

## SUMMARY

### STUDENT EMPLOYEE HEALTH PLAN (SEHP) BENEFIT CHANGES Effective June 1, 2005

Unless otherwise noted, the following health benefit plan changes are effective June 1, 2005 for employees represented by the Graduate Student Employee Union (GSEU). A complete description of all current benefits will be issued to all enrolled shortly.

#### **Hospital Benefit Changes:**

- Implement Hospital Network with benefits as follow:

##### Network Hospital:

Inpatient: \$200 deductible, then paid in full hospitalization benefits, including  
anesthesiology, pathology and radiology  
Outpatient: \$15 co-payment, then paid in full, including anesthesiology, pathology  
and radiology  
Emergency Room: \$25 co-payment, then paid in full

##### Non-Network Hospital:

Emergency Room: \$25 co-payment, then paid in full

#### **Medical Benefit Changes:**

##### Network:

- Network Medical Providers: Increase co-payments to \$10 per visit for all services currently subject to co-payment
- Paid in full benefits for anesthesiology, pathology and radiology when associated with inpatient or outpatient care in network hospital
- Emergency Ambulance Service: Paid in full after \$15 co-payment
- Medically necessary non-emergency ambulance service: Same as non-network benefit

##### Non-Network:

- Emergency Ambulance Service: same as network benefit
- Medically necessary non-emergency ambulance services:
  - Must be precertified
  - Subject to \$100 per person per year non-network medical deductible
  - Reimbursed at 80% of network allowance

**Mental Health and Substance Abuse Benefit Changes:**

Network:

- Inpatient Mental Health: No change
- Outpatient Mental Health: \$15 co-payment visits 1-10. Eliminate 50% coinsurance and maximum benefit of \$50 per visits 1-10.
- Inpatient Substance Abuse: Detox only - \$200 deductible, then paid in full for a maximum of 7 days per year
- Outpatient Substance Abuse: \$10 co-payment per visit
- Emergency Room: \$25 co-payment, then paid in full

Non-Network:

- Inpatient Mental Health: No change
- Outpatient Mental Health: No change
- Inpatient Substance Abuse: No change
- Outpatient Substance Abuse: Increase co-payment to \$10 per visit; otherwise no change
- Emergency Room: Same as network

**RX Benefit Changes:**

- Prescription Drugs from Student Health Center (where available) increase co-payment to \$7.00 per prescription
- Implement 3 level plan design
  - Level 1 - generic drugs
  - Level 2 - preferred brand drugs
  - Level 3 - non-preferred brand drugs
- Co-payments: 30 day supply - Mail or Retail Pharmacy
  - Level 1 - \$5 mail and retail
  - Level 2 - \$15 mail and retail
  - Level 3 - \$30 mail and retail
- Co-payments -

|   |   |
|---|---|
| <u>31-90 day supply - Retail Pharmacy</u> | <u>31-90 day supply - Mail Pharmacy</u> |
| No coverage                               | \$5                                     |
|   | \$20                                    |
|   | \$55                                    |

\* Mandatory generic substitution rules and appeals process continues to apply.

**Dental Benefit Changes:**

- Include coverage for two fillings per year at a \$10 co-payment per filling

### **Vision Care Benefits:**

- Increase co-payment for routine eye refraction to \$10
- "Fashion Collection" frames and lenses or daily wear, disposable or planned replacement contact lenses obtained from participating provider - paid in full for employee, spouse or domestic partner and covered dependents age 19 or under once every 24 month period. Eye exam and lens benefit must be claimed during same visit (benefit cannot be split).

### **Other Changes:**

#### Domestic Partner Eligibility

- Reduce duration requirements for residence and financial interdependence to 6 months
- Reduce wait for covering new domestic partner to 1 year