



Public Employees Insurance Program (PEIP)

PEIP plan beginning 1/1/2021
St. Paul Public Schools

Teachers/Licensed Staff

School and Community Professionals

Educational Assistants

Teaching Assistants



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Public Employees Insurance Program (PEIP) Introduction

- Where do I find open enrollment information?
 - SPPS benefits website – www.spps.org/benefits
 - ALEX benefit decision tool
 - Click on '**PEIP Active Enrollment November 9-20, 2020**'
 - Plan design comparisons, 2021 clinic directory, video
 - Rates & payroll deduction by bargaining group
 - Links to PEIP website – www.innovomn.com
- PEIP – new plan option, coordination of care model
 - Three easy steps to enroll



Step 1 – Choose Your Plan Level

Each employee has the choice of 3 plan designs:

- **Advantage High** is the highest level of benefits and the highest premium cost.
- **Value** is a mid-range option with a little higher deductible and out of pocket expenses but lower premium cost.
- **HSA** option has highest deductible and out of pocket expenses and the lowest premium cost.
- Plan design summaries/videos at www.innovomn.com or www.spps.org/benefits



Step 2 – Choose Your Health Plan/Network

HealthPartners

Blue Cross Blue Shield

PreferredOne

- The Network you choose is your network of providers and your medical claims payer.
- Network selection does not affect the cost of the plan or your premium rate.
- All three Networks have the same plan design levels. *Exception: HealthPartners includes certain treatment for infertility.*
- Each employee will choose one Plan Level and Network for the plan year.



Step 3 – Choose Your Primary Care Clinic (PCC)

- PEIP uses a tiered network of Primary Care Clinics that coordinate care for patients.
- Primary Care Clinics (PCC) are placed in one of four tiers or **cost levels**, which offer different amounts of coverage.
 - Lower cost, more efficient clinics (CL 1 & 2) will have higher benefit levels.
- This is why it's important to choose your clinic thoughtfully because your **level of benefits is based on the network and cost level of the primary clinic you choose.**
- Each member will choose a Primary Care Clinic from the 2021 clinic directory.
 - Family members may select different clinics and may be at different cost levels
 - Can change clinic up to once a month by calling your network carrier
 - 2021 Clinic Directory – www.innovomn.com & www.spps.org/benefits

Public Employees Insurance Program (PEIP) Service Area Map

Coverage Area: All of Minnesota and portions of North Dakota, South Dakota, Iowa and Wisconsin

★ Represents counties with one or more primary care clinics

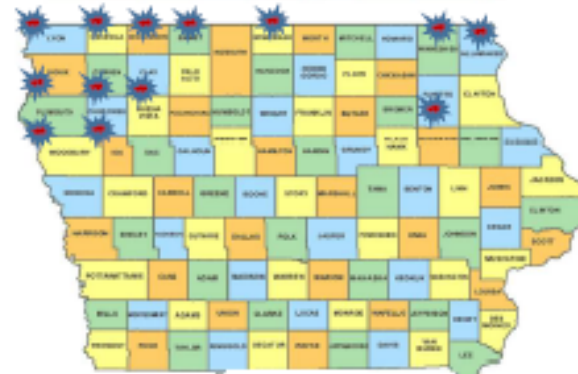
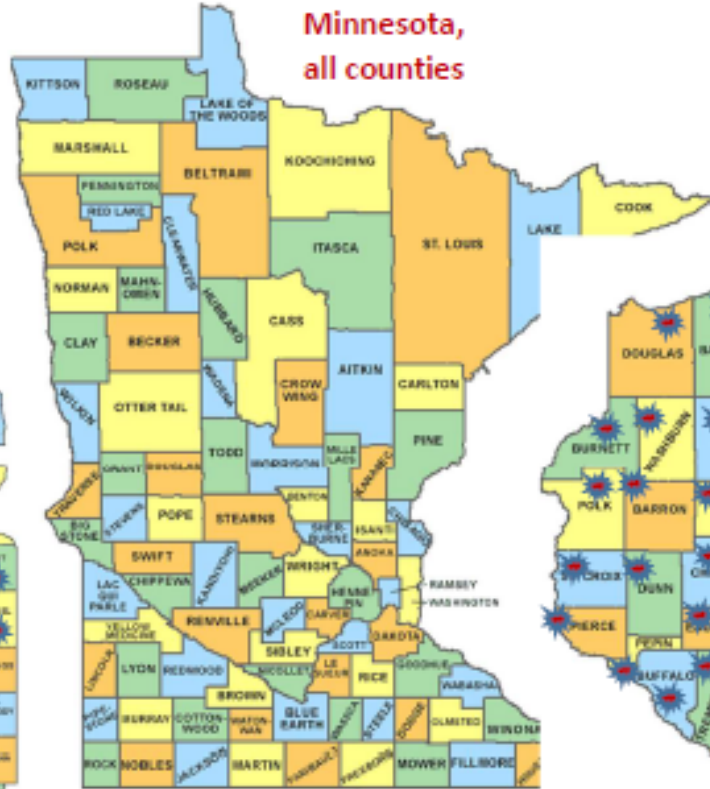
North Dakota



