

Classified and Management Retiree Open Enrollment

2014-2015

Plan Choices

Medical (Same as last year)

- Plan A - \$500 Deductible
- Plan B - \$750 Deductible
- Plan C - \$1000 Deductible

All three plans have:

- \$25 co-payment for office visits
- same co-insurance breakdown
- Same Pharmacy Benefit

Dental (Same as last year)

- Willamette Dental
 - MODA Dental
- (no changes to plans)

Vision (Same as last year)

What has changed?

- Deductibles, co-payments, and coinsurance apply to the out-of-pocket maximum
- Out-of-pocket maximum now includes pharmacy costs
- Out-of-pocket maximum now includes vision costs
- Naturopath services are now covered as a Medical benefit (no longer limited to 24 visits per year)

Change in Out-of-Pocket(OOP) Maximum

2013-14

Plan A	Individual	Family
In Network	\$1,500	\$3,000
Out-of-Network	\$2,250	\$4,500
Plan B	Individual	Family
In Network	\$2,500	\$5,000
Out-of-Network	\$3,750	\$7,500
Plan C	Individual	Family
In Network	\$3,000	\$6,000
Out-of-Network	\$4,500	\$9,000
Pharmacy	\$750.00 Out-of-Pocket Maximum per person	

2014-15

Plan A	Individual	Family
In Network	\$2,000	\$4,250
Out-of-Network	\$3,250	\$7,000
Plan B	Individual	Family
In Network	\$3,250	\$6,875
Out-of-Network	\$5,250	\$11,250
Plan C	Individual	Family
In Network	\$4,000	\$8,500
Out-of-Network	\$6,500	\$14,000
Pharmacy	Combined with Medical OOP	

Out-of-Pocket Maximum

Effective July 1st, 2014:

- Deductible (\$500, \$750 or \$1,000), co-payments (\$25.00) and co-insurance (20% or 40% of cost after deductible) will go towards your annual medical out-of-pocket maximum
- Member Pharmacy Costs go towards the medical out-of-pocket maximum
- Member Vision Costs go towards the medical out-of-pocket maximum

How might this change affect my costs?

2013-14

Individual Only - Plan A \$500 deductible

Out of Pocket Maximum = \$1,500

Co Pays do not credit toward OOP

Deductible does not credit toward OOP

Pharmacy costs do not credit toward OOP

Sample Hospital O/P bill	\$ 10,500.00
Individual deductible amount	<u>(\$500)</u>
Remaining Cost	\$ 10,000.00
Employee Coinsurance %	<u>20%</u>
Individual coinsurance amount	<u>\$ 2,000</u>

Individual coinsurance maximum out of pocket	\$ 1,500.00
10 Annual Office Visit Co-Pays (\$25 per visit)	\$ 250.00
+ \$500 Deductible	\$ 500.00
Total Medical Employee Responsibility	<u>\$ 2,250.00</u>

Pharmacy Out-of-Pocket Maximum \$750.00

Annual Pharmacy Costs	\$ 1,500.00
Pharmacy Out-of-Pocket Maximum	\$ 750.00
Total Pharmacy Employee Responsibility	<u>\$750.00</u>

Total Employee Cost \$ 3,000.00

2014-15

Individual Only - Plan A \$500 deductible

Out of Pocket Maximum = \$2,000

Co Pays credit toward OOP

Deductible credits toward OOP

Pharmacy costs credit toward OOP

Sample Hospital O/P bill	\$ 10,500.00
Individual deductible amount	<u>(\$500)</u>
Remaining Cost	\$ 10,000.00
Employee Coinsurance %	<u>20%</u>
Individual coinsurance amount	<u>\$ 2,000</u>

Individual coinsurance maximum out of pocket	\$ 2,000.00
10 Annual Office Visit Co-Pays (\$25 per visit)	\$ -
+ \$500 Deductible	\$ -
Total Medical Employee Responsibility	<u>\$ 2,000.00</u>

Pharmacy Out-of-Pocket Costs

Annual Pharmacy Costs	\$ 1,500.00
Pharmacy Out-of-Pocket Maximum	\$ -
Total Pharmacy Employee Responsibility	<u>\$0.00</u>

Total Employee Cost \$ 2,000.00

Could the Change in Out-of-Pocket Maximum be less beneficial to me?

2013-14

Individual Only - Plan A \$500 deductible

Out of Pocket Maximum = \$1,500

Co Pays do not credit toward OOP

Deductible does not credit toward OOP

Pharmacy costs do not credit toward OOP

Annual Medical Costs	\$ -
Individual deductible amount	\$ 500.00
Remaining Cost	\$ -
Employee Coinsurance %	<u>20%</u>
Individual coinsurance amount	<u>\$ -</u>

Individual coinsurance maximum out of pocket	\$ -
4 Annual Office Visit Co-Pays (\$25 per visit)	\$ 100.00
+ \$500 Deductible	
Total Medical Employee Responsibility	<u>\$ 100.00</u>

Pharmacy Out-of-Pocket Maximum \$750.00

Annual Pharmacy Costs	\$ 2,500.00
Pharmacy Out-of-Pocket Maximum	\$ 750.00
Total Pharmacy Employee Responsibility	<u>\$750.00</u>

Total Employee Cost **\$ 850.00**

2014-15

Individual Only - Plan A \$500 deductible

Out of Pocket Maximum = \$2,000

Co Pays credit toward OOP

Deductible credits toward OOP

Pharmacy costs credit toward OOP

Annual Medical Costs	\$ -
Individual deductible amount	\$ 500.00
Remaining Cost	\$ -
Employee Coinsurance %	<u>20%</u>
Individual coinsurance amount	<u>\$ -</u>

Individual coinsurance maximum out of pocket	\$ -
4 Annual Office Visit Co-Pays (\$25 per visit)	\$ 100.00
+ \$500 Deductible	
Total Medical Employee Responsibility	<u>\$ 100.00</u>

Pharmacy Out-of-Pocket Costs

Annual Pharmacy Costs	\$ 2,500.00
No Pharmacy Out-of-Pocket Maximum	\$ -
Total Pharmacy Employee Responsibility	<u>\$ 1,900.00</u>

Total Employee Cost **\$ 2,000.00**

Naturopath Services

Naturopath services now fall under the Medical Plan. Benefits mirror type of service performed:

For example:

- Office Visit: \$25.00 copay
- Diagnostic services: Subject to deductible; then plan pays 80% if in-network provider or 60% if out-of-network provider
- No maximum number of visits per year