

Plan Year 2010

January 1 through December 31, 2010

It's time to select your benefits for Plan Year 2010

New! The Oklahoma State and Education Employees Group Insurance Board (OSEEGIB) is doing its part to save our natural resources by **Going Green** and reducing the amount of paper we use during Option Period. This year, the *Employee Benefit Options Guide* is available to you online at www.sib.ok.gov or www.healthchoiceok.com.

If you need a printed version, you can request one by:

- ◆ Completing an online request form at one of the web addresses above
- ◆ Calling 1-405-XXX-XXX or toll-free 1-800-XXX-XXX

Your OSEEGIB member ID number, located in Section A of your enclosed *Option Period Enrollment/Change Form*, is needed to request the Guide.

Important: Be sure to request a printed version of the *Employee Benefit Options Guide* early enough to receive it, make your benefit selections, and return your *Option Period Enrollment/Change Form*, if necessary, by your Insurance Coordinator's due date.

This Option Period packet includes:

- ◆ The plan changes for 2010
- ◆ Your personalized *Option Period Enrollment/Change Form*
- ◆ Instructions for completing your form
- ◆ A monthly premium chart
- ◆ Plan contact information

2010 PLAN CHANGES

Health Plan Changes

HealthChoice Plans

- ◆ Copays are being increased from \$25 to \$50. Changes are indicated by bold text in the Comparison of Benefits for Health Plans on pages 10-17.

HealthChoice Pharmacy Benefit

- ◆ Pharmacy copays are being increased. Changes are indicated by bold text in the Comparison of Benefits for Health Plans on page 16. ◆ Brand-name triptans, which are used to treat migraine headaches, are non-Preferred medications. Sumatriptan, the generic for Imitrex, is the Preferred medication in this category.

HMOs

- ◆ Several of the out-of-pocket maximums, copays, and pharmacy copays are changing. These changes are indicated by bold text in the Comparison of Benefits for Health Plans on pages 10-17.
- ◆ Some HMO service areas are changing. See the HMO ZIP Code List on pages 8-9 to check your eligibility. ◆ GlobalHealth has new phone numbers. The new local number is 1-405-280-5600 and the

new toll-free number is 1-877-280-5600.

Dental Plan Changes

The Comparison of Benefits for Dental Plans on pages 18-19 has been redesigned to show your costs for Network services instead of what the plans pay.

HealthChoice Dental Plan

- ◆ Topical fluoride treatments will be covered only for children through age 12.

DMOs/Prepaid Dental

- ◆ CIGNA Dental Care Plan has a new phone number. The new toll-free number is 1-800-244-6224. Also, their customer service hours have been extended to 24 hours a day, seven days a week.

Life Plan Changes

HealthChoice Life Plan

- ◆ If you are enrolled in one of the health plans offered through OSEEGIB, you may purchase one \$20,000 unit of life insurance during Option Period without completing a Life Insurance Application. You cannot apply for supplemental life coverage that exceeds the Plan maximum of five times your annual salary or \$300,000, whichever is less. You must complete a Life Insurance Application to apply for more than \$20,000 of coverage.

Vision Plan Changes

- ◆ Humana/CompBenefits will apply a \$25 copay for frames purchased out-of-network. This change is indicated by bold text in the Comparison of Benefits for Vision Plans on page 20.