

**Making Smart Decisions
in
Challenging Times**

 HCBE
Your **Benefits**



Open Enrollment 2010

Today's Agenda



- Dental
- State Health
- Flexible Spending Accounts



Dental Plan - Survey

850 of you responded

What you liked best:

- Use any dentist – 54%
- Simplicity of the plan – 37%
- Keeping strong benefits – 40%
- Cost – 19% and Benefits -- 19%

What you liked least:

- Have to pay dentist first – 68%
- No limit on charges – 29%
- Cost – 17% and Benefits – 20%

Consider using “network dentists”?

- 67% said “no”, or “only if my dentist”, 13% said OK
- ! 64% said they’d join a plan that *required* use



Dental Insurance

Goals:

- Improve the plan at same/lower cost
- Ortho in both High and Low Options
- Allow payments to go directly to the dentist
- Police “usual and customary” limits – “90th percentile”
- “Network” dentists – but allow use of any dentist

All these goals were achieved!

Dental Plan – What Will Change?



- New Carrier – Ameritas
 - Leader among school systems in Georgia
 - Known for customer service
- New procedures, assign the benefits to the dentist!
- Usual & Customary monitoring
- Network dentists
 - Ameritas will be recruiting dentists into the program
 - Your help is needed
 - Plan will pay same benefit to any dentist you choose



New Dental Plan

Plan Pays	Low Option		High Option	
	Old	New	Old	New
100% to	\$100	\$150	\$150	\$200
50% of next	\$1,300	\$1,300	\$1,700	\$2,000
Max Benefit	\$750	\$800	\$1,000	\$1,200
Ortho	No	Yes	Yes	Yes

Dental Plan – Your Cost (*after Board contribution*)



LOW OPTION

Rate Tier	Employee Only	Employee + 1	Family
Old	\$11.60	\$26.00	\$43.30
New	No Change	\$27.72	\$46.36

HIGH OPTION

Rate Tier	Employee Only	Employee + 1	Family
Old	\$22.82	\$48.03	\$78.29
New	\$22.84	\$49.48	\$81.72

Your Health Coverage



Go Online!

Situation:

- Rates increasing 10%
- Surcharges increasing - \$60 Tobacco/\$40 Spouse
- More cost-sharing in all the options
- Smaller changes in the HRA

Smart Decision-making – for starters.....

- Pick the right plan for you
- Enroll in the appropriate tier for your family
- Take advantage of the available tools
- Make sure you go online to enroll and *answer the surcharge questions*
- Get that confirmation number

How else might you limit the cost impact of these changes?



State Health Rates – HMO v. HRA

HMO

HRA

Tier	Old	New	Old	New
Single	\$91.10	\$100.20	\$56.84	\$62.50
Employee+Child(ren)	\$206.90	\$227.60	\$168.50	\$185.30
Employee+Spouse	\$215.00	\$236.50	\$173.64	\$191.00
Family	\$223.10	\$245.40	\$178.68	\$196.60



State Health Rates – HMO v. HRA

HMO

HRA

Tier	Old	New	Old	New	Save
Single	\$91.10	\$100.20	\$56.84	\$62.50	\$28.60
Employee+Child(ren)	\$206.90	\$227.60	\$168.50	\$185.30	\$21.60
Employee+Spouse	\$215.00	\$236.50	\$173.64	\$191.00	\$24.00
Family	\$223.10	\$245.40	\$178.68	\$196.60	\$26.50



State Health

Estimated Board contribution in 2010
on a salary of \$35,000.....

\$6,475

well over 80% of the cost of coverage



Primary Benefit Changes - HMO

Cost-share Component	Old	New
Doctor Copay	\$30	\$35
Prescription Copay	\$10/\$30/\$75	\$15/\$40/\$75
Emergency Copay	\$100	\$150
Deductible	Employee \$400 Family \$800	Employee \$600 Family \$1,200
Coinsurance	10%	20%
Out-of-Pocket Max	Employee \$1,500 Family \$3,000	Employee \$2,000 Family \$4,000



