



**Allegheny County Schools
Health Insurance Consortium
(ACSHIC)**

Health Care Renewal

7/1/2021 – 6/30/2022

February 26, 2021

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ACSHIC Trustees

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Dr. Amy Burch, Brentwood Borough S. D.
Dr. William Short, Gateway S. D.
Dr. Caroline Johns, Northgate S.D.

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Management Contacts

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Vendor Contacts

AMCA Billing /COBRA	Karen Altman – Ext. 605 Lisa Rodenbeck – Ext. 602	1-724-934-2270
Advance Medical	General Number	1-844-280-2457
LYTLE EAP	Customer Service	1-800-327-7272
Healthcare Bluebook	Customer Service	1-800-341-0504
Livongo	Customer Service	1-800-945-4355
EdLogics	Customer Service	acshic_support@edlogics.com
TelaDoc	Customer Service	1-800-835-2362
American Hearing Benefits	Hearing Care Advisor	1-888-706-1459
Your Hearing Network	Customer Service	1-888-790-6244
Highmark Concierge	Customer Service	1-877-258-3123 (Provide ID# & Grp #)
Highmark Transition Team – Find AHN Doctors	Customer Service	1-844-576-1245
Integrity Pharmacy Concierge	Customer Service	1-866-726-1180
UCCI (United Concordia)	Customer Service	1-866-604-8512
Davis Vision	Customer Service	1-800-999-5431
VBA	Customer Service	1-800-432-4966

Have a Question?	Number You Should Call
HOP Enrollment or HOP in General	1-800-PSERS25 (1-800-773-7725) 8:00 a.m. to 5:00 p.m., EST, Monday thru Friday HOP Website (www.HOPbenefits.com)
Premium Assistance Program	1-866-483-5509 8:00 a.m. to 5:00 p.m., EST, Monday thru Friday
Retirement	1-800-PSERS4U (1-888-773-7748) 7:30 a.m. to 5:00 p.m., EST, Monday thru Friday PSERS Website (www.psers.state.pa.us)
Prescription Solutions (Prescription Drug Program)	1-888-239-1301 TTY/TDD: 1-800-498-5428 HOP Website (www.HOPbenefits.com)
Medicare	1-800-MEDICARE (1-800-633-4227) TTY/TDD: 1-877-486-2048 Medicare Website (www.medicare.gov)
Social Security - www.socialsecurity.gov	1-800-772-1213
Edward Banaszak MediConnect	412-654-8710 eMail: edward_banaszak@yahoo.com



EXECUTIVE REPORT

ACSHIC Rate Renewals

2021/2022 Health Insurance Renewals

The Allegheny County Schools Health Insurance Consortium (ACSHIC) Trustees present the following rate changes effective July 1, 2021 through June 30, 2022:

Community Blue Flex PPO	5%
Community Blue Flex EPO	5%
Standard Dental	0%
Davis Vision	7%
Vision Benefits of America (VBA)	7%

The July 1, 2021 renewal rates were set by the ACSHIC Trustees at the February 18, 2021 Board Meeting. The increases were due to the following 2 items.

1. The July 1, 2021 rates have been developed and approved by the Trustees using a 36-month trend of 3% for annual cost, which reflects ACSHIC's experience.
2. For July 1, 2021 the rates were also developed with the Covid-19 impacts from 2021 and 2022.

Benefit Changes:

- Medical: No changes will be made to the Medical Benefits
- Dental: No changes will be made to the Dental Benefits
- Vision: No changes will be made to the Vision Benefits

ACSHIC Rate Renewals

2021/2022 Health Insurance Renewals (*continued*)

Below is information on the current healthcare situation for the ACSHIC. This information should be shared with your School Boards and your local Labor Officers.

The Trustees of the ACSHIC have continued their focus on the Consortium's Vision as stated below:

Vision

The Allegheny County Schools Health Insurance Consortium is a recognized model for and is providing the best quality health care plans, emphasizing preventative care, at a responsibly established cost for member school entities.

The Covid-19 Pandemic has had significant impact on the world's economy and the world's healthcare systems. It is no different here in Western Pennsylvania for our economy, healthcare system, and our educational institutions. Obviously, the pandemic has had a major impact to our school districts.

Due to the Covid-19 pandemic, the Trustees now need to look at a 36-month period, July 1, 2019 through June 30, 2022, in order to set rates. Just like a business manager and school board complete a school's budget in February for a July to June school fiscal period, the ACSHIC Trustees must look at the 36-month period to set the rates for July 1, 2021 through June 30, 2022.

In the 2019/2020 School Year ending June 30, 2020 the ACSHIC was able to add \$13.5 Million to the reserve funds. This surplus was due to a significant decrease in claims for the months of April, May, and June 2020. This drop in the ACSHIC claims occurred with the closure of medical facilities and doctor's offices due to the Covid-19 pandemic. ACSHIC participants delayed medical appointments and procedures which created a decrease in incurred claims.

Once medical facilities and physician's offices began to reopen, ACSHIC experienced a rise in monthly claims. There were large claims expenses in the months of July and October of 2020. ACSHIC has also experienced the furloughs of support staff, an increase in the number of retirements, as well as other staff reductions which reduced the overall contracts. Members also shifted from the PPO to the EPO coverage, reducing premiums.

Due to the large increase of claims and the changes to the contract count (\$4.5 Million in premium), the ACSHIC Trustees are projecting nearly a \$12 Million loss on June 30, 2021.

Western Pennsylvania also has the second oldest population in the US. **This includes our Consortium as schools offer early retirement to our members, or for some members who are deciding not to return to school/work. Due to the outbreak of Covid-19 the ACSHIC has seen a higher than normal retirement. These members and their dependents stay in the ACSHIC program until 65 or Medicare eligibility.**

With the impact of Covid-19, both medical and prescription drug trend have **increased** from the slow down of previous years. According to national consulting firm annual surveys of insurers, managed care organizations, pharmacy benefit managers and third-party administrators. The following are the new trends for 2021.

- **National Medical benefit cost trend is running between 7% to 9% for 2021. This trend increase depends on your medical delivery system which is a larger increase from 2020.**
- **Specialty prescription drug benefit costs are expected to increase at an annual rate of nearly 15%**
- **For the year 2021, the local region is looking at trend increases between 10% and 12% which is higher than the national trend of 7% to 9%.**

The ACSHIC has never reached national or local trend increases. Rather, the ACSHIC has experienced a very stable trend of 5% for both medical and drug.

The Trustees continue to look for programs within the consortium that will save money and decrease claim utilization. Over the next year, the Trustees will continue this effort by reviewing both the medical networks and new drug programs.

Again looking at a 36-month period ending June 30, 2022, the Trustees are setting the medical/drug rate increase at 5%.

Looking ahead to the 2022/2023 fiscal year, it is reasonable to budget for potentially larger increases in the future. The ACSHIC and our vendors do not foresee any reduction in trend or decreased exposure due to the Covid-19 pandemic. **Currently, ACSHIC is expecting increased claim costs related to the administration of the Covid vaccine as well as costs related to delayed services over the past year for our 60,000 members.**

The Trustees will continue to monitor, meet, and discuss the provider market in Western PA through weekly meetings with ACSHIC Committees. The Trustees also monitor the provider segment as Highmark completes their negotiations with the AHN Network, St. Clair, Heritage Valley and Excelsa.

Aon's Health Care Trend Forecast

Medical Actives Under Age 65	Medical	Rx
Highmark Tiered Network Plans	10.4%	12.6%
Aon National Trends	7.5%	12%
Dental		
PPO	4.6%	
Vision	2.6%	

Trend

Trend is the average forecasted change in a health plan's per capita "Claim cost" determined by insurance carriers, managed care organizations and third-party administrators. Many factors are considered when determining trend. Simply, Trends are the cost of services and the quantity of those services.

These factors include:

- ✓ Covid-19
- ✓ Medical price inflation
- ✓ Utilization of care
- ✓ Demographics of group
- ✓ Government mandated benefits
- ✓ Technology changes

In Western Pennsylvania, we are experiencing a higher medical trend than the average national medical trend. This local higher trend is due primarily to Covid-19 and mandated Federal and State benefits.

Network Changes January 1, 2021

- The Advantage Pharmacy Network had changes within the network – some providers joined while others are no longer participating as always, check the Highmark BlueCross BlueShield website at [HighmarkBCBS.com](https://www.HighmarkBCBS.com) to verify provider in network providers, see page 23.
- Please realize the ACSHIC Pharmacy Network has changes in formulary each quarter.
- Standard tier providers have changed according to contract revisions.

