

Open Enrollment

State of Utah

NEW FOR 2015-2016

- » **The Traditional Plan pharmacy deductible is going away.** The medical deductible is increasing. Your out-of-pocket maximum (\$3,000 individual, \$6,000 double, \$9,000 family) will include pharmacy.
- » **You're getting a \$93 (pre-tax) rebate** as part of surplus reserves. Thanks for using your benefits wisely!
- » **[The PEHP Treatment Advisor](#)** is a new, innovate online tool that helps you weigh your treatment options.
- » **State Health Clinics** will offer medical and dental services at a discount to state employees.

LOOK INSIDE FOR COMPLETE DETAILS!



peHP Serving the Employees Who Serve Utah

Open Enrollment: April 15-June 12

This is the time to enroll in or make changes to your benefits. If you want to keep your current selections, you don't have to do anything. However, take this time to review your choices and learn more about the PEHP benefits available to you.

Change for 2015-16: No Traditional Plan Pharmacy Deductible

Traditional Plan » Starting July 1, 2015, you won't have to meet a deductible on the Traditional Plan to get pharmacy benefits. You'll only have a medical deductible (\$350 individual, \$700 family). Your out-of-pocket maximum (\$3,000 individual, \$6,000 double, \$9,000 family) now will include pharmacy and specialty drugs. This will reduce your risk (the most you would spend) on the Traditional Plan from \$9,350 per person (2014-15 plan year) to \$3,350 per person (2015-16 plan year).

Traditional Plan	2014-15	2015-16
Medical Deductible	\$250/\$500 – not included in medical out-of-pocket maximum	\$350/\$700 – not included in medical out-of-pocket maximum
Pharmacy Deductible	\$100/\$200	\$0
Medical Out-of-Pocket Maximum	\$2,500/\$5,000/\$7,500	\$3,000/\$6,000/\$9,000
Pharmacy Out-of-Pocket Maximum	\$3,000 per person	Included in medical out-of-pocket maximum
Specialty Pharmacy Out-of-Pocket Maximum	\$3,600 per person	Included in medical out-of-pocket maximum
Overall Per-Person Maximum, Including Deductible <i>This limit caps the amount you spend out-of-pocket for any one person on your plan before you meet your family plan limit.</i>	\$9,350 per person	\$3,000 per person after you meet your \$350 individual deductible or your \$700 family deductible

The STAR Plan » No major benefit changes on The STAR Plan. All covered services apply to a single deductible (\$1,500 single, \$3,000 double/family) and out-of-pocket max (\$2,500 single, \$5,000 double, \$7,500 family).

Utah Basic Plus » No major benefit changes on Utah Basic Plus. All covered services apply to a single deductible (\$3,000 single, \$6,000 double/family) and out-of-pocket max (\$6,050 single, \$12,100 double and family). Employer HSA contributions remain the same.

Information in this open enrollment guide is for illustrative purposes only. See your [Benefits Summary](#) and [Master Policy](#) for complete details about your plan.

You're Getting a Refund!

Your PEHP medical plan is self-funded. You and your employer pay the cost of all medical expenses. When you use your benefits wisely — for example, using the Cost & Quality Tools to find the best treatment value — you help preserve your benefits and make a refund possible. This year, PEHP will be returning \$19 million back to the State in surplus reserves. As a current State employee with a PEHP medical plan, you will get \$93 (pre-tax) from PEHP for your share of the surplus.

» [Learn more about PEHP Cost & Quality Tools](#)

Discount State Health Clinics

Starting July 1, 2015, State Health Clinics will give State employees a unique way to save money. An office visit on the Traditional Plan costs only a \$10 co-pay (compared to \$25 at other in-network providers). On The STAR Plan and Utah Basic Plus, you'll get a 25% discount on what you would otherwise pay at another in-network provider. You'll also save 10% on dental services.

See clinic locations and more details, Page 11.

Other Changes/Notices

PEHP Healthy Utah » myHealthyUtah account information and resources from PEHP Healthy Utah have a new home at www.pehp.org. Schedule testing sessions, participate in health challenges, and learn about rebate programs alongside your PEHP medical benefits all in one convenient place.

» [Learn more about PEHP Healthy Utah Rebates](#)

New PEHP Treatment Advisor » This innovative online tool saves you the hassle of scouring the web for information related to your symptoms. Get information here based on your personal treatment preferences and priorities. Compare treatments based on clinical evidence and others' experiences. Go to www.pehp.org to access this helpful tool.

