

MISSISSIPPI STATE & SCHOOL EMPLOYEES' LIFE AND HEALTH INSURANCE PLAN



KNOW YOUR
Benefits



October 2022

Open Enrollment

The open enrollment period for 2022 has been extended to occur from **October 1 through November 15**. During open enrollment, employees may make changes to their health insurance benefits that will take effect January 1, 2023. Employees can change health coverage elections between Base and Select plans, add or drop dependents, or cancel coverage. October open enrollment is for health insurance only. If you do not make any changes during open enrollment, your current elections will carry-over through next year. For more information regarding open enrollment please visit the Plan's website <https://www.dfa.ms.gov/insurance> or speak to your human resources representative.

2023 Premium Rate Changes

Health Insurance

Effective January 1, 2023, the Plan will implement a 6% premium rate increase for all coverage options. This increase will affect active and retiree plans, as well as COBRA and Medicare eligible participants. The new 2023 monthly premium rate sheet is included in this newsletter and is available at <https://www.dfa.ms.gov/rates-and-coverage>.

Life Insurance

The current premium rate for life insurance is 18¢ per \$1,000. Effective January 1, 2023, the premium rate for life insurance coverage will increase to 20¢ per \$1,000. The premium is shared between the employee and the employer, each paying 50%. The amount of your life insurance coverage is determined by your annual salary. Active employees receive coverage in the amount of 2 times their annual salary, subject to a minimum coverage of \$30,000 and a maximum coverage of \$100,000. The new active employee life insurance premium rate sheet is available at <https://www.dfa.ms.gov/rates-and-coverage>.

Example – If you receive a salary of \$40,000 per year, your life insurance coverage amount will be \$80,000 ($\$40,000 \times 2 = \$80,000$). The current monthly premium for your policy would be \$14.40 ($18¢ \times 80 = \14.40). You are responsible for 50% of the premium. You would currently pay \$7.20 per month for \$80,000 of life insurance ($\$14.40 \div 2 = \7.20). Effective January 1, 2023, the new cost for the same coverage amount increases to \$8.00 ($20¢ \times 80 = \16.00. $\$16.00 \div 2 = \8.00).

2023 Deductible Changes

Medical Deductible Increase

Effective January 1, 2023, the Select Coverage plan will see network deductible increases of \$300 for individual coverage, and \$600 for family coverage. There are no changes to out-of-network deductibles. Base Coverage plan deductibles will remain at their current levels.

2023 Deductibles

- Select Individual Deductible- \$1,800 Select Family Deductible - \$3,600
- Base Individual Deductible - \$1,800 Base Family Deductible - \$3,000

***Employees may reduce their deductible by participating in the Wellness Incentive Program, as outlined below.**

Employee Wellness and Incentive Program

ActiveHealth Management continues to provide our participants with beneficial wellness programs at no cost to you. With a wide variety of programs ranging from weight loss to maternity management, ActiveHealth Management strives to ensure our participants have the tools they need to achieve and maintain their personal health goals.

Participants who complete the required components of the Plan's **Wellness Incentive Program**, administered by ActiveHealth Management, will continue to receive a \$300 individual deductible reduction for Base Coverage. Due to the increase in the 2023 Select Coverage individual deductible, the reduction for Select Coverage for plan year 2023 is being increased to \$600. To complete the program, first register on the web at www.myactivehealth.com/mississippi or on the ActiveHealth app. Next, log-in to the website or app and complete the health assessment. Lastly, schedule and complete a compliant wellness visit with a network provider. To qualify for the incentive, the health assessment and a compliant wellness visit must be completed by October 31 each year. Call ActiveHealth at (866) 939-4721 if you have any questions about the program or program requirements. Medicare primary retirees, spouses, and dependents are not eligible to participate in the program.

Beneficiary Updates

While reviewing your health insurance coverage, it is also a great time for employees to update and verify your life insurance beneficiary information. Life insurance beneficiaries do not have to be updated every year, and they can be changed at any time. To update your life insurance beneficiaries, visit your BCBSMS myBlue member page at <https://www.bcbsms.com/>. Beneficiary information is found under the **Your Benefits** tab.

