

# Enrollment Instructions



You may view this brochure and use the plan comparison tools under *How to Choose a Plan*, at [www.butlerhealthplan.org](http://www.butlerhealthplan.org). For more information on specific plan features, contact the Plan Administrators on page 4.

## New Hire Enrollment

Your employer will offer you Medical and Dental Plan options when you are eligible. The start of coverage depends on your contract with your employer. Participation is entirely optional. The levels of coverage available: Employee, Employee+1 or Family. To enroll in the Plan, you must return a completed BHP Enrollment/Change Form to your Treasurer or Personnel Department within 31 days of your hire date.

*\*Your employer requires that you provide the completed form even if you do not want to participate.*

If you do not enroll within the timeframe, you must wait until the next open enrollment period or until you experience a qualifying event.


## How to Enroll When a Qualifying Event Occurs?

You Must Enroll Within 31 Days of the Event

If you have a qualifying event, you may enroll in the Plan. You must return a completed BHP Enrollment/Change Form to your Treasurer or Personnel Department to enroll or make a change. Do not call the Plan Administrator with family status changes.

Qualifying Events Include:

- . Loss of coverage due to
  - \* Divorce
  - \* Legal Separation
  - \* Death
  - \* Spouse's coverage ends with employer due to termination or reduction of hours
  - \* COBRA exhausted
- . Marriage
- . Adoption
- . Qualified Medical Child Support Order
- . Newborn – Special provision allow within 60 days of the event to enroll



Butler Health Plan (BHP) provides quality, affordable and competitive medical and dental benefits.

## Dependent Eligibility

**Children:** Eligible children up to age 26 can be enrolled in the Medical Plan. Children up to age 19 can be enrolled in the Dental Plan. If a dependent is a full-time student, they can enroll in the Dental Plan up to age 25.

**Spouses:** Spouses who have access to group health coverage must take that coverage on an individual basis in order to be covered as a secondary insurance with BHP, unless they pay more than 55% of the single premium. This includes employed and retired spouses who have access to group health plans or a group retiree health plan such as STRS or SERS. If your spouse is not enrolled in his/her employer-sponsored or retiree medical plan, you must complete a BHP COB Questionnaire Form to verify your spouse's eligibility. A spouse who has access to the BHP plan through his/her school employer is waived from this requirement. (This provision only applies to the medical plans.)

Legal documentation must be provided for dependents at the time of enrollment. Please refer to the back side of the Enrollment/Change Form for required documentation.

## Two Medical Plan Options

Both plans use the same HealthSpan Preferred network of doctors, hospitals and facilities. They also cover the same types of services and list of prescriptions but at different costs to you.

Side-by-Side Comparison of In-Network Benefits (Amounts shown are what you pay)				
Medical	PPO		HDHP	
	Tier 1 Network	Tier 2 Network	Tier 1 Network	Tier 2 Network
<b>Preventive Care</b>	The Plan covers all preventive services 100% for both plans. You pay nothing for well baby, routine physicals, immunizations and screenings.			
<b>Annual Deductible</b> <i>This is the dollar amount you must pay first in a year before the plans begin paying specified benefits.</i>	<i>You do not have to meet the deductible before copays apply.</i> \$500 Individual \$1,000 Employee +1 \$1,500 Family		<i>Each covered person must meet their individual deductible before copays apply.</i> \$2,500 Individual \$4,000 Employee +1 \$5,500 Family	
<b>Annual Coinsurance Limit</b> <i>This is the most you will pay toward services listed below with a %. You will always pay the copay amounts, which are not part of the annual limit.</i>	\$2,000 Individual \$4,000 Employee +1 \$6,000 Family		0% after deductible	\$2,000 Individual \$4,000 Employee +1 \$6,000 Family
<b>Doctor Office Visit</b> <i>(Primary Care includes family practice, internist, pediatrician, OB/GYN, mental health &amp; chiropractor.)</i>	\$25 for Primary Care \$40 for a Specialist		\$0 after deductible	
<b>Urgent Care</b>	\$40 copay		\$0 after deductible	
<b>Emergency Room</b>	\$150 copay <i>(waived if admitted)</i>		\$0 after deductible	
<b>Inpatient Hospital and Outpatient Surgery</b>	20% after deductible	30% after deductible <i>plus \$300 copay</i>	0% after deductible	20% after deductible <i>plus \$300 copay</i>
<b>Radiology</b> <i>MRI, X-ray, CT, Ultrasound</i>	20% after deductible	30% after deductible	0% after deductible	
<b>Lab Tests</b>	20% (deductible does not apply)		0% after deductible	
<b>Prescription Drugs</b>	<i>Copay Amounts: Annual deductible doesn't apply</i>		<i>Copay Amounts: After annual deductible</i>	
<b>Retail</b> (Up to 30-day supply)	\$15 Generic \$35 Formulary brand \$55 Non-formulary brand		\$15 Generic \$35 Formulary brand \$55 Non-formulary brand	
<b>Mail Order</b> (Up to 90-day supply)	\$35 Generic \$85 Formulary brand \$135 Non-formulary brand		\$35 Generic \$85 Formulary brand \$135 Non-formulary brand	
<b>Specialty</b> (Up to 30-day supply)	\$75		\$75	

*This table is a summary of in-network benefits. To see more details or how out-of-network benefits are covered, go to [www.butlerhealthplan.org](http://www.butlerhealthplan.org).*

*Details for Tier 1 and Tier 2 can be found on Page 3. For a complete listing of Tier 1 hospitals, surgery centers and imaging centers, go to [www.butlerhealthplan.org](http://www.butlerhealthplan.org).*

## Which Medical Plan is Right for You and Your Family?

- **First look at your costs.**  
See your medical benefit rates from your employer.
- **Answer this...** How much are you willing to pay out-of-pocket for medical costs before coverage kicks in?



