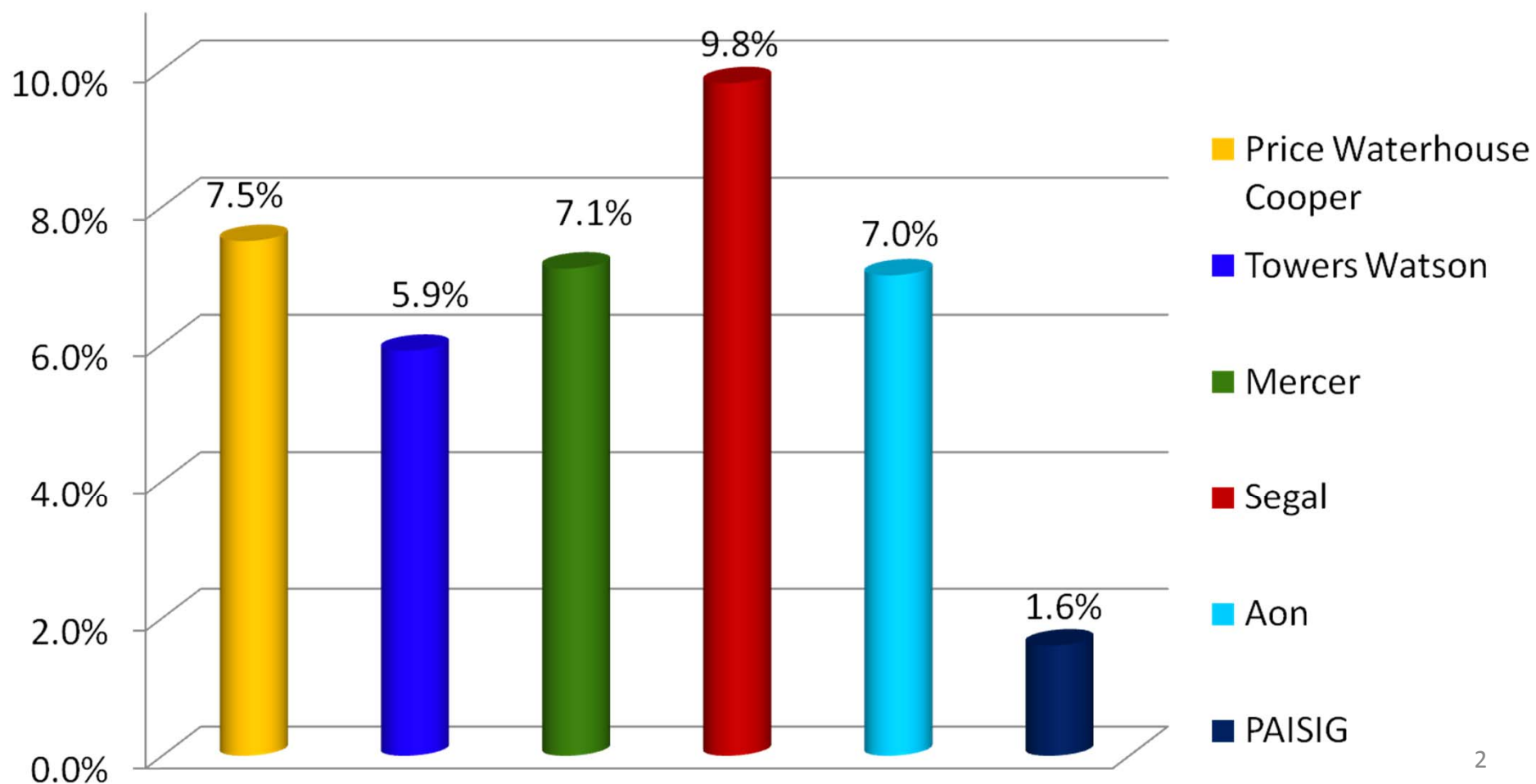


Health Insurance Benefits @ SJU

September, 2012
Office of Human Resources

2012 Health Care Trends



Managing Health Care Costs

- Medical Renewal: **2.31%**, Rx Renewal: **-1.51%**
- Multi-year **Wellness** effort & enhanced “consumer” awareness have reduced claims
- **HDHP** has had a positive effect on experience
- **PAISIG** negotiations with IBC resulted in below- current Rx renewal
- **Dental** rate increase to 4.5% - two year rate guarantee

