



2012-2013 EHA Early Retiree Plan Benefit Options



**BlueCross BlueShield
of Nebraska**

An Independent Licensee of the Blue Cross and Blue Shield Association.

INTRODUCTIONS

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- Plan & Rate Renewal
- Benefit Changes
- \$600 PPO Plan
- \$1,500 PPO Plan
- \$2,850 High Deductible Health Plan
- Health Savings Accounts
- How to Enroll

2012-2013 EHA Rate Renewal

- The EHA Board is pleased to announce that there will be **0%** change in the medical and a **2.99%** dental premium rate increase for the Early Retiree group for the 2012/13 contract year, effective September 1, 2012.

2012/13 Plan Rates/Early Retirees

Health Coverage - Retirees	EHA Early Retiree Renewal Rates			
	Employee	EE & Child (ren)	EE & SP	Ee, Spouse & Child(ren)
<i>\$600 Deductible - Retirees</i>	\$517.51	\$917.39	\$1,086.75	\$1,373.73
<i>\$1,500 Deductible</i>	\$436.62	\$774.00	\$916.89	\$1,159.02
<i>\$2,850 Deductible HSA- Eligible</i>	\$436.62	\$774.00	\$916.89	\$1,159.02

Early Retiree Rate Comparison

Plan Information	Employee	EE & Child(ren)	EE & Spouse	EE & Family
\$600 Plan	\$517.51	\$917.39	\$1,086.75	\$1,373.73
\$1,500 PPO & \$2,850 HDHP Benefit Options (Rates Same)	\$436.62	\$774.00	\$916.89	\$1,059.02
Difference in Cost Monthly Annually	\$80.89 (\$970.68)	\$143.39 (\$1,720.68)	\$169.86 (2,038.32)	\$314.71 (3,776.52)

2012-2013 EHA Benefit Changes

1. There will be no changes to the deductible, coinsurance, and prescription drug copayments of the existing benefit plans.
2. In compliance with the Patient Protection and Affordable Health Care Act (PPACA)*, the following improvements and benefit changes will take effect on 9/1/12.
 - Well Women Visits
 - Contraceptive methods and prescriptions
 - Counseling for breastfeeding and breast pumps
 - Screening for gestational diabetes in pregnant women
 - Counseling for sexual transmitted disease
 - Screening for human papillomavirus
 - Counseling and screening for HIV
 - Screening and counseling for interpersonal and domestic violence

*Subject to final regulation

Early Retiree Reinsurance Program

- Created by Patient Protection & Affordable Care Act (PPACA)
- EHA is participating and has received funds from Federal Government
- Funds will be used to reduce future increases in medical rates.
- Stabilize retiree rates until funding is gone

Current \$600 Plan Option

The EHA will continue to offer the current Health Benefit option:

- \$600 Single/\$1,200 Family PPO option
- 80/20% Coinsurance to \$10,000 (\$2,000)
- Wellness Benefits- Expanded coverage
- \$35 Office Visit Copay
- Rx Coverage- 25% Coinsurance: Generic/Name Brand Formulary/Non Brand Non-Formulary

*No changes to the deductibles, copays or Rx plans.

\$1,500 PPO Choice Option

- Third year as option for Early Retiree/Direct Bill plan
- \$1,500 Single/\$3,000 Family Deductible
- 70%/30% coinsurance after deductible
- \$3,000 Single/\$6,000 Family coinsurance maximum out of pocket
(Does not include deductible)
- \$50 Office Visit Copay
- Rx Coverage: Generic: 30% coins (\$7 Min, \$30 Max)
Formulary Brand: 30% coins (\$35 Min, \$70 Max)
Non-Formulary Brand: 50% coins (\$60 Min, \$90 Max)
- Routine Care: Expanded Benefits

What they are:

- PPO and Rx plan that meets specific Federal requirements
- Consumer Driven Health Insurance
- Advantages
 1. Lower Premiums
 2. Coverage for serious illness or injury
 3. Put up to 100% of your deductible in an HSA (\$2,850 Single/\$5,700 Family)
 4. Earnings and Investments on HSA
 5. 100% coverage after deductible

\$2,850 High Deductible Health Plan

- Third year as option for Early Retiree/Direct Bill Plan
- \$2,850 Single Deductible
- \$5,700 Family Deductible (Must meet this deductible before any claims are paid for any member of your family)
- 100% Coverage after deductible
- All Office Visits, Lab work, Rx, In or Out-patient services are included in the deductible
- Routine Care: Expanded Wellness Benefits, no dollar limit, covered at 100% for certain services

\$2,850 High Deductible Health Plan

- Prescription Drugs- Generic, Formulary Brand, Non-formulary Brand, Specialty Drugs, and Diabetic/Ostomy supplies will be covered subject to Deductible and coinsurance. Mail Order drugs are available for 180 day supply subject to deductible and coinsurance
- Mental Health and Substance Abuse coverage is subject to deductible and coinsurance

Maximum Plan Out of Pocket

- \$600 option: \$2,600 Single/\$5,200 Family
- \$1,500 option: \$4,500 Single/\$9,000 Family
- \$2,850 HDHP: \$2,850 Single/\$5,700 Family

*All PPO plans have an additional Rx maximum copay of \$2,500 Single/\$5,000 Family (\$2,850 HDHP Rx max is included in the deductible)



Plan Benefit Comparison

	\$600 Deductible	\$1,500 Deductible	\$2,850 HDHP/H S A
Deductible	\$600	\$1,500	\$2,850
Coinsurance	\$2,000	\$3,000	\$0
Office Visit X 2	\$70	\$100	Deductible
Prescription Drug			
Brand Name X12 (\$45)	\$540	\$540	Deductible
Out of Pocket	\$3,210	\$5,140	\$2,850
Annual Premium	\$5,645	\$4,763	\$4,763
Premium Savings		\$882	
Contribution to H S A			\$882
Medical Out of Pocket	\$3,210		
OOP less Premium reduction		\$4,258	
OOP less H S A deposit			\$1,968
Total Cost Premium + OOP	\$8,855	\$9,903	\$7,613

Health Savings Accounts

Bobbi Hannigan,
Health Savings Account Coordinator
Union Bank & Trust

How to Enroll

- By Mid-July, eligible participants will receive information from BCBSNE via mail: Call 402-458-4800 or 1-800-562-6394.
- Submit the Application by August 1 to ensure coverage for September 1.
- Members can change to other options September 1 or January 1. If changing to the HDHP/\$1,500 PPO on January 1st, must have the application completed by December 1st.
- Must become Special Services member of NSEA, NCSA or NASB

Key Points to keep in Mind

- Once you move to a higher deductible, you cannot move back to a lower deductible option
- Enrollment for the HDHP can be either September 1 or January 1, 2013.
- Annual Membership Dues are for September 1- August 31. No additional dues are charged for changes
- Members receive tax reduction of between 15%-35% depending on their status

Key Points to Remember

- If you move to one of the higher deductible plans, you must stay on that option for 3 years or until you reach the age of 65.
- HSA Accounts provide Triple Tax Savings
- Application Deadlines:
For September 1, August 1
For January 1, December 1
- EHA Customer Service- 1-877-721-2583
- Other questions you can call:

Contact Information

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Questions?

Thank you!



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Health
Alliance