Benefit Changes July 1, 2021

- Medical: The Standard and Out-of-Network schedules have not been changed for both the EPO and the PPO Benefit Plans. Please see the new benefit grids that follow.
- Dental: United Concordia - No Changes
- Vision: Davis Vision and VBA – No Changes

2021/2022 MEDICAL SCHEDULE OF BENEFITS

Listed below is the 2021/2022 Medical Schedule of Benefits for the

Allegheny County Schools Health Insurance Consortium Health Plans

On the chart below, you'll see what your plan pays for specific services. You may be responsible for a facility fee, clinic charge or similar fee or charge (in addition to any professional fees) if your office visit or service is provided at a location that qualifies as a hospital department or a satellite building of a hospital.

July 1, 2021

	Community Blue Flex PPO			Community Blue Flex EPO	
Program Options	Enhanced Value	Standard Value	Out-of-Network	Enhanced Value	Standard Value
Benefit Period (1)	Contract Year			Contract Year	
PCP Required for Enrollment	No	No	No	No	No
Deductible	None None	\$1,200 Individual \$2,400 Family	\$2,000 Individual \$4,000 Family	None None	\$500 Individual \$1,000 Family
Out-of-Pocket Maximums (Once met, plan pays 100% for the rest of the benefit period)	None None	\$4,000 Individual \$8,000 Family	\$8,000 Individual \$16,000 Family	None None	\$1,600 Individual \$3,200 Family
Coinsurance	100%	80% after deductible	50% after deductible	100%	80% after deductible
Primary Care Provider Office Visits	100% after \$0 copay	100% after \$20 copay	50% after deductible	100% after \$0 copay	100% after \$20 copay
Specialist Office Visits	100% after \$10 copay	100% after \$50 copay	50% after deductible	100% after \$10 copay	100% after \$50 copay
Retail Clinic Visits	100% after \$5 copay	100% after \$40 copay	50% after deductible	100% after \$5 copay	100% after \$40 copay
Urgent Care Center Visits	100% after \$10 copay	100% after \$40 copay	50% after deductible	100% after \$10 copay	100% after \$40 copay
Telemedicine Services (6)	100% after \$0 copay	100% after \$20 copay	Not Covered	100% after \$0 copay	100% after \$20 copay
Preventive Care (2)					
Routine Adult					
Physical Exams	100% deductible does not apply	100% deductible does not apply	50% after deductible	100% deductible does not apply	100% deductible does not apply
Adult Immunizations	100% deductible does not apply	100% deductible does not apply	50% after deductible	100% deductible does not apply	100% deductible does not apply
Colorectal cancer screening	100% deductible does not apply	100% deductible does not apply	50% after deductible	100% deductible does not apply	100% deductible does not apply
Routine gynecological exams, including Pap Test	100% deductible does not apply	100% deductible does not apply	50% deductible does not apply	100% deductible does not apply	100% deductible does not apply
Mammograms, annual routine and medically necessary	Routine: 100% deductible does not apply Medically necessary: 100% deductible does not apply	Routine: 100% deductible does not apply Medically necessary: 100% deductible does not apply	50% after deductible	Routine: 100% deductible does not apply Medically necessary: 100% deductible does not apply	Routine: 100% deductible does not apply Medically necessary: 100% deductible does not apply
Diagnostic services and procedures	100% deductible does not apply	100% deductible does not apply	50% after deductible	100% deductible does not apply	100% deductible does not apply
Routine Pediatric					
Physical Exams	100% deductible does not apply	100% deductible does not apply	50% after deductible	100% deductible does not apply	100% deductible does not apply
Pediatric Immunizations	100% deductible does not apply	100% deductible does not apply	50% deductible does not apply	100% deductible does not apply	100% deductible does not apply
Diagnostic services and procedures	100% deductible does not apply	100% deductible does not apply	50% after deductible	100% deductible does not apply	100% deductible does not apply
Emergency Room Services	100% after \$100 copay (Waived if admitted)			100% after \$100 copay (Waived if admitted)	

Hospital/Medical/Surgical Expenses (include maternity)					
Hospital Inpatient					
Hospital Outpatient					
Maternity (non preventive facility & professional services)	100%	80% after deductible	50% after deductible	100%	80% after deductible
Med/Surgical (except ofc visits)					
Assisted Fertilization Procedures	100%	80% after deductible	50% after deductible	100%	80% after deductible
	\$5,000 family maximum, per lifetime			\$5,000 family maximum, per lifetime	
Therapy and Rehabilitation Services					
Physical Medicine, Speech & Occupational Therapy	100%	100% after deductible	50% after deductible	100%	100% after deductible
	Unlimited visits	Unlimited visits		Unlimited visits	
Respiratory Therapy	100%	80% after deductible	50% after deductible	100%	80% after deductible
	Unlimited visits	Unlimited visits		Unlimited visits	
Spinal Manipulations	100% after \$25 copay	100% after \$50 copay	50% after deductible	100% after \$25 copay	100% after \$50 copayment
Other Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy & Dialysis)	100%	80% after deductible	50% after deductible	100%	80% after deductible
Mental Health/Substance Abuse					
Inpatient	100%	100%	50% after deductible	100%	100%
Inpatient Detoxification/Rehabilitation	100%	100%	50% after deductible	100%	100%
Outpatient	100%	100%	50% after deductible	100%	100%
Other Services					
Diagnostic Services – Advanced imaging (MRI, CAT, PET scan, etc.)	100%	80% after deductible	50% after deductible	100%	80% after deductible
Basic Diagnostic Services - (standard imaging, diagnostic medical, lab, pathology, allergy testing)	100%	80% after deductible	50% after deductible	100%	80% after deductible
Transplant Services	100%	80% after deductible	50% after deductible	100%	80% after deductible
Skilled Nursing Facility Care	100%	80% after deductible	50% after deductible	100%	80% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	100%	80% after deductible	50% after deductible	100%	80% after deductible
Home Health Care					
Hospice					
Infertility Counseling, Testing and Treatment (3)					
Private Duty Nursing	100%			100%	
Precertification Requirements (4)	YES			YES	
Prescription Drugs (5)					
Prescription Drug Program	Retail Drugs \$8 generic copay \$35 brand copay, formulary \$60 brand copay, non-formulary Mandatory Generic 34 day supply Maintenance Drugs – Mail Order \$12 generic copay \$50 brand copay, formulary \$90 brand copay, non-formulary Mandatory Generic 90 day supply			Retail Drugs \$8 generic copay \$35 brand copay, formulary \$60 Brand copay, non-formulary Mandatory Generic 34 day supply Maintenance Drugs – Mail Order \$12 generic copay \$50 brand copay, formulary \$90 brand copay, non-formulary Mandatory Generic 90 day supply	
Defined by the Advantage Pharmacy Network – Not Physician Network. Prescriptions filled at a non-network pharmacy are not covered.					
Your plan uses the Comprehensive Formulary with an Incentive Benefit Design.					
Questions? Call 1-800-215-7865	REFERENCE CODE: COMM040215 (please have reference code ready when you call)			REFERENCE CODE: COMM030215 (please have reference code ready when you call)	

(1) Your group's benefit period is based on a Contract Year. The contract year is a consecutive 12 month period, beginning July 1st and ending June 30th.

(2) Services are limited to those listed on the Highmark Preventive Schedule. (Women's Health Preventive Schedule may apply).

(3) Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy may or may not be covered depending on your group's prescription drug program.

(4) Highmark Healthcare Management Services (HMS) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency or maternity related inpatient admission. Some facility provider will contact HMS and obtain precertification of the inpatient admission on your behalf. Be sure to verify that your provider is contacting HMS for precertification. If not, you are responsible for contacting HMS. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, you will be responsible for payment of any costs not covered.

(5) The formulary is an extensive list of Food and Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. It includes products in every major therapeutic category. The formulary was developed by the Highmark Pharmacy and Therapeutics Committee made up of clinical pharmacist and physicians. Your program includes coverage for both formulary and non-formulary drugs at the specific copay or coinsurance amounts listed above. You are responsible for the payment differential when a generic drug is authorized by you doctor and you elect to purchase a brand name drug. Your payment is the price difference between the brand name drug and generic drug in addition to the brand name drug copayment or coinsurance amounts, which may apply. Your plan requires that you use Alliance Rx Walgreens Prime or Giant Eagle specialty pharmacies for select specialty medications. To obtain medications for hemophilia, you must use a specific pharmacy, please contact member services for more details.

The Copay Armor program helps members to afford high cost medications (mostly specialty) by leveraging manufacturer coupon dollars. Members will not need to change where prescriptions are filled and will be contacted by Pillar Rx for cost savings enrollment. If eligible members do not enroll in this money-saving program at no additional cost, then a new 30% coinsurance will apply to certain high-cost medications. However, if eligible members enroll in Copay Armor, the manufacturer coupons will reduce out-of-pocket costs to \$0 or a nominal fee, depending on the medication. Please note that when members use Copay Armor, only the amount a member pays for the prescription will apply towards the member's annual out-of-pocket maximum.

