

Know Your Benefits

MISSISSIPPI STATE & SCHOOL EMPLOYEES' LIFE AND HEALTH INSURANCE PLAN



Important Benefit Changes for 2017

2017 Premium Rates

- Sixth year in a row with no premium rate increases for active employees or their dependents.

Deductibles, Coinsurance and Out-of-Pocket Limits

- No change to deductibles or copays.
- Standardize coinsurance maximums and combined Out-of-Pocket limits for Base and Select Coverages. Plan limits are still below federally-required limits. Simplifies the Plan for easier comparison between coverage types and establishes a medical coinsurance maximum for Base Coverage.

Wellness/Preventive Benefits

- The Plan is required by the Affordable Care Act (ACA) to cover a number of preventive services. Based on United States Preventive Services Task Force (USPSTF) recommendations, coverage for the following benefits has been modified:
 - PSA screenings: PSA tests will **no longer be covered as a wellness/preventive benefit** for prostate cancer.
 - Cervical pap smears: Pap smears for women ages 21 to 65 years **will be covered only once every three years** as a wellness/preventive benefit.
 - Routine urinalysis: A urinalysis should be only done as a diagnostic test, never as a preventive service. National guidelines recommend against the test unless a patient is symptomatic. **Routine urinalysis testing** will no longer be covered for children and adults as a wellness/preventive benefit.
 - Iron deficiency anemia: Testing for iron deficiency anemia **will be covered once** for children age 6 to 24 months because there is insufficient evidence to support routine screenings for anemia in **asymptomatic children under the age of 2**. The Task Force has also concluded that evidence is insufficient to recommend routine screenings for adults **unless a patient is pregnant**.
 - Screening for lipid disorders: Cholesterol screenings are **not recommended** for patients 20 years old and younger. Routine testing for lipids for this age group will no longer be covered as a wellness/preventive benefit.

The aforementioned services currently covered under wellness/preventive benefits may still be covered under regular Plan benefits, based on medical necessity and subject to applicable deductibles and coinsurance.

Preventive Medication Coverage for Base Coverage

- Certain preventive drugs will be available for participants without having to meet the high deductible. This benefit is **in addition to** coverage mandated by ACA.
- Certain preventive drugs will be available at standard copay amounts (\$12, \$45, \$70) and subject to \$75 deductible (same as Select Coverage).
 - Changes will minimize barriers to preventive care.
 - No impact to those wellness/preventive drugs already provided at no cost to the participant.