

**PLEASE READ CAREFULLY!** Health insurance coverage for Arkansas Tech University employees will remain with Arkansas Blue Cross Blue Shield for the 2010 plan year. There will be a slight increase in premium due to additional benefits under the dental plan. The new rates are listed below. The University will continue to pay 100% of the employee premium which is \$336.40 per month.

<u>Type of Coverage</u>	<u>Premium</u>
Employee & Spouse	\$318.00
Employee & Child	\$142.60
Employee & Family	\$475.10

Changes to **health insurance** coverage are:

- **INCREASE IN DEDUCTIBLE.** The deductible will increase from \$500 individual/\$1000 family to \$750 /\$1500 respectively.
- **INCREASE IN PHARMACY CO-PAY.** The pharmacy co-pay will increase from \$10 generic/\$30 brand/\$50 non-preferred brand to \$10/\$40/\$60 respectively. Keep in mind that you can get a 90 day supply of maintenance drugs through the mail order for one co-pay.
- **NO MORE STUDENT FORMS.** Dependents will be covered until their 25<sup>th</sup> birthday as long as they are claimed as a tax exemption on the employee's tax return, regardless of student status.
- **NO MAXIMUM ON WELLNESS.** Wellness will be covered at 100% with no \$500 maximum.
- **MENTAL HEALTH AND SUBSTANCE ABUSE COVERED AS STANDARD BENEFITS.** Mental health and substance abuse will be subject to deductible and co-insurance with no day or visit limits.

Changes to **dental insurance** coverage:

- **COVERAGE FOR IMPLANTS AND COMPOSITE RESIN FILLINGS.** There will be coverage for implants and composite resin fillings.
- **DEDUCTIBLE MAX OF 3 PER FAMILY.** After 3 family members meet the \$50 deductible, the deductible will be met for the whole family.
- **ROLL-OVER BENEFIT.** The insurance will pay up to \$1,000 per year for benefits other than orthodontics. This feature allows members to roll-over a portion of their unused calendar-year maximum for future use.