Health Insurance for 2015
Beginning January 1, 2015, Carleton is switching Health Insurance Providers from BlueCross BlueShield to HealthPartners.
Why Switch?

- Larger network of providers
- Better user experience
- Cost
Larger Network

• Largest MN care delivery system
• 850,000 Medical providers/6000 hospitals nationwide
• International coverage is as good as Blue Cross
Better User Experience

- Highest member rating in MN for the last 7 years
- Better tools, including a strong mobile presence
- Better track record for giving out accurate information
Cost

- Area of significant dissatisfaction with Blue Cross
- HealthPartners makes better use of actuarial data
- Two year price guarantee, reviewed yearly
- Significant savings over expected 2015 BlueCross renewal
- 33% Strategic Plan Goal
Why are you telling me now?

- It is a significant change
- Extremely good, but not perfect, provider parity
- Extremely good, but not perfect, drug parity
- New Plans = a need for more time to evaluate and select best plan for your circumstances
NEW PLANS FOR 2015
Current BlueCross Plans

- **PPO**
  - Copays for non-preventative care and pharmacy
  - 80/20 cost sharing

- **Options Blue Aware**
  - HRA for non-preventative care, Rx, etc.
  - Access to Mayo

- **Options Blue Accord**
  - HRA for non-preventative care, Rx, etc.
  - Mayo/Hazelden are out-of-network
HealthPartners Plans for 2015

• **Maize (PPO equivalent)**
  – Copays for non-preventative care and pharmacy
  – 80/20 cost sharing

• **Blue**
  – Similar to Options Blue
  – High deductible plan with an HSA
Maize

- Identical to current PPO plan
- Access to Mayo, Hazelden
- Preventative Care covered at 100%
# Maize Premiums

<table>
<thead>
<tr>
<th></th>
<th>2014 BC PPO Premium</th>
<th>2015 HP Maize Premium</th>
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</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$128.00</td>
<td>$84.00</td>
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<tr>
<td>Employee + 1</td>
<td>$271.00</td>
<td>$175.00</td>
</tr>
<tr>
<td>Family</td>
<td>$427.50</td>
<td>$266.00</td>
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</tbody>
</table>
Blue

• Access to Mayo, Hazelden
• Preventative Care covered at 100%
• Similar philosophy to Options Blue
• Healthcare Savings Account (HSA)
  – Portable
  – Employee owned
  – Tax sheltered retirement health care savings
<table>
<thead>
<tr>
<th></th>
<th>2014 Blue Cross Options Blue Aware</th>
<th>2014 Blue Cross Options Blue Accord</th>
<th>2015 HealthPartners Blue</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>$90.00 ($500 HRA)</td>
<td>$81.00 ($500 HRA)</td>
<td>$91.00 ($1000 HSA)</td>
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<tr>
<td><strong>Employee + 1</strong></td>
<td>$185.00 ($750 HRA)</td>
<td>$165.25 ($750 HRA)</td>
<td>$188.00 ($2000 HSA)</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$279.50 ($1000 HRA)</td>
<td>$250.00 ($1000 HRA)</td>
<td>$270.00 ($2000 HSA)</td>
</tr>
</tbody>
</table>
More Information

- HR Website
- Talk to Kerstin, Melanie, Austin
- Information Sessions
Information Sessions

- **General Info**
  - Tuesday, May 27
  - Noon in AGH Meeting Room
  - 4PM Sayles 251
- **Plan overviews**
- **HealthPartners Overview**
- **New tools**

- **HSA Information**
  - Wednesday, June 4
  - 12:30PM Sayles 251
  - 4:30PM Sayles 251
- **General HSA info**
- **HSA and Prescriptions**
Thank you!

• Benefits Committee
  – Tammy Anderson
  – Russ Bauer
  – Cliff Clark
  – Linda Mueller
  – Sarah Titus

• Human Resources
  – Kerstin Cardenas
  – Melanie Ulrich
  – Andrea Zunkel