

Graham - Aggregated Q&A from Medical Information Session (October 8)

Question	Answer
Will you cover FSA details?	FSA options will be reviewed during the open enrollment sessions in early November. Additional information is available on the benefits website.
What are specialty drugs?	Specialty drugs are generally newer, higher-cost medications that may not yet have a generic alternative. They are assigned a separate prescription tier and may have different cost-sharing requirements.
Is insulin considered a specialty drug?	Insulin is not typically classified as a specialty drug. For questions about a specific medication or its coverage, please contact the benefits team for assistance.
Is this plan using the BCBS BlueCard network, or a specific Regence network? What should my doctor search for when verifying that I'm in-network? Do we have the information yet?	The PPO and HDHP plans use the Regence BlueCross BlueShield (BCBS) network through Regence, which is Graham's current medical plan network and insurer. To confirm whether your provider is in network, use the public provider search tool. Instructions for accessing the tool are available in the FAQs on the benefits website.
What is considered "Preventative Care"?	The Affordable Care Act established a broad list of preventive services for men, women, and children that are covered at 100%. Examples include immunizations, routine physicals, colonoscopies and mammograms. Certain lab tests are considered preventive. However, if you have already been diagnosed with a condition such as high cholesterol, follow-up lab work is considered diagnostic because it monitors an existing condition.
Is OptumRx still the online pharmacy?	Yes. OptumRx will continue to serve as the pharmacy benefits manager, while RxBenefits administers the prescription drug program for the RGA medical plans.
Do I have to use OptumRx for prescriptions?	No. You may fill prescriptions through the plan's broad retail pharmacy network, which includes pharmacies such as Costco and Walgreens.

Were the costs shown on the slide per month or per pay period?	The costs shown in the presentation were monthly amounts. Your deduction per pay period will be lower and will depend on your payroll frequency.
Will 45- to 90-day medication supplies still be available at a lower cost?	Yes. Mail-order service will continue to be available for eligible maintenance medications under the PPO, HDHP and HMO plans. Eligible medications may be filled in a 90-day supply, which can offer cost savings and home delivery. Specialty drugs are generally limited to a 30-day supply.
Is there a calculator or tool that can help employees decide which medical plan to choose?	A plan comparison tool may be available through HSA Bank. While the benefits team cannot recommend a specific plan, they can help you understand the options and compare the costs and coverage features.
If my spouse has an HDHP and receives an employer HSA contribution, can I still enroll them in my family HDHP and receive Graham's family HSA contribution?	Yes. You may enroll your spouse in Graham's family HDHP and receive Graham's family HSA contribution. However, total HSA contributions made by you, your spouse and both employers cannot exceed the 2027 family contribution limit of \$9,000. Your own HSA eligibility may also be affected if you are covered under your spouse's non-HDHP medical plan.
If both spouses work for Graham, can the whole family enroll under one employee's plan while the other employee waives coverage?	Yes. Your family may enroll under one employee's plan while the other employee waives Graham coverage. If the family enrolls in an HDHP under one employee, the family deductible and Graham's family HSA contribution will apply.
If both Graham-employed spouses enroll in separate HDHPs, with one covering the children and the other enrolled as employee only, how do the deductibles and HSA contributions work?	The employee covering the children would be enrolled at the family coverage level and would have the family deductible, family out-of-pocket maximum and family HSA contribution. The employee enrolled in employee-only coverage would have the individual deductible and Graham's \$1,000 annual individual HSA contribution.
Is the plan using the Blue Cross Blue Shield BlueCard network or a specific Regence network?	The plan uses the Regence network in Washington, Idaho, Oregon and Utah, and the Blue Cross Blue Shield network in other states. The 'Blue PPO' designation on your member ID card confirms access to the National Blues Network.
What should my doctor search for when verifying that I am in network?	Your provider should follow the network-verification instructions on the back of your member ID card. The card identifies the applicable network and provides the contact information needed to confirm coverage. The RGA member guide also includes a sample of the card and additional guidance.