(6) Services are provided for acute care for minor illnesses. Services must be performed by a Highmark approved telemedicine provider. Virtual Behavioral Health visits provided by a Highmark approved telemedicine provider are eligible under the Outpatient Mental Health benefit.

The Network Total Maximum Out-of-Pocket (TMOOP) is mandated by the federal government, TMOOP must include deductible, coinsurance, copays, prescription drug cost share and any qualified medical expense.

The terms "enhanced value" and "standard value" are not descriptors of the provider's ability. This is not a contract. This benefits summary presents plan highlights only. Please refer to the policy / plan documents, as limitations and exclusions may apply. The policy / plan documents control in the event of a conflict with this benefit summary.

The benefit grid has numerous benefits listed at 100% paid. This can include; hospitals, doctors, ambulance, therapies/physical medicine, mental health, durable medical equipment, etc. to name a few. However, that 100% paid is 100% of Highmark's allowance. The important fact is Highmark is paying 100% of an allowance not 100% of the billed charge. If your provider is participating in-network at the Enhanced tier they should accept our 100% payment as payment in full minus any benefit copay. However, if your provider is out of network or non-participating, they may bill you for balance bills which you will be responsible for. You pay the least if you use a provider in the Enhanced Network. You pay more if you use a provider in the Standard Network. You will pay the most if you use an out-of-network provider, and you may receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing).

Please note, that CommunityBlue products including CommunityBlue Flex, are high performing network products and those products do not provide full access to all UPMC providers. Please reference separate materials, the Highmark website, or call Highmark Concierge

1-877-258-3123 to determine which UPMC providers are in and out of network.

REV 2.13.2020



UNITED CONCORDIA® DENTAL

Protecting More Than Just Your Smile®

Dental Benefits Summary for ACSHIC with All Riders

Effective Date: July 1, 2021

Network: Concordia Advantage

Benefit Category ¹		CONCORDIA FLEX PLAN	
		In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services			
Exams	100%	100% UCR*	
Bitewing X-rays			
All Other X-rays			
Cleanings & Fluoride Treatments (Two per July 1-June 30 contract year)			
Sealants			
Palliative Treatment			
Class II – Basic Services			
Basic Restorative (Fillings, Including Posterior Resins)	100%	100% UCR*	
Simple Extractions			
Space Maintainers			
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures			
Endodontics			
Nonsurgical Periodontics			
General Anesthesia			
Class III – Major Services			
Inlays, Onlays, Crowns	80%	80% UCR*	
Complex Oral Surgery			
Surgical Periodontics	50%	50% UCR*	
Prosthetics (Bridges, Dentures)			
Implants	\$1,000 Allowance per implant/3 per lifetime		
Orthodontics for dependent children to age 19			
Diagnostic, Active, Retention Treatment	50%	50% UCR*	
Included Plan Features			
Pregnancy Benefit ³	<ul style="list-style-type: none">• Covers 1 additional cleaning during pregnancy• Covers 1 additional periodontal maintenance• Scaling and root planing• 4 periodontal surgery procedures		
Smile for Health®--Wellness ³ <i>Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke</i>	<ul style="list-style-type: none">• Covers 1 additional periodontal maintenance per year and all are covered at 100%• Scaling and root planing are covered at 100%• 4 periodontal surgery procedures are covered at 100%		
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)			
Annual Program Deductible (per person/per family)	None		
Annual Program Maximum (per person)	Unlimited		
Lifetime Orthodontic Maximum (per person)	\$1,500		
Reimbursement Inside Pennsylvania	Concordia Advantage	Concordia Advantage	
Reimbursement Outside Pennsylvania	Concordia Advantage	90 th Percentile	

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

1. Dependent children covered to age 26.

2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. *Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply.

3. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through My Dental Benefits on UnitedConcordia.com.



davisvision.com | 1 (877) 923-2847, 4230

Allegheny County Schools Health Insurance Consortium

your vision plan

Client code: 4230

Frequency

Exam: 12 mos.
Lenses & lens upgrades: 12 mos.
Frame: 24 mos.
Contacts, evaluation & fitting: 12 mos.



Sign up during open enrollment

For more details about the plan, visit davisvision.com/member and enter your Client Code or call 1 (877) 923-2847 and enter your Client Code when prompted.



Exams & Services

Eye Exam copay:
\$0

Contacts evaluation, fitting & follow-up:

Conventional lens	Specialty lens
\$0 copay	\$0 copay
Covered in full	Covered in full



Frame

Allowance:

Other locations	Visionworks ¹
\$100	\$150

+Additional 20% off any overage.²

or

The Exclusive Collection copay:

Fashion	Designer	Premier
Covered in full	\$20	\$40



Lenses

Lens copay:
\$0



Contacts³ in lieu of glasses

Allowance:

\$80 for disposable
\$110 for specialty and non-disposable

Using your client code

Log in using your client code (listed above) at davisvision.com/member to find a list of in-network providers near you and access your benefit information.

The Exclusive Collection

The Exclusive Collection of frames is available at nearly 9,000 locations across the U.S. Log in to browse frames, and find a Collection near you.

Free breakage warranty

Your glasses are covered with our FREE one-year breakage warranty. Some limitations apply.

Find a network provider...

Enter your client code in the "Member Sign In" section of our website at davisvision.com/member to locate a provider near you including Visionworks.



Expert Solutions. Exceptional Service.

Allegheny County Schools Health Insurance Consortium

VBA# 6000's

Effective: 7/1/21 – 6/30/23
\$0 Exam / \$0 Materials Copay

FREQUENCY OF SERVICE: Last Date of Service		DEPENDENT AGE: 26	
	Employee	Spouse	Children
Vision Exam	12 Months	12 Months	12 Months
Lenses	12 Months	12 Months	12 Months
Frames	24 Months	24 Months	24 Months

BENEFITS: Employee can select either:

	VBA Participating Provider Amount Covered/Benefit (Zero Copayment)	Non-Participating Provider Amount Reimbursed (Zero Copayment)
Vision Exam (Glasses or Contacts)	100%	\$35
Clear Standard Lenses (Pair):		
Single Vision	100%	\$30
Bifocal	100%	\$40
Blended Bifocal	100%	\$40
Trifocal	100%	\$60
Progressives	Partially Covered ^A	\$60
Lenticular	100%	\$80
Polycarbonate	100% ^B	N/A
Scratch Coat-1 Yr	100%	N/A
Frame	100% ^C	\$40
-OR-		
Elective Contacts (in lieu of eyeglass benefits)		
Material Allowance	\$125 ^D	\$125
Fitting Fee	15% off UCR ^A	N/A
-OR-		
Medically Necessary Contacts	100% ^E	\$250
Low Vision Aids (Per 24 Months. No Lifetime Max)	\$750	\$500

A Participation may vary by location. Check with your Provider for details.

B Available In-Network at no charge for children under age 19.

C Up to the program's \$50 wholesale allowance.

D The allowance is applied to all services/materials associated with contact lenses, including, but not limited to, contact fitting, dispensing, cost of the lenses, etc. No guarantee the allowance will cover the entire cost of services and materials.

E Requires prior approval. May only be selected in lieu of all other material benefits listed herein.



Get VIP treatment.

Highmark Concierge service – your one-call resource for help with coverage questions.

Sometimes understanding your health benefits can be a challenge.
But as a ACSHIC member, you've got a direct line to the answers you
need —your personal Highmark Concierge service.



**Call your Highmark Concierge at 1-877-258-3123 to
discuss your benefits and answer your coverage
questions on these and other topics:**

**Understanding Explanation of Benefits statements and
other plan documents**

**Receiving preventive checkups at work and
personalized recommendations**

Exploring member discounts

We're your lifeline.

Please contact the number on the back of your Highmark
Blue Cross Blue Shield ID card and enter your
identification number from your ID card when prompted.
By entering that number, you will be routed directly into
our Concierge member service area.



HIGHMARK RESOURCES

Everything you need is a click or call away.

As a Highmark member, you have a variety of services available to you. Take a look below and know that Highmark is always here to help.

Member Service Resources

Conclerge Team - 1-877-258-3123 (also on the back of your Highmark ID card)

Any time you have a question about your health benefits, coverage, or anything else about your plan, call the number on the back of your Highmark card. This number is specific to your health plan and the quickest way to get the answers you need. Make sure you have your member ID number (or social security number) handy when calling.

Mental Health Resources

Aunt Bertha

Visit highmark.auntbertha.com to access this free online tool that connects you to local social service programs like food banks and housing.

Bright Heart

If you or a loved one is struggling with an opioid use disorder, you have access to Bright Heart Health's virtual counseling. Visit BrightHeartHealth.com to learn more.

Virtual Care Resources

Video Visits

Get the care you need without even leaving the house. In a few simple clicks, you can connect with a health pro through a video visit. Log in at HighmarkBCBS.com to get started.

