

New State Health Plan (NSHP) and New HMO (NHMO) plan design for certain employees hired or rehired on or after April 1, 2010

The New State Health Plan (NSHP) PPO and New HMO (NHMO) Plan Design for employees hired or rehired¹ on or after April 1, 2010 applies to employees in the following units:

MCO (C12), SEIU-517M (E42, H21, L32), AFSCME (U11), UAW (W22, W41), MSEA (A02, A31) and Non-Exclusively Represented Employees (Y00, Y23, Y50, Y51, Y98 and Y99).

Note: This does not include employees in or MSPTA (T01).

The State will pay 80% of the total NSHP PPO premium with enrolled employees paying 20%. The State will pay up to 85% of the NHMO total Premium, capped at the dollar amount which the State pays for the same coverage under the NSHP PPO, with enrolled employees paying the remainder.

The following chart is a high-level design summary of offerings:

| | NSHP PPO | NHMO |
|--|---------------------------------------|---------------------------------------|
| Prescription Drug Co-pays | R-\$10/\$30/\$60 M-\$20/\$60/\$120 | R-\$10/\$30/\$60 M-\$20/\$60/\$120 |
| <u>In-network</u> | | |
| Preventive Limit | n/a | n/a |
| Deductible* | \$400 / \$800 | n/a |
| Office Visit Co-pay* | \$20 | \$20 |
| Emergency Room Co-pay if not admitted* | \$200 | \$200 |
| Coinsurance | 10% after Deductible | n/a |
| Out-of-Pocket Maximum* | \$1500 / \$3000 | n/a |
| <u>Out-of-Network</u> | | |
| Preventive Limit | Not Covered | |
| Deductible* | \$800 / \$1600 | |
| Office Visit Co-pay* | 20% after Deductible | |
| Emergency Room Co-pay* | \$200 | |
| Coinsurance | 20% after Deductible | |
| Out-of-Pocket Maximum* | \$3000 / \$6000 | |

*Co-payments and deductibles do not apply towards the Out-of-Pocket Maximums

For more information on plan designs and rates, please review the [Summary Brochure](#) .

¹ NOTE: Employees returning from recall or otherwise returning to State employment where there has been no break in service will be eligible for enrollment in the plan in which they were previously enrolled. For example, an employee covered by the State Health Plan PPO (SHP) who is placed on layoff and then recalled may enroll in the SHP upon recall; an employee covered by the New State Health Plan PPO (NSHP) who is placed on layoff and then recalled may enroll in the NSHP upon recall. However, a former employee with a break in service who is rehired on or after April 1, 2010, is eligible only for the NSHP or the NHMO. A rehire is simply a HRMN transaction code used to prevent an employee from having duplicate HRMN ID numbers. This type of hire code is used when an applicant is hired who had previously been issued a HRMN ID. All hires having the rehire transaction code had a break in service.