Know Your Benefits Website Redesign

Please visit our newly redesigned website at: <https://www.dfa.ms.gov/insurance>

**STATE AND SCHOOL EMPLOYEES' HEALTH
INSURANCE PLAN MONTHLY PREMIUM RATES**

Effective January 1, 2023

Legacy - Initially hired before

1/1/2006 Horizon - Initially hired on

or after 1/1/2006

ACTIVE EMPLOYEE	LEGACY EMPLOYEES				HORIZON EMPLOYEES			
	BASE		SELECT		BASE		SELECT	
	TOTAL PREMIUM	EMPLOYEE PORTION	TOTAL PREMIUM	EMPLOYEE PORTION	TOTAL PREMIUM	EMPLOYEE PORTION	TOTAL PREMIUM	EMPLOYEE PORTION
Employee*	\$437	\$0	\$457	\$20	\$437	\$0	\$483	\$46
Employee + Spouse	\$915	\$478	\$1,001	\$564	\$915	\$478	\$1,027	\$590
Employee + Spouse & Child(ren)	\$1,165	\$728	\$1,251	\$814	\$1,165	\$728	\$1,277	\$840
Employee + Child	\$561	\$124	\$648	\$211	\$561	\$124	\$674	\$237
Employee + Children	\$754	\$317	\$840	\$403	\$754	\$317	\$866	\$429

*The State pays 100% of the employee's premium for Base Coverage. Active employees enrolling in Select Coverage must pay a portion of the employee premium.

RETIRED EMPLOYEE - NON-MEDICARE ELIGIBLE	LEGACY RETIREES		HORIZON RETIREES	
	BASE	SELECT	BASE	SELECT
Retiree	\$502	\$525	\$802	\$830
Retiree + Spouse (Non-Medicare)	\$1,052	\$1,151	\$1,608	\$1,712
Retiree + Spouse & Child(ren) (Non-Medicare)	\$1,339	\$1,438	\$1,797	\$1,902
Retiree + Child	\$645	\$716	\$945	\$1,021
Retiree + Children	\$866	\$908	\$1,166	\$1,213
Retiree + Spouse (Medicare)	N/A	\$738	N/A	\$1,043
Retiree + Spouse & Child(ren) (One or more Medicare)	N/A	\$929	N/A	\$1,234
RETIRED EMPLOYEE - MEDICARE ELIGIBLE	BASE	SELECT	BASE	SELECT
Retiree	N/A	\$213	N/A	\$213
Retiree + Spouse (Non-Medicare)	N/A	\$839	N/A	\$1,095
Retiree + Spouse & Child(ren) (Non-Medicare)	N/A	\$1,126	N/A	\$1,285
Retiree + Child	N/A	\$404	N/A	\$404
Retiree + Children	N/A	\$596	N/A	\$596
Retiree + Spouse (Medicare)	N/A	\$426	N/A	\$426
Retiree + Spouse & Child(ren) (One or more Medicare)	N/A	\$617	N/A	\$617

COBRA	LEGACY		HORIZON	
	BASE	SELECT	BASE	SELECT
Participant	\$445	\$466	\$445	\$492
Participant + Spouse	\$933	\$1,021	\$933	\$1,047
Participant + Spouse & Child(ren)	\$1,188	\$1,276	\$1,188	\$1,302
Participant + Child	\$572	\$660	\$572	\$687
Participant + Children	\$769	\$856	\$769	\$883
COBRA DISABILITY EXTENSION	BASE	SELECT	BASE	SELECT
Participant	\$655	\$685	\$655	\$724
Participant + Spouse	\$1,372	\$1,501	\$1,372	\$1,540
Participant + Spouse & Child(ren)	\$1,747	\$1,876	\$1,747	\$1,915
Participant + Child	\$841	\$972	\$841	\$1,011
Participant + Children	\$1,131	\$1,260	\$1,131	\$1,299

STATE OF MISSISSIPPI
DEPARTMENT OF FINANCE AND ADMINISTRATION
OFFICE OF INSURANCE
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Bring your health care tools with you

From home to the office, always have your health care information and providers available to you. A variety of mobile apps are available today from our healthcare partners including:



ActiveHealth Management

<https://apps.apple.com/us/app/activehealth/id1196657483>
<https://play.google.com/store/apps/details?id=com.aetna.health>



Blue Cross Blue Shield of Mississippi

<https://apps.apple.com/us/app/myblue/id633327088>
<https://play.google.com/store/apps/details?id=com.bcbsms.myblue.mobile.android>



CVS Caremark

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<https://play.google.com/store/apps/details?id=com.caremark.caremark>



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<https://play.google.com/store/apps/details?id=epic.mychart.android>