

2014 PLAN CHANGES



Eligibility Changes

Enrolling a newborn:

- HealthChoice and HMO plan members must enroll the newborn for the month of birth if dependent coverage is desired
- Premium for month of birth must be paid



HealthChoice Plan Changes

HealthChoice High and USA Plans

- Calendar year out-of-pocket maximum is being increased to \$3,300 for an individual/Network and \$3,800 for an individual/non-Network

HealthChoice High Alternative Plan

- Calendar year out-of-pocket maximum is being increased to \$3,550 for an individual/Network and \$4,050 for an individual/non-Network
- Calendar year out-of-pocket maximum is being decreased to \$8,400 for a family



HealthChoice Plan Changes

HealthChoice S-Account Plan

- Copays for physician office visits for general practitioners, etc., and VA, Military and Indian Clinics is being reduced to \$30
- Copay for specialist office visit will remain \$50



HMO Plan Changes

CommunityCare HMO

- Calendar year out-of-pocket is being increased to \$4,000 for an individual and \$8,000 for a family
- Copay for hospital inpatient admission increased to \$750
- Copay for hospital outpatient visit increased to \$500
- Copay for mental health or substance abuse inpatient admission increased to \$750
- No referral needed for most specialist visits
- Visit state.ccok.com to view benefits, claims, EOBs, and more

HMO Plan Changes

GlobalHealth HMO

- Copay for specialty scans will be \$750
- Copay for outpatient visits in free-standing facility will be \$250 and \$750 in a hospital facility
- Copay for emergency health care facility visit increased to \$300
- Durable medical equipment – 20% coinsurance
- Occupational or speech therapy and physical therapy/physical medicine limit: 60 combined inpatient and outpatient visits per acute illness or injury



Dental Plan Changes

HealthChoice Dental

- 12-month waiting period for orthodontia will apply to all members, including those who had previous group dental coverage. If you have had HealthChoice Dental for 12 months then there is no waiting period for orthodontia coverage.



Dental Plan Changes

CIGNA Dental

- Cost for sealant increased to \$17 per tooth
- Cost for amalgam, one surface increased to \$23
- Cost for a root canal, anterior, increased to \$375
- Cost for periodontal/scaling/root planing, 1-3 teeth, increased to \$75
- Out-of-pocket for children through 18 increased to \$2,472
- Out-of-pocket for adults increased to \$3,384



Dental Plan Changes

Delta Dental

- Delta Dental Premier is now Delta Dental PPO Plus Premier



Vision Plan Changes

Primary Vision Care Services (PVCS)

- Discounts offered through nJoy Vision, previously TLC, call PVCS for details

Vision Services Plan

- \$25 copay on contact lenses

NEW OPTION for 2014!

- **Vision Care Direct** (see attached flyer for details)



HealthChoice Life Insurance Plan Changes

Dependent Life Insurance

- Dependent life benefit for birth to 6 months of age is being eliminated
- Dependent children eligible for Low, Standard, or Premier Option from live birth to age 26



For More Information

- 2014 *Employee Benefit Options Guide*
- Frequently Asked Questions at www.sib.ok.gov or www.healthchoiceok.com
- Plan websites and customer service representatives
- Your Insurance Coordinator at (405) 521-4839
- EGID Member Services 1-405-717-8780 or toll-free 1-800-752-9475; TDD users call 1-405-949-2281 or toll-free 1-866-447-0436



The Employee Benefit Options Guide

- View the Guide on the EGID website at www.sib.ok.gov or www.healthchoiceok.com
- Complete the online request to get a guide by mail
- Contact your Insurance Coordinator at 405-521-4839
- Contact EGID Member Services 1-405-717-8780 or toll-free 1-800-752-9475; TDD users call 1-405-949-2281 or toll-free 1-866-447-0436



Deadlines for Forms

Tobacco-free Attestation:

- Must be completed as part of the Option Period enrollment process
- The Attestation can be completed online or returned to your Insurance Coordinator
- Deadline is OCTOBER 25, 2013

Option Period Enrollment/Change Form:

- Deadline is OCTOBER 25, 2013

Insurance Enrollment Form:

- Return your form to your Insurance Coordinator within 30 days

Insurance Change Form:

- Return your form to your Insurance Coordinator within 30 days of a qualifying event (Failure to do so will result in employee having to wait until next open enrollment)



Confirmation Statements

- EGID mails you a *Confirmation Statement* when you enroll or make changes to coverage
- If your *Confirmation Statement* is incorrect, contact your Insurance Coordinator immediately



Confirmation Statements

If you do not make changes during the annual Option Period and are not automatically enrolled in a HealthChoice alternative plan, no *Confirmation Statement* will be sent; keep your enrollment form as verification of coverage

Reminders

- Return signed and dated forms to your Insurance Coordinator by October 25
- Option Period is the only time you can make changes to coverage with a qualifying event
- HealthChoice High and Basic require a completed tobacco-free Attestation
- To enroll in dental or life coverage, you must have group health insurance
- If excluding your spouse, your spouse must sign the *Spouse Exclusion Certification*
- Notify your Insurance Coordinator if you have a change of address



Midyear Qualifying Events

Certain qualifying events allow you to make a midyear change, examples include:

- Marriage
- Divorce
- Adoption
- Death
- Childbirth*
- Gain or loss of other group insurance

Notify your Insurance Coordinator within 30 days of the event or wait until the next annual Option Period.

*Must be added the first of the month of birth.



Retiring in 2014?

Thinking About Retirement?

If you are a current employee who is retiring **before** January 1, 2014, please contact EGID Member Services at **1-800-543-6044** and request the appropriate materials. You will select your benefits from either the former employee pre-Medicare Option Period Guide or the Medicare Option Period Guide.

Questions?

- Review the 2014 *Employee Benefit Options Guide*
- Your Insurance Coordinator Akia Hankins at (405) 521-4839
- Visit plan websites and toll-free numbers (attachment to email)
- View the FAQ section of the EGID website at http://www.ok.gov/sib/Member/Summary_of_Benefits_and_Coverage/index.html
- Employees Group Insurance Division (EGID) Member Services at 1-405-717-8780 or toll-free 1-800-752-9475; TDD users call 1-405-949-2281 or toll-free 1-866-447-0436