

# **New AFSCME Contract for State Government Employees Keeps Health Care Affordable for University Employees Too**

Because state university employees participate in the CMS group health plan we all benefit from the battles that AFSCME members in state government have waged: first, in having had a five years' freeze on health care costs and now in keeping health care cost increases at modest levels for the next four years.

## **NEW AFSCME STATE GOVERNMENT CONTRACT— CHANGES TO HEALTH INSURANCE BENEFITS**

- There will be no increase in employee or dependent premiums until January 1, 2020.
- There will be no cost increases related to plan design changes (e.g. co-pays, deductibles) until July 1, 2020. In each subsequent year of the contract, these out-of-pocket costs will increase by amounts consistent with health care cost trends (see below for cost increases).
- Employee premiums will increase by a composite of \$13/month for employee and \$18/month for dependent coverage each year beginning January 1, 2020.
- Each composite amount will be distributed across the salary bands, consistent with the progressive structure of the bands, as well as across health plans based on the relative costs of the plans (see below for distribution by plan).
- Dental premiums will increase by \$1/month per participant in each of the last three years of the contract.

### **Managed Care Health Plans (MCHP)**

#### **Managed Care Medical- HMO**

- Effective 7/1/20, the copay for Doctor Office visits will increase from the current \$20 to \$25, and effective 7/1/21, the copay will increase to \$30.
- Effective 7/1/20, office visits for Specialists, Home Health and Rehab will increase from the current \$30 copay to \$35.
- Effective 7/1/20, the in-patient hospitalization copay will increase from \$350 to \$375, effective 7/1/21 the copay will increase to \$400, and effective 7/1/22, the copay will increase to \$425.
- Effective 7/1/20, the out-patient hospitalization copay will increase from \$250 to \$275, and effective 7/1/21 the copay will increase to \$300.
- Effective 7/1/20, the emergency room copay will increase from \$250 to \$275.
- Effective 7/1/20, there will be a new \$25 copay for specific diagnostic tests (e.g. MRI, PET Scan, CAT Scan), effective 7/1/21 the copay will increase to \$30.

## **OAP**

- Effective 7/1/20, the Tier II and Tier III deductibles will increase from \$250 and \$350, respectively to \$275 and \$375; effective 7/1/21 the deductibles will increase to \$300 and \$400, respectively.
- Effective 7/1/20 the maximum out of pocket for the Tier I and Tier II combined will decrease from \$6,600 single and \$13,200 family to \$3,000 single and \$6000 family.
- Effective 7/1/20, the in-patient hospitalization copays for Tier I, Tier II and Tier III will increase by \$25 to \$375, \$425 and \$525, respectively; effective 7/1/21 the copays will increase to \$400, \$450 and \$550, respectively; and effective 7/1/22 the copays will increase to \$425, \$475 and \$575, respectively.
- Effective 7/1/20, the out-patient hospitalization copay will increase from \$250 to \$275, and effective 7/1/21 the copay will increase to \$300.
- Effective 7/1/20, the copay for Doctor Office visits will increase from the current \$20 to \$25, and effective 7/1/21, the copay will increase to \$30.
- Effective 7/1/20, office visits for Specialists, Home Health and Rehab will increase from the current \$30 copay to \$35.
- Effective 7/1/20, the emergency room copay will increase from \$250 to \$275.
- Effective 7/1/20, there will be a new \$25 copay for diagnostic tests (MRI, PET Scan, CAT Scan), effective 7/1/21 the copay will increase to \$30.

## **Managed Care Prescription Drugs**

- Effective 7/1/20, the prescription drug deductible will increase from \$100 to \$125, and effective 7/1/21 the deductible will increase to \$150.
- Effective 7/1/20, the prescription drug copay levels will be re-named Tier 1, Tier II and Tier III and will be increased \$5 dollars such that the copays will be \$13, \$31, and \$55. Effective 7/1/22, the prescription drug copays will increase to \$16, \$33 and \$57 for Tier I, Tier II and Tier III, respectively.
- Effective FY 20, maintenance medications filled at a preferred pharmacy (either at a retail site or through mail order) may result in lower copays than the above listed amounts.

