

HIGH LEVEL BENEFIT CHANGES FOR SELECTED PLANS

BLUE CROSS AND BLUE SHIELD

Standard Option

6-9 self - 77-6% Family enrollee share

- Increase calendar year deductible by \$50 under self only and \$100 under self and family.
- Eliminate emergency room copay for non-participating providers and add coinsurance for 15% of plan allowance.
- List of brand name drugs and their replacements has expanded.

68% - Govt share

Basic Option

- Increase urgent care copay from \$30 to \$50.
- Increase emergency room copay from \$75 to \$125.
- Increase surgery copay from \$100 to \$150.
- Decrease copay for outpatient mental health substance abuse visits with preferred specialist from \$35 to \$25 per visit.
- Decrease copay for mental health substance abuse intensive outpatient treatment from \$30 to \$25 per visit.
- Decrease copay for outpatient mental health substance abuse facility services from \$75 to \$25 per facility per day.

Basic and Standard Options

- Identify drugs by category which creates a four-tier structure to define specialty drugs, generics, brand-name and non-preferred brand named drugs.
- Add a financial incentive to complete health assessment: Members in basic option will receive a \$35 health account to be used on qualified medical expenses; members in standard option will receive a \$50 reduction to their calendar year deductible.
- Cost sharing will be waived for up to four visits for outpatient treatment of pre-delivery and postpartum depression.

Foreign Service

- Increase catastrophic maximums to \$4,000 self, \$4,500 family (PPO) and \$6,000 self, \$6,500 family (non-PPO).

GEHA

High Option

- Medicare Pilot - will offer members a \$75 per month subsidy to pay Medicare Part B premium up to a max of \$900 per year.

High and Standard Options

- Remove lifetime maximums for DME and vision therapy.
- Extend coverage to Certified Surgical Assistants.

MAIL HANDLERS

Standard Option

- Medicare Pilot - will pay the Medicare Part B premium of \$120.20 for individuals enrolled in pilot.
- Calendar year deductible - increase from \$350/\$700 (PPO) and \$500/\$1,200 (Non-PPO) to \$400 person/\$800 family (PPO) and to \$600 person/\$1,500 family (Non-PPO).
- Catastrophic Limit - increase from \$4,500 PPO and \$9,000 combined to \$6,000 PPO and \$12,000 combined.
- Specialist PPO office visit copay - increase from \$20 to \$40 per visit.
- Chiropractic PPO office visit copay - increase from \$15 to \$20 per visit.
- Emergency visit copay - increase from \$150 to \$200 per occurrence.

NALC

- Office visit copays for PPO benefits will increase from \$15 to \$20 per visit.
- Apply a specialty drug copay based on the days' supply received at \$250 for a 31 to 60 day supply.
- Offer discounted prescription drugs: NALC Preferred Generics – offers approximately 350 generic maintenance drugs for \$7.99 each when Medicare B is primary, \$4 copay applies.
- Non-PPO hospital admission copay will increase from \$300 to \$350.
- Outpatient non-PPO hospital coinsurance will increase from 30% to 35%.
- Require precertification for hospital observation room stays that exceed 23 hours.

Rural Carrier

- PPO physician copayment decreases to \$20 per specialist office visit.
- Catastrophic maximums increased to \$4,000 self, \$4,500 family (PPO) and \$4,500 self, \$5,000 family (non-PPO).

SAMBA

Standard Option

- Increase the calendar year deductible to \$350 person/\$700 family (from \$300/\$600).

High Option

- Increase the calendar year deductible to \$300 person/\$600 family (from \$250/\$500).

Basic and Standard Options

- Add a benefit for skilled nursing facilities with day and dollar limits.