TO: Pre-65 Retirees
FROM: Human Resources
DATE: September 14, 2012
SUBJECT: 2013 – Health, Dental, and Vision

It is almost time for option period enrollment (by mail with HealthSmart) and there are a few changes for the 2013 plan year effective January 1, 2013.

- **BCBSOK Health monthly premium will change for 2013**
  - Based on utilization, current market trends, increased costs due to health care reform (including the women’s health initiative), and the claims stability of the OKHEEI Group, BCBSOK medical premiums are increasing 4.4%.

- **Office copays for BCBSOK Health will not change.** They will remain:
  - $25 for Primary Care Providers (General Practice, Family Practice, Internal Medicine, Pediatrics, OB/GYN, Psychiatry, and Clinical Psychology.)
  - $40 for Specialist Office Visits

- **Affordable Care Act Expands Prevention Coverage for Women’s Health and Well-Being under the (HRSA) Health Resources and Services Administration.**
  - These services include:
    - well-woman visits
    - screening for gestational diabetes
    - human papillomavirus (HPV) DNA testing for women 30 years and older
    - sexually-transmitted infection counseling
    - human immunodeficiency virus (HIV) screening and counseling
    - FDA-approved contraception methods and counseling
    - breastfeeding support, supplies, and counseling
    - interpersonal and domestic violence screening and counseling

- **BCBSOK dental monthly premium will increase.**
  - Based on utilization and the current market trends, BCBSOK dental premiums are increasing 4.3%.

- **VSP vision monthly premium will remain the same.** These rates are guaranteed for three more years.

For all 2013 insurance rates please see the attached Health, Dental and Vision monthly premiums for coverage effective January 1, 2013. The 2012 premiums are also attached for comparison.
HealthSmart (retire billing administrator) is planning your insurance option period for BCBSOK health, dental and VSP vision.

- Later this month HealthSmart will begin mailing out option period enrollment/change forms to all retirees. If you plan to make changes, watch for their envelope in the mail and send your form back to HealthSmart by December 7, 2012. If you do not make changes you do not send anything back to HealthSmart. Please be aware that retirees who previously dropped coverage are not eligible to sign up, with the exception of vision.

- On Tuesday, October 2nd, a representative from BCBSOK will be in Human Resources to answer your health, prescription drug and dental questions. You do not need an appointment.

**REMINDERS:** You may keep your children on health, dental and vision insurance, regardless of marital status, up to the end of their 26th birth month. However, if your child is employed in a job which provides employer-sponsored medical coverage, he or she is expected to enroll in that coverage and will become ineligible for SE group health insurance.

If you or your dependents lose insurance eligibility, coverage through COBRA is an insurance option that is available and will be offered by HealthSmart, our COBRA/Retiree Billing Administrator.

**Other Important Information:**

**Group life insurance, including optional dependent** coverage, for all benefits eligible pre-65 retirees/employees will be provided by Lincoln Financial Group effective January 1, 2013.

Please contact HR at (580) 745-2162 or the main campus at (580) 745-2368 to request assistance due to a disability. Accommodations cannot be guaranteed without adequate advance notice.

Thank you.

Attachments