



THE UNIVERSITY of
MISSISSIPPI

DEPARTMENT OF HUMAN RESOURCES
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Summary of Benefit Changes Effective: January 1, 2018

State & School Employees' Health Insurance Plan

Deductibles with both the Select Coverage and Base Coverage will remain unchanged for plan year 2017. Participants will experience a 5% rate increase July 1, 2018.

The Plan will implement the following benefit changes for calendar year 2018. Information about the following changes will be included in the State Health Plan's quarterly newsletter which will be mailed to participants.

- **Prescription Drug Coverage**

- There are no changes for the prescription drug deductible or co-pay for generic or preferred brand drugs. The co-pay for non-preferred and specialty drugs will increase from \$70 to \$100 for a 30-day supply. The following table provides the new rates.

Prescription Drug Type	Retail Pharmacies			Home Delivery
	1 - 30 day Supply	31 - 60 day Supply	61 - 90 day Supply	90 day Supply
Non-preferred drug	\$100	\$200	\$300	N/A
Specialty drug	\$100	N/A	N/A	N/A

- **Coverage for Dietician Services**

The plan is enhancing benefits associated with dietician services (nutritional counseling) in an effort to help reduce obesity, high cholesterol, etc. associated with being overweight. Currently, participants are limited to four (4) visits per calendar year. Effective January 1, 2018, the limit will be removed.

In addition, online services provided by a network Registered Dietician will be available at a lower cost to the participant. Participants in the Select Plan will have a \$10 copay, not subject to the deductible. Base Plan participants will only pay a \$10 copay once their deductible has been satisfied.

- **Preventative Screenings**

As recommended by the United States Preventative Services Task Force (USPSTF), the Plan will provide 100% coverage for a generic statin (Lovastatin) in accordance the Affordable Care Act (ACA).

Delta Dental

Participants will experience a 2.93% rate increase effective January 1, 2018. New rates are provided in the following table.

	Low Option		High Option	
	12-Month Employee	9-Month Faculty	12-Month Employee	9-Month Faculty
Employee Only	\$ 27.63	\$ 36.84	\$ 39.86	\$ 53.14
Employee + Family	\$ 57.65	\$ 76.88	\$ 82.94	\$ 110.58

American Heritage: Cancer/Dreaded Disease and Intensive Care

AllState, underwriting for the American Heritage Cancer Plan, will discontinue offering the current CP10 policy that is available to University employees. The plan is being replaced by a CP12 option that provides enhanced benefits. New benefits include, but are not limited to, coverage for medical imaging, hematological drugs, bone marrow or stem cell transplants, and a more enhanced list of prosthetics.

Employees already participating in the CP10 plan have the option to maintain existing coverage or to enroll in the new plan. During Open Enrollment, any change made to the CP10 plan, such as level of coverage (i.e. Basic to Enhanced) or tier (i.e. Employee to Family), will result in the participant's coverage being changed to the new CP12 plan.

Benefits and premiums are outlined in the Plan Brochures which can be accessed via the following links.

CP10 Plan (existing participants only)

<http://hr.olemiss.edu/wp-content/uploads/sites/93/CP10-Cancer-Brochure.pdf>

CP12 Plan (new plan effective January 1, 2018)

<http://hr.olemiss.edu/wp-content/uploads/sites/93/CP12-Cancer-Brochure.pdf>