Open Enrollment begins Monday, October 16 and ends Friday, October 27.

All benefit-eligible members must participate in the enrollment to receive benefits. If you would like information on the benefits, visit Seton Human Resources or call the Verity Benefit Team at 1-888-333-1316, or email at VerityBenefits@verity.org

UPCOMING CHANGES TO HEALTH INSURANCE
(see NUHW contract, Article 21: Health Insurance, pg 89)

Effective January 1, 2018, the Blue Shield HMO plan in effect on December 31, 2017 will be replaced with the fully employer paid Verity EPO Tier 1 and Tier 2 plans. The employer will continue to pay 100% of the cost for the Verity EPO Tier 1 and Tier 2 plan premiums for their employees and their qualified dependents. There will be no increase in cost for employees and their qualified dependents for plan out of pocket expenses, for annual deductibles (if any), or for annual out of pocket maximums for employees and their qualified dependents, beyond what employees and their qualified dependents pay for such costs in the BlueShield HMO in effect on November 1, 2016, notwithstanding the deductible and co-insurance for the Verity EPO Tier 2.

For plan years 2018 and 2019, the Verity EPO Tier 2 calendar year medical deductible will be $1000/$2000. The out of pocket maximums will be $3000/$6000. The co-insurance will be 20% for the following services:
1. Outpatient surgery performed at a free-standing ambulatory surgery center,
2. Outpatient surgery performed in a hospital or affiliated ambulatory surgery center,
3. Outpatient services for treatment of illness or injury and necessary supplies,
4. Radiological and nuclear imaging (CT scans, MRI’s, PET scans),
5. Inpatient physician services, and
6. Inpatient non-emergency facility services.

continued on back

UPCOMING NUHW MEMBERSHIP MEETINGS

**COASTSIDE**
Wednesday, Nov. 1
6:30 – 8 a.m.
2 – 3:30 p.m.
Coastside Solarium Room

**SETON**
Thursday, November 9
6:30 – 8 a.m.
2 – 3:30 p.m.
Cafeteria, West, 2nd Fl

For more information, please contact NUHW Organizer Laura Watson at (510) 220-4578 or lwatson@nuhw.org.
However, should Verity or a Verity Preferred Partner provide additional services not included in the list above, those services will be added to the list and will be subject to the 20% co-insurance applicable to Verity EPO Tier 2.

Should Verity or a Verity Preferred Partner provide additional services not included in the list above, these additional services to the Verity EPO Tier 1 and corresponding Verity Tier Medical Benefits will be communicated/implemented on an annual basis.

Verity will honor employees’ and qualified dependents’ coordination of benefits.

The Verity EPO Tier 1 and Tier 2 plans, which will replace the BlueShield HMO, must have qualities that meet or exceed the qualities of the BlueShield HMO that it is replacing. Such qualities must include, but are not limited to, choice of doctors and services, and as otherwise stated herein. The radius for the Verity EPO Verity Tier 1 services will be thirty-five (35) miles measured from employee’s residential zip code to the Verity facility zip code, and with a “Special Transportation Exception.” Every year, the Employer will provide a list of zip codes which reflect which employees (and their covered dependents) fall within the thirty-five (35) mile radius.

If there is no Verity facility within the thirty-five (35) mile radius or the Special Transportation Exception applies, the employee may go to any facility within the BlueShield PPO Network. The Special Transportation Exception means that no employee and/or any qualified dependent seeking services or treatment will be required to travel to another geographic location that under normal, non-circuitous driving circumstances, would require travel across a bridge (for example, without limitation, from Oakland to San Francisco, or from San Rafael to Richmond). Every year, a list of zip codes which reflect the areas that qualify for the Special Transportation Exception shall be released at open enrollment.

If there is no Verity facility within 35 miles of where the employee or the employee’s qualified dependent resides, or the needed service or treatment is not available at a Verity facility, including those with the Special Transportation Exception, the employee or the employee’s qualified dependent may go to any facility within the BlueShield PPO network, at the same cost structure as the Verity EPO Tier 1.

Effective January 1, 2018, the Employer will replace the Blue Shield POS “buy up” plan with the Verity PPO for those employees choosing the alternative “buy up” plan. The employee and their qualified dependents’ costs for share of the Verity PPO plan premiums, total costs for out of pocket expenses, annual deductibles, and annual out of pocket maximums, will be increased by no more than 3% during the life of this contract, over similar costs of the Blue Shield POS in effect on November 1, 2016.

It is the intent of the Employer to provide a health plan that will ensure the privacy of employees under the plans. If any employee has a privacy concern related to a service and/or procedure that would be performed by the employee’s own department at a Verity facility, the Employer’s Benefits Services Manager will not unreasonably deny any request to receive such services and/or procedures at an alternative facility in the Verity/Blue Shield PPO network. Such request must be made directly to the Benefits Services Manager at least five (5) business days prior to the procedure.