» [Learn more about the PEHP Treatment Advisor](#)

Rates » Medical plan rates increased 4.9%. Regence Expressions family plan rates have increased, while single and double plan rates have decreased. **See complete breakdown of rates, Page 6.**

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New Way to Learn About Your Benefits

Online Tutorial »

This interactive e-learning module covers what you need to know for the new plan year.

» [See Tutorial](#)



Your To-Do Checklist

The benefits you get as a State of Utah employee represent a sizable portion of your overall compensation. It's important to take the time to understand your options and choose the right benefits for you and your family. Don't feel overwhelmed! Here's a quick checklist to help you understand your important tasks ahead.

1

Choose Your Medical Plan

The STAR Plan Traditional Plan Utah Basic Plus

Don't make the mistake of choosing your plan based on what's familiar. By taking the time to understand HSA-qualified plans, such as The STAR Plan, you could save hundreds each year and build a huge nest egg for healthcare and retirement.

More About Plans » Page 7

2

Choose Your Network

Summit Advantage Preferred

Consider the doctors, hospitals, and other healthcare providers you prefer to see when you choose your network. Preferred is the largest network, and it will cost you considerably more in premium. Summit and Advantage cost the same.

More About Networks » Page 8

3

Choose Your Dental Plan

PEHP Preferred Choice PEHP Traditional Regence Expressions

Preferred Choice and Traditional have the same network of providers. Preferred Choice has a small deductible and has the lowest premium. Regence Expressions is administered by Regence of Utah. It doesn't have a deductible and has a national network of providers, but it has the highest premium.

More About Dental » Page 9

To Enroll and Learn More

Enroll, see your claims, access online tools, get information about your plan, and more at www.pehp.org. To create your online personal account, you'll need your PEHP ID number and your Social Security number. Find your PEHP ID number on your benefits card or your EOBs. Or call PEHP at 801-366-7555.

Benefits Information Library

Get all the information you need at your Benefits Information Library when you [log in](#) to your online personal account at www.pehp.org. From the Members homepage, find it at the top-left menu.



- » [Download the 2015-16 State of Utah Benefits Summary.](#) Email publications@pehp.org to request a printed copy.

Look for Us at Your Workplace

- » PEHP educator Justin Seal



We're visiting workplaces across the state for informative [benefit fairs](#) during open enrollment. This is your chance to learn about your benefits and ask questions directly to PEHP representatives. [See the schedule](#) to find dates and locations. Your employer is required to provide you time to attend.

Enrollment Timeline

April 15

- » Your annual open enrollment period begins. It's the time of year you may switch from one medical, dental, or vision plan to another. Aside from open enrollment, you can only make changes when qualifying life events occur, such as marriage or the birth of a child. [Enroll now.](#)

April 20

- » Benefit fairs begin across the state, through May 20. [See schedule.](#)

June 12

- » Deadline to [enroll or make changes](#) in medical, dental, or FLEX\$. You may enroll in Life or AD&D benefits at any time.

July 1

- » New plan year begins. Deductibles and out-of-pocket maximums reset.

July 1, 2016

- » 2015-16 plan year ends.

Biweekly Rates

Biweekly Medical Rates

	Employer (biweekly)	Biweekly Employer HSA Contribution	Employee (What you pay, biweekly)	Total biweekly cost of plan
The STAR Plan (Summit or Advantage Network)				
Single	\$166.77	\$30.46 *	0	\$197.23
Double	\$345.75	\$60.92 *	0	\$406.67
Family	\$481.96	\$60.92 *	0	\$542.88
The STAR Plan (Preferred Network)				
Single	\$166.77	\$30.46 *	\$54.28	\$251.51
Double	\$345.75	\$60.92 *	\$111.91	\$518.58
Family	\$481.96	\$60.92 *	\$149.40	\$692.28
Traditional Plan (Summit or Advantage Network)				
Single	\$197.23	N/A	\$21.92	\$219.15
Double	\$406.67	N/A	\$45.18	\$451.85
Family	\$542.89	N/A	\$60.33	\$603.22
Traditional Plan (Preferred Network)				
Single	\$197.23	N/A	\$91.19	\$288.42
Double	\$406.67	N/A	\$188.03	\$594.70
Family	\$542.89	N/A	\$251.00	\$793.89
Utah Basic Plus (Summit or Advantage Network)				
Single	\$127.18	\$70.05 *	0	\$197.23
Double	\$266.57	\$140.10 *	0	\$406.67
Family	\$402.79	\$140.10 *	0	\$542.89
Utah Basic Plus (Preferred Network)				
Single	\$127.18	\$70.05 *	\$43.44	\$240.67
Double	\$266.57	\$140.10 *	\$89.57	\$496.24
Family	\$402.79	\$140.10 *	\$119.58	\$662.47

* Each half of your employer HSA contribution will be deposited twice per plan year.
 1. Expect the first semi-annual contribution to be deposited by the end of July.
 2. Expect the second semi-annual contribution to be deposited by the end of January.

