

2022 San Patricio County Employee Benefits Overview



For 2022, we've made changes to the A Plan to make it even better. You'll get a partner to help you navigate the healthcare system with CACOST. When you work with CACOST and Asserta Health to coordinate your care, you'll have almost no out-of-pockets costs for your healthcare after your payroll deductions.

2022 plan options

You'll have two medical plan options, plus the option to enroll in dental coverage.

Your plan options include:

1

A Plan

A new and improved full health plan option with a primary care doctor to guide your care and very low costs

2

B Plan

Option offering minimum essential coverage only

Group Dental Plan

Optional plan to help with your dental expenses

Medical plan options

Dental plan option

Just like last year, the San Patricio County medical and dental plans will be administered by Centivo. Pharmacy benefits will be administered by Maxor.

Medical plan option 1: A Plan

Navigating the healthcare system can be a frustrating and expensive experience. The new and improved A Plan is here to change that.

The A Plan is designed to help you use the healthcare system more effectively and offer you affordable healthcare, with no deductible, **FREE** primary care and no copays for almost any other care as long as you coordinate your care with CACOST and Asserta Health.

To qualify for free care, you'll need to register with Centivo and activate, which is when you'll designate CACOST as your Primary Care Team, and make CACOST your first stop whenever you need care. They'll refer you to the right type of specialist if needed.



You'll get more information from Centivo on how to activate in late December.

Alternatively, you can choose not to coordinate your care with CACOST and Asserta Health — but you will owe a copay for that care and you may receive a balance bill if you use a non-contracted healthcare provider (a bill for the difference between the provider's charge and what the A Plan pays for healthcare services).

Medical plan option 2: B Plan

The B Plan provides a very low level of healthcare coverage for those employees who do not want a full health plan.

Please be aware that this plan offers coverage for a limited number of office visits and generic prescriptions, and does not provide any coverage for surgeries, hospitalization or emergency care.



An easy to use app and member portal

All medical plan members will have access to the Centivo app and member portal to help you get the most out of your plan during the year. You can use the app and member portal to:

- Designate CACOST as your Primary Care Team
- Find contracted providers
- Access your plan details
- View cost information and Explanation of Benefits statements (EOBs) for any healthcare you receive
- View or print your electronic ID card
- Send a message to the Asserta Health Concierge Team
- And more



Concierge support from Asserta Health

The Asserta Health Concierge Team is here to support you for all your healthcare needs, from answering questions about your benefits to helping you find providers to arranging for cash payments for any scheduled surgeries or procedures, which will result in no out-of-pocket costs for you. You can call the Asserta Health Concierge Team any time during open enrollment or during the plan year for questions on your benefits.

The Asserta Health Concierge is available from 8 am – 6 pm CT Monday through Friday by calling 877-228-4298.

Asserta
HEALTH



What can Asserta Health do for you?

We believe no one should have to navigate the cost & complexity of healthcare alone

That's why we have one phone number to call **For all your healthcare needs**

- ➔ Need help finding the right doctor? **We can help.**
- ➔ Need a medical procedure and want to save money? **We can help.**
- ➔ Need help with an unexpected balance bill after a procedure? **We can help.**
- ➔ Need direction with pre-certification or have questions about your benefits? **We can help.**

Asserta Health is with you every step of the way. From choosing a quality doctor to coordinating your healthcare procedure, we are there to provide you with peace of mind — all while **saving you time and money.**



Asserta
HEALTH

Call today and save!
(877) 228-4298



Do you need an expensive surgery or diagnostic test to improve your quality of life?

Asserta Health can help you SAVE MONEY!

Q: Who is Asserta Health?

Asserta Health is a healthcare “Concierge Service” that helps members of our medical plan lower out-of-pocket costs by choosing high-quality providers who offer affordable cash prices.

Q: When should I contact Asserta Health?

Whenever one of your medical providers recommend a major diagnostic exam or surgery that can be planned in advance, contact Asserta Health Concierge Service first.

Q: Why should I contact Asserta Health?

Your health plan has partnered with Asserta Health Concierge Service to help YOU and your plan save money. The good news — ALL Out-of-Pocket costs are waived when you use Asserta Health.

