



POSITIVE CHANGES AND IMPROVEMENTS IN THE STATE'S GROUP BENEFITS PLAN Effective January 1, 2015

- If an employee is covering children but not spouse/domestic partner, there is a new premium rate group called "Employee Plus Child/Children" which is less expensive than the "Family" group
- For both Presbyterian and BCBSNM's HMO plan: the deductibles have been *decreased* to \$325 for employee only, \$650 for employee+spouse, and \$975 for family
- For BCBSNM's PPO plan (Preferred Provider): the deductibles have been *decreased* to \$500 for employee only, \$1,000 for employee+spouse, and \$1,500 for family
- Lovelace HMO plan has transitioned to BCBSNM HMO - - members can keep their same in-state/in-network healthcare providers and will have emergency out-of-state coverage and an option for "away from home" coverage for dependents in out-of-state schools (instead of the PHCS/multi-plan out-of-state providers)
- With an Autism diagnosis, the State Plan now covers Applied Behavioral Analysis therapy
- Medical and pharmacy Out-Of-Pocket (OOP) costs will now be *combined* to more quickly reach the same maximum OOP amount as last year
- There is no longer a \$1,500 Specialty Drug OOP maximum – payments on Specialties will go toward the combined medical/pharmacy OOP maximum
- Specialty Drug co-pay has been *decreased* from \$150 to \$75 per prescription
- The State has a new Wellness Program offering *free* confidential Preventive Health Checkups at or near employee worksites to employees and their spouses/domestic partners who have medical coverage with the State's Group Benefits Plan – employees can participate on work time. Participants will receive a \$25 VISA gift card upon completion. These Preventive Health Checkups will be available once a year
- There will only be a 3% increase on medical premiums only beginning July 1, 2015 (versus the 10% increase last year and 15% increase two years ago)
- When dependents turn 26 years of age, they are now covered through the **end of month** in which they turn 26 (instead of their coverage ending on their birthday)