - Select the type of care you need
 - Medical care or Counseling
 - Follow prompts



Medical Coverage Highlights Cigna for Retirees Under 65

- **Air Ambulance**

- Covered benefit when medical necessity is established by a medical professional
- Once medical necessity is determined, the hospital social worker is responsible for arranging in-network air transport
- The air ambulance will be directed to the nearest medical facility qualified to treat the prevailing condition
- Travel for a family member to accompany the injured member is determined on a case by case basis; the accompanying member must test negative for COVID 19
- Return travel from the medical facility is not a covered benefit
- Members are responsible for the deductible and 20% coinsurance; then plan pays 80%



PPO Dental Plan – Cigna

Services	In-Network	Out of Network
Calendar Year Deductible	\$25/100	\$25/100
Calendar Year Maximum	\$1,250	\$1,250
Preventive Care Routine Oral Exams Cleanings	100%	75%
Basic Services Fillings, Simple Extractions	80% after deductible	50% after deductible
Major Services Crowns, Dentures	50% after deductible	40% after deductible
Orthodontia (Children to age 25) Benefit Maximum Benefit	\$1,000 50% after deductible	



Cigna Onsite Representatives

- We are here to support you virtually
 - Confidential and convenient
 - Dedicated to serve you as an employee of the Government and assist with:
 - Benefit questions and/or concerns
 - Claim issues
 - Wellness initiatives (i.e. HRA, MotivateMe, etc)
 - Guidance on mycigna.com or the Cigna Mobile App



Cigna Members – Onsite Cigna Representatives!



St. Thomas
Jennifer Gumbs-Chinnery
Call: (340) 690-0221
Email: Jennifer.Gumbs-Chinnery@Cigna.com



St. Croix
Shinika Miller
Call: (340) 441-5382
Email: Shinika.Miller@Cigna.com



Meet Your Onsite Health Coaches

- Your Onsite Health Coaches are Here to Support You Virtually
 - Confidential and convenient health coaching is just one more way we're committed to helping you live a healthier life!
 - Eat healthier or increase exercise
 - Lose weight, manage stress, or quit tobacco
 - Better manage conditions like diabetes, heart disease, high blood pressure, or high cholesterol
 - Help you understand and access all of the health and wellness benefits available to you



Cigna Members – Schedule Your Health Coaching today!



St. Thomas & St. John
Charlene White-Hewitt, BSN, RN
Call: (340) 514-0395
Email: Charlene.White-Hewitt@Cigna.com



St. Thomas
Shanice Laurent
Call: (340) 473-2907
Email: Shanice.Laurent@evernorth.com



Cigna Members – Schedule Your Health Coaching today!



St. Croix
Ashley Megahy RN, BSN
Call: (340) 719-8080
Email: Ashley.Megahy@evernorth.com



St. Croix
Jameelah Williams, BSN, RN
Call: (340) 244-5627
Email: Jameelah.Williams@Cigna.com



Vision Plan – The Standard

Services	EyeMed Network	Out of Network
Eye Exam (12 months)	\$0 Copay	Up to \$40 reimbursement
Lenses (12 months) Single Bifocal Trifocal	Covered 100% Covered 100% Covered 100%	Up to \$40 reimbursement Up to \$60 reimbursement Up to \$80 reimbursement
Frames	\$150 Retail Allowance then 20% discount	Up to \$45 reimbursement
Contact Lenses Elective Medically Necessary	\$150 Retail Allowance Covered 100%	Up to \$150 reimbursement Up to \$210 reimbursement



Vision Plan – Standard

www.standard.com/services - EyeMed Access

Visit our [COVID-19 Resource Center](#) for answers to your questions.

Individuals & Families | Businesses & Organizations | Brokers & Advisors | About The Standard | Search | Contact

Dental and Vision Member Services

Access secure benefit information for plan members and covered dependents. Log in below to view your benefits summary, pending and paid claims, pretreatment estimates, and status of remaining plan benefits.

New Users

First-time users must register for access and will be asked to provide either the member's Social Security number or Member ID.

- [Register \(Outside NY\)](#)
- [Register \(In NY\)](#)

LOG IN BELOW TO:

- Review your benefits
- Check on the status of your claim
- Print a copy of your certificate of coverage
- Print an ID card
- Select a dentist
- Go paperless

Log in for Benefits | Log in for Benefits (In NY) | Find a Dentist | **Find an Eye Doctor** | Download Claim Forms



Basic Life and AD&D – The Standard

- **Basic Life**
 - Retiree of Central Government receive a flat \$5,000 Benefit
 - Be sure to update beneficiaries
- **Additional Life**
 - Retirees can apply for additional life insurance up to \$150,000
 - Evidence of Insurability will be required
 - Medical Questions will need to be answered
 - Be sure to update beneficiaries
- **www.standard.com/mybenefits/gvi**



Value Added Services – The Standard

- **Travel Assistance – (800) 872-1414**
 - Available to members and immediate family members when traveling more than 100 miles from home
 - Travel planning guidance
 - Assistance replacing lost credit cards and passports, transferring funds and locating missing luggage
 - Medical and legal assistance
 - Emergency medical evacuation and repatriation services
 - Return transportation for dependent children and traveling companions



