



# WCIF 2012 EXECUTIVE SUMMARY REVISED

An overview of Washington Counties Insurance Fund's 2012 plan year renewal.

## MEDICAL PLANS



### **PREMERA BLUE CROSS** (LifeWise of Washington for employers in Clark County)

**RATE CHANGES:**

9.75% increase (all plans)

**PLAN CHANGES:**

- **WCIF 200 & WCIF 500 Plans:**  
Emergency Room copay increased from \$75 to \$150 (industry standard)
- **WCIF 750 Plan:**
  - Emergency Room copay increased from \$100 to \$150
  - Chiropractic Care limited to 20 visits PCY
  - Following service paid at 80% after \$25 copay, not subject to deductible, not subject to first 6 office visit benefit:
    - Routine Eye Exam



### **GROUP HEALTH OPTIONS, INC.**

**RATE CHANGES:**

7.10% increase (all active plans)

**PLAN CHANGES:**

Any applicable cost share for newborn services is separate from that of the mother.

## DENTAL PLANS



### **WASHINGTON DENTAL SERVICE (WDS)**

**RATE CHANGES:**

9.75% decrease (all active plans)

*Effective June 15, 2011, WDS implemented reduced reimbursement rates to providers. A small percentage of providers (less than 200) chose to discontinue their contracts with WDS; however, the overall cost savings effectiveness is evidenced in reduced member rates for 2012.*

**PLAN CHANGES:**

Elimination of tier structures with no enrollment



## WILLAMETTE DENTAL OF WASHINGTON (WDW)

**RATE CHANGES:**

5% increase

**PLAN CHANGES:**

None

**PLAN ENHANCEMENTS:**

New "Simple Scheduling" model. This will provide members with:

- More timely appointments
- Preventive care in fewer visits
- Expanded appointment options
- Saved time and cost for members

## VISION PLANS



### VISION SERVICE PLAN (VSP)

**RATE CHANGES:**

5% increase (all plans)

**PLAN CHANGES:**

None

**PLAN ENHANCEMENTS:**

Enhanced Out-of-Network Schedule of Allowances (reimbursements):

Service	2011 Allowance	2012 Allowance
Eye Exam	\$40	\$50
Single Vision Lenses	\$40	\$50
Lined Bifocal Lenses	\$60	\$75
Lined Trifocal Lenses	\$80	\$100
Frame	\$45	\$70

*(Enhancements effective for entire VSP membership (WCIF and other))*

## LIFE PLANS | BASIC & VOLUNTARY



### TheStandard **THE STANDARD INSURANCE COMPANY**

**RATE CHANGES:**

None

Special Notice: The Standard has contractually reiterated that all salary and age-based plan benefits are based off of a member's status as of December 31<sup>st</sup> of the previous year (e.g. 12/31/11 for the 2012 plan year).

**PLAN CHANGES:**

Basic Dependent Life Benefit will be paid on dependent's age – not employee's age

**PLAN ENHANCEMENTS:**

MEDEX® Travel Assist included with all basic life plans. MEDEX® Travel Assist provides the following services in case of emergency while travelling over 100 miles from home or internationally on trips lasting up to 180 days:

- Pre-trip Assistance  
passport, visa, health hazard advice, etc.
- Travel Assistance Services  
emergency ticket, passport replacement and missing  
baggage assistance
- Emergency Transportation Services  
emergency medical evacuation and medically-necessary  
repatriation to the employee's home, including  
repatriation of remains up to \$1,000,000
- Medical Assistance Services  
local medical care and interpreter services
- Legal Assistance Services  
locating a local attorney, consular officer, or bail bond  
services
- Personal Security Services  
evacuation and logistical arrangements in the event of  
political unrest or environmental hazards

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## DISABILITY PLANS | LONG & SHORT TERM



### TheStandard **THE STANDARD INSURANCE COMPANY**

**RATE CHANGES:**

None

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**PLAN CHANGES:**

None

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## EMPLOYEE ASSISTANCE PROGRAM (EAP)



### **MAGELLAN HEALTH SERVICES**

**RATE CHANGES:**

None

**PLAN CHANGES:**

None

**PLAN ENHANCEMENTS:**

Magellan Healthy Roads™ wellness program and Discount Center now available

## CONSUMER DRIVEN HEALTH PLANS

### Flexible Spending Arrangement (FSA) & Health Savings Account (HSA)



administered by **BENEFIT SOLUTIONS, INC. (BSI)**

#### **RATE CHANGES:**

None

#### **PLAN CHANGES:**

None

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## GROUP LONG TERM CARE



#### **RATE CHANGES:**

None

#### **PLAN CHANGES:**

None

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## RETIREE PLANS

### **Premera Blue Cross 750 Plan**

#### **RATE CHANGES:**

9.75% increase

#### **PLAN CHANGES:**

- Emergency Room copay increased from \$100 to \$150
- Chiropractic Care limited to 20 visits PCY
- Following services paid at 80% after \$25 copay, not subject to deductible, not subject to first 6 office visit benefit:
  - Acupuncture
  - Chiropractic Care
  - Massage Therapy
  - Outpatient Mental Health
  - Outpatient Chemical Dependency
  - Routine Eye Exam

### **Group Health Select 750 Plan**

#### **RATE CHANGES:**

19.86% increase

#### **PLAN CHANGES:**

Any applicable cost share for newborn services is separate from that of the mother.

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## **Sterling Medicare Supplement**

Rates announced in October

## **WDS Retiree Dental Plan**

### **RATE CHANGES:**

6.15% decrease

### **PLAN CHANGES:**

None

## **VSP Retiree Vision Plan**

### **RATE CHANGES:**

5% increase

### **PLAN CHANGES:**

None

### **PLAN ENHANCEMENTS:**

Enhanced Out-of-Network Schedule of Allowances (reimbursements):

Service	2011 Allowance	2012 Allowance
Eye Exam	\$40	\$50
Single Vision Lenses	\$40	\$50
Lined Bifocal Lenses	\$60	\$75
Lined Trifocal Lenses	\$80	\$100
Frame	\$45	\$70

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*Expenses are considered Usual, Customary and Reasonable (UCR) if the charges are consistent with those normally charged to others by the provider or organization for the same services or supplies; and the charges are within the general range of charges made by other providers in the same geographical area for the same services or supplies. Amounts charged by a Non-Participating Provider in excess of UCR rates are the responsibility of the Subscriber and/or Member.*

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*This Executive Summary is intended to provide a brief description of 2012 changes and is not a complete explanation of covered services, exclusions, limitations, reductions, or the terms under which the program may be continued in force. This summary is not a contract. For full coverage provisions, including a description of waiting periods, limitations, and exclusions please refer to the applicable summary plan documents posted to [www.wcif.net](http://www.wcif.net). Members seeking guidance concerning legislative topics may contact their employment law advisor or refer to the appropriate federal and/or state agency.*