



Open Enrollment Talking Points

Open Enrollment Extended to December 3

To accommodate those who have provided support for, or have been impacted by, Camp Fire, Open Enrollment for 2019 benefits has been extended to Monday, Dec. 3.

The extension will be available for all participants (active employees and retirees).

Please note, online Open Enrollment elections were only available through Monday, Nov. 19. Open Enrollment elections completed after Nov. 19 must be done by calling the PG&E Benefits Service Center at 1-866-271-8144.

Health Care Partners' Efforts

Anthem Blue Cross, Kaiser, Express Scripts (ESI), and Vision Service Plan (VSP) have enacted specific emergency measures to facilitate the attainment of medical services and supplies that may be needed as a result of the wildfires in the affected California counties. (Detailed information is included by vendor below).

Please note - Members experiencing any type of medical emergency are instructed to call 911 or visit their nearest emergency department. For any questions regarding how to get care, members can contact the member services centers for each vendor.

Anthem Blue Cross: 1-800-964-0530

Kaiser: 1-800-663-1771

Express Scripts: 1-800-718-6590

Vision Service Plan: 1-800-877-7195

Anthem: <https://www.anthem.com/ca/blog/member-news/wild-fires-in-ca/>

- **Due to the fires in Northern California and the impact on the communities in Butte County, including Adventist Feather River Hospital, Anthem Blue Cross and Enloe Medical Center have agreed to reinstate the prior contract through December 31st.**
- Additionally, as part of our response to the Butte County Fire for members who reside in Butte County, Anthem has taken a more relaxed approach to its authorization requirements in order to make sure that impacted members get access to the care that they need. For our self-funded and fully insured members, Anthem will:
 1. Waive (auto authorize) all outpatient prior authorization requirements for members living in Butte County. Anthem will allow enrollees to access appropriate out-of-network providers if in-network providers are unavailable due to the disaster or if enrollees are out of area due to displacement as a result of the fires without penalties.

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2. For Inpatient, Anthem will continue to conduct medical necessity (MN) reviews for admissions and extensions of stay per its current process. When the member is ready for discharge from either an acute care facility or SNF and if member resides in an evacuation area, member will be allowed to stay in facility or SNF if unable to discharge member safely (follows same process that exists today when there is no safe discharge). However, the process does not preclude discharge to SNF from an acute facility if SNF bed is available. All members will be enrolled in the care management program.

3. Implementation is effective immediately and will continue till 12/31/18, at which time Anthem will re-evaluate for potential extension

- Anthem has set up a toll free number dedicated to helping those impacted by the fires 1-888-831-2238
- Anthem's EAP tools will be offered at no cost and will be available 24/7 at 877-208-8240 through the EAP crisis line or by visiting www.anthemeap.com and using the login code "cawildfires."
- Members have access to free, unlimited online medical and psychology visits through December 31st through LiveHealth Online. Anyone in California who downloads the mobile app or visits livehealthonline.com and registers will be able to visit with a doctor for free by selecting the "Help for Wildfires Medical" practice.
- Relaxing time limits for prior authorization, pre-certification and referral requirements.
- Allowing replacement of medical equipment or supplies.
- Extending filing deadlines for claims.
- For a particular incident, Anthem Blue Cross members affected by the disaster may contact Customer Service using the number on the back of their member ID card (1-800-964-0530).
- Members affected by the disaster and in need of medical attention should seek medical assistance wherever it is available.
- For impacted members, **emergency and urgent care** services provided by out-of-network providers will be paid as "in-network" benefits.
- With the exception of emergency or urgent care, members must call the number on the back of their membership card to request any adjustments be made to their benefits.

Kaiser:

- No medical centers have been affected by the fires, but Kaiser is closely monitoring the affects and progress of the fire.
- All Kaiser medical offices and pharmacies are open.
- When a smoke advisory is in effect for a Kaiser Permanente service area, Kaiser generally places a series of automated calls to our patients in the area with pulmonary conditions to offer critical medical information and advice on what they should do to protect their health.
- Members experiencing any type of medical emergency are instructed to call 911 or visit their nearest emergency department.
- For any questions regarding how to get care, members can simply call our Member Service Contact Center.

