

September 1, 2009 plan changes

Health Plan Premiums

- Premiums for most plans are changing. However, the state employer contribution will increase approximately 6%. Premiums for full-time and part-time employees are outlined on page 34.

Humana Health Plan

- High Technology Radiology (PET, MRI, MRA, CET, SPECT) will have a \$150/copay per visit.
- Chiropractic care will be limited to 20 visits per year.
- Vision Screening copay will be \$20.
- Hearing Screenings will be covered in full.
- Level 1 drug copay will be \$7; Level 4 drugs will be covered at 75%.

Scott & White Health Plan

- Out-of-service area copay will be \$150 per visit.
- Emergency Room visits will have a \$150 copay.
- In-hospital care will have a 20% coinsurance.
- High Technology Radiology will have a 20% coinsurance.
- Inpatient and outpatient surgery will have a 20% coinsurance.
- Skilled nursing facilities will have a 20% coinsurance.
- Inpatient non-serious mental health services will have a 20% coinsurance.

Graduate Student Health Plan

- \$100 Deductible will be combined for in-and out-of-network services.
- Non-serious outpatient mental health – no maximum benefit.
- Prescription drug coverage provides a new maximum benefit of \$1,000 at the Student Health Center and \$5,000 at a retail pharmacy.

A&M Care Plans

- Prescription drug benefits will be provided by Medco.
- Preventive colonoscopies will be covered at 100%.
- Medicare Coordination - All A&M Care plans will take the actual charge – or assigned charge if the doctor accepts the Medicare assignment – and figure your deductible, coinsurance and plan benefits as if Medicare did not exist. If the A&M Care plan would have paid more than what Medicare paid, the A&M Care plan will pay any difference left after the Medicare payment.
- The Personal Health Manager, an online wellness tool, will be available 9/1.
- Access to a new Nurse Line will provide 24/7 phone advice for health conditions such as high fevers, earaches, cuts and bruises.

Life Insurance and AD&D

- Minnesota Life will be the new carrier for Life and AD&D coverage.
- Current amounts of coverage will be grandfathered. However, employees enrolling in or increasing coverage (other than new employees) will need to provide evidence of good health. Spouses enrolling in or increasing coverage, will need to provide E of I as well.
- Rates are decreasing for non-tobacco users, and increasing for tobacco users.
- Travel Assistance - provided by Euro Assistance USA covers all employees, spouses and dependents while traveling 100 miles or more when traveling for business or pleasure. Features include: a repatriation benefit up to \$5,000, 24 hour access to emergency medical assistance, emergency travel arrangements, communication assistance, legal assistance and pre-trip resources.
- Legal Services, provided by Ceridian Life Works, offers employees, retirees and their families a free 30 minute initial consultation with an attorney, drafting of wills and other legal documents.
- Beneficiary Financial Counseling services Provided by PricewaterhouseCoopers, provides help on topics such as estate settlement, budgeting and taxes. This service is available at no additional cost for beneficiaries who receive a benefit of \$25,000 or more.