Biweekly Dental Rates

	Employer	Employee (What you pay, biweekly)	Total
PEHP Preferred Choice			
Single	\$12.22	\$1.36	\$13.58
Double	\$22.69	\$2.52	\$25.21
Family	\$41.31	\$4.59	\$45.90
PEHP Traditional			
Single	\$12.22	\$2.46	\$14.68
Double	\$22.69	\$4.56	\$27.25
Family	\$41.31	\$8.31	\$49.62
Regence Expressions			
Single	\$12.22	\$8.11	\$20.33
Double	\$22.69	\$14.16	\$36.85
Family	\$41.31	\$25.00	\$66.31

Biweekly Vision Rates

	Employee	Employee	
EyeMed Full		Opticare Full	
Single	\$3.47	Single	\$3.83
Double	\$5.68	Double	\$6.10
Family	\$7.88	Family	\$9.04
EyeMed, Eyewear Only		Opticare, Eyewear Only	
Single	\$2.99	Single	\$2.94
Double	\$4.76	Double	\$4.46
Family	\$6.54	Family	\$6.29

Medical Plans

MEDICAL PLAN	The STAR Plan (HSA-qualified)	Traditional (non-HSA)	Utah Basic Plus (HSA-qualified)
Summary <i>This brief comparison is for illustrative purposes only. See your Benefits Summary for details.</i>	<p>You start by paying medical bills with an HSA containing money your employer puts in. You can also put money in yourself, tax-free. You pay no premium for The STAR Plan (Summit and Advantage), so you'll have extra money to save in your HSA. This plan pays benefits when you reach your deductible. Covers more preventive care services at 100% (even before the deductible) than the Traditional Plan. All spending goes to the out-of-pocket maximum, protecting you from large bills.</p>	<p>This plan has multiple co-pays and deductibles and is NOT eligible for an HSA. It pays benefits sooner with a lower deductible, but you'll pay significantly more in premium. Pays many preventive care services at 100%, but not as many as The STAR Plan covers.</p>	<p>Essential benefit plan with catastrophic coverage. It has a higher deductible and out-of-pocket maximum. Has limited pharmacy and other benefits. Your employer will put more money into your HSA than it would with The STAR Plan, but Utah Basic Plus benefits cover much less.</p>
Your Annual Rates <i>Amount you pay</i> <i>See biweekly rates on Page 6.</i>	Advantage and Summit: \$0 Preferred: Single: \$1,411.28 Double: \$2,909.66 Family: \$3,884.40	Advantage and Summit: Single: \$569.92 Double: \$1,174.68 Family: \$1,568.58 Preferred: Single: \$2,370.94 Double: \$4,888.78 Family: \$6,526.00	Advantage and Summit: \$0 Preferred: Single: \$1,129.44 Double: \$2,328.82 Family: \$3,109.08
Employer Annual Contribution to Your HSA	Single: \$791.96 Double and Family: \$1,583.92	Not applicable (not an HSA-qualified plan by federal standards)	Single: \$1,821.30 Double and Family: \$3,642.60
Medical Deductible	\$1,500 single plan \$3,000 double or family plan	\$350 per individual \$700 per family plan	\$3,000 single plan \$6,000 double or family plan
Pharmacy Deductible	Pharmacy expenses apply to the medical deductible	New: Pharmacy expenses no longer have a deductible	Pharmacy expenses apply to the medical deductible
Benefits	Pays covered benefits generally at 80% (using in-network providers, after deductible). Most preventive care covered at 100% (using in-network providers). Includes expanded list of preventive services.	Pays covered benefits generally at 80% (using in-network providers, after deductible). Most preventive care (using in-network providers) covered at 100%.	Covers fewer services, generally at 70% (using in-network providers, after deductible). Basic benefits; fewer services covered. Most preventive care (using in-network providers) covered at 100%. Includes expanded list of preventive services.
Out-of-Pocket Maximum	Medical and Pharmacy: \$2,500 single plan \$5,000 double plan \$7,500 family plan	Medical and Pharmacy: \$3,000 per individual \$6,000 per double plan \$9,000 per family plan	Medical and Pharmacy: \$6,050 single plan \$12,100 double or family plan
Eligibility	No special eligibility requirements for the plan. However, you must meet certain requirements to open an HSA and to contribute or receive contributions to it. See HSA eligibility requirements.	No special eligibility requirements.	No special eligibility requirements for the plan. However, you must meet certain requirements to open an HSA and to contribute or receive contributions to it. See HSA eligibility requirements. If you enroll in Utah Basic Plus this year, you can't switch to a non-HSA plan next open enrollment.