Value Added Services – The Standard

- **Life Services Toolkit**
 - Grief and loss support
 - Books to help children cope
 - Support Services
 - Online Resources
 - Legal services
 - Employee Services
 - Online Will template and FAQ
 - Identity theft prevention
 - Financial planning online tools
 - Funeral planning resources
 - Health and wellness resources



Next Steps - Bentek

- www.mybentek.com/gvi
 - Create an Account as a first-time user
 - Once created you can log in and do the following:
 - View benefit elections
 - View Plan Documents in Resources Section



Bentek Landing Page

Don't have an account? Create one

Government of the US Virgin Islands

User Name

Password

Log In

Forgot Username/Password?
Don't have an account? Create one

Need help? Contact us

- Beneficiary Designation Quick Guide
- Beneficiary Designations Video
- Bentek Quick Tips
- Create An Account Video
- Open Enrollment Video

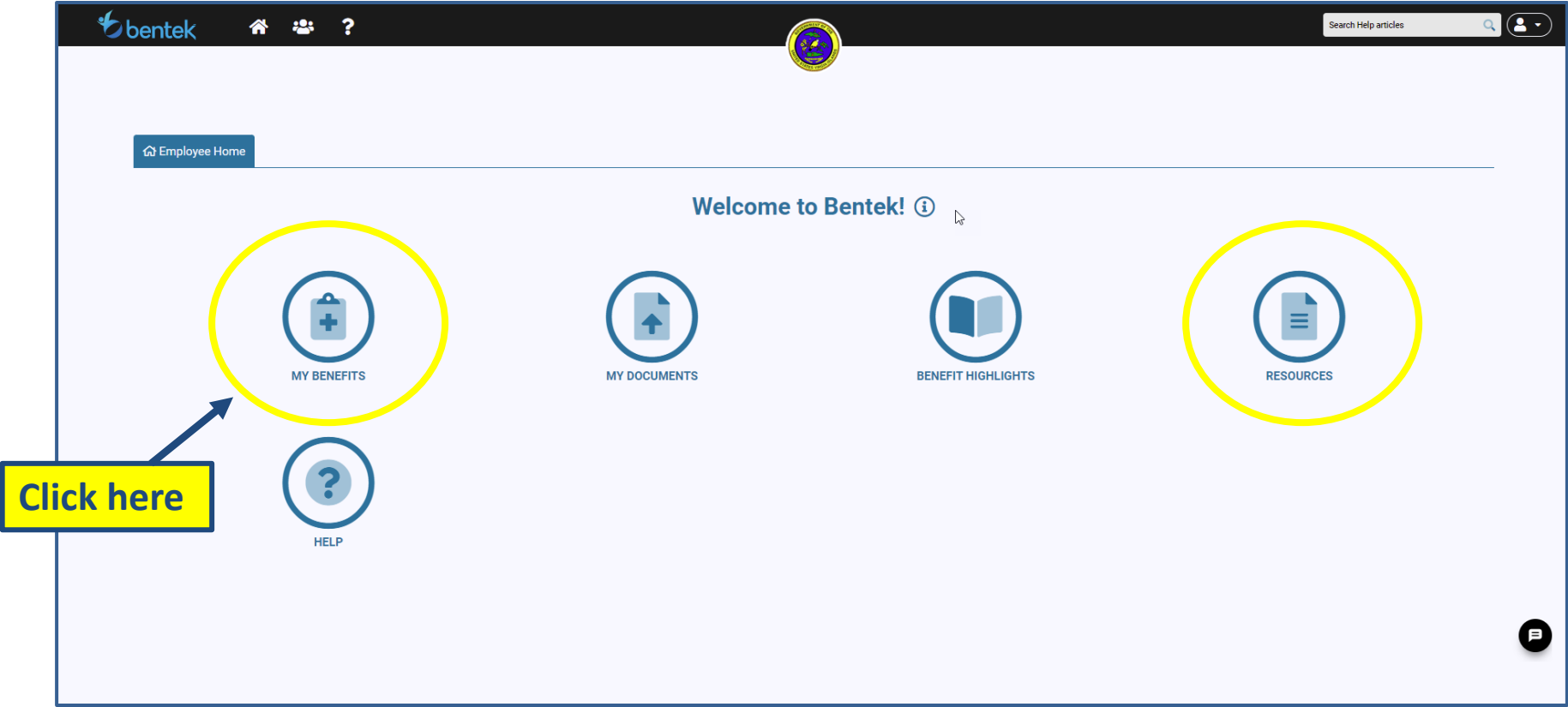
Quick How To Videos

bentek
BENEFITS TECHNOLOGY

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Bentek Launchpad



Medical Coverage Highlights UHC for Retirees Over 65

- UHC Presentation – Sheri Harmon-Butts
- Original Medicare Basics
- What to expect next
- New United Healthcare materials



Questions?

- **Questions? Or Changes?**
 - **Division of Personnel**
 - St. Thomas – (340) 774-8588
 - St. Croix – (340) 718-8588
 - Stateside – log into Division of Personnel Website
 - Download Change Form
 - Notorize
 - Mail to Division of Personnel
- **Technical Questions?**
 - Bentek Helpline – (888) 523-6835
 - Monday – Friday 8:30am – 5:00pm

