



PEIP Highlights

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For plan information: www.innovomn.com/plan_information.html

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PEIP 2016 Pool Renewals Continue to Beat Health Care Trend

In a high-trending year, while many Minnesota employers are subject to double digit increases, PEIP's July pool renewal average increase is a favorable 5.9%. This figure is slightly higher than in recent years, but continues to beat the healthcare trend for the 7th consecutive year. To further illustrate the success of the PEIP pool, the exhibit below shows the pool increases since 2010. July 2016 marks the 11th pool renewal and an overall pool average increase of 2.5% over this timeframe.

History of PEIP Pool Renewals

<u>July Group Average</u>	<u>January Group Average</u>
July, 2010 = +8.0%	January, 2013 = +5.0%
July, 2011 = - 6.6%	January, 2014 = + .5%
July, 2012 = - 3.3%	January, 2015 = +2.4%
July, 2013 = +6.0%	January, 2016 = +5.5%
July, 2014 = +1.9%	
July, 2015 = +2.0%	
July, 2016 = +5.9%	
Combined Pool Average = 2.5% <i>*History includes all ACA taxes</i>	

Plan Design and Clinic Changes for 2016

PEIP plan designs have changed for 2016-17. Deductibles and copays have increased slightly for the Advantage High and Value plans, more notably for cost levels 3 and 4. The HSA plan has minimal changes for 2016; out of pocket maximums have not changed for cost levels 1 and 2.

Groups renewing July 1, 2016 - will begin using the 2016 plan designs and 2016 Clinic Directory on July 1, 2016. Please review the 2016 benefits carefully as some benefits and clinic cost levels have changed.

July Renewal Tip: Even if you are not making changes to your plan or network, be sure to check the directory to see if your clinic has changed cost levels, particularly the following health systems - Allina, Avera, Fairview, North Memorial, Park Nicollet, Sanford, various Mayo locations.

You can view the full 2016 Directory at:
www.innovomn.com/plan_information.html

Whenever I think of the past, it brings back so many memories. ~ Steven Alexander Wright

Changing Clinics

Your network carrier and plan level are set for the contract year; however, you can change your primary care clinic at any time throughout the year. New for 2016, there is no limit to the number of times a member can change clinics.



To make a clinic change, call the service number on the back of your member ID card. The representative will make the change over the phone. Typically, clinic changes are effective the first of the month following timely notice to the carrier (by the 15th of the month prior to the change).

Children Away At College

Question: Is my child covered when away at school?

Yes, however members must still designate a primary care clinic for their children. When seeking care within the network service area, children are covered at the network benefit level. They are also covered for emergencies and urgently needed care at the network benefit level at home, at school, anywhere. There is also Out of Area coverage available for children while away at school or others living outside the service area, and seeking comprehensive medical services.

Out of Area Benefits – The Advantage High and Value plans have a separate \$350/\$700 deductible and 30% coinsurance, with a medical out of pocket maximum matching their PEIP plan (letter O on the Benefit Schedule). The Rx benefit is the same. The HSA plan has a separate \$1,500/\$3,000 deductible, 30% coinsurance with a combined medical/Rx out of pocket maximum matching their PEIP plan (letter N on the Benefit Schedule).

Important: To access out of area benefits, members must notify Innovo in writing of the out of area address and the effective date of coverage. Members can use the Change Form or send an email:

lorrie@innovomn.com.



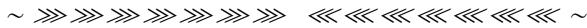
SCHOOL IS ALMOST OUT

To all our school groups, teachers, and public employees ~ Thank you for all you do. Have a safe and enjoyable summer. We'll see you again in the Fall.

