

## OSEA Chapter meeting

April 8, 2014

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What do I need to know this year about Health Insurance and Open Enrollment?

--Open Enrollment is coming: May 1-31, 2014 for a July 1, 2014 effective date.

--Open enrollment information and meeting dates are being planned now and will be sent out by email and District Announcements before April 30, 2014.

Health Insurance options—what is changing?

These plans will NOT have plan design changes: Kaiser medical, Willamette Dental, and Regence dental plans.

These plans WILL have plan design changes: Regence Purple medical and Yellow medical plans; these plans are changing to meet the requirements under health care reform law (Affordable Care Act). The medical plan deductibles, co-insurance and office co-pays will not change as of July 1, 2014 for these plans.

Key Regence medical plan design changes:

- The prescription drug maximum out of pocket, the medical deductible and office co-pays will be combined and included into the total maximum out of pocket under the Regence medical plans; this means that an employee will not have a separate prescription maximum out of pocket and will have to meet the new total medical out of pocket maximum before their prescriptions are paid at 100% for that calendar year.
  - Effective July 1, 2014, the Purple medical plan maximum out of pocket is \$2,500 per person (maximum of \$7,500/family if there are 3 or more in family) and the Yellow plan maximum out of pocket is \$4,000 per person (maximum of \$12,000/family if there are 3 or more in family).
  - The Yellow medical prescription plan is now "Medicare Creditable" as of July 1, 2014; this means that employees and their dependents who are Medicare eligible (age 65 and older or receiving Medicare due to disability) do NOT have to purchase a separate Medicare Part D prescription plan to avoid a Medicare Part D penalty, and, if they currently have a Part D plan, they may drop this coverage effective June 30, 2014. The Regence prescription plan will now be primary; the Part D plan will be secondary if the employee chooses to keep the Part D plan.
  - Employees may choose the Yellow medical plan without a dental option (yellow dental or Willamette Dental) if they wish to drop their dental plan. Yellow dental will not be offered separately; if the employee wants the yellow dental option, they then must choose Yellow medical.
  - Under the Mental Health/Chemical Dependency outpatient office visit benefit, as of July 1, 2014, the Category 1 (preferred provider) and Category 2 provider (participating provider) outpatient visit will be a co-pay (\$10 for Purple plan, \$20 for Yellow plan). Before July 1, 2014, only Category 1 was covered under the office visit co-pay.
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