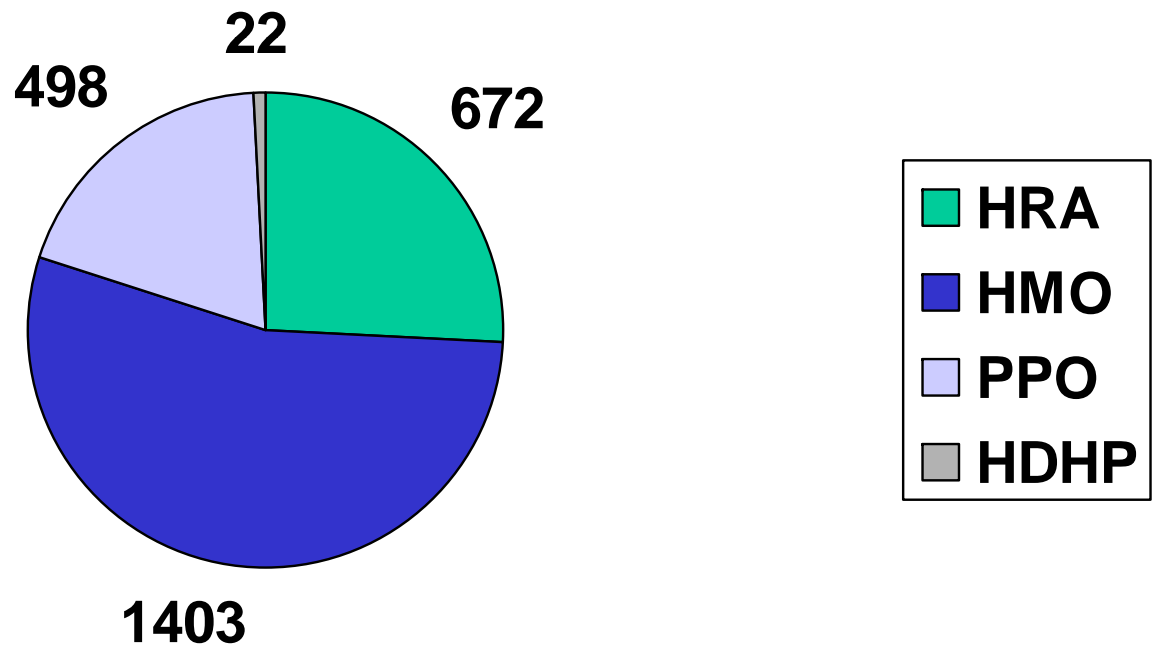
Primary Benefits Changes - HRA

Cost-share Component	Old	New
Deductible	Employee \$1,000 Family \$2,500	Employee \$1,100 Family \$2,750
Coinsurance	10%	15%
Prescription Coinsurance	10% All	15% Generic 25% Brand
HRA Amount	Employee \$500 Family \$1,500	Employee \$500 Family \$1,500
Out-of-Pocket Max	Employee \$2,000 Family \$4,500	Employee \$2,500 Family \$5,700



