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Frequently Asked Questions

Are benefits fully insured or self-insured?

All Fund benefits presented in this proposal are fully insured.

How many employers currently participate in the Fund?

381 employers participating as of December 31, 2023.

How many employees are currently enrolled in the Fund?

59,791 employees participating as of December 31, 2023.

How are annual Medical/Prescription Drug renewals calculated?

- Groups less than 200 covered lives: Groups with less than 200 covered lives are placed into the Fund's small group PPO pool. Each group enters that pool with their own, demographically adjusted rate. Going forward, the group will receive a tiered pool increase which will be based on their overall performance in the PPO small group pool.
- Groups with 200 or more covered lives: Groups with more than 200 covered lives will be experience-rated. These renewals are calculated based on a percentage of the group's own claims experience, along with a blending of trend and any required adjustment based on Highmark's overall book of business. The percentage of claims data used is based on the group's creditability at the time of the renewal.

What is the benefit period?

All benefits run on a calendar year: January 1st through December 31st.

When will rates renew?

- For PPO plans, rates will renew 12 months from the effective date of coverage.
- For Qualified High Deductible Plans, rates will renew January 1st.

All renewals will be provided to the company and USW Staff Representative no later than 90 days prior to renewal effective date.

Who is responsible for communicating enrollment, changes and terminations?

The employer is responsible for communicating all eligibility to the Fund Office. This includes initial enrollment and ongoing additions, changes, and terminations. More details of how this information may be communicated will be provided during implementation.

Who is responsible for conducting the annual Open Enrollment?

The employer is responsible for scheduling and conducting annual Open Enrollment.

Is a Participation Agreement a requirement to participate in the Fund?

Yes. Groups must enter into a Participation Agreement. The Participation Agreement will be provided and must be signed prior to the effective date of coverage. Failure to sign the Participation Agreement may result in a delay of benefits.