

October 2022

Dear Dean Health Plan Member,

Thank you for choosing Dean Health Plan. We are focused on a holistic approach to your well-being, meeting you where you are, and providing benefits and support to help maintain balance in your life. That's why we work so hard at prevention and enhancing your overall wellness with a strong care network – featuring the providers of SSM Health.

Federal Benefits Open Season begins Monday, November 14, and ends Monday, December 12. The annual Federal Benefits Open Season gives Federal employees, retirees, and other eligible individuals the opportunity to review their Federal Employees Health Benefits (FEHB) plan options, make changes and enroll for the upcoming benefit year that begins January 1, 2023.

Changes to High, Standard, and Basic Options for 2023

Prescription Drugs - Preventive Medications List (Section 5(f). Prescription Drug Benefits)

- Expanded the list of zero copay, preventive medications (primarily generic) to include the following:
 - Mental Health - Tier 1 (Selective serotonin reuptake inhibitors (SSRIs) and non-SSRI antidepressants, anti-psychotics)
 - Diabetes - Tier 2 (Insulin; oral and non-insulin injectables)
 - Asthma COPD - Tier 1 & 2 (albuterol and non-albuterol products)

Prescription Drugs - Mandatory 90-day fill (Section 5(f). Prescription Drug Benefits)

- For tier 1 generic maintenance Drugs as defined by us, a retail provider must dispense a 90-day supply. This requirement will apply after you have received three consecutive 30-day supplies.
 - Tier 1 (Generics) maintenance drugs will be required to be filled at a 90-day supply.
 - For newly written prescriptions for a Tier 1 generic maintenance drug and new to taking this drug will be allowed three 30-day fills of the drug before being required to fill at a 90-day supply.
 - Brand maintenance drugs are NOT mandatory to fill with a 90-day supply but are optional if you wish to do so.
 - You will experience a lower out-of-pocket cost using our Costco mail order pharmacy (90-day supply for 2 copays) vs. retail pharmacy (90-day supply for 3 copays).
 - You may request an exception to this requirement to continue filling your Tier 1 (Generic) maintenance drug with a 30-day supply by either: 1) asking the retail pharmacy provider to contact our pharmacy benefit manager (Navitus Health Solutions) or 2) contacting our Customer Care Center at 800-279-1301 (TTY: 711).

Durable Medical Equipment - Medical Foods (Section 5(a) - Durable Medical Equipment)

- We removed the age limitation from the medical food's benefit, which provides coverage of medically necessary medical foods for the health of members with Inborn Errors of Metabolism. This change allows for coverage throughout the lifespan and is necessary for the health of members with Inborn Errors of Metabolism.

Durable Medical Equipment - Prior Authorizations (Section 3 - Other Services)

- We removed the preauthorization requirement for hearing aids for adults ages 19 and older (this includes bone-anchored hearing aids).

More Ways to Access Mental Health

1 in 5 adults experiences mental illness in their life. If you or someone you know needs help, know you are not alone. Dean Health Plan offers a spectrum of support, services and treatment options within our network. Visit deancare.com/mentalhealth and deancare.com/behavioralhealth to access our resources.

Stay Up-to-Date on Provider Information

To find the right doctor for you, our easy-to-use online Provider Directory displays the in-network provider or location nearest to you when searching by ZIP code.

You can find our most up-to-date listing of providers online at deancare.com/doctors. Follow the simple steps below to search for a provider or hospital and look up contact information.

1. Go to deancare.com/doctors.
2. Under "Select Plan Type," select the following:
 - For the High or Standard Options, select **Commercial HMO/POS Insurance (Group or Individual Coverage)**.
 - For the Basic Option, select **Dean Focus**.
3. Search by specialty, name, location, ZIP code, gender and/or language.

You can also find a printable provider directory from this same location by scrolling to the bottom of the web page to "Looking for a printable directory?" and selecting one of the following:

- "Group or Individual Coverage" for the High and Standard Options.
- "Dean Focus" for the Basic Option.

Affordable Care Act (ACA) Summary of Benefits and Coverage (SBC) - Availability of Summary Health Information

The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. To help you make an informed choice, Dean Health Plan offers a Summary of Benefits and Coverage (SBC) document explaining each health coverage option. The SBC summarizes important information in a standard format to help you compare across options.

This plan's SBCs are available at deancare.com/federalemployee. A free paper copy is also available by calling our Customer Care Center at 800-279-1301 (TTY: 711)

Please visit opm.gov/healthcare-insurance/healthcare for more information about plans available under the FEHB Program.

2023 FEHB Program Brochures

Your 2023 FEHB program brochures will be available on deancare.com/federalemmployee before your open enrollment season begins on November 14, 2022. Hard paper copies may be obtained by calling our Customer Care Center at 800-279-1301 (TTY: 711).

2023 Rate Tables

- Your share of the premium rate will increase for Self Only, Self Plus One, and Self & Family under the High Option plan.
- Your share of the premium rate will increase for Self Only and decrease for Self Plus One and Self & Family under the Standard Option plan.
- Your share of the premium rate will remain the same for Self Only, Self Plus One, and Self & Family under the Basic Option plan.

Type of Enrollment	Enrollment Code	Premium Rate			
		Biweekly		Monthly	
		Gov't Share	Your Share	Gov't Share	Your Share

Wisconsin

High Option Self Only	WD1	\$259.72	\$371.53	\$562.73	\$804.98
High Option Self Plus One	WD3	\$560.52	\$765.12	\$1,214.46	\$1,657.76
High Option Self and Family	WD2	\$611.42	\$840.47	\$1,324.74	\$1,821.02
Standard Option Self Only	WD4	\$255.64	\$85.21	\$553.88	\$184.63
Standard Option Self Plus One	WD6	\$560.52	\$189.36	\$1,214.46	\$410.28
Standard Option Self and Family	WD5	\$611.42	\$206.63	\$1,324.74	\$447.70

Type of Enrollment	Enrollment Code	Premium Rate			
		Biweekly		Monthly	
		Gov't Share	Your Share	Gov't Share	Your Share

Wisconsin

Basic Option Self Only	AG1	\$157.52	\$52.51	\$341.30	\$113.77
Basic Option Self Plus One	AG3	\$330.80	\$110.26	\$716.72	\$238.91
Basic Option Self and Family	AG2	\$354.43	\$118.14	\$767.93	\$255.97

We are here for you if you have questions about your benefit coverage, provider network, and/or plan options.

We will continue to provide you with the tools and resources you need to help you better understand these benefits. Visit the Dean Health Plan (deancare.com/federalemmployee) and OPM (opm.gov/healthcare-insurance/healthcare) websites for the latest information on your benefits, options, and any plan changes for 2023. Our Customer Care Center can also answer any questions by calling 800-279-1301 (TTY: 711).

Thank you for entrusting your good health to Dean Health Plan.

Sincerely,

Dean Health Plan

“This is a summary [or brief description] of the features of the Dean Health Plan options. Before making a final decision, please read the Plan’s Federal Brochures (RI 73-189 – High & Standard Options or RI 73-192 – Basic Option). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.”

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, Federal law gives you more choices about your prescription drug coverage. Please see the enclosed notice for more detail.