



# **2018 State Health Benefit Options**

**September 21, 2017**



# Health Plans

**aetna**<sup>®</sup>

**CommunityCare**<sup>™</sup>

  
**GlobalHealth**

**HealthChoice**



# All Health Plans Include:

- Out-of-pocket maximums.
- Prescription drug benefits.
- Designated provider networks.
- Preventive services.
- No preexisting condition exclusions.
- Coordination of benefits.
- Coverage of emergency care.



# Some Health Plans Have

- Calendar year deductibles.
- A referral process for specialist visits.
- Preauthorization requirement for certain medical services.



# All HMO Plans Have

- No deductibles.
- No coinsurance.
- No balance billing.
- A requirement that you select a primary care physician.
- ZIP code service area — live or work.



# Plan Changes

## Aetna HMO

- No copay for outpatient mental health or substance use disorder visit.

## CommunityCare

- Hearing aids have a 20% coinsurance.
- Maternity prenatal and postnatal care has \$0 copay for preventive care; \$35 copay for PCP and \$50 copay for specialist confirmation visit.



# Plan Changes

## GlobalHealth

- Hearing screenings are covered with \$0 copay and must conform to the U.S. Preventive Services Task Force preventive care guidelines. Hearing aids have a 20% coinsurance.
- Maternity/delivery inpatient: \$500 copay per admission.
- Mental health or substance use disorder: Inpatient: \$0 copay for office visit and inpatient copays are for residential treatment centers or medical detox facilities.
- Physical, occupational and speech therapy have a combined limit of 60 visits.



# Plan Changes

## All HealthChoice Plans

- Changes to the list of preferred medications.

## HealthChoice High and High Alternative

- Deductibles are increasing

HealthChoice High	HealthChoice High Alternative
\$750 individual	\$1,000 individual
\$2,000 family	\$2,750 family

## HealthChoice Basic and Basic Alternative

- \$100 per person pharmacy deductible, with a \$300 maximum deductible per family.





# Plan Changes

## HealthChoice HDHP

- Deductibles and out-of-pocket maximum are increasing.

Deductible	Out-of-Pocket Maximum
\$1,750 individual	\$6,000 individual
\$3,500 family	\$12,000 family

- The maximum HSA annual contribution to your savings account is increasing.
  - Individual is increasing from \$3,400 to \$3,450.
  - Family is increasing from \$6,750 to \$6,900.



# 2018 Premium Rates

## 2018 Current Employee Cumulative Premium Rates

<b>MEDICAL</b>	Employee	Add Spouse	Add Spouse and Child	Add Spouse and Children	Employee and Child	Employee and Children
Aetna HMO	\$675.62	\$1,783.40	\$2,236.06	\$2,236.06	\$1,128.28	\$1,128.28
CommunityCare HMO	\$882.30	\$2,167.48	\$2,616.84	\$2,886.46	\$1,331.66	\$1,601.28
GlobalHealth HMO	\$593.36	\$1,469.22	\$1,789.76	\$1,992.66	\$913.90	\$1,116.80
HealthChoice High/High Alternative	\$594.90	\$1,292.40	\$1,591.64	\$1,800.20	\$894.14	\$1,102.70
HealthChoice Basic/Basic Alternative	\$466.42	\$1,013.80	\$1,254.34	\$1,420.68	\$706.96	\$873.30
HealthChoice HDHP	\$401.78	\$873.60	\$1,081.12	\$1,223.96	\$609.30	\$752.14
<b>TRICARE Supplement</b>	<b>Employee</b>		<b>Employee + One</b>		<b>Employee + Two or More</b>	
Selman & Company	\$60.50		\$119.50		\$160.50	
<b>DENTAL</b>	Employee	Add Spouse	Add Spouse and Child	Add Spouse and Children	Employee and Child	Employee and Children
Assurant Freedom Preferred	\$30.26	\$60.36	\$82.94	\$121.04	\$52.84	\$90.94
Assurant Heritage Plus (Prepaid)	\$11.74	\$20.60	\$28.20	\$35.80	\$19.34	\$26.94
Assurant Heritage Secure (Prepaid)	\$7.20	\$13.18	\$18.38	\$23.56	\$12.40	\$17.58
CIGNA Dental Care Plan (Prepaid)	\$9.16	\$15.16	\$19.24	\$24.34	\$13.24	\$18.34
Delta Dental PPO	\$33.64	\$67.26	\$96.52	\$141.30	\$62.90	\$107.68
Delta Dental PPO Plus Premier	\$44.52	\$89.04	\$127.82	\$187.10	\$83.30	\$142.58
Delta Dental PPO – Choice	\$15.06	\$49.24	\$83.68	\$132.84	\$49.50	\$98.66
HealthChoice	\$39.12	\$78.24	\$109.82	\$159.34	\$70.70	\$120.22
MetLife Classic	\$36.98	\$73.96	\$105.64	\$152.74	\$68.66	\$115.76
MedLife Value MAC	\$27.24	\$54.48	\$77.82	\$112.50	\$50.58	\$85.26
MetLife Value PDP	\$29.48	\$58.96	\$84.20	\$121.76	\$54.72	\$92.28
<b>VISION</b>	Employee	Add Spouse	Add Spouse and Child	Add Spouse and Children	Employee and Child	Employee and Children
Primary Vision Care Services (PVCS)	\$9.36	\$17.36	\$25.36	\$28.36	\$17.36	\$20.36
Superior Vision	\$7.62	\$15.20	\$22.38	\$29.94	\$14.80	\$22.36
Vision Care Direct	\$15.90	\$27.16	\$38.42	\$49.90	\$27.16	\$38.64
VSP	\$8.02	\$13.38	\$18.66	\$24.96	\$13.30	\$19.60

This publication was printed by the Office of Management and Enterprise Services as authorized by Title 62, Section 34. 1,000 copies have been printed at a cost of \$2.30. A copy has been submitted to Documents.OK.gov in accordance with the Oklahoma State Government Open Documents Initiative (62 O.S. 2012, § 34.11.3). This work is licensed under a Creative Attribution-NonCommercial-NoDerivs 3.0 Unported License.



# State Benefit Allowance

Title 74 Chapter 38A Section 1370. Flexible benefit allowance

- Frozen since 2012.
- Greater of the 2012 benefit allowance amount or the HealthChoice High premium, the average of the dental plans, the disability plan, and the basic life insurance plan plus 75% of the HealthChoice High dependent premium.
- All benefit allowance amounts are projected to be unfrozen in 2021 resulting in a greater impact on the State's budget

	Employee	Employee and Spouse	Employee, Spouse and Child	Employee, Spouse and Children	Employee and Child	Employee and Children
2012	\$640.98	\$1,312.75	\$1,542.66	\$1,677.96	\$870.89	\$1,006.19
2018	\$640.98	\$1,312.75	\$1,542.66	\$1,677.96	\$870.89	<b>\$1,014.70</b>



# Confirmation Statement (New)

- Employees are mailed a Confirmation Statement when they enroll or make changes.
- The Confirmation Statement includes:
  - Coverage changes.
  - Effective date.
  - Premium amounts.
- Employees should verify coverage and contact their benefits coordinator if their statement is incorrect.



# Monthly Reconciliation

- Agency Benefit Coordinators are encouraged to utilize tools provided to them to reconcile the monthly premiums withheld from payroll against the coverage each employee is enrolled in.
- Timely reconciliations ensure the correct coverage is in place as well as the member's payroll deductions are accurate.

