

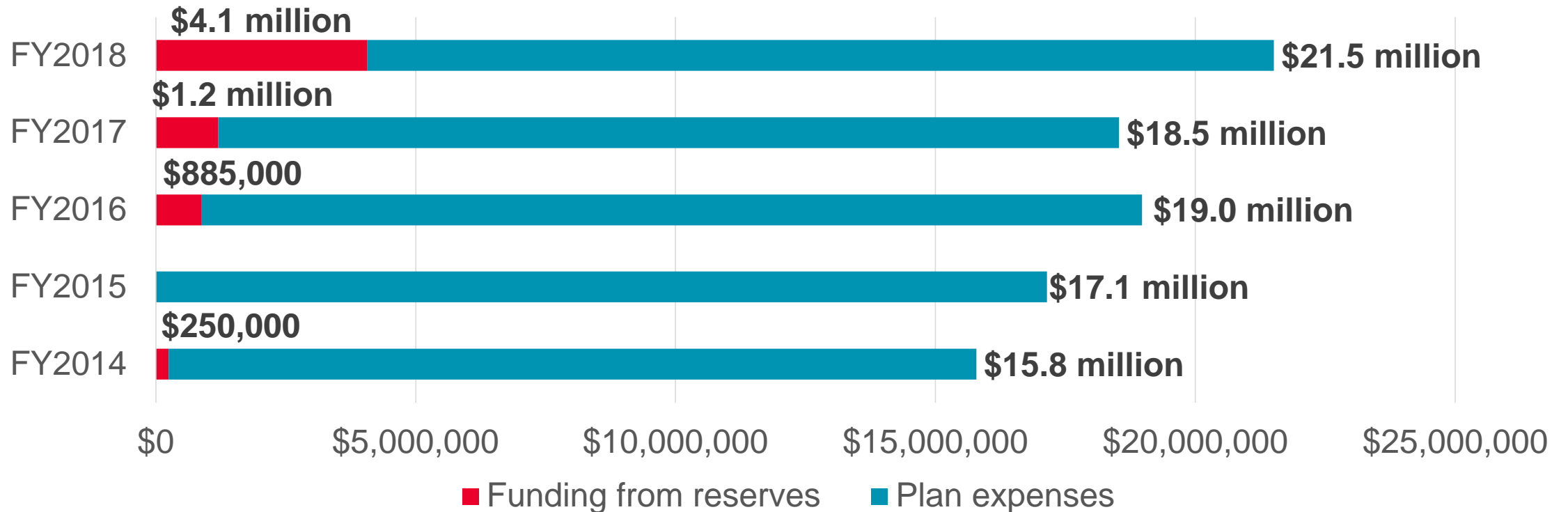


Medical Plan Town Hall

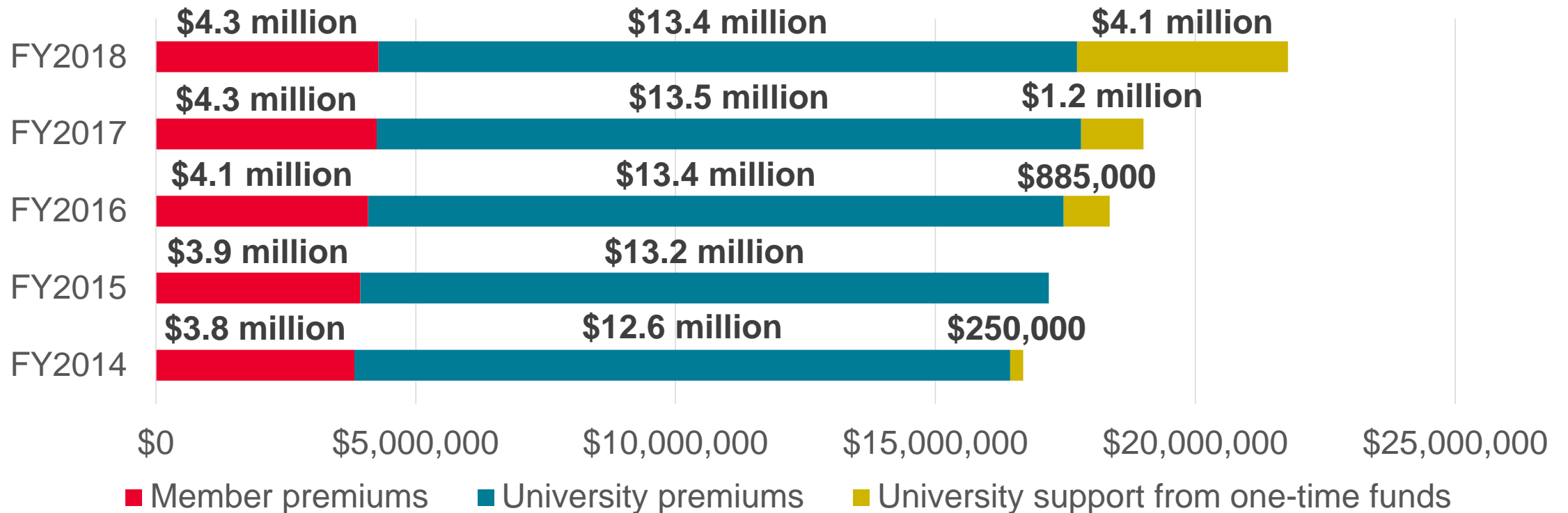
Clif Smart

October 1, 2018

Medical plan history



Medical plan contributions



Member premiums

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Employee only	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30
+ spouse	\$320.91	\$320.91	\$320.91	\$320.91	\$320.91	\$320.91	\$350.91	\$350.91	\$350.91	\$350.91	\$350.91
+ child(ren)	\$252.89	\$252.89	\$252.89	\$252.89	\$252.89	\$252.89	\$252.89	\$252.89	\$252.89	\$252.89	\$252.89
+ family	\$363.20	\$363.20	\$363.20	\$363.20	\$363.20	\$363.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20

- Employee only and employee + child(ren) have not had premium increases in the past decade.
- Employee + spouse and employee + family had only one premium increase in the past decade: a \$30 premium increase in 2014.



Existing plan

SUMMARY OF BENEFITS

- \$400 preventive benefit
- No co-pays — pay for doctor's visits based on rate charged under contract with Mercy
- Deductibles
 - In-network: \$800 (waived for services from on-campus providers)
 - Out-of-network: \$1,600
- Out-of-pocket maximum
 - Medical: \$2,800
 - Rx: \$1,500
- Wellness plan provides opportunity to have \$360 of premiums waived annually



Existing plan in 2019

PREMIUM INCREASE

	2018	2019
Employee only	\$30	\$59
Employee + spouse	\$350.91	\$420
Employee + child(ren)	\$252.89	\$310
Employee + family	\$393.20	\$490



A new option

SUMMARY

- Creates two options (a base plan and a buy-up plan) with different premiums. Employees could switch options during open enrollment periods or qualifying life event.