Teladoc

Access 24/7 to board-certified virtual doctors. Visit Teladoc.com/Enter or call 1-800-TELADOC (1-800-835-2362) to get started.





Wellness Resources

Sharecare

Your personalized health and wellness resource and the platform for your wellness program. Visit mycare.sharecare.com to sign up.

Wellness Coaching

A Highmark personal wellness coach can provide you with expert one-on-one guidance in the areas of weight management, nutrition, physical activity, stress management and overall wellness – all at no cost to you since it's part of your benefits program.

- **Aim for Change Program**
Learn and discuss key components for successful long-term weight management and improved health.
- **Daily Steps to Less Stress Program** Designed to help you build skills and learn techniques that can help you cope with stress, and become more stress-resilient.
- **Drop 10 In 10 Program**
A 10-week comprehensive weight loss program designed to help you build the skills needed to lose weight and achieve the best outcomes.
- **How to Be Tobacco Free Program**
A tobacco cessation program where you can discuss triggers, coping skills, overcoming barriers and Nicotine Replacement Therapy (NRT) options.
- **Time to Sleep Well Program**
Assess your sleep patterns and learn techniques and effective sleep tools to help improve your quality of sleep.

Diabetes Prevention Program

Diabetes has no cure, but it is preventable and prediabetes can be reversed. If you meet the criteria, the Diabetes Prevention Program provides you with resources like expert-led classes, an online community for peer support, food, weight, and activity tracking, personalized coaching and much more. Visit highmarkbcbs.com and click **Diabetes Prevention** to take the eligibility quiz.

Blues On Call

Call **1-888-BLUE-428 (1-888-258-3428)** for support from a registered nurse/health coach any time you have a medical concern.

Tivity Fitness Your Way

Fitness Your Way allows you to join a network of fitness facilities, nationwide, at a discounted rate. Visit highmarkbcbs.com and click **Member Discounts**, then search for "Tivity."

Digital Resources

Member Portal

Access all of these resources, plus things like prescription refills, help finding a doctor, and member discounts by visiting [HighmarkBCBS.com](https://highmarkbcbs.com).

Blue365 Member Discounts

With Blue365, great deals are yours for every aspect of your life. Visit highmarkbcbs.com and click **Member Discounts**.



Find the providers and costs that work for you.

Our easy-to-use online tool helps you take control of your health care in one place.



Find the Right Providers

We'll show you which providers and facilities are in-network for your plan, to help you save money and avoid higher out-of-pocket costs. Everything from primary care doctors and specialists to hospitals, imaging centers, urgent care centers, and more, including:

- Contact information and distance
- Board certifications
- Blue Distinction® Centers
- Physician quality measures, like awards and recognitions

You can also download your search results and print out details about the doctors.



Estimate Your Costs

Our Care Cost Estimator helps you find the best value for medical procedures. This tool starts with the total procedure cost, and then figures in the amounts you're currently responsible for — things like your remaining deductible, copays and coinsurance, and benefit maximums — so that the estimated cost is as accurate as possible.

Read Patient Reviews

Patient Experience Review ratings show other patients' opinions about their experiences with providers. You can search by star ratings and then rate your own experiences, just like with restaurants and movies.

Log in at highmarkbcbs.com and select **Find a Doctor** to start your search.





Find In-Network Doctors

It's easier than ever to find the care you need.



Log in at
highmarkbcbs.com.



Select the
Find a Doctor tab
and choose **Medical**.



Search for a provider,
tests, or procedure.

Filter your search by:

Network • Location • Provider name & specialty • Common searches

Search for:

- **Inpatient procedures**, such as C-section delivery and total knee replacement
- **Diagnostic procedures**, such as MRIs and CAT scans
- **Lab tests**, such as blood glucose and lipid panel
- **Outpatient procedures**, such as physical therapy and chiropractic treatments





Diabetes Management, Simplified

A simple, advanced blood glucose meter,
and as many strips and lancets as you
need, 100% paid for by your employer.



It's all in the meter and on the house.



Personalized tips
with each blood
glucose check



Real-time support
when you're out
of range



Strip reordering,
right from
your meter



Optional family
alerts keep everyone
in the loop



Send a health
summary report
directly from
your meter



Automatic uploads
mean no more
paper logbooks



Unlimited strips.
Unlimited lancets.
It's all free for you.

Get Started:

Text **"GO ACSHIC"** to **85240** to learn more & join

You can also join by visiting join.livongo.com/ACSHIC/register
or call (800) 945-4355 and use registration code: **ACSHIC**

The program is offered at no cost to you and your family members with diabetes and coverage through the Allegheny County School Health Insurance Consortium health plan.

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So many reasons to use Teladoc®



Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. It's an affordable option for quality medical care.



GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more!

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician

Talk to a doctor anytime for free!



Teladoc.com/Enter



1-800-TELADOC (835-2362)



Due to COVID-19, some employers have reduced or suspended normal staffing. To obtain information about your call, waiting, payment or cost, please contact your plan administrator. All the telephone numbers on the back of your ID Card.

01/20/2018
101-1036



HI AGAIN, ACSHIC MEMBERS!

MOST OF YOU ALREADY KNOW — AND ❤️ — EDLOGICS.

But just in case you haven't heard it yet — or you need a reminder — here's the scoop on what EdLogics is all about: With fun, engaging games — and cash rewards — EdLogics transforms the way you learn about your health. Get the knowledge and tools you need to make healthier choices and handle sickness when it comes ... and maybe even save yourself a trip to the doctor's office.

What can you do on The EdLogics Platform?



If all that weren't enough, we're making some big changes for 2021!

2021 EdLogics Updates

1

\$200 HealthScratch Prizes!

Starting January 1, 2021, instead of the biweekly \$100 prizes you're used to, there will be monthly **\$200 HealthScratch prizes**. To give everyone an opportunity, you're only eligible for these prizes if you've never earned an EdLogics HealthScratch prize in the past.

BONUS: There will be **25 BONUS \$200 HealthScratch prizes** on **June 30, 2021 AND December 31, 2021**. Everyone is eligible for the June 30 prizes. Members who do not earn \$200 on June 30 will be eligible for the December 31 prizes.

\$200

amazon

TARGET

DICK'S
SPORTING GOODS

2

Invite A Friend

Starting January 1, 2021: Get 5 colleagues to sign up for EdLogics and **earn a \$50 gift card!** They must be an ACSHIC member, but they don't have to be in the same school district as you. After your 5th friend registers, you'll receive an email from Tango within 30 days to redeem your \$50 gift card from Amazon, Target, or Dick's Sporting Goods.



3

Wellness Rewards Game

As part of ACSHIC's Wellness Rewards Program, EdLogics is featuring a new Fact or Myth game: **2021 Wellness Rewards Game**. This game is 1 of 4 activities that you are required to complete to earn the \$100 reward for this program. Once complete, you should see credit in mycare.sharecare.com in 4-6 weeks.

FACT: MYTH Wellness Rewards



SIGN UP TODAY!

If you are an active ACSHIC member and you are the primary account holder, accessing EdLogics is easy!

Register here: myedlogics.com/acshic/account/register

Already registered? Login here: myedlogics.com/acshic

EdLogics





If your budget has ever been derailed by medical bills, you know the helpless feeling that comes in tow.

The good news is that your employer wants to offset that burden by providing you with **Healthcare Bluebook**, an added healthcare benefit that helps you find the best price on high-quality medical services in your area.

Take a look at a few of the easiest ways to save:

- 1. Imaging:** MRIs, CT scans, ultrasounds, and x-rays
- 2. Diagnostic Tests:** Colonoscopies, endoscopies, cardiac tests, and sleep studies
- 3. Outpatient Surgeries:** Arthroscopies, tonsillectomies, and cataract surgery

Plus, you can earn a reward up to **\$500** every time you search for select procedures in **Healthcare Bluebook** and use a **Fair Price™** facility for your care.
No forms or extra steps required.



Check It Out!

healthcarebluebook.com/cc/ACSHIC
800-341-0504



Download
the App:



Mobile Code:
ACSHIC

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Fitness Your Way

by Tivity Health™

Get access to nearly 9,500 fitness locations

Enroll Now

Whether you want to lose weight and maximize your energy or manage stress and improve your mood, here's a great, low-cost way to meet your goals. Fitness Your Way allows you to join a network of fitness facilities for a discounted rate, so you can work out anywhere when it's convenient for you — at a cost that doesn't stretch your budget.

How It Works

Fitness Your Way gives you access to nearly 9,500 fitness locations, including select national chains. As a Fitness Your Way member, you can visit any participating fitness location — anytime, anywhere — as often as you like.

