



# Bene-Facts

"Your Employee Medical & Dental Resource"

WWW.BUTLERHEALTHPLAN.ORG



SEPTEMBER, 2010

Serving:

- ◆ Butler County Educational Service Center
- ◆ Butler County Technology & Career Development Schools
- ◆ Butler County Board of Developmental Disabilities
- ◆ Edgewood City
- ◆ Fairfield City
- ◆ Great Oaks Institute of Technology & Career Development
- ◆ Hamilton City
- ◆ Lakota Local
- ◆ Madison Local
- ◆ Middletown City
- ◆ Monroe Local
- ◆ New Miami Local
- ◆ Ross Local
- ◆ Sycamore Community
- ◆ Talawanda

## Health Care Reform: The Patient Protection and Affordable Care Act (PPACA) Provisions Begins January 1, 2011

### Notice: Extension of dependent coverage to age 26 in the medical plan

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26, are eligible to enroll in the Butler Health Plan medical plan. Individuals may request enrollment for such dependents during annual open enrollment which will occur October 22—November 22, 2010. Enrollment is effective on January 1, 2011.

**How do I enroll my dependent under age 26 in the medical plan?** You must return a completed BHP Enrollment/Change Form to your Treasurer or Personnel Department with required proof of eligibility, such as a birth certificate or proof of legal guardianship, during open enrollment.

**Do I need to send proof of college student status for my dependent over age 19 for medical claims that occur January 1, 2011, and beyond?** No, this will no longer apply after January 1, 2011. However, you will need to continue to provide proof of college student status for dependents over age 19 through December 31, 2010. This does not apply to the dental plan.

**Will it cost more in medical premium to enroll a dependent up to age 26?** You only have an increase in premium if your plan tier changes to Employee+1 or Family level coverage.

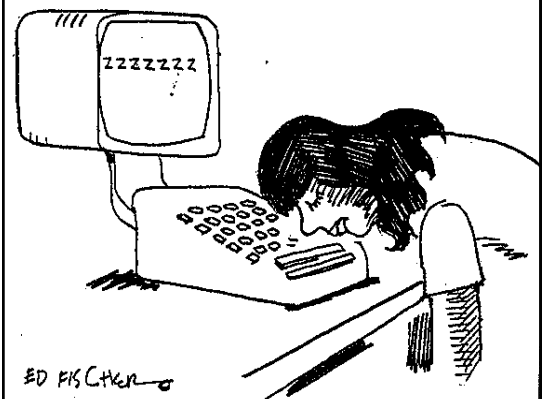
**Does health care reform affect the dental plan?** No. The dental plan will have no changes in plan design or eligibility requirements. Dependents are eligible to age 19, or up to age 25 if a full-time student. Proof of full-time student status for a child over 19 must be supplied semi-annually in order for dental claims to get paid.

### Notice: Lifetime limit no longer applies in the medical plan

The 5 million lifetime limit on the dollar value of benefits under Butler Health Plan medical plans no longer applies on January 1, 2011. Individuals whose coverage ended, by reason of reaching a lifetime limit under the plan, are eligible to enroll in the Plan. Individuals may request enrollment during the annual open enrollment period which will occur October 22—November 22, 2010. Enrollment is effective on January 1, 2011.

### Beat the midday energy slump!

Drink water and eat a protein snack such as crackers with cheese, apple with peanut butter, or skim milk. Avoid caffeine and sugars like soda, coffee, cookies or candy.



## Medical Plan Changes Approved



## Effective January 1, 2011

The Butler Health Plan (BHP) is committed to providing high quality, comprehensive benefits at a competitive premium to the employers, employees and their dependents in the consortium. Medical cost increases are directly tied to the 7,200 employees of the BHP districts and their families. We pay no more or no less than the claims our members generate.

Our Plan is self-funded, which means that expenses (also known as claims) from our employees and their families directly affect premium cost. Allied and Express Scripts administer our plans and process claims, but BHP does not pay high overhead and profits like an insurance company. Ninety-four percent of the premium collected pays for prescription drugs and medical services - claims that get higher each year.

We must all work together at reducing the cost of healthcare. After six years of no significant plan changes, the employees and BHP Board of Trustees approved plan changes.

Medical plan change highlights include:

- ◆ Enhanced benefits for wellness and prevention:
  - ☑ The maximum allowable amount for routine wellness exams will increase from \$150 to \$450 per year.
  - ☑ Up to three nutritional counseling visits will now be covered for multiple diagnoses.
  - ☑ Preventive screenings and immunizations paid at 100% in all three plans.
- ◆ A higher copay has been added for Specialist office visits, Urgent Care, Emergency Room visits and some prescription drugs.
- ◆ Maximum out-of-pocket limits have increased.

Making these plan design changes will help stabilize premiums for everyone...allowing districts to continue to offer a competitive benefit plan at affordable prices. New plan summaries will be available from your employer during open enrollment and at [www.butlerhealthplan.org](http://www.butlerhealthplan.org).



## Ways to Save Money on Health Care

- ◆ Carefully evaluate the medical plans and choose wisely. The plan designs have changed and the best choice for you will depend on your personal situation. Visit [www.butlerhealthplan.org](http://www.butlerhealthplan.org) and go to "How to Choose a Plan" during Open Enrollment.
- ◆ Scheduling check-ups and preventive care screening for early detection is one of the most important things that you can do for your health and your family's health. The Plan covers screenings at 100%. Participate in flu immunizations and a complete comprehensive wellness evaluation offered at your work site annually.
- ◆ Practice wellness to stay healthy. The Plan offers health coaching by phone or email, school wellness programs and online health focus courses. There is support to help you lose weight, reduce stress, manage your disease and more. Take advantage of the programs offered by calling your Personal Nurse Health Coach at HealthSpan at 1-800-972-7726 or visit [www.butlerhealthplan.org](http://www.butlerhealthplan.org) and click on the Personal Nurse Health Coach link.
- ◆ Enroll in a Flexible Spending Account (FSA) and pay for health care with pre-tax dollars. Ask your employer if this program is available to you.
- ◆ Use generic drugs whenever possible. Check [www.express-scripts.com](http://www.express-scripts.com) for savings options.
- ◆ Purchase a three-month supply of prescription drugs for a lesser copay through Express Scripts Home Delivery.
- ◆ Visit urgent care centers instead of the emergency room for minor emergencies.
- ◆ Use HealthSpan Preferred In-network Providers. Visit [www.butlerhealthplan.org](http://www.butlerhealthplan.org) and click on the HealthSpan Preferred" link or call 1-888-914-7726 to locate a provider.
- ◆ Compare quality and price of common healthcare procedures using HealthReports from the BHP web site. Visit [www.butlerhealthplan.org](http://www.butlerhealthplan.org) and click on the HealthReports link.