

Option Period Meetings Reminders

- The *Employee Benefit Options Guide* is available online at www.sib.ok.gov or www.healthchoiceok.com under the "Option Period for Plan Year 2011" tab. Employees can view the Guide, get the most up-to-date information on Option Period, and request a printed copy of the Guide if needed.
- The deadline for your employees to return Option Period forms is determined by you, the Insurance Coordinator. Please notify your employees of this date and allow ample time for your employees to review and make decisions concerning their benefit options for Plan Year 2011.
- The postmark deadline for paper forms is October 29th. The deadline for information to be input into V3 Web Enrollment as well as the postmark for the *Life Insurance Application* is November 12th.
- In both the HealthChoice High and USA health plans, office visit copays for Primary Care Providers (PCP) is being reduced to \$30. PCPs include general practitioners, family physicians, OB-GYN, pediatricians, physician's assistant, and nurse practitioners. Office visit copays for specialists remain \$50.
- Aetna HMO is not available for Plan Year 2011. Employees currently under Aetna HMO need to select a different health plan.
- Delta Dental PPO - Point of Service plan will not be available for Plan Year 2011. Instead, Delta will be offering three separate plans with varying levels of benefits. Employees currently under Delta Dental PPO - Point of Service will need to select a different dental plan for 2011.
- The age of eligibility has changed. Dependents are eligible up to age 26, regardless of marital status. More information about this eligibility change is addressed in a separate article in this newsletter.
- HealthChoice health plans have eliminated the pharmacy lifetime maximum benefit starting in 2011. There is currently no lifetime maximum benefit for health care.
- For employers who offer HealthChoice life: employees under any health plan offered by OSEEIGIB can add \$20,000 of life insurance without filling out a *Life Insurance Application*. Employees without OSEEIGIB health coverage will have to fill out a *Life Insurance Application* in order to add or increase life insurance coverage. There is a maximum limit of five times the employee's annual salary or \$300,000, whichever is less (not including Basic Life).
- If you have employees retiring prior to January 1, 2011, please instruct them to contact the Retiree Unit of OSEEIGIB Member Services in order to receive a different Option Period information packet. Failure to do so could adversely effect their options for the next plan year.
- Double check the front and back of all forms, even ones which do not indicate a change. There may be dependent changes or required signatures on the back of the form.
- You may request different plan information through the updated Insurance Coordinator website.
- CommunityCare HMO in the Oklahoma City area is going to be utilizing the Saint Anthony Hospital network of providers, which may change the availability of current Primary Care Physicians in specific ZIP Code areas. Employees choosing CommunityCare HMO for Plan Year 2011 must check with their providers to verify participation in the CommunityCare HMO provider network.
- GlobalHealth HMO may not be in all ZIP Code areas listed in the *Employee Benefit Options Guide*. Employees must confirm with GlobalHealth about ZIP Code service areas before selecting this option.
- The Insurance Coordinator Agenda on the OSEEIGIB website is available through Option Period and has helpful links for easy access to information.

==== OSEEGIB Has a New Website ====

OSEEGIB is proud to announce our new and improved website: **www.sib.ok.gov** or **www.healthchoice.com**. Insurance Coordinators will find the new website easy to navigate and retrieve the information much quicker.

For those Insurance Coordinators who bookmarked the www.healthchoiceok.com/ics website, you must relink to **www.ok.gov/sib/Coordinators/Insurance_Coordinator/index.html**. Please note that

coordinators for Education, Local Government, and other non-state employers are considered "Insurance Coordinators" while coordinators for state entities are "State Benefit Coordinators", and use different forms and information.

You should encourage employees to use the new website during Option Period by having them review the *Employee Benefit Options Guide* for Plan Year 2011 and other Option Period related materials.

==== Speak Your Mind - IC Survey ====

OSEEGIB would like all Insurance Coordinators to take our survey which is designed to give us feedback on Option Period and other areas of interest. To take the anonymous survey, please go to <http://www.surveymshare.com/survey/take/?sid=110645>, input your email address, and answer the questions. If you wish to have a specific issue resolved, please include your name and entity in the question so OSEEGIB can respond to you since the answers and comments are not linked to your e-mail address. The responses OSEEGIB receives from Insurance Coordinators are reviewed by Administration, Member Services, Accounting, and Public Information and are used to assist in designing future trainings, topics, and materials. The survey can also be accessed on the Insurance Coordinator Agenda previously mentioned.

==== Dependent Age Limit Increased ====

Under new federal guidelines concerning health care, OSEEGIB increased the maximum age of a dependent child to 26 effective January 1, 2011, regardless of the dependent's marital status. A dependent can be excluded by member's choice if the dependent is married, not residing with the parent, or not financially dependent on the parent. Eligible dependent children effected by this guideline include:

- Your daughter, son, stepdaughter, stepson, eligible foster child, adopted child or child legally placed with you for adoption up to age 26, whether married or unmarried.
- A dependent, regardless of age, who is incapable of self-support due to a disability that was diagnosed prior to age 26. Subject to medical review and approval.

A dependent meeting the above conditions can only be dropped at Option Period. Section 125 rules will not allow a midyear drop under these circumstances.

Since eligibility cannot be lost midyear, COBRA will not be offered to any dependent child dropped at Option Period under any of the previously stated reasons.

Other unmarried dependent children, such as grandchildren, nieces, nephews, etc, are eligible up to age 26 upon completion and approval of an *Application for Coverage for Other Dependent Children*. Guardianship papers or a tax return showing dependency may be provided in lieu of the application.



It should be stressed that the definition of a dependent does not include the spouse of the married dependent child or any other adults such as parents, grandparents, etc.