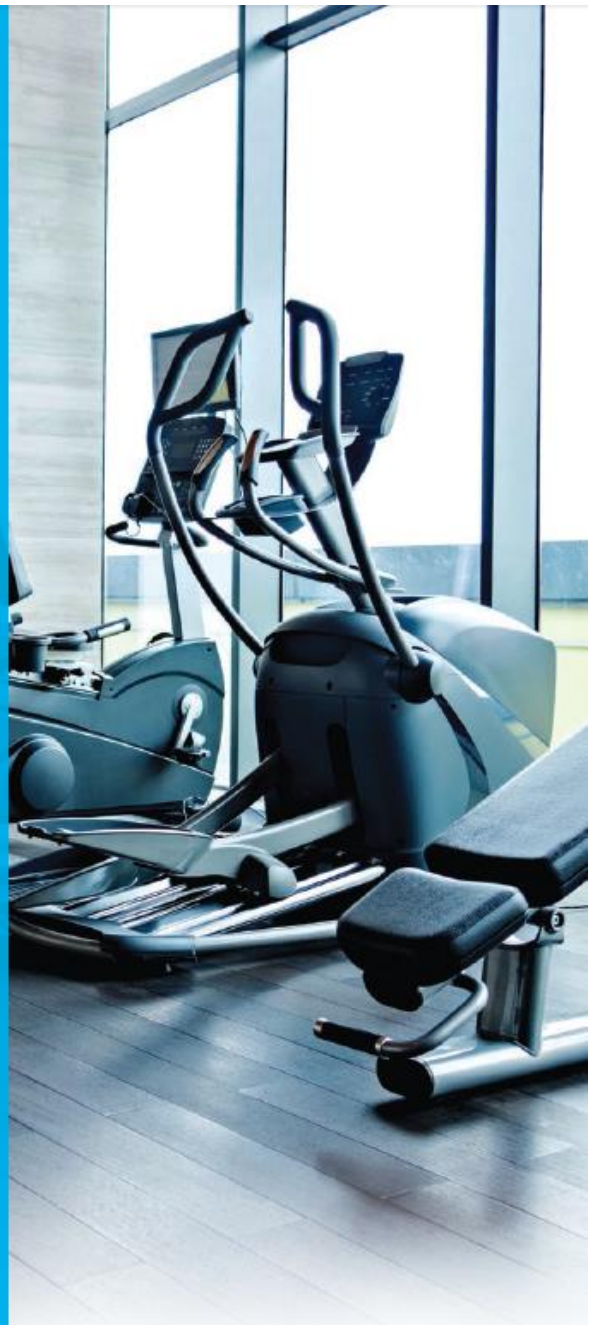
Pay only \$29 a month*, plus a low \$29 enrollment fee, and make a three-month commitment. Do it all online. Then put your fitness plan into action.

How to Enroll

Log in to highmarkbcbs.com (or follow instructions to register).

- Select **Member Discounts**.
- Scroll to **Discounts & Rewards** and select **Blue365 Discounts**.
- Select **Login** (or register for Blue365 by following the instructions).
- Once registered or logged in, select **Browse All Deals** and select **Fitness Your Way**.
- Select **Redeem Now** to enroll.
- Start using your membership right away! Print your card or download it to your smart phone and present it at any participating facility.

*Note: You will be billed for \$29 monthly. If you prefer, you can call 1-888-242-2060 to enroll. For member web support, please call 1-877-298-3918. The fitness center discount is separate and distinct from your health benefits plan.





YOUR COMMUNITY CH ACSHIC



Where do you pick up your prescriptions?

ACSHIC currently uses the Advantage network, which is part of Highmark/Express Scripts. Below is a list of many large chains in- and out-of-network. This is not a comprehensive list of all in-and out-of-network providers. As always, check the Highmark Blue Cross Blue Shield website at [HighmarkBCBS.com](https://www.highmarkbcbs.com) to verify your provider is in-network.

The network includes:

- Rite-Aid
- Wal-Mart
- Kmart
- Costco
- Giant Eagle
- Sam's Club
- Weis Markets
- Kroger
- Price Chopper

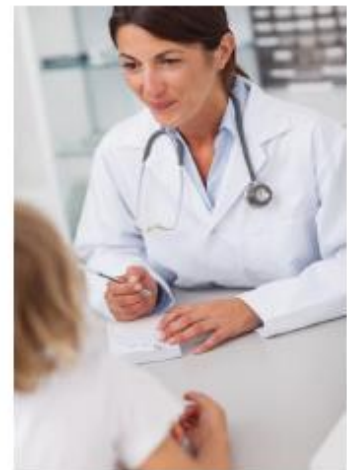
The network excludes:

- CVS
- Walgreens
- The Medicine Shoppe
- Sav-On Drugs
- Wegmans
- Target

Keep in mind that:

- You can still access your specialty drugs at Walgreens Specialty. For your convenience, some specialty drugs (not all) may be obtained at Giant Eagle. Contact your Giant Eagle pharmacists to verify if your specialty drug is available at their location.
- There are no changes to the mail-order program. Members on maintenance medication are encouraged to order via mail order.

* It is important to confirm plan participation of independent (non-chain) pharmacies.
* Walgreens has merged with Rite-Aid, and Walgreens retail is out of network. Most Rite-Aid stores in Pennsylvania will remain in-network. Please verify your store is participating with the Advantage Network.



Don't forget to check the Highmark BlueCross BlueShield website at [HighmarkBCBS.com](https://www.highmarkbcbs.com) to verify your prescription provider is in-network.



Get more than just medication with Giant Eagle Specialty Pharmacy



Living with a chronic condition can be overwhelming. That's why Highmark has given members access to Giant Eagle Specialty Pharmacy – a quick and convenient option that allows you to fill your specialty and non-specialty medications at over 200 Giant Eagle pharmacy locations.





What you get when you use Giant Eagle Specialty Pharmacy

On average, it takes Giant Eagle Specialty Pharmacy eight hours to prepare your specialty medication. It usually takes 5-7 business days to receive mail-order delivery from another specialty pharmacy provider. Talk about a time-saver.

You're also getting:*



**Reduced
out-of-pocket
expenses by 91%.****



**A call center that
answers 97% of phone
calls in under 30 seconds.**



**Patient and provider
satisfaction scores of
99% and 94%.**

Even better, Giant Eagle Specialty Pharmacy helps simplify the prescription process by providing education, counseling, and therapy management tailored to you. You'll also have access to services like:

- **Financial assistance** for eligible prescriptions to reduce your out-of-pocket expenses.
 - **Condition-specific educational materials**, injection training, and over-the-counter preparations to help you manage potential side effects.
 - **An insurance benefit analysis** and help with the prior authorization process, including all the necessary paperwork.
- Just so you know**
- Home delivery is available to members who are unable to travel to a Giant Eagle pharmacy. You should coordinate with your preferred Giant Eagle location before ordering your prescription.
- To learn more about Giant Eagle Specialty Pharmacy Services, call 1-844-259-1891.**
- Giant Eagle Specialty Pharmacy is open from 9 a.m. to 9 p.m., Monday through Friday, and a pharmacist is available 24 hours a day, 7 days a week for emergencies.
- **A dedicated pharmacy team** that will reach out to you regularly throughout your treatment, including nursing staff, dietitian support, and refill reminders.



Check out all the specialty medications available
through Giant Eagle Specialty Pharmacy

Cystic Fibrosis

Pulmozyme®

Growth

Disorders

Genotropin®
Humatrope
Norditropin®
Nutropin AQ®
Omnitrope®
Saizen®
Sandostatin
Serostim®
Zorbtive®

Hepatitis B

Adefovir
Baraclude®
Hepsera

Hepatitis C

Daklinza
Epclusa®
Harvoni®
Olysio®
Pegasys®
PegIntron
Rebetol
RibaPak
Ribasphere
Ribavirin
Sovaldi®
Technivie®
Viekira Pak™
Zepatier®

Infertility

Bravelle®
Cetrotide®
Follistim AQ®
Ganirelix® Acetate
Gonal-f®
Menopur®

Inflammatory

Diseases

Cimzia®
Cosentyx®
Enbrel®
Humira®
Orencia®
Simponi®
Stelara®
Taltz
Xeljanz®

Moderate-to- Severe Atopic Dermatitis

Dupixent®

Multiple

Sclerosis

Avonex®
Betaseron®
Copaxone
Extavia®
Glatopa
Gilenya®
Rebif®

Oncology

Afinitor®
Etoposide
Firmagon®
Gleevec®
Kisqali®
Kisqali®/Femara®
Lonsurf
Mekinist
Mozobil
Ninlaro®
Odomzo
Rydapt®
Sandostatin®
Sprycel®
Targretin®
Tasigna®
Temodar
Temozolomide
Xeloda®
Yonsa®
Zytiga®

Oncology

Support Drugs

Aranesp®
Epogen®
Leukine®
Neulasta®
Neupogen®
Procrit®
Rydapt®

Osteoporosis

Forteo®
Prolia®
Tymlos
Xgeva®

Psoriasis

Cimzia®
Enbrel®
Humira®
Otezla®
Stelara®
Tremfya®

Pulmonary

Arterial

Hypertension

Adcirca
Revatio

Rheumatoid

Arthritis

Actemra
Kevzara®
Olumiant®

Miscellaneous

Cerezyme
Lioresal® Intrathecal
Nplate®
Promacta®

This list may be subject to change. To confirm whether or not your drug is offered, please call:
Giant Eagle Specialty Pharmacy at 1-844-259-1891.



