

## Medical/Dental/Life Changes for 2012

### Premium Rate Changes

PLAN	Medical Rate Increase	Dental Rate Increase*
Aetna Medical	8%	-
Aetna PPO Dental	-	No increase
Aetna Stand Alone Dental	-	4.1%
Kaiser MidAtlantic	3%	-
Kaiser California	No increase	No increase
Kaiser Hawaii	13.9%	2.1%
Healthnet	5.35%	5.35%
California Care	6.00%	6.00%
HMSA (Medical, Vision % Drug)	-0.03%	3%
Priority (Tidewater)	Cancelled	Cancelled

\*if you are enrolled in an HMO for medical insurance and that HMO offers dental coverage you are not eligible for Aetna Dental. Aetna Stand Alone Dental is available only to those that are not enrolled in any group medical coverage.

### Aetna

#### Plan Provision Changes:

- To earn your \$100 per person (\$300 Family maximum) health incentive credit in 2012 participants will need to complete both the health risk assessment on Aetna Navigator and have a preventive exam. (\$50 incentive credit will be earned for the HRA and another \$50 earned for preventive exam.)
- Aetna dental (does not include stand alone dental plan) annual maximum benefit will increase from \$2,000 to \$2,500 per participant
- The Aetna medical hearing aid benefit will increase from \$1,500 lifetime benefit to \$3,000 every three years – subject to coinsurance and deductibles
- Urgent care center copayments will reduce from \$35 to \$20
- Approved smoking cessation prescriptions will be covered at 100% - limitations apply
- Increase deductible for PPO in network and Traditional Choice Indemnity to \$300 per participant (\$900 family max)
- Increase deductible for PPO out of network to \$900 per participant (\$2,700 family max)
- Increase emergency room copayment to \$350 per visit (waived if admitted to hospital)

#### **Eligible Family Member Definition Extension**

The definition of eligible family members will be extended to include Same Sex Domestic Partners (SSDP), effective 1 January 2012. Completion of an approved affidavit formally acknowledging the relationship will be required for enrollments as well as terminations of SSDP coverage. Additional documentation (i.e. IRS 1040 for both partners and/or utility bills etc) will be required to validate shared residence. Due to IRS requirements, the portion of premiums attributed to a SSDP may have tax implications and required imputed income.

Eligible adult children under age 26 may be added to medical/dental coverage without restriction of eligibility for coverage at another employer, effective 1 January 2012.

#### Unicare Group Life - Rates:

Standard Life – No increase / no change

Optional Life – 20 % rate reduction average (may not apply to all levels of coverage)

Dependent Life – No increase/no change