

## Employee Health Plan Changes Effective 01/01/2007

**DID YOU KNOW.....**

There have been and will be changes in the Employee Health Plan as documented below:

<u>Premiums</u>	<u>FY07</u>	<u>FY08</u>	<u>FY09</u>	<u>FY10</u>
<u>PPO</u> Single/Family	\$30/\$60	\$30/\$60	\$30/\$60	\$35/\$80
<u>Freedom of Choice</u> Single/Family	\$70/\$150	\$75/\$170	\$79/\$178	\$85/\$191
<u>Wrap/Supplemental</u> Single/Family	\$15/\$30	\$15/\$30	\$15/\$30	\$17.50/\$40

**Out of Pocket Expense** - the annual out of pocket limit, excluding the deductible, will increase to \$1,000 per person (\$2,000 per family) per calendar year. In the past, this limit did not have to be met in the following plan year. However, effective 1/1/07, this limit will be required to be met during each plan year.

**Vision Benefits** – Coverage for vision benefits will be calculated in the following manner:

Examinations

-80% of Reasonable and Customary charges per individual for one exam in any calendar year. (January 1 – December 31)

Frames, Lenses and Contact Lenses

-\$125 maximum per individual once in any calendar year (January 1 – December 31)

<u>Drug Co-Pays* -</u>		<u>FY07</u>	<u>FY08</u>	<u>FY09</u>	<u>FY10</u>
Generic Drugs		\$ 8	\$ 8	\$ 8	\$ 10
Brand Name, no generic available		15	15	15	20
Brand Name, doctor orders-no substitute		15	15	15	20
Brand Name drug, generic drug available		25	25	25	40

\*Effective 1/1/07, the maximum supply allowable at a pharmacy (non-mail order) is a 30 day supply.

(Mail Order is required for a 90-day supply). More information regarding the mail-order procedure will be sent directly to your home from Medco Health in the next few weeks.

Surviving Spouse Coverage

A surviving spouse of an active employee may elect to continue coverage within the College’s group health plan for six (6) months. The surviving spouse would continue to pay the regular employee contribution during that period.

NEW BENEFITS

Oral Contraceptives - Coverage will be provided in the same manner as other covered drugs.