Q: How does the program work?

When you contact Asserta Health, your concierge will ask you questions to understand the type of procedure you need and will help you choose a high-value provider. They will then try to negotiate a cash price for your procedure that is less than your medical plan’s typical cost. When you, your provider, and your plan agree on the cash rate, Asserta Health will then walk you through the steps you need to take to get the procedure scheduled, make sure any required pre-certification is complete and prepare to pay the full cash price when you receive care.

Asserta Health is simply a better and smarter way to pay for healthcare.

Following these 6 steps will help you save money.



Asserta
HEALTH

Call today and save!
(877) 228-4298

Medical plan comparison chart



		A Plan		B Plan
		COORDINATED	UNCOORDINATED*	CONTRACTED AND NON-CONTRACTED PROVIDERS*
		1. Activate plan online or by phone 2. Get referrals for specialty care from your Primary Care Team (CACOST) 3. Work with Asserta Health to pre-pay for your care	1. Do not activate, and/or 2. Do not use CACOST to get referrals for specialty care, and/or 3. Do not work with Asserta Health to arrange your care*	
Plan features	Deductible (individual/family)	None	None	
	Out-of-pocket maximum (individual/family)	\$4,000/\$12,000	N/A	
Preventive care	Annual physical, immunizations and screenings	FREE	FREE	FREE
Office visits	Primary care	FREE	\$25 copay	\$50 copay***
	Specialist	FREE	\$40 copay	\$50 copay***
	Behavioral health — outpatient services (no referral required)	FREE	\$40 copay	Not covered
	Therapeutic services (physical, occupational, speech therapy)	FREE	\$40 copay	\$50 copay***
	Chiropractic services	FREE (max 20 visits per year)	\$40 copay (max 20 visits per year)	\$50 copay***
Diagnostic procedures	Diagnostic test (such as X-rays or bloodwork) when performed in PCP or specialist office or independent facility	FREE	FREE	\$50 copay***
	Diagnostic test (such as X-rays or bloodwork) when performed in hospital setting	FREE (only if pre-paid by Asserta Health)	\$55 copay, then 20% coinsurance	Not covered
	Imaging (such as MRIs and PET scans) when performed in freestanding facility	FREE	\$275 copay	Not covered
	Imaging (such as MRIs and PET scans) when performed in hospital setting	FREE (only if pre-paid by Asserta Health)	\$275 copay, then 20% coinsurance	Not covered
Hospital and outpatient facilities	Outpatient surgery: • Physician/surgeon fees • Facility fees	• FREE • FREE	• \$110 copay • \$330 copay, then 20% coinsurance	Not covered
	Inpatient surgery or hospital stay: • Physician/surgeon fees • Facility fees	• FREE • FREE	• \$110 copay • \$550 copay, then 20% coinsurance	Not covered
Pregnancy expenses	Office visits & childbirth/delivery professional services	FREE	\$330 copay	Not covered (outside of certain prenatal/preventive services required by the ACA)
	Childbirth/delivery facility services	FREE	\$275 copay	Not covered
Emergency care	Urgent care visits (no referral required)	\$40 copay	\$40 copay	\$50 copay***
	Emergency room	\$220 copay**	\$220 copay**	Not covered
	Ambulance	\$220 copay	\$220 copay	Not covered

Pharmacy plan design



		CONTRACTED PHARMACIES****	CONTRACTED PHARMACIES****
Plan features	Pharmacy deductible	None	None
	Pharmacy out-of-pocket maximum (individual/family)	\$4,000/\$12,000 (combined with medical)	N/A
Drug type	Generic drugs	30-day supply at retail: Walmart/Moore's Pharmacy: \$0 copay All other network pharmacies: \$10 copay Up to 90-day supply at Walmart or mail order: \$0 copay	Retail: \$5 copay (30-day supply max per Rx; limited to 12 Rx's per year)
	Preferred brand drugs	30-day supply at retail or mail order: The greater of: \$35 or 50% copay (up to a max of \$100 per Rx) Up to 90-day supply at Walmart or mail order: The greater of: \$70 or 50% copay (up to a max of \$200 per Rx)	100% of discounted price
	Non-preferred brand drugs	Not covered	Not covered
	Specialty drugs	25% of cost of Rx copay, up to a \$2,500 calendar year max out-of-pocket (Specialty drugs must be purchased through Maxor Specialty Pharmacy)	Not covered

* If you see a non-contracted provider, you might receive a balance bill for the difference between the provider's charge and what your plan pays.

