

FY10 Medical, Dental and FSA Plans

Medical Coverage

The Office of Group Insurance has completed the annual renewal of the State's medical plans with Blue Cross of Idaho. Each medical plan has been renewed with a modification to the prescription drug benefit. Effective July 1, 2009 all three medical plans will include a prescription drug formulary with revised copayment amounts. There will no longer be a provision to purchase a 90 day supply of medication for two copayments. The new copayment amounts for **each 30 day supply** of a prescription will be as follows:

Generic Drugs	\$10 copayment
Formulary Brand Drugs	\$25 copayment
Non-formulary Brand	\$50 copayment

Certain prescription drugs have generic equivalents. If the Insured requests a Brand Name Drug, the Insured is responsible for the difference between the price of the Generic Drug and the Brand Name Drug, regardless of the Formulary or Non-Formulary status.

This change helped to minimize the needed premium increase to just 6%. The remaining provisions of all three medical plans will be the same as those currently in place; to view details of the current plans **click here:** <http://adm.idaho.gov/insurance/contracts.htm>

Dental Coverage

The Office of Group Insurance remarketed the dental plan this fall and as a result, Blue Cross of Idaho will become the state's dental plan carrier effective July 1, 2009. The Blue Cross of Idaho dental plan will continue the plan of benefits currently provided in the FY09 Delta Dental contract and employee-paid dental premium rates will remain at the same level as FY09. **Employees will not need to reenroll for dental coverage;** their enrollment records will be transferred from Delta Dental to Blue Cross of Idaho.

Flexible Spending Account (FSA) Program

The FSA allows you to pay for eligible health care and dependent daycare expenses on a tax-free basis. There are two accounts to choose:

The Medical Reimbursement Account allows you to set aside up to \$3,000 per plan year to pay for eligible health care expenses such as deductibles, coinsurance and copays, over-the-counter medical treatment items such as aspirin and allergy medications, orthodontia, hearing aids, etc.

The Dependent Care Account allows you to set aside up to \$5,000 per plan year to pay for eligible dependent daycare expenses.

Additional information about eligible expenses and how to submit claims is available **here:** http://adm.idaho.gov/insurance/grp/contracts/FY2009/FSA_FAQ.pdf. Remember to carefully calculate the amount you want to set aside in your FSA accounts. Money left in either account after the plan year claim filing period ends is lost and cannot be carried over into the next year. If you elect to receive a debit card in connection with your FSA please be aware that part of the activation process requires ensuring that SHDR receives your first payroll deduction in July.