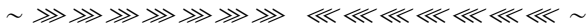
~ PEIP / Innovo Staff

3 Healthy Summer Habits

- ✦ **Stay Hydrated** – The human body is made up of 75% water and needs to be continually replenished. Be sure to get enough water and fresh, watery fruit.
- ✦ **Get Active** – Summer is the perfect time for outdoor activities. Find an activity you love and commit to it. Choose a workout buddy and you will be able to keep each other on track and motivated.
- ✦ **Enjoy Fresh Veggies** – Vegetables are an important source of potassium, dietary fiber, folate (folic acid), vitamin A, and vitamin C. Take your spouse or a friend and hit the Farmers Market. Learn new ways to create your favorite veggie dishes. *Bon Appétit!*



**Friends are chocolate chips in the cookie of life.
Or for the health conscious... Friends are tofu in the
vegan afternoon snack. ~anonymous**



PEIP Tips and Reminders

Below are a few notable clinic changes for 2016:

Clinic Cost Level - 1/1/2016			
	<u>P1</u>	<u>BC</u>	<u>HP</u>
Allina	2	3	3
Avera	2	2	2
Essentia Brainerd	1	1	1
Essentia Chokio	1	1	1
Fairview	2	2	2
No. Memorial	2	2	2
Park Nicollet	4	4	2
Sanford	2	2	2
Mayo*	1	2	3

Mayo* - St. Peter, New Prague, Lake Crystal LeSeur, Mankato, Montgomery
 Cost adjusted 2* - Albert Lea, Owatonna, Plainview, Redwing, Wabasha
 All other Mayo - typically CL 4

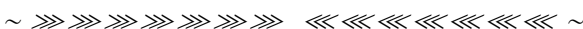
Online Clinics – Using the services of online clinics is a cost effective way to take care of routine ailments that annoy us over the summer months, such as allergies, bug bites, rashes and skin conditions, ear / eye / sinus infections, summer colds, etc. The cost is well below an Office or Urgent Care visit and much more convenient – just pay the convenience clinic copay of \$10, \$15 or \$20 (after deductible with HSA). PEIP members have access to both online service providers below, no matter what network you are enrolled in.



www.DoctorOnDemand.com

or

www.Virtuwell.com



Fitness Discount Program



If you haven't signed up at your health club for the Fitness Discount benefit, you can do so at any time. Bring your medical ID card to a participating health club and they will help with the paperwork. Work out 12 times in a month and receive up to a \$20 reimbursement on your dues. Two members per household with family coverage – must be 18 yrs or older.

Tip: For members who change carriers during annual enrollment, you must re-enroll in the Fitness Discount Program through your new carrier.

MyBenefits – Personal Online Health Account



It is no secret that technology has become a part of our everyday lives, and e-health opportunities are no exception. A great way to take charge of your healthcare and stay informed is to register for an online account with your network carrier. Not only will you have access to your personal plan and claim information, but you will also have access to a whole host of personalized tools, resources and health information as well. Here's what you may find in

MyBenefits:

- ✦ Access to claims and service dates, EOBs
- ✦ Track deductible and out of pocket maximums
- ✦ Review Certificate of Coverage – covered benefits
- ✦ Provider Search / Fitness Center Members
- ✦ Access to personalized health resources & tools
- ✦ Member management – view, print, order ID cards
- ✦ Special Lifestyle Programs & Discounts

To register – You will need your member ID number. Go to your carrier website, *shown below*, and click the “Register” icon with BCBS and Preferred One, the “Sign Up” icon with HealthPartners. For Navitus, go to the website, click the “Member” icon, then “Member Login”, then “New Registrations”. Stay informed – Good Health!



Carrier Customer Service

PreferredOne M-F 7:00am – 7:00pm
 800-883-5000 ~ www.preferredone.com

HealthPartners M-F 7:00am – 7:00pm
 800-883-2177 ~ www.healthpartners.com

BCBS M-F 7:00am – 8:00pm
 800-262-0819 ~ www.bluecrossmn.com

Navitus RX 24 hrs/ 7 days
 866-333-2757 ~ www.navitus.com



A friend is someone who knows the song in your heart and sings it back to you when you've forgotten the words.

~ anonymous