

HEALTH PLAN RECOMMENDED CHANGES FOR PLAN YEAR 2009

BGSU is a self insured medical and prescription drug plan with a fully insured dental plan included in our coverage. In 2007 we discussed the philosophy of percentage of contribution sharing and developed a plan to move to employee contributions of 15% for employee only coverage and 20% for all other levels of coverage. Thus BGSU will eventually contribute 85% of contributions for employee only coverage and 80% for all other levels of coverage. This year as the budget developed, we began to investigate the possibility of plan design changes to offset the expected increase in cost. An increase is still required, however the recommended changes will lower the necessary contribution cost to the employee and BGSU. Review of our plan design occurs on a regular basis however changes to our co-pays for generic prescriptions, office visits, deductibles and so on have not occurred since 2002.

Prescription Drugs	
Current	Proposed Changes
<ul style="list-style-type: none"> • \$4.00 co-pay for Generic prescriptions when filled at retail pharmacy • \$8.00 co-pay for Generic prescriptions when filled at mail order pharmacy • 20% co-insurance for Brand Name Drugs on the Primary Drug List for a 30 day up to a maximum of \$100 per fill when filled in retail pharmacy and up to \$300 maximum per fill when filled in mail order pharmacy • 40% co-insurance for Brand Name Drugs <u>NOT</u> on the Primary Drug List for a 30 day up supply up to a maximum of \$100 per fill when filled in retail pharmacy and up to \$300 maximum per fill when filled in mail order pharmacy 	<ul style="list-style-type: none"> • \$6.00 co-pay for Generic prescriptions when filled at retail pharmacy • \$12.00 co-pay for Generic prescriptions when filled at mail order pharmacy • 20% co-insurance for Brand Name Drugs on Primary Drug List – No Change • 40% co-insurance for Brand Name Drugs <u>NOT</u> on the Primary Drug List for a 30 day supply up to a maximum of \$125 per fill when filled in retail pharmacy and up to \$375 maximum per fill when filled in mail order pharmacy
Dependent Coverage	
Current	Proposed
<ul style="list-style-type: none"> • Dependent children – unmarried children may be covered until the end of the calendar year in which they attain 23 	<p>Dependent children- unmarried children are covered through the <u>end of the year they obtain 19</u> or through the <u>end of the year they obtain 24</u> as long as they are full time students. You must show proof of full-time student status.</p> <p>"Full-time student means a person who is enrolled and attending full time in a recognized course of study or training at one of the following educational institutions: 1) an accredited high school or vocational school; or 2) an accredited college or university; or 3) a licensed technical school, beautician school, automotive school, or similar training school."</p>

Medical Plan Deductibles

Current	Proposed
<i>- In Network:</i>	
Employee \$150	Employee \$200
Employee + one \$300	Employee + one \$400
Employee + Family \$450	Employee + Family \$600
<i>- Out of Network:</i>	
Employee \$300	Employee \$400
Employee + one \$600	Employee + one \$800
Employee + Family \$900	Employee + Family \$1,200

Medical Plan Out-of-Pocket Maximum

Current PPO	Proposed
<i>-In Network Out-of Pocket Maximum</i>	
Employee \$750	Employee \$800
Employee + one \$1,500	Employee + one \$1,600
Employee + Family \$2,250	Employee + Family \$2,400
<i>-Out-of-Network Out of Pocket Maximum</i>	
Employee \$2,250	Employee \$2,400
Employee + one \$4,500	Employee + one \$4,800
Employee + Family \$6,750	Employee + Family \$7,200

Medical Plan Co-Insurance

Current PPO	Proposed
<ul style="list-style-type: none"> • In-Network 90%/10% • Out of Network 70%/30% 	<ul style="list-style-type: none"> • In-Network 85%/15% • Out of Network 60%/40%

Doctor Visit Co-pay and Emergency Room Co-pay

Current	Proposed
<ul style="list-style-type: none"> • \$20 co-pay per doctor visit 	<ul style="list-style-type: none"> • \$20 co-pay per visit for primary care • \$35 co-pay per visit for specialist
<ul style="list-style-type: none"> • \$50 co-pay for non emergency use of an Emergency room • Waived if admitted. The co-pay applies to room charges only 	<ul style="list-style-type: none"> • \$75 co-pay for non emergency use of an Emergency room • Waived if admitted. The co-pay applies to room charges only

Employee Percent Contribution Sharing for Medical Plan – includes medical, prescription and dental			
Current		Proposed	
• <i>Annually Employee only</i>	9%	• <i>Annually Employee only</i>	10%
• <i>Annually Employee + Spouse</i>	12.1%	• <i>Annually Employee + Spouse</i>	14%
• <i>Annually Employee + Child(ren)</i>	12.1%	• <i>Annually Employee + Child(ren)</i>	14%
• <i>Annually Employee+ Family</i>	12.0%	• <i>Annually Employee + Family</i>	14%
Aggregate Employee Percent of Contribution sharing <u>11.3%</u>		Aggregate Employee Percent of Contribution sharing <u>13.1%</u>	
Rates – Contribution Sharing for Medical Plan – includes medical, prescription and dental			
Current		Proposed	
<i>Annually - Employee only</i>		<i>Annually - Employee only</i>	
• Employee	\$468.00	• Employee	\$564.00 Increase \$96 annually
• BGSU	\$4,720.41	• BGSU	\$5,003.16 Increase \$282.75 annually
<i>Annually- Employee + Spouse</i>		<i>Annually- Employee + Spouse</i>	
• Employee	\$1,380.00	• Employee	\$1,716.00 Increase \$336 annually
• BGSU	\$10,020.81	• BGSU	\$10,517.64 Increase \$466.83 annually
<i>Annually -Employee + Child(ren)</i>		<i>Annually- Employee + Child(ren)</i>	
• Employee	\$756.00	• Employee	\$948.00 Increase \$192 annually
• BGSU	\$5,509.38	• BGSU	\$5,771.88 Increase \$262.50 annually
<i>Annually- Employee + Family</i>		<i>Annually -Employee + Family</i>	
• Employee	\$1,560.00	• Employee	\$1,956.00 Increase \$396 annually
• BGSU	\$11,392.47	• BGSU	\$11,939.16 Increase \$546.69 annually
Contribution Sharing in the Aggregate			
Current		Proposed Estimate	
• Employees	\$2,267,808.00	• Employees =	\$2,815,272.00
• BGSU =	\$17,818,340.00	• BGSU =	\$18,742,083.00

Coverage Type	Number
Employee Only	991
Employee +Spouse	395
Employee child(ren)	390
Employee family	618