## **Quality Care Health Plan (QCHP)**

### **Quality Care Medical**

- The plan year employee deductible will increase based on salary band by \$25 to \$400-\$550 in FY 21 and to \$425-\$575 in FY 22. The plan year deductible for retirees and dependents will increase to \$400 in FY 21 and \$425 in FY 22. The salary bands which determine deductible contributions will continue to mirror the salary bands for employee premium contributions.

- The individual out-of-pocket maximum (in-network) will increase from \$1500 to \$1625 in FY 21 and to \$1750 in FY 22. The in-network maximum out-of-pocket for family remains at 2.5x, which will increase from \$3750 to \$4063 in FY 21 and \$4375 in FY 22.
- The out-of-network individual maximum out-of-pocket will increase from \$6,000 to \$6,500 in FY 21, and to \$7,000 in FY 22. For families, the out-of-network maximum out of pocket will increase to \$12,750 in FY 21 and \$13,500 in FY 22.
- The in-network inpatient hospitalization and transplant deductible will increase from \$100 to \$150 in FY 21, and in FY 22 the deductible will increase to \$200.
- The out-of-network in-patient hospitalization deductible will increase from \$500 to \$600 in FY 21, to \$700 in FY 22, and will increase to \$800 in FY 23.

### **Quality Care Prescription Drugs**

- Effective 7/1/20, the prescription drug deductible will increase from \$125 to \$150, and effective 7/1/21 increases to \$175.
- Effective 7/1/20, the prescription drug copay levels will be re-named Tier 1, Tier II and Tier III. Tier I and Tier II copays will increase by \$5 dollars, from \$10 and \$30 to \$15 and \$35, respectively. Effective 7/1/22 the copays will increase to \$18 and \$38, respectively. The copay for Tier III drugs will remain at \$60 for the duration of the agreement.
- Effective FY 20, maintenance medications filled at a preferred pharmacy (either a retail site or through mail order) may result in lower copays than the above listed amounts.

### **Dental (QCDP)**

- No changes to the dental coverage offered under the plan.

### **Vision**

- Effective 7/1/20, the copays for eye exams, vision lenses and vision standard frames will increase from \$25 to \$30.

**COMPOSITE EMPLOYEE PREMIUM DISTRIBUTION EFFECTIVE JANUARY 1, 2020 (MONTHLY)**

<b>BLUE ADVANTAGE HMO</b>			
Salary Band	Current Contribution	Contribution Effective 1/1/20	Increase
\$0 to \$30,200	\$68	\$67	-\$1
\$30,201 to \$45,600	\$86	\$86	\$0
\$45,601 to \$60,700	\$103	\$105	\$2
\$60,701 to \$75,900	\$119	\$122	\$3
\$75,901 to \$100,000	\$137	\$141	\$4
\$100,001 to \$125,000	\$186	\$194	\$8
\$125,001 +	\$186	\$226	\$40
+ 1 Dependent	\$96	\$111	\$15
+2 Dependents	\$132	\$147	\$15
+ 1 Dependent Medicare	\$75	\$90	\$15
+2 Dependents Medicare	\$110	\$125	\$15

<b>HMO ILLINOIS</b>			
Salary Band	Current Contribution	Contribution Effective 1/1/20	Increase
\$0 to \$30,200	\$68	\$70	\$2
\$30,201 to \$45,600	\$86	\$89	\$3
\$45,601 to \$60,700	\$103	\$108	\$5
\$60,701 to \$75,900	\$119	\$125	\$6
\$75,901 to \$100,000	\$137	\$144	\$7
\$100,001 to \$125,000	\$186	\$197	\$11
\$125,001 +	\$186	\$229	\$43
+ 1 Dependent	\$100	\$117	\$17
+2 Dependents	\$139	\$156	\$17
+ 1 Dependent Medicare	\$79	\$96	\$17
+2 Dependents Medicare	\$116	\$133	\$17

