



Frequently Asked Questions

Piscataway Township BOE Transition from Cigna to Meritain/Aetna

1. If I want to stay in the equivalent plan to the one I am in now, what is required?

If you want to stay in the same plan and have no other changes (adding or removing dependents from your plan) you will automatically be enrolled in the equivalent plan and do NOT need to fill out an enrollment form.

2. How do I tell if my doctor is in-network?

Visit <http://www.aetna.com/docfind/custom/mymeritain>. The network is **Aetna Choice® POS II (Open Access)**. This is Aetna's largest network. The network name has nothing to do with your medical plan names.

3. Why do you keep saying Meritain? I thought our plan was through Aetna.

Meritain Health is a third party administrator (TPA) and a subsidiary of Aetna. The primary role of the TPA is to facilitate and process your claims made payable to providers. There are a number of other services the TPA is responsible for which includes printing/ mailing the ID Cards, generating and mailing your Explanation of Benefits (EOB) and providing access to an online portal. Your network is through Aetna. When you are asking your providers whether they participate with your new plan, it is the **Aetna Choice® POS II (Open Access)** network.

4. What if my child goes to school out of state?

All Aetna plans have nationwide access to in-network doctors. You can use the same link above to find in-network providers in your child's area.

5. I have already met my deductible for the year. Do I need to satisfy it again now that we are changing plans?

Deductible and other out-of-pocket expense accumulators will carry over to the new plan. This will be done through an electronic file that Cigna will provide at the end of July to ensure all claims have processed and will, most likely not be completed until mid to late September. If you have to pay any out of pocket expenses while this process is taking place you will be reimbursed once the Meritain system has been updated.

6. What do I do if my ID card doesn't arrive by July 1, 2019?

ID cards will be mailed out the third week of June. If you have not received an ID card on or after July 1, 2019, you can:

- a. log on to www.meritain.com and print a temporary card
- b. log on to www.meritain.com from your phone and view/show your card to the provider
- c. call Meritain at 800-925-2272 to request a new card

7. Is anything changing with our prescription or dental plan?

Prescription and Dental are **NOT** changing. Please hang on to your current Express Scripts (ESI) Rx and Horizon Dental ID cards.

8. I am having a procedure done in July. What do I need to do to make sure Meritain/Aetna will still be covering it?

Cigna will be providing a file of existing pre-authorizations for Meritain to load into their system. This will be done the last week of June. To ensure a smooth transition from Cigna to Meritain you should still notify your provider and show them your new ID Card on or after July 1, 2019.

9. Will my Vision plan change?

No, the benefits are equal to or better than your current Vision plan. The network is also the same – VSP.

10. Will my Vision frames/contact lenses allowance reset on July 1st?

Yes, if you have not used your materials allowance within the last 12 months you have an opportunity to use the benefit through June 30, 2019. Beginning on July 1, 2019 your vision benefits will reset and you will be given a fresh balance to use going forward.

11. My plan does not have referrals today. Will my new plan require referrals?

No, if your plan does NOT have referrals today then your new plan will NOT have referrals.

12. If I am hospitalized prior to July 1st will I need to show my new ID Card at the hospital?

No, any hospitalization or scheduled outpatient service (such as a surgery) will continue to apply against your Cigna plan. Any service on or after July 1st will require you to show your new Meritain ID Card to your doctor or hospital.