### Preferred Provider Organization (PPO) Plan

With the PPO, you pay less out of your pocket because you pay flat copays for routine office visits and prescriptions. The PPO also has a lower individual deductible. You pay more out of your paycheck to “buy” the coverage.

### High Deductible Health Plan (HDHP)

With the HDHP, you pay more out of your pocket for services since it has a higher deductible. Once you reach the individual deductible, the Plan pays 100% for in-network medical services and you pay a flat copay for prescriptions. You pay less out of your paycheck to “buy” the coverage.

With a HDHP, you can set up a Health Savings Account (HSA) that lets you build up tax-deductible money to pay medical expenses. You pay a lower premium, but are subject to a higher deductible. Check with your local bank or employer to see if they offer the HSA.

## Tiered Hospital & Facility Network

When you use a hospital, surgery center or imaging center in the **Tier 1 network**, you will receive the greatest benefit.

Tier 1 hospitals and facilities provide Butler Health Plan the best discounts which result in a savings we can pass on to our employees and their family members.



Tier 2 hospitals and facilities offer discounts, but they are less than Tier 1 hospitals and facilities, so you will pay a higher percentage of the costs. **For Tier 2 hospital admissions and outpatient surgeries, you will also have an additional \$300 copay.**

**Note!** Emergency services are always paid at the in-network Tier 1 rate.

For a complete listing of Tier 1 hospitals, surgery centers and imaging centers, go to [www.butlerhealthplan.org](http://www.butlerhealthplan.org).

## Dental Plan

BHP currently provides one dental plan. There is no dental network. This is a traditional plan where participants may select their dental provider.



Annual Deductible	\$25 per Individual / \$50 per Family (max)
Preventive	Covered 100%, no deductible
Basic	You pay 20% after deductible
Major	You pay 40% after deductible
Annual Benefit Maximum	\$2,500
Orthodontia for children and adults	You pay 40%, no deductible Separate \$1,800 lifetime benefit max per person

Remember to schedule your check-ups.



## Your Health Matters

The Butler Health Plan offers free routine wellness exams, screenings and immunizations. Early detection and prevention of disease is important for your health. The better your health, the lower your health care costs are likely to be.

## BHP Supports Healthy Lifestyles

In 2012, you can earn \$150 toward your 2012 Medical Plan Deductible if you are tobacco-free or commit to being tobacco-free at the time of enrollment.

In 2013, you can earn \$150 toward your 2013 Medical Plan Deductible by participating in the Health Evaluation between January 1, 2012-November 30, 2012. Note: Credits available to employee and spouse in the medical plan.

View Wellness Benefits at [www.butlerhealthplan.org](http://www.butlerhealthplan.org)

## Plan Administrators

For questions about:	
<b>General Benefits</b> <i>Enrollment and eligibility</i>	<b>Allied Benefit Systems, Inc.</b> <a href="http://www.alliedbenefit.com">www.alliedbenefit.com</a> 1-800-288-2078
<b>Medical Plan</b> <i>Coverage, claims and order ID cards</i>	
<b>Dental Plan</b> <i>Coverage, claims and order ID cards</i>	
<b>Prescription Drug</b> <i>Coverage, claims and preferred formulary</i>	<b>Express Scripts, Inc.</b> <a href="http://www.express-scripts.com">www.express-scripts.com</a> 1-866-275-0044
<b>Medical Network Providers</b> <i>To find a doctor or other healthcare provider</i>	<b>Primary Network:</b> HealthSpan Preferred <a href="http://www.healthspannetwork.com">www.healthspannetwork.com</a> 1-888-914-7726  <b>National Network: outside the primary network</b> MultiPlan Network <a href="http://www.multiplan.com">www.multiplan.com</a> 1-800-672-2140
<b>Support to Achieve Health Goals Like Tobacco Cessation</b> <i>To enroll in a program</i>	<b>Personal Health Coach</b> <a href="http://www.healthspane-coach.com">www.healthspane-coach.com</a> (Online Code: BHP) 1-800-972-7726
<b>HealthReports</b> <i>To compare quality and price of healthcare procedures</i>	<b>HealthReports</b> <a href="https://hsn.healthreports.com">https://hsn.healthreports.com</a> (Username: your insurance ID card # Password: bhp)

Please visit [www.butlerhealthplan.org](http://www.butlerhealthplan.org) for required annual legal notices.