Medical Plan Comparisons

Personal Choice

National Network
No Referrals

Keystone

Local Network
Referrals

Medical Plan Comparisons

Personal Choice 20/30/70

\$20 copay - Primary Care Doctor
\$30 copay - Specialist

\$150/day - Hospital (5 day max)
\$150 copay - Outpatient Surgery
\$150 for ER visits (waived if admitted)

Lab covered at 100%.
Radiology- \$30 copay

Rx copays: \$20 Generic
\$40 Brand name
\$60 Non Formulary

PC High Deductible Health Plan

\$1500/\$3000 Deductible up front of all coverages (medical and Rx)

100% coverage after deductible is met

Rx copays (after deductible is met)
\$5 Generic
\$20 Brand name
\$45 Non Formulary

Medical Plan Comparisons

POS 15B

\$15 copay - Primary Care Doctor
\$25 copay – Specialist

\$100/day - Hospital (5 day max)
\$50 copay - Outpatient Surgery
\$150 - ER visits (waived if admitted)

Lab and Radiology covered at 100%

Rx copays:

\$15 Generic
\$35 Brand name
\$50 Non Formulary

HMO 15

\$15 copay - Primary Care Doctor
\$25 copay – Specialist

\$100/day - Hospital (5 day max)
\$50 copay - Outpatient Surgery
\$150 - ER visits (waived if admitted)

Lab and Radiology covered at 100%

Rx copays:

\$15 Generic
\$35 Brand name
\$50 Non Formulary

Personal Choice High Deductible Health Plan

- Member is responsible for the first \$1500 or \$3000 of medical and Rx cost that they incur
- Plan can be aligned with an HSA
- SJU contributing, this year, \$750 into the HSA for employees