South Dakota

Nebraska – ★ Knox County

Minnesota, all counties



Iowa

Wisconsin






PEIP service area – All of Minnesota, portions of WI, IA, ND, SD (NE)

To find primary care clinics in your area,

See the PEIP Clinic Directory at innovomn.com or spps.org/benefits

2021 Primary Care Clinic Directory

Plan	City	State	Primary Care Clinic Number	Clinic	Clinic Address	Care System	2021 Cost Level *access
HP	St. Paul	MN	537	HealthPartners Midway Clinic	451 N Dunlap St	HPR	1
HP	St. Louis Park	MN	3436	Park Nicollet Clinic & Specialty Center	3850 Park Nicollet Blvd	PKN	1
P1	St. Louis Park	MN	PN121	Park Nicollet Clinic - St. Louis Park	3850 Park Nicollet Blvd.	PKN	1
BC	St. Louis Park	MN	003200844	Park Nicollet Clinic & Specialty Center	3850 Park Nicollet Blvd	PKN	2
BC	St. Paul	MN	003211815	Allina Health Highland Park Clinic	2120 Ford Parkway	ALL	2
HP	St. Paul	MN	789	Allina Health Highland Park Clinic	2120 Ford Parkway	ALL	3
P1	St. Paul	MN	AM165	Allina Health Highland Park Clinic	2120 Ford Pkwy.	ALL	3
HP	St. Paul	MN	776	M Health Fairview Clinic - Highland Park (Fairview Clinics - Highland Park)	2155 Ford Pkwy., Suite A	FAI	2
P1	St. Paul	MN	FP160	M Health Fairview Clinic - Highland Park (Fairview Clinics - Highland Park)	2155 Ford Pkwy., Suite A	FAI	2
BC	St. Paul	MN	003202595	M Health Fairview Clinic - Highland Park (Fairview Clinics - Highland Park)	2155 Ford Pkwy., Suite A	FAI	3

2021 Directory at www.innovomn.com & www.spps.org/benefits



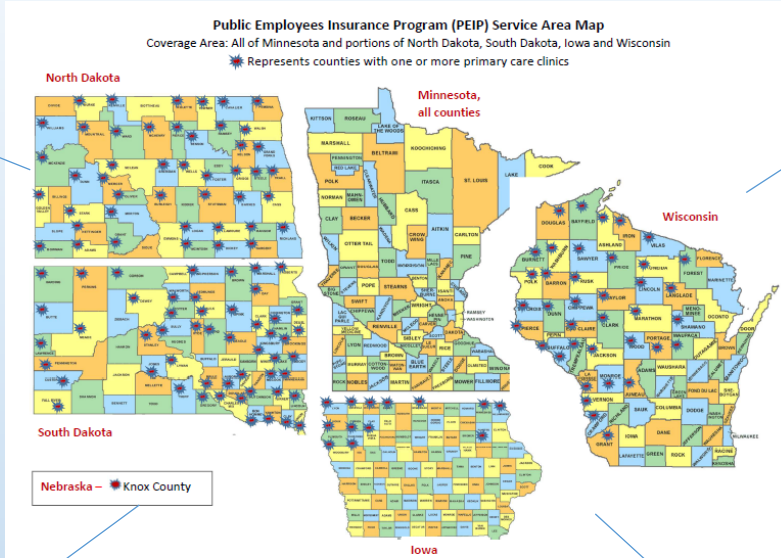
Referrals & Self-Referrals

- Most care is serviced through your Primary Care Clinic (PCC), referrals are needed for specialist care outside your PCC and are covered at the same cost as your primary care.
- Referrals can be created for a specific number of visits or time frame up to 365 days.
- No referrals are needed for Urgent Care or Emergency Services.
- Members can Self-Refer* to certain specialists:
OBGyn, Mental Health, Chemical Dependency, Chiropractic Care and Routine Vision.