26% are in the HRA

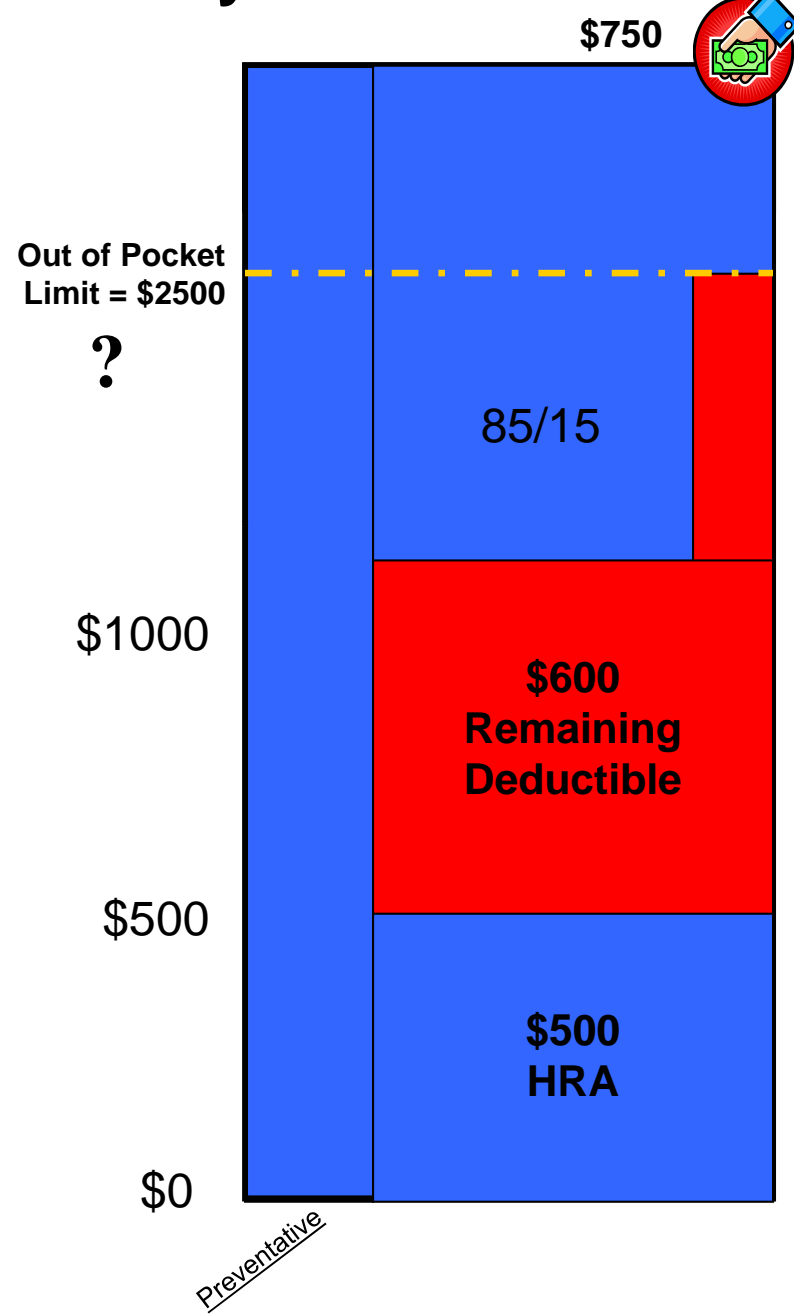
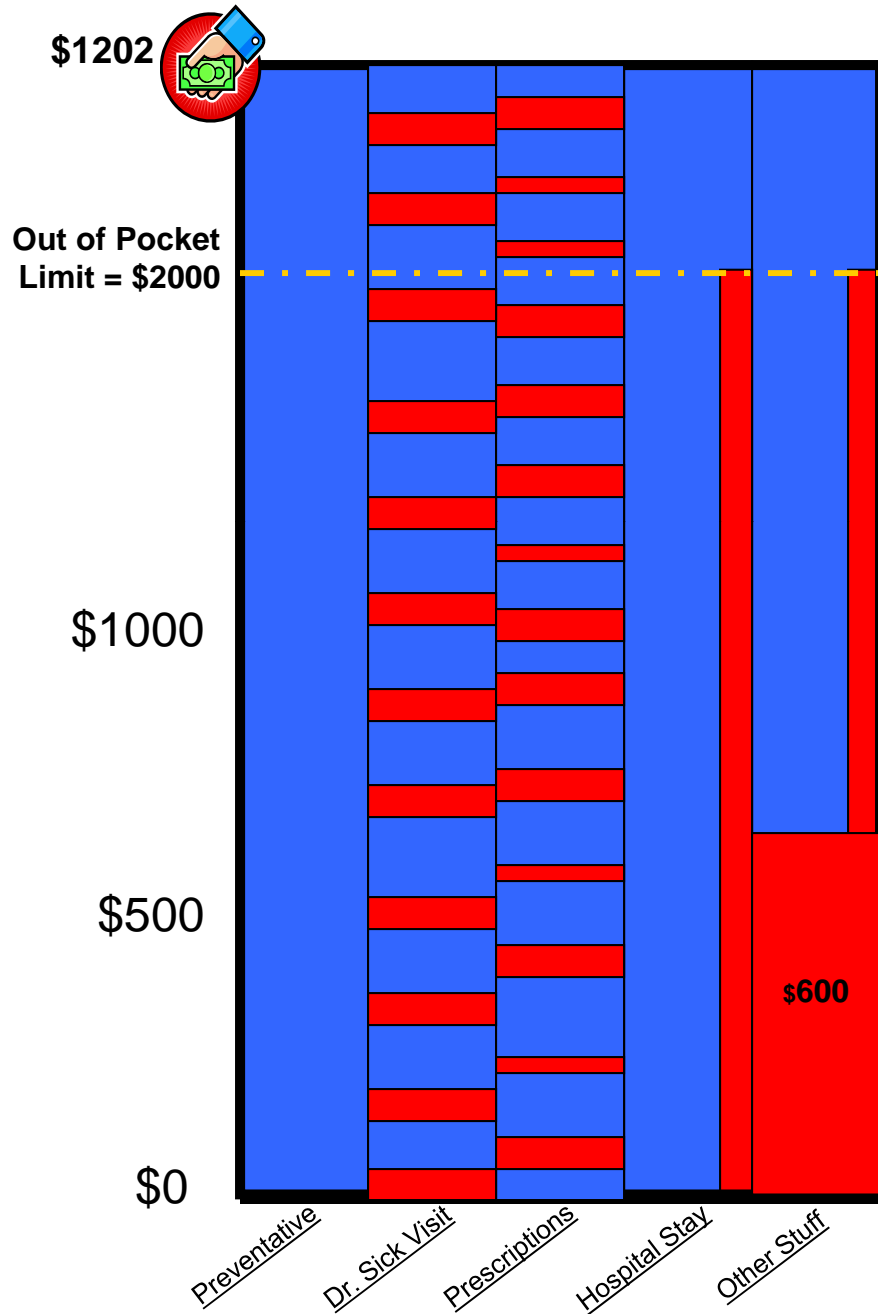
Number of HCBE Participants in Each Plan



