



# Plan Year 2019 Changes

## Change for All except Medicare Retirees

- Change the cost-sharing for Preferred Brand Drugs from \$25 or \$30 copayment (depending on your plan) to 20% coinsurance with
  - \$25 minimum and \$50 maximum per 30-day supply or
  - \$50 minimum and \$100 maximum for a 90-day supply

# Change for State Employees

- For active employees of state agencies, colleges, universities and county boards of education, there are changes that affect premium:
  - There will be a required premium increase of 0.5%, which is necessary due to the 80/20 law. The state contributed additional funding, which then requires employee premiums to be increased.
  - The plan will move from having 10 separate salary index codes for premium determination, to just 5 salary index codes in \$30,000 increments from \$0 to \$120,000 and above.
  - There will be four coverage tiers:
    - employee only,
    - employee and child(ren),
    - employee and spouse (two spouses – no children), and
    - family (employee, spouse and child(ren)).
  - The family with employee spouse tier (two public employees married to each other) will no longer be offered.
  - Total family income will be used as the basis for calculating premiums in the 'employee and spouse' and 'family' coverage tiers.
  - Total family income is only applied when the spouse is covered.



# Current Premiums

2018			Plan A FY 2018	Plan B FY 2018	Plan C FY 2018	Plan D FY 2018
Salary Range			Single Coverage	Single Coverage	Single Coverage	Single Coverage
Single Coverage			Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
			Standard	Standard	Standard	Standard
\$	-	\$ 20,000	\$84	44	85	\$53
	20,001	30,000	\$81	50	85	\$68
	30,001	36,000	\$88	53	85	\$75
	36,001	42,000	\$94	55	85	\$79
	42,001	50,000	\$109	61	85	\$93
	50,001	62,500	\$132	71	85	\$112
	62,501	75,000	\$146	78	85	\$124
	75,001	100,000	\$176	90	85	\$149
	100,001	125,000	\$219	127	85	\$186
	125,001 +		\$249	150	85	\$212
Employer Premium			\$465	\$ 329	\$ 384	\$ 399

  

Salary Range			Employee & Children Coverage	Employee & Children Coverage	Employee & Children Coverage	Employee & Children Coverage
Employee/Child			Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
			Standard	Standard	Standard	Standard
\$	-	\$ 20,000	\$127	74	182	\$106
	20,001	30,000	\$151	83	182	\$126
	30,001	36,000	\$180	87	182	\$134
	36,001	42,000	\$174	91	182	\$145
	42,001	50,000	\$208	113	182	\$175
	50,001	62,500	\$250	146	182	\$211
	62,501	75,000	\$283	166	182	\$238
	75,001	100,000	\$346	208	182	\$293
	100,001	125,000	\$410	262	182	\$347
	125,001 +		\$467	302	182	\$397
Employer Premium			\$579	\$ 414	\$ 483	\$ 501

  

Salary Range			Family Coverage	Family Coverage	Family Coverage	Family Coverage
Family			Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
			Standard	Standard	Standard	Standard
\$	-	\$ 20,000	\$185	\$118	\$304	\$149
	20,001	30,000	\$234	\$145	\$304	\$192
	30,001	36,000	\$261	\$159	\$304	\$215
	36,001	42,000	\$291	\$175	\$304	\$239
	42,001	50,000	\$341	\$207	\$304	\$283
	50,001	62,500	\$409	\$251	\$304	\$341
	62,501	75,000	\$442	\$275	\$304	\$369
	75,001	100,000	\$528	\$343	\$304	\$443
	100,001	125,000	\$646	\$431	\$304	\$544
	125,001 +		\$747	\$499	\$304	\$630
Employer Premium			\$946	\$ 673	\$ 784	\$ 815

# Family Adjusted Gross Income Premiums

		Single				
Employee Salary		Employee Premiums				
		Plan A	Plan B	Plan C	Plan D	
\$ -	\$ 30,000	\$ 59	\$ 40	\$ 78	\$ 48	
\$ 30,001	\$ 60,000	\$ 81	\$ 48	\$ 78	\$ 69	
\$ 60,001	\$ 90,000	\$ 122	\$ 66	\$ 78	\$ 104	
\$ 90,001	\$ 120,000	\$ 176	\$ 95	\$ 78	\$ 149	
\$ 120,001	+	\$ 204	\$ 120	\$ 78	\$ 174	

