

## Program Update 2007

### 2007 Employer Contributions:

- 3.1% increase in employer funding for all self-funded health plans
- New monthly employer rates effective January 2007 are:

Enrollee Only:	\$238.64
Enrollee/Spouse:	\$467.46
Enrollee/Child:	\$337.00
Full Family:	\$546.22

### State Health Plan:

- No rate increase for employees
- No benefits design changes
- Alternate Benefits ID Number
  
- BCBSBC will continue as the ASO Contractor in 2007
  - Implementation of Weight Management Program
  - TRALE Personal Health Risk Assessment
  - Medical Treatment Cost Estimator
  - Hospital Report Card/Hospital Profiler
  - HITS (ID Cards with Magnetic Strip)
  - CaringBridge

### HMOs:

- BlueChoice benefit changes: none
- CIGNA benefit changes: co-insurance maximum reduced to \$2000/\$4000
- MUSC Options benefit changes:
  - Primary Care Physician/OBGYN copay increases to \$25, specialist copay to \$55
  - Urgent Care copay increases to \$50
  - ER copay increases to \$150
  - Out of Network deductible increases to \$500/\$1500
  - Drug Coverage – new \$100 deductible; retail copay \$10 generic, \$30 preferred brand and \$50 non-preferred brand; mail order copay \$25 generic, \$75 preferred brand and \$125 non-preferred brand, \$100 specialty drug copay
  - Elimination of obesity surgery coverage
- HMOs available in same areas as in 2006
- Employee rate changes for all HMOs - see attached

### Annual Enrollment Opportunities:

- Health – change from one health plan to another
- Optional Life – Guaranteed issue of up to \$30K in *additional* coverage for current participants and up to \$30K in *new* coverage for eligible employees currently not enrolled
- Dependent Life (Spouse) – Guaranteed issue of \$10K or \$20K for current dependents and for eligible dependents currently not enrolled
- Money Plus – Re-enroll in Medical Spending and Dependent Care Accounts (see separate handout)