Medical Plan Change – What You Need to Know

Your medical insurance carrier is changing for the upcoming plan year. To ensure a smooth transition, please review the important information below and take action where needed.

Review Your New ID Cards

- Carefully check all information on your new ID cards when they arrive
- Confirm spelling of names and dependent details
- Contact HR immediately if anything is incorrect
- For HMO plans, verify that your ID cards reflect the correct Primary Care Providers

Fill Prescriptions in Advance

- Refill any ongoing prescriptions before the current plan ends
- This helps avoid delays while the new carrier processes your information
- Ask your pharmacy about extended or vacation overrides if needed

Be Aware of Prior Authorizations

- Some medications and procedures may require new prior approval under the new plan
- Even if previously approved, authorizations may not transfer to the new carrier
- Check with your doctor and the new insurance carrier in advance

Confirm Your Providers Are In-Network

- Provider networks may change with the new carrier
- Verify that your doctors, specialists, and facilities are still in-network
- Using out-of-network providers may result in higher costs

Schedule Smartly

- If you have upcoming procedures or treatments, confirm:
  - Coverage under the new plan
  - Any required authorizations
  - Network status of providers
- Consider timing services before or after the transition if it benefits you

Update Your Information

- Provide your new insurance details to:
  - Doctors' offices
  - Pharmacies
  - Any ongoing care providers

Set Up Your New Member Account

- Register on your new carrier's website or mobile app
- Access digital ID cards, claims, provider search, and benefits details

Questions or Support

If you have questions or need assistance:
- Contact HR/Benefits Team
- Reach out to your new carrier's member services

Taking a few minutes now can help you avoid disruptions in care later. Thank you for your attention during this transition!