		Employee and Child				
Employee Salary		Plan A	Plan B	Plan C	Plan D	
\$ -	\$ 30,000	\$ 116	\$ 68	\$ 165	\$ 96	
\$ 30,001	\$ 60,000	\$ 146	\$ 79	\$ 165	\$ 122	
\$ 60,001	\$ 90,000	\$ 233	\$ 136	\$ 165	\$ 197	
\$ 90,001	\$ 120,000	\$ 338	\$ 209	\$ 165	\$ 286	
\$ 120,001	+	\$ 384	\$ 245	\$ 165	\$ 325	

		Employee and Spouse (TFI)				
Employee Salary		Plan A	Plan B	Plan C	Plan D	
\$ -	\$ 30,000	\$ 131	\$ 84	\$ 221	\$ 105	
\$ 30,001	\$ 60,000	\$ 194	\$ 116	\$ 221	\$ 158	
\$ 60,001	\$ 90,000	\$ 301	\$ 174	\$ 221	\$ 244	
\$ 90,001	\$ 120,000	\$ 355	\$ 203	\$ 221	\$ 289	
\$ 120,001	+	\$ 398	\$ 237	\$ 221	\$ 326	

		Family (TFI)				
Employee Salary		Plan A	Plan B	Plan C	Plan D	
\$ -	\$ 30,000	\$ 188	\$ 112	\$ 308	\$ 153	
\$ 30,001	\$ 60,000	\$ 259	\$ 147	\$ 308	\$ 211	
\$ 60,001	\$ 90,000	\$ 412	\$ 244	\$ 308	\$ 337	
\$ 90,001	\$ 120,000	\$ 517	\$ 317	\$ 308	\$ 426	
\$ 120,001	+	\$ 578	\$ 362	\$ 308	\$ 477	

		Single Coverage				Out-of-Pocket Maximum			
Employee Salary		Deductible				Out-of-Pocket Maximum			
		Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
\$ -	\$ 30,000	\$ 275	\$ 700	\$ 1,300	\$ 275	\$ 1,775	\$ 3,000	\$ 2,500	\$ 1,775
\$ 30,001	\$ 60,000	\$ 375	\$ 700	\$ 1,300	\$ 375	\$ 2,225	\$ 3,000	\$ 2,500	\$ 2,225
\$ 60,001	\$ 90,000	\$ 575	\$ 1,200	\$ 1,300	\$ 575	\$ 2,825	\$ 3,000	\$ 2,500	\$ 2,825
\$ 90,001	\$ 120,000	\$ 675	\$ 1,200	\$ 1,300	\$ 675	\$ 2,975	\$ 3,000	\$ 2,500	\$ 2,975
\$ 120,001	+	\$ 775	\$ 1,200	\$ 1,300	\$ 775	\$ 3,225	\$ 3,000	\$ 2,500	\$ 3,225

		Employee and Child				Out-of-Pocket Maximum			
Employee Salary		Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
\$ -	\$ 30,000	\$ 550	\$ 1,400	\$ 2,600	\$ 550	\$ 3,550	\$ 6,000	\$ 5,000	\$ 3,550
\$ 30,001	\$ 60,000	\$ 750	\$ 1,400	\$ 2,600	\$ 750	\$ 4,450	\$ 6,000	\$ 5,000	\$ 4,450
\$ 60,001	\$ 90,000	\$ 1,150	\$ 2,400	\$ 2,600	\$ 1,150	\$ 5,650	\$ 6,000	\$ 5,000	\$ 5,650
\$ 90,001	\$ 120,000	\$ 1,350	\$ 2,400	\$ 2,600	\$ 1,350	\$ 5,950	\$ 6,000	\$ 5,000	\$ 5,950
\$ 120,001	+	\$ 1,550	\$ 2,400	\$ 2,600	\$ 1,550	\$ 6,450	\$ 6,000	\$ 5,000	\$ 6,450

