



BENE-FACTS

"YOUR EMPLOYEE MEDICAL & DENTAL RESOURCES"



NOVEMBER
2009

WWW.BUTLERHEALTHPLAN.ORG

Inside This Issue: * Open Enrollment * BHP Premium Rates * Plan Comparisons



Do you need more money in your pocket?

Are you in the best BHP medical plan option?



Cool tools to compare costs:

- ☞ Check out www.butlerhealthplan.org and click on "Choose A Plan" for tools on how to compare your out of pocket costs between medical plan options.
- ☞ Check out two examples of out of pocket plan costs on the back of this newsletter.
- ☞ You may change plans during Open Enrollment: November 1-30



Butler Health Plan Premium Rates for 2010

In 2010, Butler Health Plan will celebrate its 25th anniversary. During the twenty five year history, Butler Health Plan has done an outstanding job of keeping its premium increases well below industry averages.

After consideration of multiple factors, the Butler Health Plan Trustees have established rates for 2010. Medical rates will increase by 12% and Dental rates will increase by 5%.

Your portion of monthly premium will depend on your benefit package with your school board of education or employer. Contact your Human Resources, Benefit Contact or Treasurer's Office for your monthly premium cost.

Key Points:

- ▶ While this is a larger increase than the previous year, it is important to look at the trend over time. Over the last five years, BHP's premium rate increases have averaged 7% versus a market average of 12-15%.
- ▶ In general, employers are cutting back the benefit levels of their plans to help control increases in premiums. **BHP is not making any plan design changes in 2010.**
- ▶ BHP's 2010 rates will be below the majority of other school district's rates.



WIN AN iPhone

**Congratulations to September iPhone winner:
Karen Critzer, Fairfield City School District**

If you have seen a provider within the past six months, log on to HealthReports and leave feedback on your experience for a chance to win an iPhone. The last drawing will be held at the end of November.


1. Go to www.butlerhealthplan.org.
2. Select the HealthReports link under BHP Partners.
3. Type your ID number (ZZ____) found in the upper left hand corner of your insurance card in the username field.
4. Type **bhp** in the password field.
5. Login to HealthReports.

Are You in the Best BHP Medical Plan Option?


How do your out of pocket costs compare in the Classic Plan versus the Choice Plan?

- 1) Review your Individual and Family medical and prescription copays for last year.
- 2) For help comparing plans, attend an Open Enrollment Meeting or view "Choose A Plan" on the BHP web site www.butlerhealthplan.org.
- 3) Check with your employer to compare your annual payroll deduction for your medical premium cost.

Below is an example of one Family's claim costs for the Classic & Choice Plan.

FAMILY OF FOUR 	# of services or RX Fills	Classic Plan Copay Estimate	Classic Plan Annual Cost	Choice Plan Copay Estimate	Choice Plan Annual Cost
CHILD under 1 year					
Office Visits	6	\$25	<u>\$150</u>	\$20	<u>\$120</u>
Child Immunizations	All	\$100	<u>\$100</u>	\$0	<u>\$0</u>
CHILD 3 years					
Office Visits	2	\$25	<u>\$50</u>	\$20	<u>\$40</u>
Brand Retail -Antibiotic	1	\$25	<u>\$25</u>	\$25	<u>\$25</u>
Generic Retail – Antibiotic	1	\$7	<u>\$7</u>	\$10	<u>\$10</u>
Routine Check Up	1	\$25	<u>\$25</u>	\$20	<u>\$20</u>
Urgent Care- Accidental Fall	1	\$35	<u>\$35</u>	\$35	<u>\$35</u>
X-ray	2	\$20	<u>\$40</u>	\$0	<u>\$0</u>
MOM - Doctor Office Visit	1	\$25	<u>\$25</u>	\$20	<u>\$20</u>
Generic-Birth Control Pills	12	\$9	<u>\$108</u>	\$10	<u>\$120</u>
DAD-No office visit or RX			\$0		\$0
		TOTAL CLASSIC \$565		TOTAL CHOICE \$390	

Below is an example of one Individual's claim costs for the Classic & Choice Plan.

INDIVIDUAL 	# of services or RX Fills	Classic Plan Copay Estimate	Classic Plan Annual Cost	Choice Plan Copay Estimate	Choice Plan Annual Cost
Routine Physical	1	\$30	<u>\$30</u>	\$20	<u>\$20</u>
Mammogram	1	\$40	<u>\$40</u>	\$0	<u>\$0</u>
Office Visits	2	\$25	<u>\$50</u>	\$20	<u>\$40</u>
Strep Throat Test	1	\$5	<u>\$5</u>	\$0	<u>\$0</u>
Mental Health Visit	12	\$25	<u>\$300</u>	\$20	<u>\$240</u>
Brand Antibiotic-Retail	1	\$25	<u>\$25</u>	\$25	<u>\$25</u>
Brand Nail Fungus-Retail	3	\$75	<u>\$225</u>	\$25	<u>\$75</u>
Brand Anti-depressant (90 day) through mail order	4	\$66	<u>\$264</u>	\$62.50	<u>\$250</u>
		TOTAL CLASSIC \$939		TOTAL CHOICE \$650	