

# Plan Year 2020

## Scheduled Rate Changes

Coverage Type	Provider	Rate Change
Medical and Prescription	CareFirst and CVS/Caremark	10%
Medical and Prescription	Kaiser Permanente	6%
Dental	Aetna	10%
Vision	CareFirst	10%

- Increases of approximately 12% will be required in Plan Years 2021 and 2022
- Annual increases of 6-8% should be expected beginning in PY 2023

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## Plan Design Changes: Medical Triple-Option Plan



Employees now have 35 days instead of 30 days to enroll in benefits due to a qualifying event

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## Plan Design Changes: Medical/Prescription Bundling

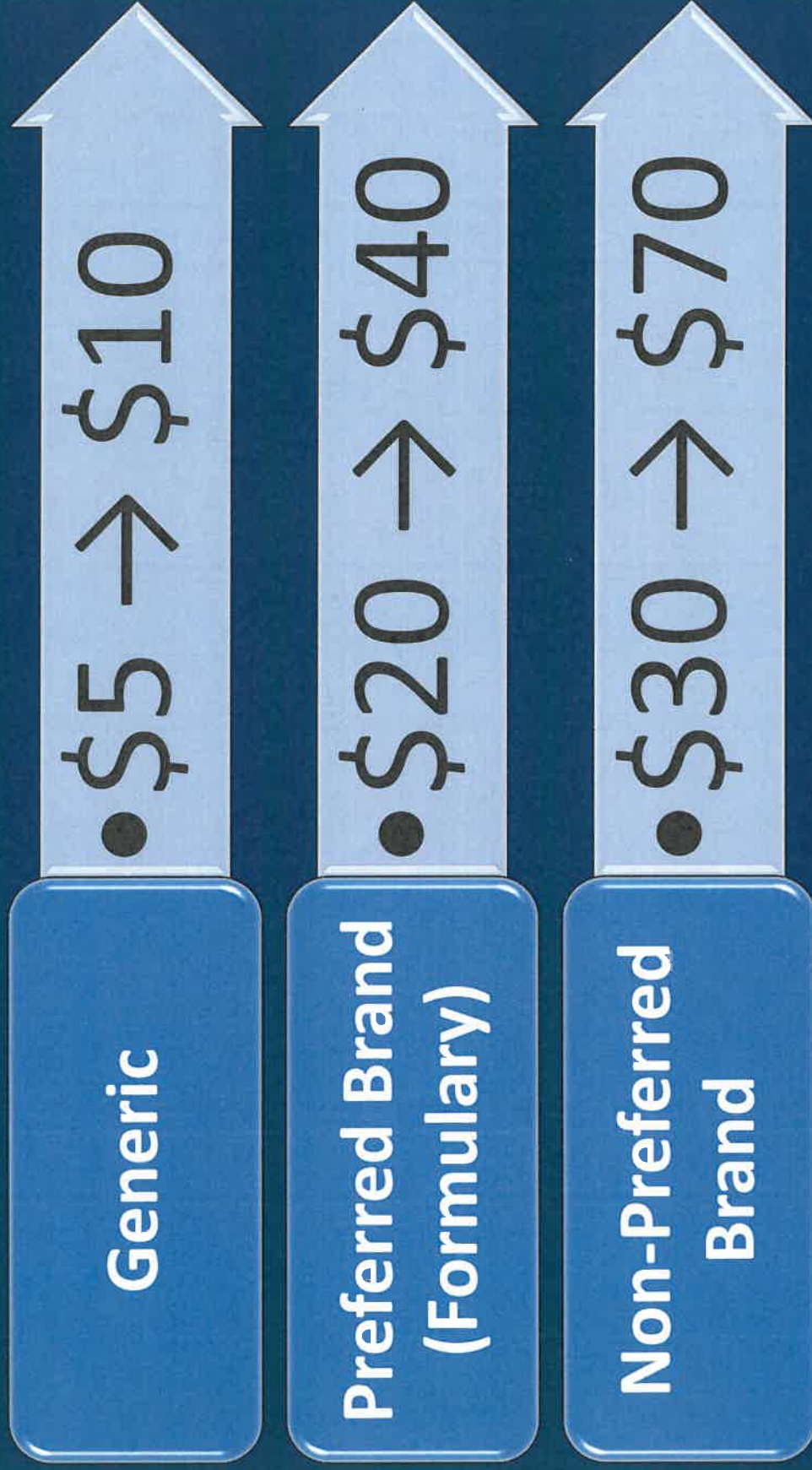
### Medical/ Prescription Bundling

- Employees who are enrolled in the:
- CareFirst Medical plan will automatically be enrolled in a prescription plan
- Kaiser Medical plan will automatically be enrolled in a prescription plan
- Employees who are not enrolled in any of our medical plans will still be able to enroll in a prescription only plan

**Purpose: This change is intended to avoid confusion for employees. Some Employees with Medical-only coverage mistakenly believe that they also have Rx coverage.**

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Plan Design Changes: Prescription Co-Pays



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## Plan Design Changes: Dental

### Increase Out-of-Network Deductible

- \$50/\$100 → \$100/\$200

### Decrease Out-of-Network Co-Insurance by 10%

- Preventative Care - 100% no deductible → 90% no deductible
  - (exams, x-rays, cleanings)
- Basic Services - 100% no deductible → 90% no deductible
  - (fillings, root canals, extractions)
- Major Services - 60% no deductible → 50% no deductible
  - (crowns, inlays, onlays)
- Orthodontia - 50% no deductible → 40% no deductible
  - (adults and children)

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## Scheduled Rate Changes – Employee Impact

Bargaining Unit	Average Employee Salary Increase Per Paycheck	Maximum Employee Benefit Cost Increase Per Paycheck
ACE/AFSCME	\$108.62	\$24.13
ASASP II	\$249.11	\$24.13
ASASP III	\$226.53	\$24.13
PGCEA	\$172.63	\$24.13
SEIU	\$93.26 <i>Dental</i>	\$24.13

Benefit costs above represent 10-month employees with 0-8 years of service, with a CareFirst Medical/Rx Family Plan and all Optional Dental/Vision Family Plans in order to show “maximum” employee impact