** If you use the emergency room for non-medical emergencies, you will be charged a \$440 copay.

*** Limit of 5 total office or diagnostic visits per calendar year.

**** All CVS and Walgreens Pharmacies are excluded from the network; you will pay 100% of the cost of the drug if you use a CVS or Walgreens Pharmacy.

The medical plan options give you access to both contracted and non-contracted healthcare providers. Contracted providers are listed below.



If you use a non-contracted provider, and don't work with Asserta Health to arrange your care, you might receive a balance bill for the difference between the provider's charge and what your plan pays.

San Patricio County contracted independent lab providers (locations)

CLINICAL PATHOLOGY LABORATORIES (CPL)

Main (Corpus Christi)
5826 Esplanade Dr. #103
M-F 7am-4pm

Bonilla Plaza (Corpus Christi)
2701 Morgan Ave. #500
M-F 7am-4pm

Saratoga (Corpus Christi)
3829 Saratoga Blvd.
M-F 8am-5pm/Sat 8am-1pm

Calallen – Riverside Medical Plaza II
13725 NW Blvd.
M-F 7am-4pm

QUEST DIAGNOSTICS

Calallen
14101 NW Blvd. Ste 113
M-F 7am-4pm/Sat 8am-12pm

Alameda (Corpus Christi)
3133 S. Alameda St. Ste 500
M-F 7am-3:30pm/Sat 7am-12pm

Rockport
2319 Hwy 35 N. Ste C
M-F 7am-4pm

Beeville
1652 E. Houston St. Ste B
M-F 7am-3:30pm

LABCORP

Calallen
13725 NW Blvd. Ste 250
M-F 7am-4pm
Open During Lunch

Staples (Corpus Christi)
1521 S. Staples St. Ste 103
M-F 6:30am-5pm/Sat 8am-12pm

Portland
1702 Hwy 181 North Ste B-12
M-Th 7am-3pm/Fri 7am-12pm
Closed During Lunch

Airline (Corpus Christi)
2222 Airline Rd. Ste B4
M-F 6:30am-4pm/Sat 8am-12pm

San Patricio County contracted urgent care locations: The Doctors Center Urgent Care

CORPUS CHRISTI

4833 S. Staples St.
(361) 356-3032
M-F 8am-5pm

4637 South Padre Island Dr.
(361) 852-6824
M-F 8am-8pm/Sat 8am-5pm

5536 Saratoga Blvd.
(361) 992-0227
M-F 8am-8pm/Sat 8am-5pm/Sun 12pm-6pm

NORTHWEST CORPUS CHRISTI

11559 Leopard St.
(361) 241-1116
M-F 8am-8pm/Sat 8am-5pm/Sun 12pm-6pm

PORTLAND

125 Northshore Blvd.
(361) 480-0334
M-F 8am-8pm/Sat 8am-5pm/Sun 12pm-6pm

Dental plan option: Group Dental Plan

You can choose to enroll in the Group Dental Plan for dental coverage.

There are no contracted dentists as part of the Group Dental Plan – you are able to visit any dentist of your choosing. If the dentist's charges are above what is considered Usual & Customary, you will be billed for the balance of the cost of any care you receive.

Dental plan design CENTIVO®

	Group Dental Plan
Calendar year deductible (individual/family)	\$50/\$150
Type A services: preventive/diagnostic	100% covered, deductible waived
Type B services: basic restorative care	80% covered
Type C services: major restorative care	50% covered
Calendar year benefits maximum	\$1,250
Additional details	Charges are limited to Usual & Customary fees General not covered items: Orthodontia, oral hygiene, implants, splinting (not all inclusive) Claims filing deadline: 1 year from date of service

If you have any questions on your benefit options, call the Asserta Health Concierge Team at **877-228-4298**.