

2019 Benefit Changes Highlights

- Increase in Deductibles
 - ❖ CO EPO minimum of \$120 increase to a maximum of \$240 depending on coverage level.
 - ❖ HDHP minimum of \$100 increase to a maximum of \$200 based on coverage level.
- Out of Pocket Maximum
 - ❖ CO EPO minimum increase of \$840 to a maximum of \$1,680 depending on coverage level.
 - ❖ HDHP \$170 to \$340 based on coverage level.
 - ❖ No change to Rx Out of Pocket Max
- 5% Increase in coinsurance – CO EPO
- 5.5% Increase in Premium for CO EPO and HDHP;
 - Single rate increase in CO EPO is \$3.24 per pay; HDHP is \$1.39 increase
 - EE/Child increase in CO EPO is \$8.30 per pay; HDHP is \$4.16 increase
 - EE/Spouse increase in CO EPO is \$8.77 per pay; HDHP is \$4.62 increase
 - Family increase in CO EPO is \$14.31 per pay; HDHP is \$7.85 increase
- No Increase in Dental Premium
- **Open Enrollment** – The dates for open enrollment are 10/18/2018 – 11/01/2018. Please attend an Open Enrollment meeting that is scheduled at your center, call Health Advocate at 866-695-8622 or contact your Center Human Resources Department.

➤ 2019 Benefit Plan Changes at a Glance:

- ❖ For CO EPO, increase Emergency Room (ER) copay from \$200 to \$275; copay is waived if admitted.
- ❖ Increase Spousal surcharge from \$130 to \$140 per month to an annual maximum of \$1,680.
- ❖ Bariatric Surgery – benefit pays at 50% with no Out of Pocket Maximum
- ❖ For CO EPO combine Rx with Medical – one card through Independence Blue Cross FutureScripts
- ❖ CO EPO Magellan benefit maximum coverage out of network/inpatient hospital 50% of Usual and Customary to a maximum of 125% of in-network rate
- ❖ HDHP in-patient hospital decrease from 100% to 80% after deductible; payable at 100% after Out of Pocket Maximum
- ❖ MD LIVE change from \$20 copay to \$10 copay in CO EPO
- ❖ Added Vision under IBC Medical at no additional cost
- ❖ Added acupuncture for specific conditions; maximum 18 visits at \$50 copay in CO EPO; deductible applies in HDHP
- ❖ Dental, Life, LTD, AD&D, Voluntary Benefits now through Cigna
 - ❖ Voluntary benefits have increased insurance amounts at same or lower premium
 - ❖ Added value benefits – ID Theft Services, Travel Assistance, Online Last Will and Testament preparation

Thank you for everything you do each day to make Devereux the Provider of Choice and the Employer of Choice. We appreciate your commitment to our mission and the services you provide to our clients.

2018 Utilization: The increase is the result of high cost claimants, increased Emergency Room use for non-emergent care and increased utilization of residential treatment facilities for behavioral health and substance abuse. Due to our continued increased claims experience, it is necessary to make plan changes so that increased premium contributions were manageable.