

2023

BENEFITS CHANGES

PARTNERS
FOR HEALTH



CHANGES IN HEALTH INSURANCE

Outlined in the following slides is a highlight of changes coming to our health insurance. Please take the time to read through the changes and consider any changes you may need to make for you/your family. For additional questions regarding these changes, please plan to attend one of our information sessions or contact our office.

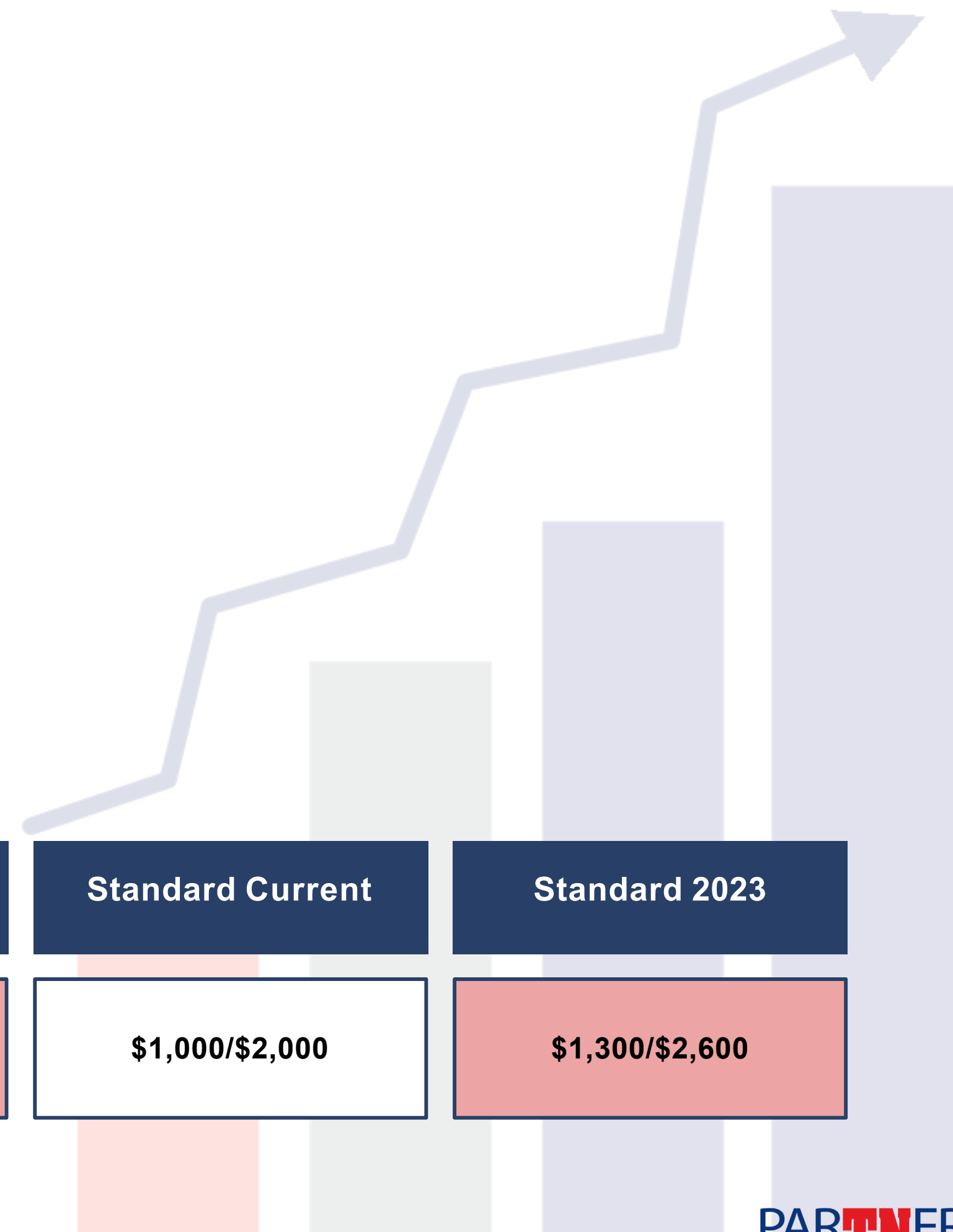
- The KCS Employee Benefits Team

DEDUCTIBLE INCREASES

- Increase in deductibles for Premier PPO and Standard PPO
- No change for Limited PPO or Local CDHP
- For the Premier & Standard PPOs:
 - Co-pays for office visits, non-specialty pharmacy, telehealth, convenience clinics and urgent care remain unchanged - the deductible still does not apply to these services

Example: Single EE Increases to In-Network and Out-of-Network Deductibles

| Single EE | Premier Current | Premier 2023 | Standard Current | Standard 2023 |
|-------------------------------|-----------------|---------------|------------------|-----------------|
| In-network/ out-of-network | \$500/\$1,000 | \$750/\$1,500 | \$1,000/\$2,000 | \$1,300/\$2,600 |



MAXIMUM OUT-OF-POCKET INCREASES (MOOP)

- Increase MOOP for Standard PPO
- Premier PPO, Limited PPO and Local CDHP MOOPs are not changing
- Typically, fewer than 5% of members reach their annual MOOP

Example: Single EE Increases to In-Network and Out-of-Network MOOP

| Plan Type | MOOP (In-network/out-of-network) |
|------------------|----------------------------------|
| Single EE | In-network/out-of-network |
| Standard Current | \$4,000/\$8,000 |
| Standard 2023 | \$4,400/\$8,800 |

