



Agency Benefits Coordinator Meeting

Benefits Overview

August 2019

2020 Benefits

- **Good News! — No Premium Increases for 2020 (except retiree health coverage)**
- **No major benefits changes — all changes will likely benefit your members**
- **Retiree health insurance – 3.2% premium increase (state and higher education retirees only)**
- **Carrier networks will remain the same:**
 - BlueCross BlueShield Network S
 - Cigna LocalPlus
 - Cigna OAP - The surcharge for Cigna's large OAP statewide network will remain \$40/\$80

2020 Benefits – Dental/Vision

- **Dental insurance – Same carriers & no premium increases for either option**
 - Cigna prepaid dental plan
 - MetLife DPPO plan
- **Davis Vision plan – No premium increases**

2020 Benefit Changes

New Acupuncture Benefit

- Same benefit as chiropractic
- Each person will have 50 visits for each service
- Visits 1-20 @ PCP copay and 21-50 at Specialist copay

2020 Benefit Changes

New Preferred Substance Use Disorder (SUD) Treatment Facility Network (Implemented July 1, 2019)

- Incentivize use of Preferred SUD Facility Network
- Stigma and advertising causes many to seek anonymous help directly from Out of Network facilities vs. contacting Optum for a referral

2020 Benefit Changes

New Preferred Substance Use Disorder (SUD) Treatment Facility Network (Implemented July 1, 2019)

- Optum will guide members to the preferred facilities that demonstrate the best clinical and cost-effective outcomes for substance use treatment
- Benefit design incents members to utilize the preferred substance use facility at no member cost share – So PPO members won't have to pay copays or coinsurance; CDHP members must meet their deductible first before the coinsurance is waived
- Benefit applies to facility based substance use treatment. Copays and coinsurance apply for standard outpatient treatment services.

Contract Updates

Pharmacy Benefits Manager

- The Caremark Contract has been extended a year through 2020
- BA will re-procure Pharmacy Benefits Manager for 2021

Disability Contract

- Contract extension for the disability contract through 12/31/21
- No premium increase for the disability contract for 2020 and 2021