EMPLOYEE ASSISTANCE PROGRAM

Financial worries, aging parents, job stress, health issues - Everyone faces challenges from time to time, with your EAP you don't have to face these things alone.

This includes solutions such as:

ANYTIME, ANYWHERE

Reducing barriers to access through technology
INCLUDES: 24/7/365 Telephone Support,
Mobile App with Chat Functionality, Video
Counseling and Web Portal

PERSONAL ASSISTANT

Our Personal Assistant helps individuals with their "to do" list. It can be difficult to find extra time in the day to manage everyday tasks. We help lighten the load through researching the best options to benefit you and your loved ones.

SERVICES INCLUDE: Entertainment & Dining, Travel & Tourism, Household Errands, Service Professionals

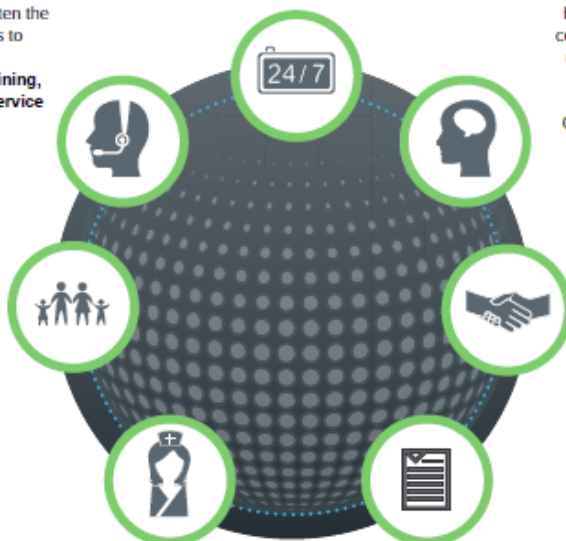
MENTAL HEALTH COUNSELING

When overwhelmed with personal, work or life stressors, mental health counseling can be a lifesaver. Our licensed master's level counselors support you and your household members through difficult times providing confidential assistance 24/7.

WE HELP WITH: Family Conflict, Couples/Relationships, Substance Abuse, Anxiety, Depression

COACHING

We help employees and their household members achieve their personal and professional goals by providing coaching that meets needs in many of life's domains. A coach works actively to help individuals assess their current situation then develop goals to meet their stated expectations. A coach is an accountability partner and helps individuals overcome obstacles to achieve goals. **COACHES HELP WITH:** Life Transitions, Work/Life Balance, Goal Setting, Improving Relationships, & More.



WORK/LIFE RESOURCES

Navigating the practical challenges of life, while handling the demands of your job can be stressful. Work/Life resources and referral services are designed to provide knowledgeable consultation and customized guidance to assist with gaining resolution to everyday hurdles.

RESOURCES INCLUDE: Home Safe Services, Adoption, Elder/Adult Care, Parenting, Child Care, Special Needs Support, Wellness

MEDICAL ADVOCACY

Medical Advocacy is a new approach to maneuvering through the healthcare system. It offers strategies to promote employee health, productivity, and well-being by serving patient populations throughout the entire lifespan and by addressing health problems in every category of disease classification and in all disease stages.

WE HELP WITH: Insurance Navigation, Doctor Referrals, Specialist Referrals, Care Transition, Discharge Planning, Adult Care Coach

LEGAL/FINANCIAL RESOURCES

Legal and Financial resources and referrals are available to connect employees with experienced, vetted professionals in their topical area of legal and financial needs.

RESOURCES INCLUDE: Divorce/Custody, Bankruptcy, Budgeting, Estate Planning/Wills, Personal Injury/Malpractice, Major Life Event Planning

PRIVATE, CONFIDENTIAL, & AT NO COST TO YOU FOR YOU AND YOUR HOUSEHOLD MEMBERS

Your participation with your EAP is voluntary and strictly confidential. We do not report back to your employer about the things you discuss in private counseling conversations.



MY LIFE EXPERT

Feeling Connected & Supported 24/7/365

To access this portal you can call our toll-free number or download the app to the home screen of your mobile device without even visiting an app store, by simply visiting mylifeexpert.com or scanning the QR code at the bottom of this page.

TO LOGIN:

- Click "create a new account with your company code"
- Insert your company code
- Follow instructions included in the activation e-mail
- Play, learn, and discover!

TELEPHONE, CHAT, & VIDEO ACCESS

Our professionally trained consultants are available 24/7/365 days-a-year to help you instantly with a multitude of issues including mental health and Work/Life balance.



WORK & LIFE RESOURCES:

Life Expert provides access to thousands of up-to-date topic-related articles, videos and worksheets. Some topics include: Financial & Legal, Family, Education, Health, Wellness, Career, Military, everyday living and much more.



HEALTH & LIFESTYLE ASSESSMENTS:

Surveys are provided to you with a quick assessment on financial, health and addiction issues. These surveys are designed to deliver targeted resources and information to meet your needs. You can save these assessments and recommendations to your profile for future use.



INTERACTIVE CHECKLISTS:

Life Expert provides you with interactive tools to help with issues such as family, health, and other life situations. You can save these checklists to your personal profile for future use.



WEBSITE: www.lytleeeap.com

- Click on the green box that says My Life Expert Login
- COMPANY ACCESS CODE: [acshic](#)
- For COVID-19 Resources, visit: aionehealth.com/covid-19-resources/

TOLL-FREE: 800-327-7272

LYTLEEAP PARTNERS
An Aflac Health Company



advance|medical

You only live *once*.

Let us help when you need to think *twice*.

Make decisions about your health with *confidence*.

With Advance Medical, the world's leading doctors consult on your condition to support you through difficult medical issues so you can make the best possible choices for your health.

A second opinion is *smart*.

Confirming a diagnosis and treatment may help you:

- Feel confident in your diagnosis
- Prevent a needless surgery
- Avoid missed time at work
- Save out-of-pocket costs on unnecessary care
- Verify prescription appropriateness
- Experience better health
- Find peace of mind



This is healthcare made *easy*.

Simply call, log on or email to connect. We collect your medical records for you! We pair you with a physician who answers your questions and gets you the best medical information and expert recommendations so you can move forward with confidence.

Get connected. Be informed. Become *confident*.

Call: 844-280-2457

Log on: advance-medical.net/acshic

Email: acshic@advance-medical.net

advance|medical

Call: 844-280-2457

Log on: advance-medical.net/acshic

Email: acshic@advance-medical.net

Advance Medical's services are available at no cost to employees and their family members enrolled in the health plan.

Advance Medical is 100% confidential
and service is free, courtesy of ACSHIC.

Advance Medical's services are available at no
cost to employees and their family members
enrolled in the health plan.





UNITED CONCORDIA® DENTAL

Protecting More Than Just Your Smile®

Paying for college just got easier

Save more. Worry less.

Are you or your family stressed over college costs? You're not alone. The debt it takes to pay for a degree is the biggest concern of parents and students.* In fact, 99% of families think they'll need financial aid to afford tuition.*

Earn Tuition Rewards® through your dental plan

At United Concordia Dental, we care as much about your mental well-being as your oral well-being. That's why your dental plan includes the College Tuition Benefit® savings program.

Much like a frequent flier program, you earn Tuition Rewards® points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities nationwide.

Share the savings with your family

You can participate even if you don't have kids. Points can be shared among any eligible students in your extended family. You must register students and allocate their points before August 31 of the year they begin 12th grade.

- 1 Tuition Rewards point = \$1 in tuition discounts.
- Earn 2,000 points when you sign up. Then earn 2,000 points each year you're covered by United Concordia.
- Transfer points to your children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children.
- Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.

Sign up for Tuition Rewards

1. Log into your **MyDentalBenefits** account at **UnitedConcordia.com**.
2. Verify your email address is correct by **clicking your name** in the upper right corner. SAGE Scholars will use this email address to contact you.
3. Click the **More** tab and select **College Tuition Benefit**.
4. Click on the **Get Started** button and consent to participate.
5. Look for an email from SAGE Scholars to complete your sign up.

Don't have a MyDentalBenefits account? Create one at UnitedConcordia.com/GetMDB.



