

 **Changes for '08**

Presented by Jason Lee, Director of Communications, EBD

 **Changes for '08**

- Health Insurance
- Group Term Life
- Case & Utilization Management

 **Changes to ARHealth**

- Restructuring of Benefit Options with fewer plans
 - 2 Plan Options instead of 4
 - ARHealth & ARHealth HD PPO
 - No HMO, POS or PPO
- RFP awarded to fewer Benefit Coordinators
 - 2 Benefit Coordinators instead of 4
 - Health Advantage & NovaSys Health
 - No Blue Cross & Blue Shield or QualChoice



Changes to ARHealth

- POS “Style” Plan: The structure of an HMO with the choice of a PPO
 - No deductible
 - Co-pays are primary method of payment
 - Primary Care Physician is Recommended but not Required
 - Greatly Expanded Networks
 - No Referrals Required
 - Out-of-Network Coverage
 - (may be subject to Balance Bill)



Why did ARHealth Change?

- Reduce Administration Costs
 - Limited Plan Design equaled lower administration costs for EBD and Benefit Coordinators
- Better Management of Plan Claims
 - If plan design differences are eliminated, claim costs can become more centralized and better managed
- Reduce Confusion during Open Enrollment
 - 9 plan options reduced to 3



Is There Another Option?

- ARHealth HD PPO
 - Offered thru the NovaSys Health Network
 - Deductible & co-insurance is primary method to pay for medical services
 - Open Access PPO plan
 - Significantly Lower premium
 - Healthy Employee only coverage less than \$5 per payroll
 - Not right for everybody



Are there other Changes?

- Electronic Summary Plan Description
 - www.arbenefits.org
 - Book or CD by returning form in Annual Benefits Guide
- Single Form for Salary Reduction Agreement and Health Savings Account Application
 - On-line or paper application in Annual Benefits Guide



What are the Options for '08?

- ARHealth
 - Health Advantage Network
 - NovaSys Health Network
- ARHealth HD PPO
 - NovaSys Health Network



Changes to Group Term Life

- New Carrier
 - Minnesota Life
- Changes to the Plan Design
 - Eliminate Salary Restriction to Supplemental Coverage
 - Eliminate 50% limitation on Dependent Coverage
- Beneficiary Solicitation to begin during Open Enrollment

Thursday morning presentation by Mary Docken and Adam Taylor from Minnesota Life.



Changes to Case & Utilization Management

- New Partners
 - P D B Enterprises for large Case Management
 - American Health Holding for Utilization Management

Thursday morning presentation by Connie Diggs, Chief Health Services Officer for EBD



Questions ??

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