



Overview of Benefits Changes

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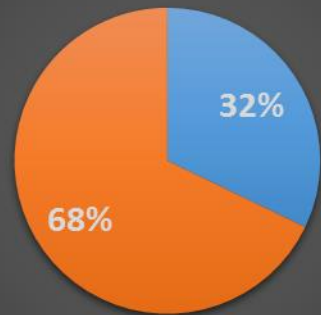
Medical Plan

- ▶ No changes to premiums, wellness, office copays, coinsurance, out-of-pocket maximum or deductibles.
- ▶ Alters current “prior notice” rules to “prior authorization”.
 - ▶ Administrative step between providers and the insurance plan.
 - ▶ By contract, providers cannot bill patients for claims denied due to non-compliance.

Specialty Pharmacy Coverage

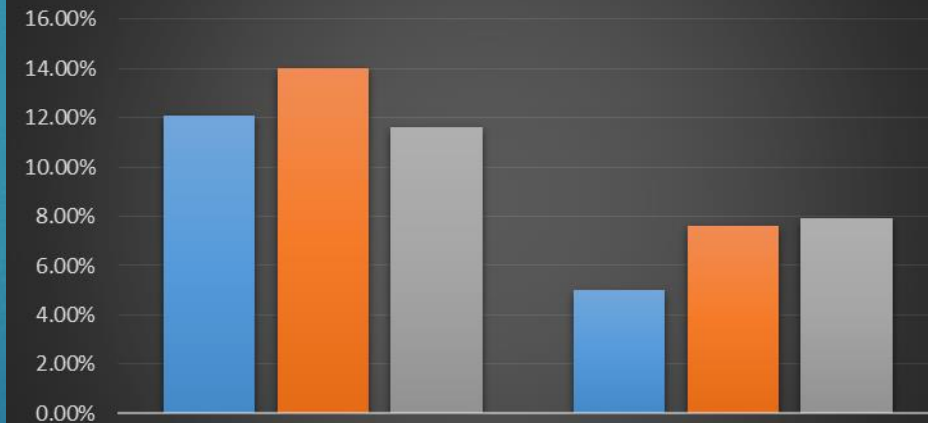
- ▶ Adds 4th tier to pharmacy copays for specialty Rx at \$75 per 30-day supply
 - ▶ 4th tier would not be eligible for mail order (90-day supply)

Specialty Rx Cost



■ Specialty ■ All Other

Specialty Rx Trend



Specialty Rx

Generics

Rx Formulary

- ▶ 14 unique medications (39 including variants) removed from coverage
- ▶ Impacts 243 current patients
- ▶ All medications have a therapeutic alternative
- ▶ Generally uncommon medications, but does include Novolin. (36 people)
- ▶ Annual Savings of \$1.4 million, spread between two budgets due to the typical 6-month lag on rebate payments

Flexible Spending Account

- Modifies current benefit to a \$0.50 / \$1.00 match

Comparison FSA Employee and Employer Contributions				
		Employee	County	Total FSA Funds
2015 Plan	Average	\$1150	\$1150	\$2300
	Maximum	\$2550	\$2000	\$4550
2016 Plan	Average	\$1150	\$575	\$1725
	Maximum	\$2550	\$1275	\$3825