

OVERVIEW

2016 OPEN ENROLLMENT

ALL MATERIALS ARE MEANT TO PROVIDE YOU WITH A SUMMARY OF PLAN INFORMATION.

CERTAIN LIMITATIONS AND EXCLUSIONS APPLY AND CAN IMPACT YOUR ELIGIBILITY FOR COVERAGE.

NO ENROLLMENT CHANGES - NO FORMS

- * AUTOMATICALLY RE-ENROLLED IN RENEWING PROGRAM
- * IF YOU WANT TO CHANGE PLANS, ADD/DROP COVERAGE OR ADD/DROP DEPENDENTS YOU MUST COMPLETE A NEW ENROLLMENT FORM
- * OPEN-ENROLLMENT CHANGES MUST BE SUBMITTED ASAP BUT NO LATER THAN **NOVEMBER 30, 2015**

2016 RENEWAL HIGHLIGHTS

- * MEDICAL COVERAGE WILL BE RENEWING WITH THE UNITED HEALTHCARE OPTIONS NETWORK WITH CLAIMS PROCESSED BY UMR (A UNITED HEALTHCARE COMPANY)
- * MEDICAL PLAN DEDUCTIBLE \$750 SINGLE/ \$1200 FAMILY
COINSURANCE CHANGE FROM 90% TO 80%
OUT OF POCKET MAXIMUMS \$2000 SINGLE/ \$4000 FAMILY
- * OVER-AGE DEPENDENT ELIGIBILITY REQUIREMENTS CHANGED TO 26 FROM 28
EFFECTIVE JANUARY 1, 2016
- * RX COVERAGE WILL STILL BE ADMINISTERED BY MEDTRAK RX
- * RX COVERAGE FOR GENERIC MEDICATION \$7
RX COVERAGE FOR TIER 3/4 MEDICATION 50% COST SHARE
- * SEPARATE OUT OF POCKET MAXIMUM FOR RX- REDUCED FOR 2016
\$2500 SINGLE/ \$5000 FAMILY

2016 WELLNESS INITIATIVE

- * EFFECTIVE AUGUST 1, 2016 PREMIUM INCREASE 25%
PARTICIPATION IN THE WELLNESS INITIATIVE WILL NEGATE THE INCREASE
- * ONSITE BIOMETRICS WILL BE AVAILABLE IN THE SPRING FOR EMPLOYEES AND SPOUSES
- * YOU CAN ALSO SEE YOUR PCP FOR A PHYSICAL TO QUALIFY

TIMELINE OF TRANSITION

- * PLAN CHANGES BEGIN JANUARY 1, 2016

MEDICAL/Rx BENEFIT

2016 MEDICAL AND PRESCRIPTION BENEFITS

THIS IS A SUMMARY OF BENEFIT INFORMATION ONLY. CONSULT THE OFFICIAL BENEFIT OVERVIEW OR CERTIFICATE OF COVERAGE FOR IMPORTANT LIMITATIONS AND EXCLUSIONS.

		2016 PLAN HIGHLIGHTS	
		UMR	
		NETWORK	NON-NETWORK
MEDICAL SERVICES	MEDICAL BENEFIT		
	DEDUCTIBLE		
	DEDUCTIBLE PER SINGLE	\$750	\$1,000
	DEDUCTIBLE PER FAMILY	\$1,500	\$2,100
	OUT OF POCKET LIMIT		
	MAXIMUM PER SINGLE	\$2,000	\$2,850
	MAXIMUM PER FAMILY	\$4,000	\$5,700
	FACILITY BASED CHARGES		
	INPATIENT	DED THEN 80%	DED THEN 70%
	OUTPATIENT	DED THEN 80%	DED THEN 70%
	MRI, PET-SCANS, CAT-SCANS	DED THEN 80%	DED THEN 70%
	PHYSICIAN'S OFFICE VISITS		
	PCP WELLNESS/PREVENTIVE CARE VISIT	NO COST	NO COST
	PCP SICKNESS/INJURY VISIT	DED THEN 80%	DED THEN 70%
	SPECIALIST OFFICE VISIT	DED THEN 80%	DED THEN 70%
INDEPENDENT X-RAY/LAB SERVICES	DED THEN 80%	DED THEN 70%	
EMERGENCY ROOM SERVICES	DED THEN 80%	DED THEN 80%	
	<i>NON-EMERGENCY USE OF THE EMERGENCY ROOM - DED THEN 50%</i>		
URGENT CARE SERVICES	DED THEN 80%	DED THEN 70%	

		MEDTRAK RX	
		RETAIL	PERFORMANCE 90 & MAIL
RX SERVICES	PRESCRIPTION DRUG BENEFIT		
		30 DAYS	90 DAYS
	GENERIC	\$7 COPAY	\$14COPAY
	PREFERRED BRAND	\$35 COPAY	\$70 COPAY
	NON-PREFERRED BRAND	50% COINSURANCE	50%COINSURANCE
	50% COINSURANCE	N/A	