

CEBT Benefit Changes

Effective July 1, 2011

CHANGES RELATED TO NATIONAL HEALTH CARE REFORM

PPO, HIGH DEDUCTIBLE AND EPO PLANS

1. Dependent coverage is extended to age 26
 - a. Marital status, student status and access to another plan does not matter
2. Dependent children under the age of 19 will no longer be subject to pre-existing limitation.
3. Most preventative services will be covered at 100% with no co-payment or deductible.
4. Emergency care will be covered at the same level at an in or out of network provider.
5. Eliminate the lifetime maximum and annual limit on "Essential Benefits" as defined by the national health care reform language.
6. CEBT will be able to accept terminations only for the current billing period, limiting retroactive terminations. For example, terminations during the July 2011 billing period can be effective June 30, 2011 or later. If a termination is overlooked during the July 2011 billing period and is not reported until the August billing period, the termination will be effective July 31, 2011 with premium being due for July.

OTHER BENEFIT CHANGES

Effective July 1, 2011

PPO PLANS

1. Increase the co-payment for preferred and non preferred drugs.
The new benefit would be as follows:
 \$20 generic / \$40 preferred / \$60 non preferred (retail)
 \$40 generic / \$80 preferred / \$120 non preferred (mail order)

EPO PLANS

1. Increase the co-payment for preferred and non preferred drugs.
The new benefit would be as follows:
 \$20 generic / \$40 preferred / \$60 non preferred (retail)
 \$40 generic / \$80 preferred / \$120 non preferred (mail order)
2. Increase the office visit and specialty co-payment by \$5.00 per visit.

Effective January 1, 2012

1. Increase the in network maximum out of pocket on all of the PPO, HD & EPO plans by \$500 for an individual and \$1,000 for family coverage.
2. Change the out of network maximum out of pocket to two times the in network out of pocket.
3. Remove the last quarter deductible carry over.
4. HD15 and HD25 will change to an 80% benefit after the deductible for PPO providers, up to their new maximum out of pocket.