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Express Scripts:

- ESI has invoked “Emergency Access to Benefits” and “Refill Too Soon” overrides in the affected zip codes/counties. This enables pharmacies, at the point of sale (POS), to override select benefit limitations during a government-defined emergency.
- ESI put measures in place for zip codes in Butte County on Friday 11/9. They are actively monitoring the State of Emergency Alerts and will continue to update us as appropriate.
- If a patient from the disaster area attempts to fill a prescription for lost or damaged medication and the claim rejects with a Reject 79 “Refill Too Soon,” the pharmacy can enter override code 9110000001 in NCPDP vD.0 field 462-EV “Prior Authorization Number Submitted”.
- Pharmacies should contact the Pharmacy Help Desk for additional assistance in overriding RTS rejects.

VSP:

- We have requested that VSP provide eyeglasses/contacts to members in the affected area, even if they are not yet due for them yet.
- VSP has set up assistance for individuals that are in need of replacement eyewear. They are working directly with VSP network doctors, business partners and relief agencies, including the American Red Cross, to access the situation and fulfill the eye care needs of those directly impacted. Any VSP member in need of eye care and/or replacement of lost or broken glasses due to the wildfires can call VSP Member Services at 800-877-7195 and have their VSP benefits reinstated regardless of eligibility.
- VSP is in the impacted areas with eye drops and other supplies for the first responders.
- Individuals without VSP coverage can contact their local [American Red Cross](#) or call 800.RED.CROSS (800.733.2767) and request a “VSP Global Eyes of Hope” gift certificate for free eye care services and glasses.

Post-Retirement Benefits Protection

The Camp Fire has raised issues about the security of our retirement benefits. If you get questions about the security of our post-retirement benefits, please use these talking points as appropriate.

Pension

What about potential impacts to the PG&E pension from civil lawsuits or bankruptcy?

PG&E is not permitted to reduced or eliminate pension benefits that are earned by employees and retirees.

Pension Obligations (for current retirees and active employees to be paid in the future) are funded through the pension trust. PG&E’s pension is held in a separate trust account outside of the company, at an independent bank. The company has set aside over \$16 Billion to pay for pension benefits to date. This money is not owned by PG&E - it is owned by a separate entity, known as the Retirement Plan. This means that the money can only be used to make pension

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payments and related Plan expenses. The money cannot be used to satisfy any claims in the event of a bankruptcy by PG&E.

Additionally, there is a federal corporation, the Pension Benefit Guarantee Corporation, that guarantees pension benefits for corporate pensions. If an underfunded plan is transferred to the PBGC in a financial distress situation like a bankruptcy, pension benefits may be reduced. There are many ways to measure how well funded a plan is. One way is to look at the money set aside versus the benefits accrued to date. As of the beginning of 2018 the pension trust held \$16.65 Billion. The total amount of benefits accrued by PG&E employees and retirees is \$16.69 Billion. On this basis the Retirement Plan would be considered over 99% funded.

Retiree Medical

Retiree Medical Obligations (for current retirees and active employees to be paid in the future) are funded through the retiree medical trusts. These trusts are held outside of PG&E and not available to PG&E's creditors in the event of a bankruptcy.

Employee Assistance Program (EAP)

Recent events have put additional stress on all of us. Don't face your concerns alone. PG&E's Employee Assistance Program (EAP) provides confidential counseling, support, referrals and more to help. EAP can provide work-life consultations (including dependent care), and limited legal consultation and financial guidance.

The EAP is available 24 hours a day, 7 days a week, at no cost to you or your household members or dependents. Call 1-888-445-4436 or visit mypgbenefits.com/emotional-eap.shtml for more information.

- EAP support is available 24/7 at 888-445-4436 – phone, video, or in-person counseling sessions available at no cost.
- There are also onsite EAP counselors available even if just to debrief and vent.
- Also, Headspace (a meditation app) is offering 30 days free to those affected (directly and indirectly). Here's how to access it:
 - Please [use this form to request access](#) for yourself and/or any loved ones. The Headspace team will fill your request.