Summit

IASIS, MountainStar, and University of Utah Health Care providers and facilities. You can also see Advantage providers on the Summit network, but your benefits will pay less.

Participating Hospitals

Beaver County

Beaver Valley Hospital
Milford Valley Memorial Hospital

Box Elder County

Bear River Valley Hospital
Brigham City Community Hospital

Cache County

Logan Regional Hospital

Carbon County

Castleview Hospital

Davis County

Lakeview Hospital
Davis Hospital

Duchesne County

Uintah Basin Medical Center

Garfield County

Garfield Memorial Hospital

Grand County

Moab Regional Hospital

Iron County

Valley View Medical Center

Juab County

Central Valley Medical Center

Kane County

Kane County Hospital

Millard County

Delta Community Medical Center
Fillmore Community Hospital

Salt Lake County

Huntsman Cancer Hospital
Jordan Valley Hospital

Salt Lake County (cont.)

Lone Peak Hospital
Pioneer Valley Hospital
Primary Children's Medical Center
Riverton Children's Unit
St. Marks Hospital
Salt Lake Regional Medical Center
University of Utah Hospital
University Orthopaedic Center

San Juan County

Blue Mountain Hospital
San Juan Hospital

Sanpete County

Gunnison Valley Hospital
Sanpete Valley Hospital

Sevier County

Sevier Valley Medical Center

Summit County

Park City Medical Center

Tooele County

Mountain West Medical Center

Uintah County

Ashley Valley Medical Center

Utah County

Mountain View Hospital
Timpanogos Regional Hospital
Mountain Point Medical (opens soon)

Wasatch County

Heber Valley Medical Center

Washington County

Dixie Regional Medical Center

Weber County

Ogden Regional Medical Center

Advantage

Intermountain Healthcare (IHC) providers and facilities. You can also see Summit providers on the Advantage network, but your benefits will pay less.

Participating Hospitals

Beaver County

Beaver Valley Hospital
Milford Valley Memorial Hospital

Box Elder County

Bear River Valley Hospital

Cache County

Logan Regional Hospital

Carbon County

Castleview Hospital

Davis County

Davis Hospital

Duchesne County

Uintah Basin Medical Center

Garfield County

Garfield Memorial Hospital

Grand County

Moab Regional Hospital

Iron County

Valley View Medical Center

Juab County

Central Valley Medical Center

Kane County

Kane County Hospital

Millard County

Delta Community Medical Center
Fillmore Community Hospital

Salt Lake County

Alta View Hospital
Intermountain Medical Center

Salt Lake County (cont.)

The Orthopedic Specialty Hospital (TOSH)
LDS Hospital
Primary Children's Medical Center
Riverton Hospital

San Juan County

Blue Mountain Hospital
San Juan Hospital

Sanpete County

Gunnison Valley Hospital
Sanpete Valley Hospital

Sevier County

Sevier Valley Medical Center

Summit County

Park City Medical Center

Tooele County

Mountain West Medical Center

Uintah County

Ashley Valley Medical Center

Utah County

American Fork Hospital
Orem Community Hospital
Utah Valley Regional Medical Center

Wasatch County

Heber Valley Medical Center

Washington County

Dixie Regional Medical Center

Weber County

McKay-Dee Hospital

Preferred

Consists of all providers and facilities in both the Summit and Advantage networks.