<b>AETNA OAP</b>			
Salary Band	Current Contribution	Contribution Effective 1/1/20	Increase
\$0 to \$30,200	\$68	\$75	\$7
\$30,201 to \$45,600	\$86	\$94	\$8
\$45,601 to \$60,700	\$103	\$113	\$10
\$60,701 to \$75,900	\$119	\$130	\$11
\$75,901 to \$100,000	\$137	\$149	\$12
\$100,001 to \$125,000	\$186	\$202	\$16
\$125,001 +	\$186	\$234	\$48
+ 1 Dependent	\$111	\$126	\$15
+2 Dependents	\$156	\$171	\$15
+ 1 Dependent Medicare	\$88	\$103	\$15
+2 Dependents Medicare	\$130	\$145	\$15

<b>AETNA HMO</b>			
Salary Band	Current Contribution	Contribution Effective 1/1/20	Increase
\$0 to \$30,200	\$68	\$78	\$10
\$30,201 to \$45,600	\$86	\$97	\$11
\$45,601 to \$60,700	\$103	\$116	\$13
\$60,701 to \$75,900	\$119	\$133	\$14
\$75,901 to \$100,000	\$137	\$152	\$15
\$100,001 to \$125,000	\$186	\$205	\$19
\$125,001 +	\$186	\$237	\$51
+ 1 Dependent	\$111	\$131	\$20
+2 Dependents	\$156	\$176	\$20
+ 1 Dependent Medicare	\$88	\$108	\$20
+2 Dependents Medicare	\$130	\$150	\$20

<b>HEALTH ALLIANCE HMO</b>			
Salary Band	Current Contribution	Contribution Effective 1/1/20	Increase
\$0 to \$30,200	\$68	\$79	\$11
\$30,201 to \$45,600	\$86	\$98	\$12
\$45,601 to \$60,700	\$103	\$117	\$14
\$60,701 to \$75,900	\$119	\$134	\$15
\$75,901 to \$100,000	\$137	\$153	\$16
\$100,001 to \$125,000	\$186	\$206	\$20
\$125,001 +	\$186	\$238	\$52
+ 1 Dependent	\$113	\$133	\$20
+2 Dependents	\$159	\$179	\$20
+ 1 Dependent Medicare	\$89	\$109	\$20
+2 Dependents Medicare	\$133	\$153	\$20

<b>HEALTHLINK OAP</b>			
Salary Band	Current Contribution	Contribution Effective 1/1/20	Increase
\$0 to \$30,200	\$68	\$85	\$17
\$30,201 to \$45,600	\$86	\$104	\$18
\$45,601 to \$60,700	\$103	\$123	\$20
\$60,701 to \$75,900	\$119	\$140	\$21
\$75,901 to \$100,000	\$137	\$159	\$22
\$100,001 to \$125,000	\$186	\$212	\$26
\$125,001 +	\$186	\$244	\$58
+ 1 Dependent	\$126	\$144	\$18
+2 Dependents	\$179	\$197	\$18
+ 1 Dependent Medicare	\$102	\$120	\$18
+2 Dependents Medicare	\$149	\$167	\$18

<b>QUALITY CARE HEALTH PLAN (QCHP)</b>			
Salary Band	Current Contribution	Contribution Effective 1/1/20	Increase
\$0 to \$30,200	\$93	\$95	\$2
\$30,201 to \$45,600	\$111	\$114	\$3
\$45,601 to \$60,700	\$127	\$132	\$5
\$60,701 to \$75,900	\$144	\$150	\$6
\$75,901 to \$100,000	\$162	\$169	\$7
\$100,001 to \$125,000	\$211	\$222	\$11
\$125,001 +	\$211	\$254	\$43
+ 1 Dependent	\$249	\$267	\$18
+2 Dependents	\$287	\$305	\$18
+ 1 Dependent Medicare	\$142	\$160	\$18
+2 Dependents Medicare	\$203	\$221	\$18

\* Per current practice, total premium contribution shall be the cost of the individual contribution plus the relevant cost for dependents, if any.

\* The distribution of the composite amount across health care plan options is subject to change based on the bids submitted by health insurance vendors.

\* An open enrollment will be scheduled prior to January 1, 2020 to allow participants to consider health plan options.

\* For the FY 21 plan year and subsequent years, the employee's base salary effective March 1<sup>st</sup> will be used to determine the employee premium contribution.