

MISSISSIPPI STATE & SCHOOL EMPLOYEES' LIFE AND HEALTH INSURANCE PLAN



KNOW YOUR
Benefits



November 2024

2025 Premium Rate Changes

Effective January 1, 2025, the plan will implement a 5% premium rate increase for all health coverage options. This increase will affect Medicare eligible and non-Medicare eligible retirees.

Your Life Insurance coverage

As a retiree under the State and School Employees' Health and Life Insurance Plan, you may have elected to continue life insurance coverage under the Plan. If so, please consider the following:

- Your coverage is provided by the State and School Employees' Health and Life Insurance Plan. Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. is the underwriter of your group coverage for the State and School Employees' Life Insurance Plan.
- This plan is a term life policy with no cash surrender value.
- You remain covered for the life of the policy as long as your premium is current.
- Your benefits do not decrease as you get older.
- Monthly premiums will increase each year until the age of 70. Once you reach the age of 70, your monthly premium will no longer increase annually.
- Beneficiary designations are maintained by Minnesota Life (Securian); therefore, any beneficiary inquiries must be made by contacting Minnesota Life (Securian) directly at 877-348-9217

Turning 65 soon?

When you become Medicare eligible, your retiree health plan benefits will automatically transition to secondary coverage to Medicare effective the first day of the month of your 65th birthday. Your premium will also be adjusted based on your retiree and dependent selections. As your secondary coverage, your retiree health plan will cover only medical and hospital visits at 20% and you will no longer have pharmacy benefits.

It's also important to know that becoming Medicare eligible does not automatically terminate your coverage as a retiree under the Plan. If you wish to terminate your coverage when you become Medicare eligible, you must send a written request to the Retiree Department at BCBCMS for proper processing. Coverage will terminate at the end of the month in which a written request is received by BCBSMS Retiree Department. Should you need additional information on cancelling your coverage as a retiree, please contact the Retiree Department at BCBSMS by calling 888-249-6132.

Don't forget to let us hear from you!

Help us so we can help you! Please be sure to contact Customer Service at 888-249-6132 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.

STATE AND SCHOOL EMPLOYEES' HEALTH INSURANCE PLAN
MONTHLY PREMIUM RATES
Effective January 1, 2025

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*	\$482	\$0	\$502	\$20	\$482	\$0	\$532	\$50
Employee + Spouse	\$1,009	\$527	\$1,102	\$620	\$1,009	\$527	\$1,132	\$650
Employee + Spouse & Child(ren)	\$1,284	\$802	\$1,378	\$896	\$1,284	\$802	\$1,408	\$926
Employee + Child	\$619	\$137	\$713	\$231	\$619	\$137	\$743	\$261
Employee + Children	\$832	\$350	\$924	\$442	\$832	\$350	\$954	\$472

*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	\$554	\$577	\$884	\$916
Retiree + Spouse (Non-Medicare)	\$1,160	\$1,267	\$1,772	\$1,888
Retiree + Spouse & Child(ren) (Non-Medicare)	\$1,476	\$1,584	\$1,981	\$2,098
Retiree + Child	\$712	\$788	\$1,042	\$1,127
Retiree + Children	\$955	\$999	\$1,285	\$1,338
Retiree + Spouse (Medicare)	N/A	\$812	N/A	\$1,151
Retiree + Spouse & Child(ren) (One or more Medicare)	N/A	\$1,023	N/A	\$1,362
RETIRED EMPLOYEE - MEDICARE ELIGIBLE	BASE	SELECT	BASE	SELECT
Retiree	N/A	\$235	N/A	\$235
Retiree + Spouse (Non-Medicare)	N/A	\$925	N/A	\$1,207
Retiree + Spouse & Child(ren) (Non-Medicare)	N/A	\$1,242	N/A	\$1,417
Retiree + Child	N/A	\$446	N/A	\$446
Retiree + Children	N/A	\$657	N/A	\$657
Retiree + Spouse (Medicare)	N/A	\$470	N/A	\$470
Retiree + Spouse & Child(ren) (One or more Medicare)	N/A	\$681	N/A	\$681

COBRA	LEGACY		HORIZON	
	BASE	SELECT	BASE	SELECT
Participant	\$491	\$512	\$491	\$542
Participant + Spouse	\$1,029	\$1,124	\$1,029	\$1,154
Participant + Spouse & Child(ren)	\$1,309	\$1,405	\$1,309	\$1,436
Participant + Child	\$631	\$727	\$631	\$757
Participant + Children	\$848	\$942	\$848	\$973
COBRA DISABILITY EXTENSION	BASE	SELECT	BASE	SELECT
Participant	\$723	\$753	\$723	\$798
Participant + Spouse	\$1,513	\$1,653	\$1,513	\$1,698
Participant + Spouse & Child(ren)	\$1,926	\$2,067	\$1,926	\$2,112
Participant + Child	\$928	\$1,069	\$928	\$1,114
Participant + Children	\$1,248	\$1,386	\$1,248	\$1,431

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