

# What's New for 2009-2010:

## Blue Cross and Blue Shield of Nebraska (BCBSNE)

There will be NOT be an open enrollment for BCBS health insurance for 2009-2010.

- You are able to enroll within the first 30 days of your employment date with LPS, OR
- You may enroll within 31 days of a qualifying event under HIPAA.

There is a 12-month waiting period for pre-existing conditions decreased by previous creditable coverage. Contact Kyla Jensby, 436-1593 or Jane Lehmann, 436-1578 if you are enrolling because of a qualifying event (marriage, divorce, birth/adoption, spouse changing jobs, spouse retires, etc.)

### **BCBSNE Premium Change:**

- The monthly health insurance premiums will change September 1, 2009.
- The increase in premium will be reflected on your August 31, 2009 paycheck.
- Changes in the district's contributions will be reflected in the September 30, 2009 paycheck.
- The district contributions are decided in the negotiations process or the "meet and confer" process for each employee group and can be found in the negotiated agreements, handbooks and/or addendums which are on the LPS website.

### **BCBSNE Deductible/Coinsurance Change:**

- Deductibles will change from \$300 to \$350 for individual coverage (\$700 deductible for family) and from \$550 to \$600 for the Administrator Employee Group (\$1200 deductible for family).
- The deductible change is effective September 1, 2009, which will impact any claims from September 1 to December 31.
- The coinsurance out-of-pocket maximum will increase to \$2,000 for single and \$4,000 family for the \$350 and \$600 deductible plans.

### **Office Visit Copay Increase**

- Increase to \$35 (from \$25).

### **Additional Preventative Care Coverage:**

- Additional preventative coverage will be added to the PPO Deductible Plan.
- The coverage will be a maximum of \$500 of routine care subject to deductible and coinsurance.
- However, there will be first dollar coverage for mammograms, pap smears, PSA tests and route immunizations.

### **Out-of-network Coverage Changes:**

- Out-of-network deductible will be twice the in-network deductible for all plans.
- Out-of-network coinsurance will increase from 30% to 40% for all plans.

### **Prescription Drug Coverage Changes:**

- No change in generic copays
- Formulary copays will be subject to a \$30 minimum and \$60 maximum
- Non-Formulary copays will be subject to \$60 minimum and \$90 maximum
- No change in specialty pharmacy copays