**Sign up on or
after your plan's
effective date.**



Rate History - ACSHC Standard Programs

	(2011-2012)	(2012-2013)	(2013-2014)	(2014-2015)	(2015-2016)	(2016-2017)	(2017-2018)	(2018-2019)	(2019-2020)	(2020-2021)	(2021-2022)		
National Trend Factors	10.86%	10.83%	10.73%	11.89%	12.56%	12.51%	11.60%	10.80%	14.30%	10.60%	10.70%		
	Select Blue POS & PPO					Community Blue Flex PPO							
	(2011-2012)	(2012-2013)	(2013-2014)	(2014-2015)	(2015-2016)	(2016-2017)	(2017-2018)	(2018-2019)	(2019-2020)	(2020-2021)		(2021-2022)	
										(2020-2021)		(2021-2022)	
Individual	\$461.80	\$483.74	\$517.60	\$547.36	\$562.41	\$575.06	\$585.99	\$600.05	\$611.45	\$626.74	\$623.68	\$658.07	\$654.87
Parent/Child	\$1,035.37	\$1,084.55	\$1,160.47	\$1,227.20	\$1,260.95	\$1,289.32	\$1,313.81	\$1,345.34	\$1,370.90	\$1,405.17	\$1,398.31	\$1,475.43	\$1,468.24
Parent/Children	\$1,138.90	\$1,193.00	\$1,276.51	\$1,349.91	\$1,387.03	\$1,418.24	\$1,445.19	\$1,479.87	\$1,507.99	\$1,545.69	\$1,538.15	\$1,622.98	\$1,615.06
Employee & Spouse	\$1,254.51	\$1,314.10	\$1,406.09	\$1,486.94	\$1,527.83	\$1,562.21	\$1,591.89	\$1,630.10	\$1,661.07	\$1,702.60	\$1,694.28	\$1,787.73	\$1,779.00
Family	\$1,304.35	\$1,366.31	\$1,461.90	\$1,546.01	\$1,588.53	\$1,624.27	\$1,655.13	\$1,694.85	\$1,727.05	\$1,770.23	\$1,761.59	\$1,858.74	\$1,849.67
Percentage Change	0.00%	4.75%	7.00%	5.75%	2.75%	2.25%	1.90%	2.40%	1.90%	2.50%	2.50%	5.00%	5.00%
	Keystone HMO					Community Blue Flex EPO							
	(2011-2012)	(2012-2013)	(2013-2014)	(2014-2015)	(2015-2016)	(2016-2017)	(2017-2018)	(2018-2019)	(2019-2020)	(2020-2021)		(2021-2022)	
										Rates for Schools joining ACHSIC prior to 6/30/2015		Rates for Schools joining ACHSIC prior to 6/30/2015	
Individual	\$439.62	\$460.50	\$486.53	\$511.33	\$525.39	\$537.21	\$547.42	\$560.56	\$571.21	\$585.49	\$582.63	\$614.76	\$611.76
Parent/Child	\$986.07	\$1,032.91	\$1,084.56	\$1,146.92	\$1,178.46	\$1,204.98	\$1,227.88	\$1,257.35	\$1,281.24	\$1,313.27	\$1,306.85	\$1,378.93	\$1,372.19
Parent/Children	\$1,084.67	\$1,136.19	\$1,193.00	\$1,261.60	\$1,296.29	\$1,325.46	\$1,350.64	\$1,383.06	\$1,409.34	\$1,444.57	\$1,437.51	\$1,516.80	\$1,509.38
Employee & Spouse	\$1,194.27	\$1,251.00	\$1,313.55	\$1,389.08	\$1,427.28	\$1,459.39	\$1,487.12	\$1,522.81	\$1,551.74	\$1,590.53	\$1,582.78	\$1,670.06	\$1,661.91
Family	\$1,241.79	\$1,300.78	\$1,365.82	\$1,444.35	\$1,484.07	\$1,517.46	\$1,546.29	\$1,583.40	\$1,613.48	\$1,653.82	\$1,645.75	\$1,736.51	\$1,728.04
Percentage Change	0.00%	4.75%	5.00%	5.75%	2.75%	2.25%	1.90%	2.40%	1.90%	2.50%	2.50%	5.00%	5.00%



Allegheny County Schools Health Insurance Consortium

Active Dental & Vision Rates

United Concordia			
2020 - 2021		2021 – 2022	
\$28.87/Individual		\$28.87/Individual	
\$94.94/Family		\$94.94/Family	
Percent Change 6%		Percent Change 0%	

Davis Vision			
2020 - 2021		2021 – 2022	
\$5.59/Individual		\$5.98/Individual	
\$13.64/Family		\$14.59/Family	
Percent Change 7%		Percent Change 7%	

Vision Benefits of America (VBA)			
2020 - 2021		2021 – 2022	
\$5.24/Individual		\$5.61/Individual	
\$12.38/Family		\$13.25/Family	
Percent Change 14%		Percent Change 7%	



Overview of Financial Rating of Current Carriers

Coverage	Carrier/ Vendor	NAIC #	A.M. Best Rating	Standard & Poor Rating	Renewal Date
Medical/RX	Highmark Health Companies	54771	A	A	7/1/2021
Vision	Davis Vision	54771	A-	Not Rated	7/1/2021
Vision	Vision Benefit of America	53953	Not Rated	Not Rated	7/1/2021
Dental	UCCI	89070	A	Not Rated	7/1/2021

*Aon's Market Security Department reviews insurance carriers to determine their financial stability based upon several criteria, including ratings by industry-recognized financial ratings agencies. **If a carrier is chosen who does not meet Aon's Market Security standards or who has not been reviewed, a letter will be sent around the time of binding indicating the status as not authorized.**



Allegheny County Schools Health Insurance Consortium

Voluntary Dental and Vision Rates

Retirees Only

July 1, 2021

Concordia Choice C – Plan V6 (United Concordia Dental)			
Coverage Level	Rate/Month **	Cost/Quarter	
Individual Retiree	\$43.30	\$129.90	
Retiree + Spouse or Child *	\$86.61	\$259.83	
Retiree + Family	\$129.91	\$389.73	

Davis Vision Plan			
Coverage Level	Rate/Month **	Cost/Quarter	
Individual Retiree	\$9.03	\$27.09	
Retiree + Spouse or Child *	\$16.25	\$48.75	
Retiree + Family	\$25.27	\$75.81	

* Child included qualified dependents to age 26 and certified disabled dependents

** Member will be billed rate ÷ \$3.00 administrative fee per month (\$9 maximum admin fee per quarter)

Member will be billed for coverage on a quarterly basis. The billing will come from AMCA Systems, LLC and payments will be remitted to AMCA Systems, LLC / Retiree Billing. 101 Bradford Road, Suite 340, Wexford, PA 15090.

Attention: Retiree Dental and Vision

Payments will be due by the 20th of the month before the quarter begins. A 30-day grace period will be given for receipt of payments. If payment is not received within 30 days of the due date, the coverage will be cancelled. **THIS PLAN HAS A ONE STRIKE POLICY. MEMBERS WILL BE PERMITTED TO REINSTATE ONE TIME FOR THE LIFE OF THE PLAN**

ACSHIC Retiree Voluntary Dental Plan Benefits Summary

Effective Date: July 1, 2021

Network: Concordia Advantage

Benefit Category ¹	CONCORDIA CHOICE PLAN	
	In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services (Excluded from Annual Program Maximum)		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments (Fluoride Treatments for children under age 19)		
Sealants		
Palliative Treatment		
Class II – Basic Services		
Basic Restorative (Fillings)	80%	80%
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Class III – Major Services		
Inlays, Onlays, Crowns	50%	50%
Prosthetics (Bridges, Dentures)		
Implants		
Orthodontics		
Diagnostic, Active, Retention Treatment	Not Covered	Not Covered
Maximums & Deductibles (cumulative of network and non-network)		
Annual Program Deductible (per person/per family)	None	
Annual Program Maximum (per person) (January 1 st - December 31 st)	\$1,500 Excludes Class I	
Lifetime Implant Maximum (per person)	\$1,500	
Reimbursement	Concordia Advantage	Concordia Advantage MAC

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

1. Dependent children covered to age 26.

2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee. United Concordia Dental's standard exclusions and limitations apply.

PLEASE NOTE: YOU WILL BE PERMITTED ONE REINSTATEMENT FOR THE LIFE OF THE PLAN. PLEASE REFER TO YOUR BENEFITS CONTACT WITH ANY QUESTIONS.

UnitedConcordia.com • 1-800-332-0366



Allegheny County Schools Health Insurance Consortium Retirees

Fashion Vision Plan

Healthy eyes and clear vision are an important part of your overall health and quality of life. Your vision plan helps you care for your eyes while saving you money by offering:

Paid-in-full eye examinations and eyeglasses!

Frame Collection: Your plan includes a selection of designer, name brand frames that are completely covered in full.¹

One-year eyeglass breakage warranty included on plan eyewear at no additional cost!

