



THE UNIVERSITY of
MISSISSIPPI

DEPARTMENT OF HUMAN RESOURCES

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Summary of Benefit Changes Effective: January 1, 2017

State & School Employees' Health Insurance Plan

Deductibles and premiums with the Select Coverage and Base Coverage will remain unchanged for plan year 2017.

The Plan will implement the following benefit changes for calendar year 2017. Information about the following changes will be included in the State Health Plan's quarterly newsletter which will be mailed to participants in October.

- **Preventative Medications**

- Under the Affordable Care Act (ACA), high deductible health plan (HDHP) regulations permit coverage of certain preventative medications before meeting the Base Coverage deductible. For certain preventative medications, participants with Base coverage will have the same pharmacy benefit deductible and copayment tiers as Select coverage: \$75 deductible; \$12 generic, \$45 brand and \$70 non-preferred brand copayments. Some preventive medications included in this benefit are anticoagulants, antiarrhythmics, cholesterol, osteoporosis, antidepressants, asthma, and diabetes.

- **Plan Limits for Base Plan Participants**

- Out-of-network medical coinsurance maximum will change as follows.

	<u>Current Maximums</u>	<u>Plan Year 2017 Maximums</u>
Individual:	\$4,000	\$3,500
Family:	\$8,000	\$7,000

- The combined out-of-pocket limit for the Base and Select Plans will be \$6,500 for individuals. The out-of-pocket for families with the Base Plan is \$13,000

- **Preventative Screenings**

- As recommended by the United States Preventative Services Task Force (USPSTF), coverage for the following Preventative Wellness Services will be revised as follows:
 - **PSA Screening** – PSA tests will no longer be covered as a wellness/preventative benefit for prostate cancer. This test will continue to be covered under regular medical benefits when medically necessary.

- **Cervical Pap Smears** – Pap smears for women ages 21 to 65 years will be covered only once every three years as a wellness/preventative benefit. This test will continue to be covered more frequently under regular medical benefits when medically necessary
 - **Urinalysis (children & adults)** – Routine urinalysis testing will no longer be covered for children and adults as a wellness/preventative benefit.
 - **Iron Deficiency Anemia (CBC, hemoglobin or hematocrit)** – Testing for iron deficiency anemia will only be covered once for children ages 6 to 24 months as there is insufficient evidence to support routine screenings in asymptomatic children under the age of two. Additional testing for anemia will no longer be covered as a wellness/preventative benefit.
 - **Lipid Disorder Screenings (patients 20 years of age and younger)** – Cholesterol screenings are not recommended for patients 20 years old and younger; therefore, routine testing for lipids will no longer be covered as a wellness/preventative benefit.
- **Telemedicine**
 - The Health Insurance Management Board approved a telemedicine vendor to be acquired within Plan Year 2017. This will allow plan participants to have real-time, interactive consultations (via video conference, web applications, and other electronic media) with medical providers for routine and urgent care 24/7.
 - Benefits include new \$10 copays for basic telemedicine visits with primary care providers, not subject to deductible, for Select Plan participants. Due to IRS regulations, Base Plan participants must meet their deductible before the \$10 copay will begin.
 - More information will be provided in the coming months once a telemedicine vendor has been selected.

Special Enrollment for Open Enrollment 2016 Only

UNUM Supplemental Life Insurance

UNUM Life Insurance Company is having a special enrollment period for Open Enrollment 2016.

- Employees who are not currently enrolled may elect coverage from 1X - 6X salary (up to \$200,000 in coverage) guaranteed issue if they have never been declined coverage in the past.
- Employees with existing coverage may increase their coverage by 1X salary (up to \$200,000 in coverage) guaranteed issue if they have never been declined in the past. This allows someone to go from 1 to 2 times, 2 to 3 times, 3 to 4 times, 4 to 5 times, and 5 to 6 times salary.
- Spousal coverage will still require Evidence of Insurability and underwriting approval.
- Child coverage of \$10,000 will have no underwriting required if never declined coverage.

NOTE: This special enrollment is only available to employees who have never been declined coverage with UNUM. If coverage with UNUM was declined in the past, the employee must complete Evidence of Insurability and go through the underwriting process.