

# Health Care Plan and Wellness Incentives FAQs

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## 1. What is a deductible?

**Answer:** A deductible means a specified dollar amount of covered expenses which must be incurred during a benefit period before any other covered expenses can be considered for payment according to the Schedule of Benefits. There is a per person deductible and a per family unit deductible.

<http://www.missouristate.edu/human/medplan.htm>

<b>DEDUCTIBLE PER CALENDAR YEAR</b>		
	<b>PREFERRED NETWORK PROVIDERS</b>	<b>NON-NETWORK PROVIDERS</b>
Per Covered Person	\$800	\$1,600
Per Family Unit	\$1,600	\$3,200
<b>The Calendar Year deductible is waived for the following Covered Charges:</b>		
<ul style="list-style-type: none"><li>• <b>Pre-Admission Testing</b></li><li>• <b>Second Surgical Opinion, Voluntary</b></li><li>• <b>Childhood immunizations</b></li></ul>		

## 2. How can I tell if my deductible has been met?

**Answer:** There are three ways to determine if the deductible has been met. An Explanation of Benefits (EOB) is provided by Med-Pay whenever a claim has been processed. This EOB shows the amount applied to the deductible. Another way is to call customer service at Med-Pay at 886-6886 or log onto Benefit Informatics (your online access to your medical and dental claims history) by first accessing the webpage through the following link.

<http://www.missouristate.edu/human/4258.htm> .

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### 3. If I have a procedure done at the end of the year is there a carryover for the following year?

**Answer:** No, even though the same condition may require continued or additional treatment the calendar year coverage period includes services that begin January 1 through December 31 of each year.

### 4. I am now being charged the wellness premium, what is that for?

**Answer:** Each year, full time employees hired before July 1<sup>st</sup> of the previous year and who are on the MSU medical plan are required to complete three (3) Wellness Activities. The savings for completion of all three wellness incentive activities can amount up to \$30 per month or \$360 in savings for the calendar year:

- Possible \$10 savings for the Health Risk Assessment
- Possible \$10 savings for the Tobacco Use Statement
- Possible \$10 savings for the Wellness Educational Component

In the event that the employee did not fill out these three items to completion, they may be assessed up to **\$10 per item** per month fee to cover a portion of their health insurance premiums for the next calendar year.

### 5. Do I need to let the provider know to apply charges to my Wellness?

**Answer:** No, you are not required to notify your provider. Each covered person in your family is allowed a \$400 *routine* wellness benefit per calendar year. “Routine” is defined in the schedule of benefits and is restricted to services performed in conjunction with category “Routine” diagnosis codes in the ICD-9 book or preventive/screening services. For example: office visit, pap smear, mammogram, prostate screening, gynecological exam, routine physical examination, urinalysis, other cancer screenings, cardiac stress test and immunizations.

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### **6. Are eye exams covered under our medical plan?**

**Answer:** Vision exams are not covered under the medical plan.

### **7. If I already have family medical, will my newborn be covered automatically?**

**Answer:** Special provisions apply to newborns. To add the dependent the employee is responsible for notifying Human Resources within 31 days of the birth of the child. Refer to “Enrollment requirements for Newborn Children” in the Medical Plan Booklet available online at <http://www.missouristate.edu/human/medplan.htm>.

### **8. Should I have a separate ID card for medical, dental and prescriptions?**

**Answer:** No. You should have one card that is used for Medical, Dental and Prescriptions. It will have your Group Number, your ID Number and contact information for claims.

### **9. What are the deductibles and coverage for dental?**

**Answer:** The deductible for the dental plan is \$50 per covered individual or \$150 per family. The maximum benefit payable for all types of Dental Expenses is \$1,000 for a Covered Person during a calendar year. Learn more at <http://www.missouristate.edu/human/DENTAL.html>

### **10. What are COBRA rates?**

**Answer:** Individuals are sent a COBRA (Consolidated Omnibus Reconciliation Act) Notice when insurance coverage is being terminated. COBRA rates vary and will be listed in each participant’s COBRA packet.