How to locate a Network Provider...

Just log on to the Open Enrollment section of our Member site at davisvision.com and click "Find a Provider" to locate a provider near you including:



For more details about the plan, just log on to the Open Enrollment section of our Member site at davisvision.com or call 1.877.923.2847 and enter Client Code 3137.

¹ The Davis Vision Collection is available at most participating independent provider locations. Collection is subject to change.

² Including, but not limited to toric, multifocal and gas permeable contact lenses.

³ For dependent children, monocular patients and patients with prescriptions of 6.00 diopters or greater.

⁴ Transitions® is a registered trademark of Transitions Optical Inc.

⁵ Enhanced frame allowance available at all Visionworks Locations nationwide.

Davis Vision has made every effort to correctly summarize your vision plan features. In the event of a conflict between this information and your organization's contract with Davis Vision, the terms of the contract or insurance policy will prevail.
0600586 6/28/18

IN-NETWORK BENEFITS		
Eye Examination	Every July 1, Covered in full	
Eyeglasses		
Spectacle Lenses	Every July 1, Covered in full For standard single-vision, lined bifocal, or trifocal lenses	
Frames	Every July 1, Covered in full Any Fashion frame from Davis Vision's Collection ¹ (value up to \$100) OR \$100 retail allowance toward any frame from provider OR \$150 allowance to go toward any frame from a Visionworks family of store locations. ⁶	
Contact Lenses		
Contact Lens Evaluation, Fitting & Follow Up Care	Every July 1, Non Collection Contacts: Standard Contacts: Covered in full Specialty Contacts ² : Covered in full	
Contact Lenses (in lieu of eyeglasses)	Every July 1 \$80 retail allowance toward provider supplied disposable contact lenses, \$110 retail allowance for specialty and non-disposable contact lenses	
ADDITIONAL DISCOUNTED LENS OPTIONS & COATINGS		
MOST POPULAR OPTIONS <small>Savings based on in-network usage and average retail values.</small>	Without Davis Vision	With Davis Vision
Scratch-Resistant Coating	\$25	\$0
Polycarbonate Lenses	\$66	\$0 ³ -\$35
Standard Anti-Reflective (AR) Coating	\$83	\$40
Standard Progressives (no-line bifocal)	\$198	\$0
Photochromic Lenses (i.e. Transitions®, etc.) ⁴	\$110	\$70

Lower costs and more benefits! See the savings!

Service	Without Davis Vision	With Davis Vision
Eye Examination	\$103	\$0
Lenses		
Bifocals	\$116	\$0
Scratch-Resistant Coating	\$25	\$0
Transitions ⁵	\$110	\$70
Frame	\$180	\$0
Total	\$514	\$70

Savings up to:
\$444

PLEASE NOTE: YOU WILL BE PERMITTED ONE REINSTATEMENT FOR THE LIFE OF THE PLAN. PLEASE REFER TO YOUR BENEFITS CONTACT WITH ANY QUESTIONS.

Here's what
we have to
offer...

Value for our Members

A comprehensive benefit ensuring low out-of-pocket cost to members and their families. Our goal is 100% member satisfaction.

Convenient Network Locations

A national network of credentialed preferred providers throughout the 50 states.

Freedom of Choice

Access to care through either our network of independent, private practice doctors (optometrists and ophthalmologists) or select retail partners.

Value-Added Features:

- Mail Order Contact Lenses Replacement contacts (after initial benefit) through DavisVisionContacts.com mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Web site for details.
- Davis Vision provides you and your eligible dependents with the opportunity to receive discounted laser vision correction, often referred to as LASIK. For more information, visit www.davisvision.com.

Contact Info

For more details about the plan, just log on to the Open Enrollment section of our Member site at davisvision.com or call 1.877.923.2847 and enter Client Code 3137.

ADDITIONAL LENS OPTIONS	WITHOUT DAVIS VISION	WITH DAVIS VISION
All Ranges of Prescriptions and Sizes	\$90	\$0
Plastic Lenses	\$33	\$0
Oversized Lenses	\$20	\$0
Tinting of Plastic Lenses	\$20	\$15
Scratch-Resistant Coating	\$40	\$0
Polycarbonate Lenses	\$64	\$0 ¹ or \$35
Ultraviolet Coating	\$28	\$15
Standard Anti-Reflective (AR) Coating	\$62	\$40
Premium AR Coating	\$80	\$55
Ultra AR Coating	\$113	\$89
Intermediate-Vision Lenses	\$150	\$30
Standard Progressive Addition Lenses	\$154	\$0
Premium Progressives Addition Lenses	\$247	\$40
Ultra Progressive Addition Lenses	\$369	\$90
High-Index Lenses	\$120	\$60
Polarized Lenses	\$103	\$75
Plastic Photosensitive Lenses	\$123	\$70
Scratch Protection Plan (Single vision Multifocal lenses)		\$20 \$40

¹ Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions 6.00 diopters or greater.

² VariLux® is a registered trademark of Societe Essilor International

Out-of-Network Benefits

You may receive services from an out-of-network provider, although you will receive the greatest value and maximize your benefit dollars if you select a provider who participates in the network. If you choose an out-of-network provider, you must pay the provider directly for all charges and then submit a claim for reimbursement to:

Vision Care Processing Unit
P.O. Box 1525
Latham, NY 12110

OUT-OF-NETWORK REIMBURSEMENT SCHEDULE
<p>Eye Examination up to \$40 Frame up to \$64 Spectacle Lenses (per pair) up to: Single Vision \$30, Bifocal \$40, Trifocal \$60, Lenticular \$80 Progressive Lenses \$130</p> <p>Dependents up to age 19 may receive: Single Vision Polycarbonate \$70 Bifocal Polycarbonate \$80 Trifocal Polycarbonate \$95</p> <p>Evaluation/Fitting \$35 Elective Contacts up to \$80, Medically Necessary Contacts up to \$225</p>



Allegheny County Schools
Health Insurance Consortium

FOCUS ON HEARING HEALTH

What to Know about Hearing Loss

Recognizing the signs of hearing loss

Signs of hearing loss can develop slowly over time, or they can begin suddenly. Struggling to hear certain sounds or syllables is a telltale sign of hearing loss.

An estimated 30 million Americans suffer from hearing loss and could benefit from using hearing aids.¹ Left untreated, hearing loss can have significant effects on communication abilities, quality of life, social participation and overall health.

If you think you're experiencing hearing loss...

Schedule a hearing exam to find out if you have hearing loss. Call Your Hearing Network at 1-888-790-6244 to connect with a local hearing provider and obtain your free, no obligation hearing examination.

How is hearing loss treated?

Most hearing loss conditions in adults are treated with hearing aids. The type and style of hearing aid depends on the individual hearing loss, lifestyle, personal needs and preferences. Talk with your provider about treatment options and find out how today's discreet Bluetooth and smartphone equipped hearing aids can improve your hearing and wellness.

What to expect at a hearing exam?

Your hearing provider will examine your ears, conduct a comprehensive hearing test, and provide an explanation of your results. You will learn about your type and degree of hearing loss, and have the opportunity to talk with your provider about your hearing concerns.



Our nationwide network of highly skilled and licensed hearing healthcare professionals provide patients with quality care and service. Schedule an appointment today with a local provider in your area.



Members receive
up to a **\$200**
mail-in rebate after purchase of
select devices²

WELCOME TO

AMERICAN HEARING BENEFITS



As a retiree with the Allegheny County Schools, you and your immediate and extended family are eligible for American Hearing Benefits (AHB).

This program gives you access to free hearing consultations and discounts on hearing aids through our nationwide network of hearing professionals.

Better hearing starts with your American Hearing Benefits¹:

-  Discounts on today's latest technology, including hearing aids and tinnitus options
-  FREE annual hearing consultations
-  Access to a nationwide network of 3,000+ hearing professionals
-  FREE one-year supply of batteries (40 cells per hearing aid purchased)
-  One year of free office visits (limit of six)
-  60-day trial period**
-  FREE Deluxe Warranty Plan, including loss and damage**
-  Financing plans available (subject to credit approval)



Call **888-706-1459** or visit www.americanhearingbenefits.com/partners/ACSHIC
to learn more or to schedule your **FREE CONSULTATION**



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*Patient benefits may vary by contract type. **Professional service fees may apply. THIS IS NOT INSURANCE. AHB provides discounts on hearing aids and professional services through our network of credentialed hearing providers. The American Hearing Benefits Discount Program is not a part of the insurance plan and there is no affiliation or ownership between Direct Vision Insurance and American Hearing Benefits. Direct Vision Insurance is not available in all states, is subject to individual state regulations and is underwritten by Security Life Insurance Company of America, 30601 Red Circle Drive, Minnetonka, MN 55343. Source: The Hearing Journal.