BENEFITS CHANGES

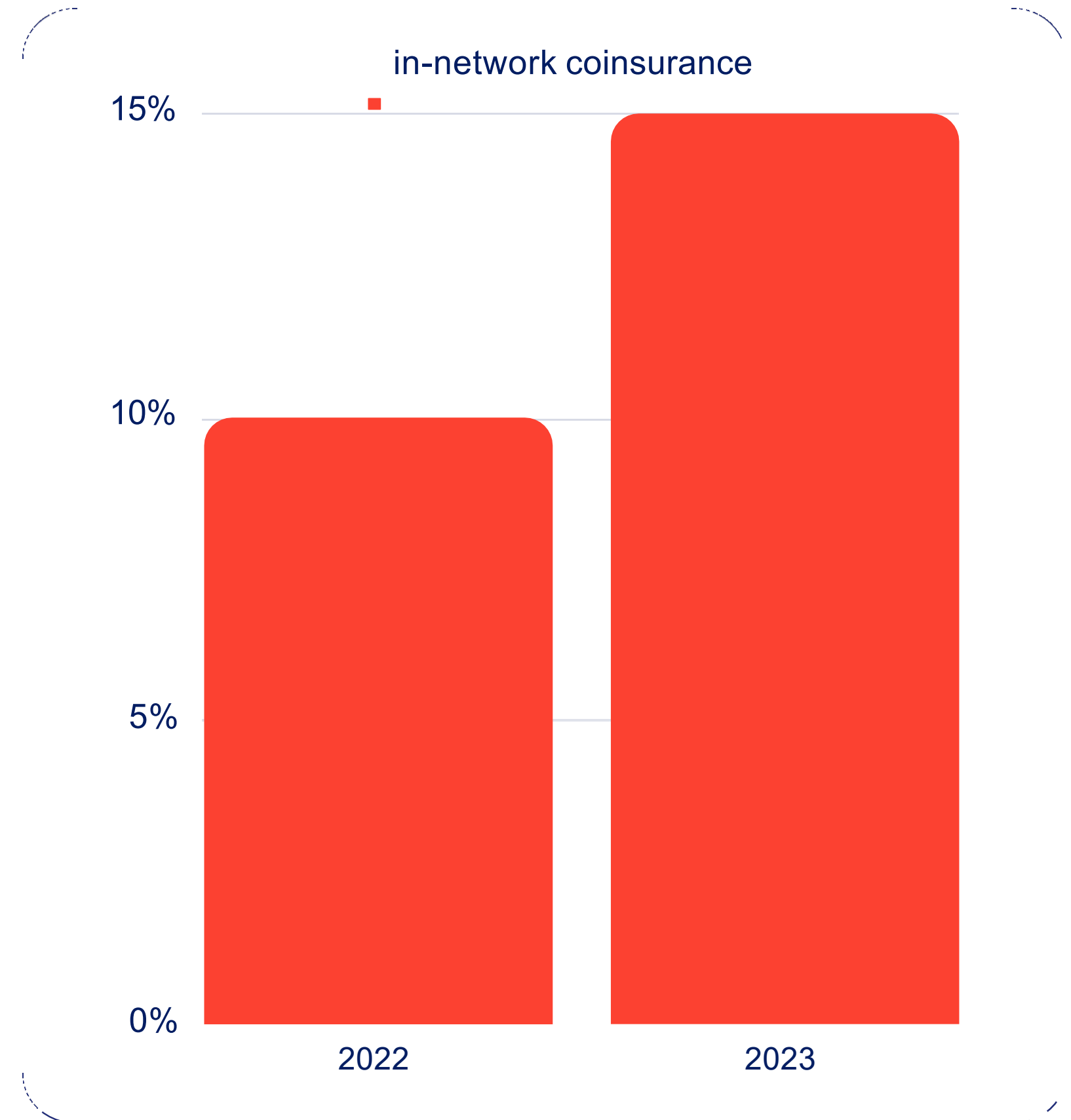
Coinsurance

Increase in-network coinsurance for **Premier PPO ONLY** from 10% to 15%

ER Services

Change emergency room services from a Copay model to Deductible/Coinsurance for the **Premier, Standard, and Limited PPOs**

- No longer will you pay a copay to visit the emergency room and receive any services.
- All services will be applied to your deductible and coinsurance



BENEFITS CHANGES

Allergy Serum

- ❖ There will be a change to how allergy shots are billed for the **Premier, Standard, and Limited PPOs**.
 - ❖ Allergy shots will **no longer** be covered by the PPO plans at 100%
 - ❖ The cost for the allergy serum will be applied to members deductible/coinsurance.
 - ❖ Members may check their previous Explanation of Benefits (EOB) to estimate the cost of the serum or reach out to their provider for additional cost information.
 - ❖ The plan will continue to pay for 100% of the injection administration - unless an office visit is involved when receiving the injection. At that point a copay may be applied.

ENHANCED PRE-DEDUCTIBLE & PREVENTIVE SERVICES

Local CDHP - Coinsurance only, no deductible for the following:

- A1c (average blood sugar) testing with a diabetes diagnosis
- LDL (cholesterol) testing with a heart disease diagnosis
- INR (blood clotting) testing for certain liver disease and bleeding disorder diagnosis

Retinopathy (diabetic eye screening) testing for a diabetes diagnosis covered at no member cost share for all PPOs and Local CDHP