Annual Premium
(Cost to Join Plan)

HMO and HRA Side by Side

Annual Premium
(Cost to Join Plan)














Reality Check: HMO-HRA Comparison

 Join HMO = \$1,202

 Join HRA = \$750



Event	Charge	HMO	HRA
Healthy	\$0	You pay = \$0	You pay = \$0
January = Flu!!	 \$100  \$130	You pay = \$35 You pay = \$40	You pay = \$0 (use \$230 HRA)
 Count your money		Your cost = \$1,277	Your cost = \$750
March = You got Gutburnitosis!!	 \$100  \$130	You pay = \$35 You pay = \$40	You pay = \$0 (use \$230 HRA)
April	 \$130	You pay = \$40	You pay = \$90 (D) (use last \$40 HRA)
May	 \$100  \$130	You pay = \$35 You pay = \$40	You pay = \$100 (D) You pay = \$130 (D)
June	 \$130	You pay = \$40	You pay = \$130 (D)
 Count your money		Your cost = \$1,507	Your cost = \$1,200
Six months of Gutburnitosis Jul-Dec	 \$1,180	You pay = \$345	You pay = \$367 { \$150 (D) plus \$217 (CI) }
 Count your money		Your cost = \$1,852	Your cost = \$1,572



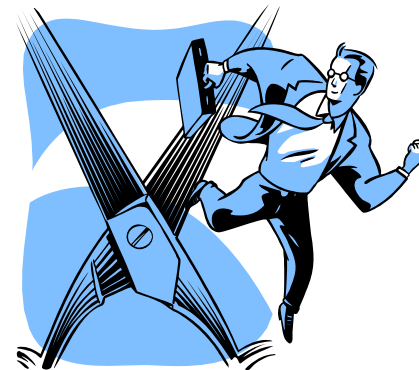
Smart Decisions on Health Care

- Strongly Consider Change to HRA Plan
- Disease Management (DSM Program)
- Health Risk Questionnaire/Annual Physical
- Nurse Advice Line – 24/7
- Hearing Benefit
- Purchasing Prescriptions “Direct”
- Flexible Spending Accounts

Change to HRA Plan



- Lower cost to join
- Better benefits
- Less out of your pocket almost all the time
- It's SHBP's "plan of the future"



Disease State Management Program (DSM)



- Diabetes, Asthma, Coronary Artery Disease
- Get help managing a chronic disease
- Get copays and/or charges on prescriptions waived

For HRA and OAP Plans Only

Health Risk Questionnaire/Physical



HRA Only

- Know your risks
 - Manage your health
 - Get a “bonus” in your HRA – *each year*
 - \$125 Employee
 - \$125 Spouse
- } \$250
Total



Use the 24/7 Nurse Advice Line

- Both CIGNA and UHC offer it - no matter which plan/option
- 24/7 means you can get guidance any time - free
- Get help to decide what to do
- Is an emergency room visit advisable?

