

## **2021 Medical and Prescription Plans for J-1 Scholars Frequently Asked Questions (FAQ)**

### **1. Why do I have to change my medical and prescription plan?**

Based on the negative feedback we received about the GeoBlue plan, Drexel will be discontinuing GeoBlue on December 31, 2020. J-1 Scholars must select a new plan for 2021.

### **2. What are my medical and prescription plans options for 2021?**

You may choose from three Independence Blue Cross medical plans: Keystone Point of Service (provided you live in the plan's PA, NJ, and DE service areas), the PPO Basic, or the PPO High. These are the same plans that are offered to all Drexel employees, except for the Consumer Directed Health Plan (CDHP). J-1 scholars are not eligible for the CDHP because the plan's high deductible exceeds \$500 and therefore does not meet the Department of State's J-1 health insurance requirements.

All medical plans include the same prescription drug coverage which is provided through OptumRx.

### **3. Can I continue to see my current providers?**

You should not experience any disruption with providers, however, be sure to confirm their participation using the Find a Doctor search on the Independence Blue Cross website [ibx.com](http://ibx.com). You can also contact Independence Blue Cross by phone at 1.800.ASK.BLUE (1.800.275.2583).

### **4. Do the Keystone POS, PPO Basic and PPO High plans satisfy the Department of State's J-1 health insurance requirements?**

The U.S. Department of State requires that J-1 visa holders maintain health insurance that includes the following coverage:

- Medical benefits of at least \$100,000
- Repatriation of remains in the amount of \$25,000
- Medical evacuation expenses in the amount of \$50,000
- A deductible not to exceed \$500
- A policy underwritten by an insurance carrier with an A- rating or above

Drexel has purchased additional coverage through Allied World that will be added to the Keystone POS, PPO Basic and PPO High plans so that they satisfies this criteria. This additional coverage will be paid in full by the University and your premium will be the same as all other employees.

### **5. Do the plans provide international coverage?**

The Keystone Point of Service Plan only covers emergencies when travelling internationally. If you enroll in this plan, we recommend that you consider purchasing a traveler's medical insurance plan for additional coverage

The PPO Basic and High Plans offers Blue Cross Blue Shield Global Core, which provides coverage for certain non-emergency procedures outside of the United States. Members may be required to submit claim forms for reimbursement if expenses are incurred outside of the United States

## 6. Where can I find more information?

You received these FAQs as an attachment to an email announcement sent on October 19, 2020. That email also included summaries of the Keystone POS, PPO Basic and PPO High plans, a medical plan comparison chart, and the 2021 premiums for monthly and bi-weekly paid employees. Additional information is also available on the health insurance page of the [HR website](#).

In addition, Human Resources will be hosting a live virtual information session for J-1 scholars to review the 2021 medical plan options, the transition from GeoBlue, and the open enrollment process. The session will be held on **October 22, 2020 from 12:00 to 1:00 pm**. You must register in Career Pathway in order to receive a link to the Zoom session. To access Career Pathway:

- Log in to DrexelOne and select the Employee tab.
- Select the Career Pathway link.
- Click on the Calendar of Events icon on the homepage, locate the event, and follow the instructions to register.

If you can't make it to the session, don't worry. A recording will be posted to the Open Enrollment website at [www.drexel.edu/hr/benefits/open-enrollment/](http://www.drexel.edu/hr/benefits/open-enrollment/) after the session date and will be available on-demand. Please note that this website will go live on October 23 when Open Enrollment begins. A copy of the slide presentation was also included with the October 19 email announcement mentioned above.

## 7. When and how do I select a new plan?

You must select your 2021 medical plan during the University's upcoming Open Enrollment period from October 23, 2020 through November 15, 2020. Complete your benefit enrollment online through the My Drexel Benefits portal or by phone with the Drexel University Benefits Center at 1.844.690.3992. To access the enrollment portal:

- Log in to DrexelOne and select the Employee tab.
- Scroll down to the My Benefits heading on the left-hand side of the screen and select the link for "My Drexel Benefits." This will take you to the benefits enrollment portal.
- Next, click the "Enroll" button at the top of the page to select your benefits for 2021, including your new medical coverage.

## 8. Can I waive medical and prescription coverage?

Yes, you can waive coverage and receive Drexel's annual \$800 waiver credit, provided you maintain alternative coverage that satisfies the Department of State health insurance requirements.

To waive coverage you must:

- Complete the certification within the online benefits enrollment system confirming that you are enrolled in an alternative health insurance plan, and
- Submit proof of the alternative coverage to Drexel's office of International Students and Scholars Services (ISSS) for review, in order to maintain your J-1 status at the University.

**9. What is the deadline for electing a new plan?**

Drexel University's Open Enrollment period starts October 23, 2020 and ends on November 15, 2020. You must select your new plan before the enrollment period closes on November 15, 2020.

**10. What happens if I don't choose a new plan?**

If you do not select a plan before Open Enrollment ends on November 15, you will be defaulted into the Keystone Point of Service Plan effective January 1, 2021, at employee only coverage, and premiums will be deducted from your paycheck. You will not be able to change this coverage until next year's Open Enrollment, unless you experience a qualified life event.

**11. When does my GeoBlue coverage end and my new coverage begin?**

Your GeoBlue coverage will end on December 31, 2020 and your new plan will begin on January 1, 2020.

**12. Will I get new ID cards?**

Yes, you will receive three new ID cards: medical (Independence Blue Cross), prescription (Optum Rx), and supplemental coverage for medical evacuation and repatriation or remains (Allied World). These cards are expected to arrive at your home prior to January 1, 2021.

**13. Can I keep my current dental and/or vision plan?**

Yes, your dental and/or vision coverage are not affected by this change. Your current plan will continue into 2021 unless you actively make a change during Open Enrollment. Be sure to review the dental and vision offerings – including a new dental plan for 2021 – to select the coverage that is right for you.

**14. I still have questions, who should I contact?**

For assistance with your enrollment, contact the Drexel University Benefits Center, powered by benefitexpress, at 1.844.690.3992 or [help@mybenefitexpress.com](mailto:help@mybenefitexpress.com).

To schedule a benefits consultation contact the Human Resources Service Center at [hr@drexel.edu](mailto:hr@drexel.edu).