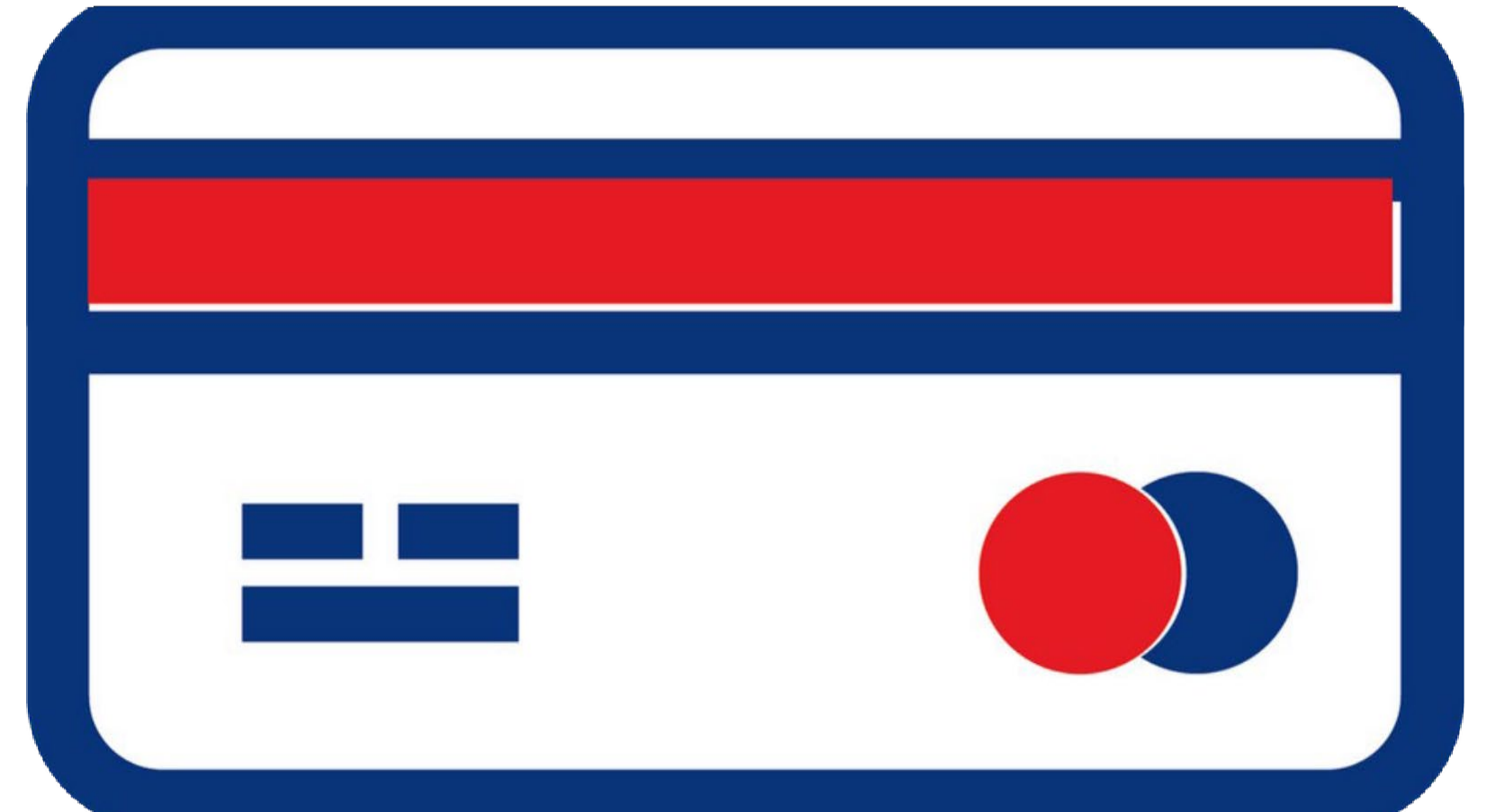
- Applies when administered by an in-network optometrist or ophthalmologist (including provider specialty of Therapeutic Optometry) AND when filed with an appropriate diagnosis



HSA MAXIMUM AMOUNTS

The maximum amounts that members may contribute to their HSA during 2023 have been increased by the IRS.

The catch-up contribution remains at \$1,000 for those who are 55 or older.



\$3,850

for single coverage

\$7,750

for family coverage

Questions?

Contact us!

Phone:
865/594-1686

Email:
benefits@knoxschools.org

Fax:
865/594-9523

Open Enrollment Meeting Schedule

- ❖ Thursday, October 7, 2022 ~7:00 a.m~ Maintenance 5th Avenue
- ❖ Wednesday, October 19, 2022 ~ 3:30 - 5:00 ~ Sarah Simpson Center
- ❖ Wednesday, October 26, 2022 ~ 3:30 - 5:00 ~ Sarah Simpson Center