

MISSISSIPPI STATE & SCHOOL EMPLOYEES' LIFE AND HEALTH INSURANCE PLAN



September 2023

Open Enrollment

Open Enrollment for 2023 is from October 1, 2023 - October 31, 2023. During Open Enrollment, employees may make changes to their health insurance benefits that will take effect January 1, 2024. Employees can change health coverage elections between Base and Select coverage, drop dependents, or cancel coverage. Open Enrollment applies to health insurance only. If you do not make any changes, your current coverage will carry over through next year. For more information regarding Open Enrollment please visit the Plan's website at <https://www.dfa.ms.gov/insurance> or speak to your human resources representative.

2024 Premium Rate Changes

Effective January 1, 2024, the plan will implement a 5% premium rate increase for all coverage options. This increase will affect active and retiree plans, as well as COBRA and Medicare eligible participants.

2024 Deductible Changes

Effective January 1, 2024, the Base plan family deductible will increase to \$3200.00 to meet the minimum required regulations under Federal Law. The Base plan coverage option qualifies under IRS regulations as a high deductible health plan that can be used with a health savings account.

2024 Deductibles

- **Select Individual deductible - \$1,800**
- **Base Individual deductible - \$1,800**
- **Select family deductible - \$3,600**
- **Base family deductible - \$3,200**

Prescription coverage updates

Effective January 1, 2024, coverage will be offered for over-the-counter Naloxone medication for the treatment of opioid abuse. By order of the MS State Department of Health, your pharmacist can provide Naloxone OTC without having to obtain a prescription from a doctor. A \$12 copay will apply at the pharmacy.

Employee Wellness benefits

The plan does offer many options for participants interested in weight loss. The Weight Management Program through ActiveHealth is provided for participants with a Body Mass Index (BMI) of 30 or greater. This 12-month program provides individual counseling over the phone with dietitians, nurses and fitness experts. This confidential program is available to participants at no cost. The Plan also offers qualified members complimentary access to Wondr Health. Wondr Health provides participants a year-long, skills-based digital weight loss program that aims to help participants feel their best mentally and physically through simple, clinically proven techniques and tools. Access to Wondr Health is offered at no cost to plan participants 18 years of age or older provided the Plan is your primary insurance coverage. The plan also offers a diabetes care benefit through Vigilant Health which offers comprehensive education, tools, and resources to manage and/or prevent diabetes. The Vigilant Health team provides an added layer of diabetes management by experts who collaborate with your primary care provider. All of these services are available to you at no additional cost.

Beneficiary Updates

While reviewing your health insurance coverage during open enrollment, it is also a great time to update and verify your life insurance beneficiary designations. 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/>.

After retirement- Don't forget to let us hear from you!

Help us so we can help you! Please be sure to contact Customer Service at 800-709-7881 if anything changes regarding your eligibility, such as:

- Becoming eligible for Medicare
- Changes to your mailing address, phone number, email address
- Needing to cancel spouse/dependents due to death, over-age dependent, obtaining other health insurance coverage, etc.

Remember, you must apply within 31 days of losing coverage as an employee to be eligible to continue coverage as a retiree. However, an employee should apply for retiree coverage at least 31 days before your retirement date to avoid a temporary lapse in coverage.

**STATE AND SCHOOL EMPLOYEES' HEALTH
INSURANCE PLAN MONTHLY PREMIUM RATES
Effective January 1, 2024**

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* | \$459 | \$0 | \$479 | \$20 | \$459 | \$0 | \$507 | \$48 |
| Employee + Spouse | \$961 | \$502 | \$1,050 | \$591 | \$961 | \$502 | \$1,078 | \$619 |
| Employee + Spouse & Child(ren) | \$1,223 | \$764 | \$1,313 | \$854 | \$1,223 | \$764 | \$1,341 | \$882 |
| Employee + Child | \$589 | \$130 | \$680 | \$221 | \$589 | \$130 | \$708 | \$249 |
| Employee + Children | \$792 | \$333 | \$881 | \$422 | \$792 | \$333 | \$909 | \$450 |

*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 | \$527 | \$550 | \$842 | \$872 |
| Retiree + Spouse (Non-Medicare) | \$1,105 | \$1,207 | \$1,688 | \$1,798 |
| Retiree + Spouse & Child(ren) (Non-Medicare) | \$1,406 | \$1,509 | \$1,887 | \$1,998 |
| Retiree + Child | \$677 | \$751 | \$992 | \$1,073 |
| Retiree + Children | \$909 | \$952 | \$1,224 | \$1,274 |
| Retiree + Spouse (Medicare) | N/A | \$774 | N/A | \$1,096 |
| Retiree + Spouse & Child(ren) (One or more Medicare) | N/A | \$975 | N/A | \$1,297 |
| RETIRED EMPLOYEE - MEDICARE ELIGIBLE | BASE | SELECT | BASE | SELECT |
| Retiree | N/A | \$224 | N/A | \$224 |
| Retiree + Spouse (Non-Medicare) | N/A | \$881 | N/A | \$1,150 |
| Retiree + Spouse & Child(ren) (Non-Medicare) | N/A | \$1,183 | N/A | \$1,350 |
| Retiree + Child | N/A | \$425 | N/A | \$425 |
| Retiree + Children | N/A | \$626 | N/A | \$626 |
| Retiree + Spouse (Medicare) | N/A | \$448 | N/A | \$448 |
| Retiree + Spouse & Child(ren) (One or more Medicare) | N/A | \$649 | N/A | \$649 |

| COBRA | LEGACY | | HORIZON | |
|-----------------------------------|---------|---------|---------|---------|
| | BASE | SELECT | BASE | SELECT |
| Participant | \$468 | \$488 | \$468 | \$517 |
| Participant + Spouse | \$980 | \$1,071 | \$980 | \$1,099 |
| Participant + Spouse & Child(ren) | \$1,247 | \$1,339 | \$1,247 | \$1,367 |
| Participant + Child | \$600 | \$693 | \$600 | \$722 |
| Participant + Children | \$807 | \$898 | \$807 | \$927 |
| COBRA DISABILITY EXTENSION | BASE | SELECT | BASE | SELECT |
| Participant | \$688 | \$718 | \$688 | \$760 |
| Participant + Spouse | \$1,441 | \$1,575 | \$1,441 | \$1,617 |
| Participant + Spouse & Child(ren) | \$1,834 | \$1,969 | \$1,834 | \$2,011 |
| Participant + Child | \$883 | \$1,020 | \$883 | \$1,062 |
| Participant + Children | \$1,188 | \$1,321 | \$1,188 | \$1,363 |

STATE OF MISSISSIPPI
DEPARTMENT OF FINANCE AND ADMINISTRATION
OFFICE OF INSURANCE
P.O. BOX 24208 JACKSON, MS 39225-4208

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Contact Information for Plan Participants

- Medical claims: [Blue Cross & Blue Shield of Mississippi \(BCBSMS\)](#), Phone 800-709-7881
- Find a participating provider: [AHS State Network](#), Phone 800-294-6307
- Hospital admissions, case management: [Acentra Health](#), Phone 888-801-1910
- Wellness programs, chronic condition coaching: [ActiveHealth Management](#), Phone 866-939-4721
- Prescriptions: [CVS Caremark](#), Phone 888-996-0050
- State Life Insurance Plan: [Minnesota Life \(Securian\)](#), Phone 877-348-9217
- Telehealth visits: 24/7 minor medical, mental health care, and registered dietitians: [UMMC](#), Phone 601-815-2020