- Replaces \$400 preventive benefit with 100% coverage for all preventive.
- Creates co-pays to set a predictable (and typically lower) member cost for office visits.
- Increases deductibles and out-of-pocket maximums.
- Maintains wellness plan opportunity to have \$360 of premiums waived annually.
- Continues deductible waiver for services from on-campus providers.



Comparison

Benefits	New		Existing
	Base plan	Buy-up plan	
Preventive	100%	100%	\$400
In-network deductible	\$1,600	\$800	\$800
Out-of-network deductible	\$3,200	\$1,600	\$1,600
In-network coinsurance	\$2,000	\$2,000	\$2,000
Out-of-network coinsurance	\$4,000	\$4,000	\$4,000



Comparison

Benefits	New		Existing
	Base plan	Buy-up plan	
Co-pay – Magers	\$10	\$5	N/A
Co-pay – primary care	\$40	\$20	N/A
Co-pay – specialist	\$60	\$30	N/A
Emergency room deductible*	\$500	\$250	N/A
Office visit co-pays and ER deductible maximum	\$1,750	\$700	N/A

* Does not apply if severity of sickness or injury substantiates ER treatment



Comparison

Benefits	New		Existing
	Base plan	Buy-up plan	
Medical maximum out-of-pocket	\$5,350	\$3,500	\$2,800
Rx maximum out-of-pocket	\$2,000	\$1,500	\$1,500
Total maximum out-of-pocket	\$7,350	\$5,000	\$4,300



Comparison

Premiums*	Existing (2018)	New		Existing (2019)
		Base plan	Buy-up plan	
Employee only	\$30	\$45	\$81	\$59
Employee + spouse	\$350.91	\$380	\$416	\$420
Employee + child(ren)	\$252.89	\$280	\$316	\$310
Employee + family	\$393.20	\$435	\$471	\$490

* Wellness plan continues opportunity to have \$30 of premiums waived monthly.



Feedback

Please complete the survey:

missouristate.edu/medplan



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