**Practitioners must participate in your network carrier's self-referral network.*

Notes: Carrier links at www.innovomn.com. Click on 'PEIP Group Information'. On the right hand side of screen are Carrier Links where you can do provider searches.

Out of Network Coverage Point of Service (POS)



Out of Network Coverage, called Point of Service (POS), is available for members who have a permanent residence outside the PEIP service area for more than 6 months a year. (includes students)

- POS allows members to access care where they live. They can see any provider, no referral needed. They still enroll in in-network coverage, choose a primary care clinic.
- POS coverage: Separate Deductible, 70/30 coinsurance, out of pocket maximum.
 - * Emergency, Urgent Care, Prescriptions are covered under the in-network benefit level.
- Members must enroll and provide out of area address to Innovo for POS coverage.



CVS Caremark (PBM)

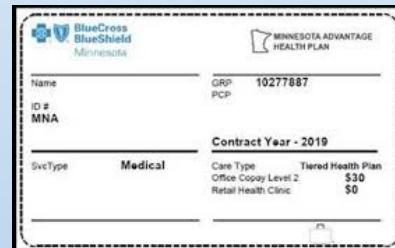
- CVS Caremark is the pharmacy benefit manager for PEIP and provides prescription services for all three networks.
 - Pharmacies includes both CVS and other retail and local pharmacies.
 - ***You do not need to go to a CVS retail pharmacy***
 - Nationwide network of more than 68,000 participating retail pharmacies.
 - 156 pharmacy locations within 8 miles of 55102
 - Cub, Costco, CVS, Hy-vee, Sams, Walgreens, Walmart, and 150 retail and independent pharmacies including local hospital pharmacies.
 - Convenient access to retail, specialty services and mail order delivery options.
 - Pharmacy Locator and Drug Formulary tools at **www.innovomn.com**

ID Cards

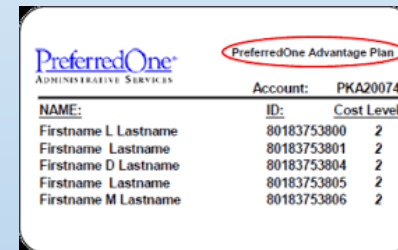
- Once enrolled in PEIP, you will receive **two ID cards**.
- One ID card is for medical and will come from your network choice
(**HealthPartners, Blue Cross Blue Shield, PreferredOne**)



or



or



- The second ID card is for all pharmacy services and will come from **CVS Caremark**.



Definitions

- **Annual First Dollar Deductible** – This is the dollar amount you must pay first before copays or coinsurance apply (except Routine Preventive, 100%). For High and Value plan, deductible for medical only. There is no deductible for prescription drugs. Medical and prescription drugs are combined for the HSA plan deductible.
- **Copayment/Copy** – Member pays a flat dollar amount for service – after deductible.
- **Coinsurance** – Member pays a % of the bill from the provider – after deductible.
- **Out of pocket maximum** – This is the maximum amount you or your family will pay out of your pocket for medical, prescription drug or medical/prescription drug coverage.

Definitions

- **Formulary** – List of medications covered under the plan. Medication copays are generally identified in tiers.
 - Tier 1 – generic/common name brand
 - Tier 2 – high priced generic/name brand
 - Tier 3 – high priced name brand/specialty
 - CVS Drug Cost Tool at www.innovomn.com

- **Online Care** – Web-based clinics for routine services and medications. Doctor or Nurse Practitioner available 24/7. \$0 copay for High & Value – after ded. for HSA.
 - www.Virtuwell.com – Available to members under all three networks
 - www.DoctorOnDemand.com - Blue Cross and HealthPartners members
 - www.MDLive.com - PreferredOne members

Questions

For more information regarding PEIP www.innovomn.com

For questions regarding PEIP medical coverage,
contact Innovo via phone or email.

952-746-3101 or 800-829-5601

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OR

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