Purchase Some Prescriptions “Direct”



- Instead of paying \$15 generic copay...
... Consider buying “direct” from Walmart or other pharmacy for \$4
- Instead of paying a \$40 copay for a certain brand name drug...
...Look for a substitute or generic you can buy direct for \$4

You'll often find that a 90-day supply costs only \$10!

What about “pill-splitting”?

Example:

- Cost for a 30-day supply of 20mg tablets will often be the same as 40mg tablets
- If your dose is 20mg, ask your doctor if you can get the **higher dose tablet and split it**
- Result: You pay **one copay** for **60 days** of medication



Flexible Spending Accounts



- Health and Dependent (Day Care) Care Accounts
- Pay for eligible expenses with before-tax dollars
- Minimum of \$300 (\$25/month)
- Great way to fund deductibles, copays and coinsurance
- Buy many over-the-counter medications
- Use a debit card to pay (but keep your receipts!)
- Use it, or lose it
- More details to help you at:

www.myprocessworks.com

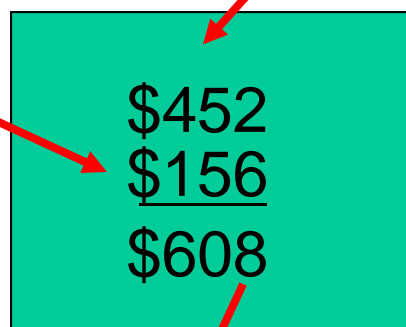
Don't forget your FSA!



$$\$1,202 - \$750 = \$452$$

Savings into your FSA

Add \$13/month



Enough to cover your entire deductible

Go Online!

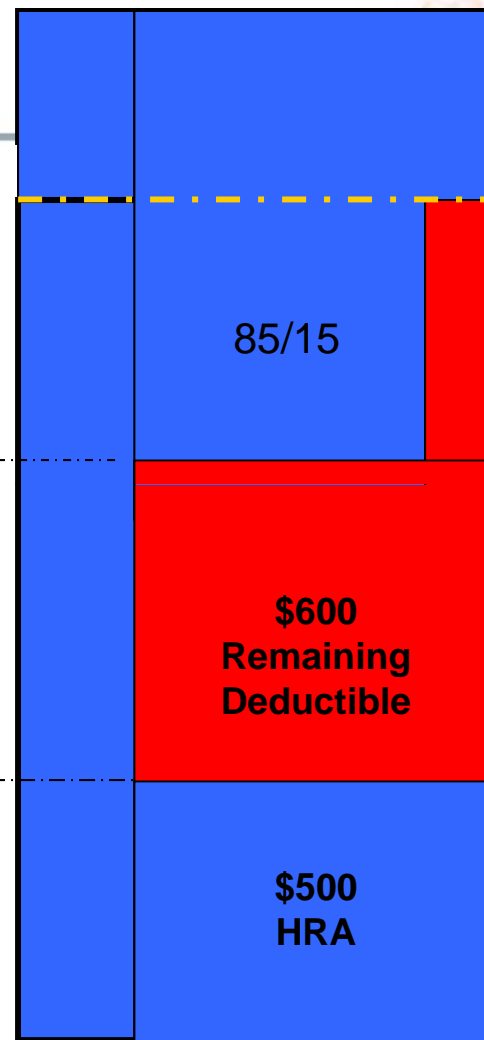
Out of Pocket Limit = \$2500

\$1000

\$500

\$0

Preventative





Some final tips

- Networks are still important!
 - Both UHC and CIGNA have strong networks in Houston County
 - Similar providers in HMO and new **OAP** choices
 - Check all options to be sure your doctor is in!
- Review the State Health Decision Guide
- Check out your Open Enrollment Flyer
- Login starting October 9
- Open Enrollment ends on November 10 at 4:30pm

Go Online!

Questions?



Check the HCBE Website for:

- Newsletter
- Open Enrollment Flyer
- Rate Comparison 2009 vs 2010
- Group Meeting Schedule
- Links to UHC and CIGNA – (SHBP-specific)
- FAQ's and more

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