

ENHANCEMENTS TO TCSIG PPO MEDICAL PLANS

TCSIG embellished the following since FY 2015/2016:

- Mental Health Benefits:
 - Added Counseling Copay to match office visit Copay rather than 50% to \$50 maximum
 - Removed 52 visit/year limitation on outpatient; removed 30 day/year limit on inpatient stay
 - Removed requirement for Pre-Certification on Outpatient visits
 - Increased Network (Anthem) for Inpatient, Outpatient, and Outpatient Partial Hospitalization
 - LiveHealth online availability for counseling and psychiatry

- Enhanced Benefits to ALL Plans: 5% across the board increase in these plans since 2018 to the present:
 - Premier Plus Plan - **Platinum**
 - Reduced Deductible to \$75 Individual/\$150 Family (was \$150/\$300)
 - Reduced Out-of-Pocket Max to \$475 Individual / \$950 Family (was \$950/\$1,900)
 - Premier Plan- **Platinum**
 - Reduced Patient Coinsurance Percentage from 15% to 10%
 - Reduced Out-of-Pocket Max to \$2,500 Individual / \$5,000 Family (was \$3,000/\$6,000)
 - Standard Plan-**Gold**
 - Reduced Out-of-Pocket Max to \$3,500 Individual / \$7,000 Family (was \$4,000/\$8,000)

 - Basic Plan-**Gold**
 - Reduced Patient Coinsurance Percentage from 50% to 30%
 - Reduced Deductible to \$1,000 Individual/\$2,000 Family (was \$1,500/\$3,000) **from Silver to Gold**
 - Reduced Out-of-Pocket Max to \$5,000 Individual / \$10,000 Family (was \$5,600/\$11,200)
 - CDHP Plan-**Silver**
 - Reduced Deductible to \$1,500 Individual/\$3,000 Family (was \$1,750/\$3,500) **from Bronze to Silver**
 - Reduced Out-of-Pocket Max to \$5,000 Individual / \$10,000 Family (was \$6,450/\$12,900)

TCSIG added the following:

- HealthCare Blue Book – to find the best quality at the best price, including incentive \$\$ for some procedures
- Anthem Employee Assistance Program which created a much larger network
- LiveHealth Online: Available for Medical and Mental Health issues
- Travel benefits to Center of Excellence
- Coverage for COVID-19 testing
- Increased appointment availability at Wellness Center
- Added Integrative Medicine Benefit through TCSIG designated Center of Excellence

TCSIG removed the following restrictions:

- Transgender exclusion
- Hospice pre-certification
- Outpatient Mental Health pre-certification