Member receives
care at the Provider.
*No Payment is due at
time of service*



Physician Invoices IBC



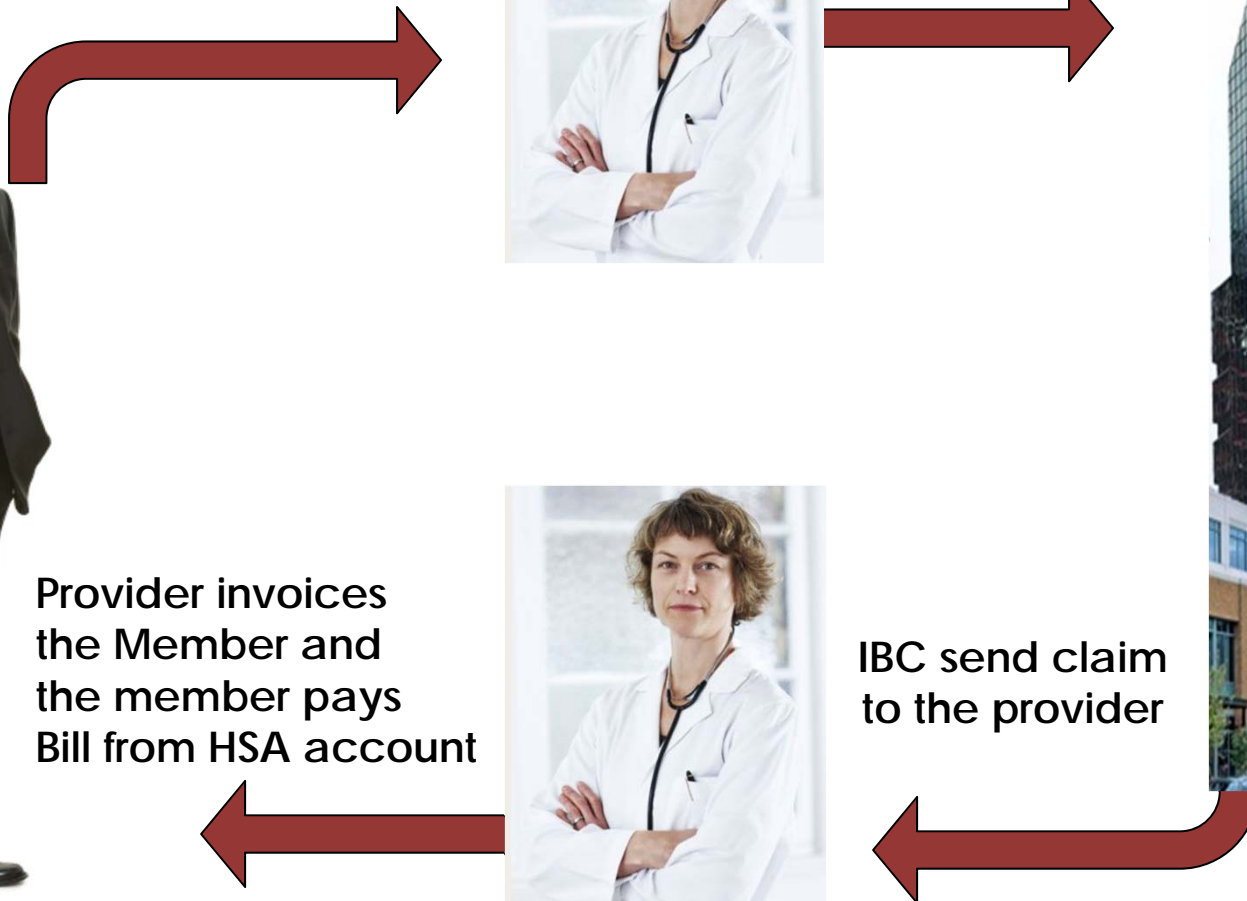
IBC adjudicates
the claim



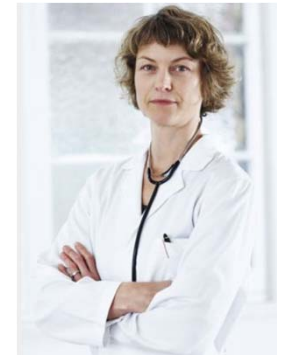
Provider invoices
the Member and
the member pays
Bill from HSA account



IBC send claim
to the provider

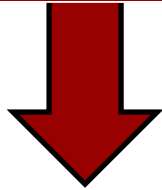


Member uses HSA check book or Visa card
to pay for Medical expenses with Pre Tax Dollars



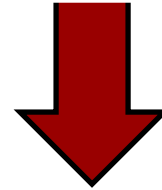
High Deductible Cost Comparison

**Keystone
POS 15B**



**Family Monthly
Deduction
\$558**

HDHP

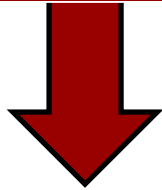


**Family Monthly
Deduction
\$168**

**The annual Family cost difference is \$4,680
SJU contributes \$750 to the HSA
Even after the \$3,000 Deductible a Family is left with \$2,430**

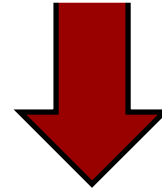
High Deductible Cost Comparison

**Keystone
HMO 15**



**Family Monthly
Deduction
\$488**

HDHP



**Family Monthly
Deduction
\$168**

**The annual Family cost difference is \$3,840
SJU contributes \$750 to the HSA
Even after the \$3,000 Deductible a Family is left with \$1,590**

Vision Plan Comparisons

\$100 Rider

\$25 copay – Optometrist
Screening once every 2 years

\$100 for frames, lenses,
hardware

Davis Vision providers

\$75 Freestanding

\$No copay for Optometrist
Screening once every 2 years

\$75 for frames, lenses,
hardware

Davis Vision providers

Dental Plan Comparisons

Delta PPO Plus Premier

Choose any dentist, no
Primary Care required.

Delta Care

DHMO

Choose a Primary Care
dentist. If special care is
needed, a referral will be
required.

Questions?