

## AlaskaCare Employee Health Plan

### Plan highlights

- Self-insured plan
- Uses Third-Party Administrator to process claims
- Approximately 16,400 members (6,400 covered employees, 10,000 dependents)
- Three medical plans: economy, standard and premium
- Three types of dental coverage: preventive, standard, premium
- Two types of vision coverage: standard, managed care

### Medical Plan Structure

	Economy	Standard	Premium
Deductible*	\$500 individual \$1,000 family	\$250 individual \$500 family	\$250 individual \$500 family
Coinsurance	70%	80%	90%
Annual Out-of-Pocket Maximum*	\$2,000 per person after deductible	\$1,000 per person after deductible	\$300 per person after deductible
Lifetime Maximum	Unlimited		
Emergency Room	\$100 each incident for nonemergency use		
Preventive Care	Covered at 100% with no deductible		
Dependent children	Covered up to age 26		

A full comparison chart is available here

<http://doa.alaska.gov/drb/alaskaCare/employee/plans/medicalPlansCompare.html>

### Premium Rates FY 13

	Economy	Standard	Premium	Premium EE/ Standard Family
Medical Premium* (includes preventive dental)	\$1,330	\$1,447	\$1,945	\$1,657
State pays: (benefit credit)	\$1,330	\$1,330	\$1,330	\$1,330
Employee pays: (payroll deduction)	\$0	\$117	\$615	\$327

\*Actual premiums may be higher depending on the level of vision and dental coverage selected.

See <http://doa.alaska.gov/drb/alaskaCare/employee/info/premiums.html> for dental and vision rates.

### Benefit credit:

- Amount the state contributes per employee per month. It has historically matched the combined cost of the economy plan medical premium and the preventive dental premium
- It is a negotiated item
- In FY 13, the benefit credit is \$1,330; for FY 14 this will increase to \$1,389

More information available at <http://doa.alaska.gov/drb/alaskaCare/employee/info/benefitCredits.html>