		Employee and Spouse (TFI)				Out-of-Pocket Maximum			
Employee Salary		Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
\$ -	\$ 30,000	\$ 550	\$ 1,400	\$ 2,600	\$ 550	\$ 3,550	\$ 6,000	\$ 5,000	\$ 3,550
\$ 30,001	\$ 60,000	\$ 750	\$ 1,400	\$ 2,600	\$ 750	\$ 4,450	\$ 6,000	\$ 5,000	\$ 4,450
\$ 60,001	\$ 90,000	\$ 1,150	\$ 2,400	\$ 2,600	\$ 1,150	\$ 5,650	\$ 6,000	\$ 5,000	\$ 5,650
\$ 90,001	\$ 120,000	\$ 1,350	\$ 2,400	\$ 2,600	\$ 1,350	\$ 5,950	\$ 6,000	\$ 5,000	\$ 5,950
\$ 120,001	+	\$ 1,550	\$ 2,400	\$ 2,600	\$ 1,550	\$ 6,450	\$ 6,000	\$ 5,000	\$ 6,450

		Family (TFI)				Out-of-Pocket Maximum			
Employee Salary		Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
\$ -	\$ 30,000	\$ 550	\$ 1,400	\$ 2,600	\$ 550	\$ 3,550	\$ 6,000	\$ 5,000	\$ 3,550
\$ 30,001	\$ 60,000	\$ 750	\$ 1,400	\$ 2,600	\$ 750	\$ 4,450	\$ 6,000	\$ 5,000	\$ 4,450
\$ 60,001	\$ 90,000	\$ 1,150	\$ 2,400	\$ 2,600	\$ 1,150	\$ 5,650	\$ 6,000	\$ 5,000	\$ 5,650
\$ 90,001	\$ 120,000	\$ 1,350	\$ 2,400	\$ 2,600	\$ 1,350	\$ 5,950	\$ 6,000	\$ 5,000	\$ 5,950
\$ 120,001	+	\$ 1,550	\$ 2,400	\$ 2,600	\$ 1,550	\$ 6,450	\$ 6,000	\$ 5,000	\$ 6,450

## About Total Family Income

- It's actually Family Adjusted Gross Income
  - Only report policyholder and spouses's income
- Working with tax department to get information in index code format
  - We send SSNs to tax, get back which salary index code band the family income falls
  - Hoping we can have this by open enrollment
- Otherwise, we'll default everyone to the top salary band, and they'll have to report their salary band if it's lower than that.
  - Anyone living out of state will have to report their income
- Honor system for reporting, with auditing on the back end.
- This reflects the true "ability to pay" for families, and not just one person's salary

# Medicare Retiree Changes

- For Medicare Retirees in Humana Plan 1 or 2 beginning January 1, 2019,
  - The Generic Drug copayment will increase from \$5 to \$10 for a 30-day supply.
  - The Preferred Brand Drug copayment will increase from \$15 to \$25 for a 30-day supply.
    - This also applies to Humana members with Benefit Assistance.
- For Medicare Retirees in the Special Medicare plan, their benefits mirror active employees, so...
  - Change the cost-sharing for Preferred Brand Drugs from \$25 copayment to 20% coinsurance with
    - \$25 minimum and \$50 maximum per 30-day supply or
    - \$50 minimum and \$100 maximum for a 90-day supply



# Healthy Tomorrows

- Policyholders who met the Healthy Tomorrows requirements for this plan year get a pass for Plan Year 2019
  - Includes those who had a doc's excuse and
  - All new hires
- Policyholders who did not meet the Healthy Tomorrows requirements for this plan year still have to meet the requirements by 5/15/18:
  - Bloodwork done between 4/1/17 and 5/15/18 with values in the acceptable ranges or
  - Doctor's certification that the numbers can't be met for a medical reason
- Penalty for not meeting or having a pass starting for Plan Year 2019:
  - \$25 monthly premium increase
  - \$500 additional deductible
- July 1, 2018, everyone starts to earn points for Plan Year 2020
  - We'll have alternatives for those who don't have computers/smartphones