

# Premium Increases:

\*Average state employee premium increase - \$31.50/month

	Proposed	vs 5 year plan	Value (\$M)
State Fund	14%*	10.7%	\$27.3
Local Fund	16%	11.0%	\$9.3
			<b>\$36.6</b>

	Proposed	vs 5 year plan
Non-Medicare	12%	10.0%
Medicare	12%	10.0%

# Employer Administrative Fee Increase:

The State and Local fund employer administrative fee will increase by \$2.50

# Deductible & Out of Pocket Maximum (OOPM) Increases:

\*Will impact Non-Medicare retirees as well

# Plan C deductible increase on average \$990

	Proposed Increase*	Avg Ded Increase	Avg MOOP Increase	Value (\$M)
<b>State Fund</b>	40%	\$355	\$1,610	\$23.7
<b>Local Fund</b>	40%	\$310#	\$1,545	\$6.3
				<b>\$30.0</b>

# Inpatient Services Copays:

\*Will impact Non-Medicare retirees as well

	Proposed Inpatient OOS HLOB Copay*	Current Inpatient OOS HLOB Copay	Proposed Semi-Private Room (In State) Copay*	Current Semi-Private Room (In State) Copay	Value (\$M)
<b>State Fund</b>	\$250	\$100	\$250	\$100	\$1.3
<b>Local Fund</b>	\$250	\$100	\$250	\$100	\$0.3
					<b>\$1.6</b>

# Outpatient Copays:

\*Will impact Non-Medicare retirees as well

# Plan C deductible increases \$990

	Proposed Outpatient Surgery Copay*	Current Outpatient Surgery Copay	Proposed Advance Imaging Copay	Current Advanced Imaging Copay	Value (\$M)
<b>State Fund</b>	\$250	\$100	\$100	\$0	\$4.2
<b>Local Fund</b>	\$250	\$100	\$100	\$0	\$1.1
					<b>\$5.3</b>

# Therapy Copays and Coinsurances:

\*Deductible and coinsurance also apply.

#Will impact Non-Medicare Retirees as well

	Proposed Outpatient Massage Therapy Copay#	Current Outpatient Massage Therapy Copay	Value (\$M)
<b>State Fund</b>	\$30/\$35	\$10/\$25	\$3.0
<b>Local Fund</b>	\$30/\$35	\$10/\$25	\$0.7
			<b>\$3.7</b>

# Emergency Room Copays:

\*Will impact Non-Medicare Retirees as well

	Proposed ER Non-Emergency Copay*	Current ER Non-Emergency Copay	Value (\$M)
<b>State Fund</b>	\$200	\$100	\$0.4
<b>Local Fund</b>	\$200	\$100	\$0.1
			<b>\$0.5</b>

# Rx Copays:

\* Will impact Non-Medicare retirees as well

	Proposed Increase* #	Proposed Copay (generic/brand)	Current Copay (generic/brand)	Value (\$M)
State Fund	2x	\$20/\$50	\$10/\$25	\$11.3
Local Fund	2x	\$20/\$50	\$10/\$25	\$2.7
				<b>\$14.0</b>

# Spousal Surcharge:

#SB268 requires policyholder to pay the actuarial value of the cost of adding the spouse to the plan

\*Average.

	Proposed Spousal Surcharge*#	Current Spousal Surcharge*	Value (\$M)
State Fund	\$350	\$147	\$21.2