Summary of Benefit Changes
Effective: January 1, 2016

State and School Employees’ Health Insurance Plan
Deductibles and premiums with the Select Coverage and Base Coverage will remain unchanged for plan year 2015.

The Plan will implement the following benefit changes for calendar year 2016. Information about the following changes will be included in the State Health Plan’s quarterly newsletter which will be mailed to participants in October.

- **$25 office visit co-pay (no deductible or coinsurance)**
  - This benefit is only available to participants enrolled in Select Coverage. Base Coverage participants are subject to the annual deductible and co-insurance. Participants may change from Base Coverage to Select Coverage via Online Open Enrollment.
  - Co-pay covers the in-network, primary care physician (PCP) office visit charge only. A PCP is defined as a family physician, general practice physician, gynecologist, internist, pediatrician, and registered dietician.
  - Participant owes 20% of other services performed, which includes but is not limited to x-rays and labs. Out-of-office lab services are subject to regular plan benefits.
  - Please note, the co-pay does not apply to specialist providers, out-of-network providers, and hospital visits.

- **Maternity Management**
  - Routine physician prenatal care and delivery services provided by a network physician are covered at 100% for participants who complete the maternity management program. Hospital and anesthesiologist services are subject to regular plan benefits. Participants who choose not to complete the maternity management program will be subject to regular plan benefits.
  - This benefit is available for the enrollee and covered spouse.

  * Contact ActiveHealth at (866) 939-4721 for more information about the maternity management program.

- **Imaging Services**
  - Pre-certification for outpatient imaging service (MRI, CT, CAT scans, etc.) will be eliminated beginning January 1, 2016.
- **Contraceptive Coverage**
  - 100% coverage for certain brand contraceptives when a generic is not available or not medically appropriate. The brand co-pay will apply when a generic becomes available.

- **Chiropractic Care**
  - The current annual limit of $2,000 per participant will no longer apply. Instead the participant may receive 30 visits in the plan year.

- **Pharmacy Benefits Manager**
  - Starting January 1, 2016, Prime Therapeutics (Prime) will be the pharmacy benefits manager. Prime is replacing Catamaran Rx as the administrator that manages prescription coverage, processes claims, and provides clinical services.
  - A welcome packet and new cards will be mailed to participants in December.
  - Home delivery pharmacy service will be available through PrimeMail. Prime is working with the current home delivery pharmacy to transfer existing prescription information to PrimeMail. Effective January 1, 2016, participants can visit MyPrime.com to request new prescriptions, update health and allergy information, and payment information.
  - Specialty pharmacy options are available through Prime Specialty Pharmacy.

- **Shop for Services with Castlight Health**
  - Castlight Health is a new resource that will be launched this fall. This transparency tool enables participation to shop the market for doctors and services based on quality rating, price, and location.
  - Once released, participants can access Castlight Health from their desktop or by downloading the mobile app. The State Health Plan will mail participants information about Prime before the close of 2015.

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**Delta Dental**

There is a 5.5% rate increase for plan year 2016. Also, effective January 1, 2016 the plan will waive the 12-month waiting period for new participants with proof of other qualifying coverage.

**Davis Vision**

There is a 2.5% rate increase for plan year 2016.

Effective January 1, 2016, Dr. Jimmy A. Riffe (OD) will no longer be a network provider on the University’s Davis Vision plan. On or after January 1st, services rendered with Dr. Riffe will not be eligible for in-network co-pays and plan discounts. Participants will be responsible for paying the provider directly for all incurred charges and then submit a claim for reimbursement with the Vision Care Processing Unit.

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**UNUM (Supplemental Life)**

**Special Enrollment for Open Enrollment 2015 Only**

UNUM will guarantee coverage at 1X salary for employees who complete an enrollment application during Open Enrollment. No underwriting is required. This benefit is only available to employees who have never been declined coverage with UNUM. If coverage with UNUM was declined in the past, the employee must complete Evidence of Insurability and go through the underwriting process.