



State Employee Benefits Committee  
May 15, 2015 Vote to Balance  
FY2016 Health Fund Budget



## FY16 Plan Rates Effective September 1, 2015 for Active & Non-Medicare Plans/Effective January 1, 2016 for Special Medicfill Plans

	Total Monthly Rate	Funded State Share Rate	Employee/Pensioner Rate	Additional Increase over July 1, 2015	Total Increase Over FY15 Rates
<b>First State Basic Plan</b>					
Employee	\$645.74	\$619.88	\$25.86	\$1.72	\$3.86
Employee & Spouse	\$1,336.02	\$1,282.60	\$53.42	\$3.54	\$7.96
Employee & Child(ren)	\$981.60	\$942.34	\$39.26	\$2.60	\$5.86
Family	\$1,670.08	\$1,603.30	\$66.78	\$4.44	\$9.96
<b>CDH Gold</b>					
Employee	\$668.32	\$634.92	\$33.40	\$2.22	\$4.98
Employee & Spouse	\$1,385.74	\$1,316.48	\$69.26	\$4.60	\$10.32
Employee & Child(ren)	\$1,021.10	\$970.06	\$51.04	\$3.38	\$7.60
Family	\$1,760.46	\$1,672.44	\$88.02	\$5.84	\$13.12
<b>Aetna HMO</b>					
Employee	\$674.14	\$630.34	\$43.80	\$2.90	\$6.52
Employee & Spouse	\$1,421.36	\$1,328.96	\$92.40	\$6.14	\$13.78
Employee & Child(ren)	\$1,031.28	\$964.24	\$67.04	\$4.46	\$10.00
Family	\$1,773.54	\$1,658.28	\$115.26	\$7.64	\$17.18
<b>Blue Care HMO</b>					
Employee	\$674.68	\$630.86	\$43.82	\$2.88	\$6.52
Employee & Spouse	\$1,425.86	\$1,333.18	\$92.68	\$6.16	\$13.82
Employee & Child(ren)	\$1,032.32	\$965.22	\$67.10	\$4.46	\$10.00
Family	\$1,778.98	\$1,663.34	\$115.64	\$7.68	\$17.24
<b>Comprehensive PPO</b>					
Employee	\$737.22	\$639.54	\$97.68	\$6.50	\$14.58
Employee & Spouse	\$1,529.78	\$1,327.10	\$202.68	\$13.48	\$30.22
Employee & Child(ren)	\$1,136.16	\$985.64	\$150.52	\$10.00	\$22.44
Family	\$1,912.44	\$1,659.06	\$253.38	\$16.84	\$37.78
<b>Medicfill Rates with EGWP Offset Effective Jan 2016 for pensioners retired prior to July 1, 2012</b>					
Subscriber	\$426.60	\$426.60	\$0.00	\$0.00	\$0.00
Subscriber no Rx	\$241.86	\$241.86	\$0.00	\$0.00	\$0.00
<b>Medicfill Rates with EGWP Offset Effective Jan 2016 for pensioners retired after July 1, 2012</b>					
Subscriber	\$426.60	\$405.28	\$21.32	\$3.24	\$3.24
Subscriber no Rx	\$241.86	\$229.78	\$12.08	\$1.84	\$1.84

# Plan Design Change - Prescription Plan Copays

	Current Benefit	New Benefit Effective 9/1/15 for Active/Non-Medicare Pensioners & 1/1/16 for Medicare Pensioners
Prescription Copay Changes	30 day supply: Generic = \$8.50, Preferred = \$20, NonPreferred = \$45	30 day supply: Generic = \$8, Preferred = \$28, NonPreferred = \$50; 90 day supplies are twice 30 day supply cost

# Plan Design Change – Prescription Plan – Erectile Dysfunction Drug Coverage

	Current Benefit	New Benefit
Erectile Dysfunction Drugs	6 pills per 30 days	0 pills per 30 days – Unless Medically Necessary for conditions other than ED. Members could obtain medication at discounted prices using Express Scripts card



# Plan Design Change – Medical Plan Copays – PCP and Specialist

	Current Benefit	New Benefit
<b>Primary Care Physician Visit Copay</b>	\$10 for HMO, \$15 for PPO	\$15 for HMO \$20 for PPO
<b>Specialist Visit Copay</b>	\$20 for HMO, \$25 for PPO	\$25 for HMO \$30 for PPO

# Plan Design Change – Medical Plan Copays – Outpatient Surgery Copays

			<b>Current Benefit</b>	<b>New Benefit</b>
<input type="checkbox"/>	<b>Outpatient Surgery<sup>1</sup></b>		<b>\$30 / \$75 for HMO, 100% covered for PPO</b>	<b>\$50 / \$100 for HMO and PPO</b>
<b>1 Ambulatory Surgery/Outpatient Hospital</b>				

# Plan Design Change Options – Lab/Radiology Copays

		Current Benefit HMO/PPO	New Benefit HMO/PPO
Lab Tests Copay	\$5 Increase to both Clinic and Hospital based	\$5/\$5	\$10/\$10
X-Rays Copay	Increase to both Clinic and Hospital Based	\$15 / \$15	\$20/\$20
Advanced Imaging Copay		\$25 / \$15	\$35 / \$35