Dental Plans

DENTAL PLAN	PEHP Preferred Choice	PEHP Traditional	Regence Expressions
Summary <i>This brief comparison is for illustrative purposes only. See your Benefits Summary for details.</i>	This PEHP plan shares the same dental network as Traditional. It has a small deductible that doesn't apply to preventive services. Pays 80% of in-network rate for X-rays and cleanings.	This PEHP plan shares the same dental network as Preferred Choice. It has no deductible. Pays 100% of in-network rate for X-rays and cleanings.	This plan is administered by Regence of Utah. It does not have a deductible and pays 100% of in-network rate for X-rays and cleanings. Has a national network of providers.
Biweekly Rates <i>Amount you pay</i>	Single: \$1.36 Double: \$2.52 Family: \$4.59	Single: \$2.46 Double: \$4.56 Family: \$8.31	Single: \$8.11 Double: \$14.16 Family: \$25
Deductible <i>Doesn't apply to preventive services</i>	\$25 per member up to \$75 per family	Not Applicable	Not Applicable
Maximum Benefit	Maximum yearly benefit of \$1,500 per member	Maximum yearly benefit of \$1,500 per member	Maximum yearly benefit of \$1,500 per member
Periodic Oral Examinations <i>One every six months</i>	100% of in-network rate	100% of in-network rate	100% of in-network rate
X-rays	80% of in-network rate	100% of in-network rate	100% of in-network rate
Cleanings and Fluoride Solutions	80% of in-network rate	100% of in-network rate	100% of in-network rate
Dental Procedures and Surgery <i>Restorative, Endodontic, Periodontics, Oral Surgery</i>	80% of in-network rate	80% of in-network rate	80% of in-network rate
Prosthodontic and Implants	50% of in-network rate	50% of in-network rate	50% of in-network rate
Orthodontic	50% of in-network rate Maximum orthodontic lifetime benefit per member is \$1,500	50% of in-network rate Maximum orthodontic lifetime benefit per member is \$1,500	50% of in-network rate Maximum orthodontic lifetime benefit per member is \$1,500
Networks	Share the same provider network. If you see an out-of-network provider, the plans will pay the in-network rate, but you may be balance billed.		Has a national provider network. If you see an out-of-network provider, the plans will pay the in-network rate, but you may be balance billed.

State Health Clinics » 10% discount on what you would normally pay an in-network provider; see Page 11.

Waiting Period » There is a waiting period of six months from the effective date of coverage for orthodontic, implant, and prosthodontic benefits. Learn more in the Dental Master Policy at www.pehp.org.

Missing Tooth Exclusion » Services to replace teeth missing prior to effective date of coverage are not eligible for a period of five years from the date of continuous coverage with PEHP. Learn more in the Dental Master Policy at www.pehp.org.



peHP Treatment Advisor

Empowering Better Healthcare Choices »

This innovative online tool helps you understand your treatment options, based on clinical evidence, patient satisfaction, and your personal preferences.



High Blood Pressure > Treatments

General Bullseye List

Highest Satisfaction 18% Popularity

Beta blockers
Medications are commonly used to treat high blood pressure. There are several types of blood pressure drugs. Beta blockers are one type that are commonly prescribed for high blood pressure. [Read More](#)

Evidence
Conclusions drawn from medical research
Found effective
74% Effectiveness

Total Cost
less than \$200

The Treatments Bullseye® and Treatments List show treatments which typical Americans experience as highest satisfaction or lowest satisfaction for their situation, balancing several factors (effectiveness, cost, difficulty, popularity or use) that typically are important to patients in addressing their health care needs. Wiser Health content is for informational purposes and it does not recommend or promote any specific treatments for you. Work with your health care provider to decide the course of action best for you.

The Treatment Advisor uses a "Treatments' Bullseye" to visually compare treatment options for a particular condition.

FIND ALL OUR WEB TOOLS AT ONE PLACE, WITH ONE LOG IN

www.pehp.org

Discount State Health Clinics

Starting July 1, 2015 » Exclusive savings on medical and dental services



MEDICAL CLINICS

Salt Lake City

168 N 1950 W, Ste. 201

801-715-3500

Hours: M-F 7 a.m. to 6 p.m.

Ogden

2540 Washington Blvd., Ste. 122

801-626-3670

Hours: M-F 7 a.m. to 6 p.m.

Provo

150 E Center Street, Ste. 1100

801-374-7011

Hours: M-F 8 a.m. to 5 p.m.

Traditional Plan » \$10 office co-pay, compared to \$25 at other in-network providers.

The STAR Plan and Utah Basic Plus

» 25% discount on what you would normally pay an in-network provider



DENTAL CLINICS

Salt Lake City

168 N 1950 W, Ste. 202

801-715-3400

Hours: M-F 7:30 a.m. to 6 p.m.

Ogden

950 25th Street, #A

801-395-7090

Hours: M-F 7:30 a.m. to 6 p.m.

St. George

321 N Mall Drive, Ste. M101

435-652-3806

Hours: M-F 8 a.m. to 5 p.m.

PEHP Dental Plan » 10% discount on what you would normally pay an in-network provider



One Place, One Log in » myHealthyUtah account information has a new home at www.pehp.org. Schedule testing sessions, participate in health challenges, and learn about rebate programs all in one convenient place.

KNOW. PLAN. ACT.

