

## EXECUTIVE SUMMARY

In accordance with sec. 216.136(11), *Florida Statutes*, an Estimating Conference was held in March to develop an official outlook to aid in state planning and budgeting purposes associated with the 2005 legislative session. The Post-Session Outlook (through June 30, 2007) is intended to show the impact to the previously forecasted cash position, inclusive of respective revenue and expense items, resulting from legislative action.

The General Appropriations Act (Conference Report on Senate Bill 2600, Section 8, paragraph 2), and ch. 2005-97, *Laws of Florida*, (Committee Substitute for Senate Bill 424), mandates enhancement to the State Employee Health Insurance Program effective January 1, 2006. Benefit attributes and covered services currently offered by the Self-Insured PPO Health Plan and fully insured State-contracted HMOs will continue without change. There will be a 7.4% increase in employer contribution rates and a slight increase of 2.7% in employee contribution rates. Total premium will increase by approximately 6.5% with resultant increases to non-employee contribution rates.

Program enhancements include, in general, a low premium, high deductible Self-Insured PPO Health Plan with a Health Savings Account (HSA) option, and low premium, high deductible State-contracted HMO Plans (where available) also with an HSA option (an individual is required to be enrolled in a high deductible health plan to be eligible for HSA selection and participation). The benefit attributes for these plans will differ as compared to the traditional health plans, but the covered services will be the same. A detailed and comprehensive discussion about relevant design, funding, and federal taxation issues associated with HSAs is beyond the scope of this report. It is important to note, however, those active employees selecting this option will receive an employer contribution into the HSA of up to \$500 for individual coverage per year (\$41.66 per month) or up to \$1,000 for family coverage per year (\$83.33 per month).

For all plans, the employer's contribution rate for individual and family coverage is uniform. The employer's required HSA contribution amount for employees enrolling in a high deductible health plan, and electing to have an HSA, is included in the employer contribution rate. Employees and non-employees enrolling in a high deductible health plan will have contribution rates significantly lower than those for the standard health plans. The new premium rates by enrollment category and coverage for all health plans, and a schedule of benefit attributes by health plan are enclosed for reference purposes.

The Post-Session Outlook shows projected enrollment migration between the health plans, and the estimated impact to premium revenue, PPO Plan medical and pharmacy spend, State-contracted HMO premiums, and cash position. The Outlook also shows an estimate for the aggregate employer HSA contribution based on assumed employee enrollment in a low premium, high deductible health plan and electing to have an HSA. With the exception to the expense item, "DSGI Administrative Costs", all other revenue and expense items are unchanged from the March Estimating Conference. Previous financial forecast assumptions and growth rates are unchanged.

With the change to health plan offerings, benefit attributes, and premium rates, the forecasted ending cash balance for fiscal year 2005-06 is increased from \$86.3 million to \$113.0 million. An operating gain of \$3.6 million is estimated, up \$26.7 million from an operating deficit of \$23.1 million. The forecasted ending cash deficit for fiscal year 2006-07 is decreased from \$98.0 million to \$20.6 million, an improvement of \$77.4 million. An operating loss of \$133.6 million is estimated, up \$50.7 million from \$184.3 million.

Table 1. on the following page provides a summary of the Outlook by fiscal year.

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# **State Employees' Group Health Self-Insurance Trust Fund**

## **Post-Session Outlook**

**For the Fiscal Years Ending June 30, 2006 & 2007**

**July 2005**

**Prepared by: Department of Management Services  
Division of State Group Insurance  
Bureau of Accounting & Financial Management**

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With the change to health plan offerings, benefit attributes, and premium rates, the forecasted ending cash balance for fiscal year 2005-06 is increased from \$86.3 million to \$113.0 million. An operating gain of \$3.6 million is estimated, up \$26.7 million from an operating deficit of \$23.1 million. The forecasted ending cash deficit for fiscal year 2006-07 is decreased from \$98.0 million to \$20.6 million, an improvement of \$77.4 million. An operating loss of \$133.6 million is estimated, up \$50.7 million from \$184.3 million.

Table 1. on the following page provides a summary of the Outlook by fiscal year.

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**STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND**

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**Table 1. Financial Outlook**

	<u>FY</u> <u>2004-05</u>	<u>FY</u> <u>2005-06</u>	<u>FY</u> <u>2006-07</u>
BEGINNING CASH BALANCE	58.3	109.4	113.0
REVENUES	1,203.6	1,300.9	1,337.9
EXPENSES	(1,152.5)	(1,297.3)	(1,471.5)
OPERATING GAIN/(LOSS)	<u>51.1</u>	<u>3.6</u>	<u>(133.6)</u>
ENDING CASH BALANCE	<u>109.4</u>	<u>113.0</u>	<u>(20.6)</u>

Dollars in Millions

Overall enrollment for Fiscal Year 2005-06 is expected to be as follows:

- Self-Insured PPO Standard Health Plan – 102,973
- Self-Insured PPO High Deductible Health Plan – 6,695
- Total Self-Insured PPO Plan Enrollment – 109,668
  
- State-Contracted HMO Standard Plans – 59,757
- State-Contracted HMO High Deductible Health Plans – 1,083
- Total State-Contracted HMO Plan Enrollment – 60,840
  
- Total State Health Program Enrollment – 170,508

Approximately 7,000 employees and 800 pre-Medicare retirees are expected to enroll in a low premium, high deductible health plan (5.3% of employee and pre-Medicare retiree covered population). HSA election and participation is expected to be high for this group due to the fixed and direct employer contribution. Overall enrollment is expected to approximate 64% enrollment in a self-insured PPO plan and 36% in a State-contracted HMO during the forecast period. Subscriber plan selection resulting from the 2005 Open Enrollment will provide base line enrollment counts by plan by enrollment category for future forecasting purposes.

It is noteworthy that the contractual agreements for Third-Party Administration, Pharmacy Benefits Management, and State-contracted HMOs are due to expire during the forecast period. Assumptions and projected growth rates used for the forecast could be impacted by the results of the procurements.

The exhibits that follow provide more in-depth information about projected enrollment, cash positions, and comparisons to previous forecasts.

**STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND**

**Exhibit I  
Financial Outlook  
By Fiscal Year  
(In Millions)**

	<u>FY 04-05</u>	<u>FY 05-06 <sup>(1)</sup></u>	<u>FY 06-07 <sup>(1)</sup></u>
<b>BEGINNING CASH BALANCE</b>	\$ 58.3	\$ 109.4	\$ 113.0
<b>REVENUES:</b>			
Insurance Premiums:			
Employer Contributions	\$ 888.1	\$ 965.7	\$ 994.9
Employee Contributions	155.0	154.1	156.7
Medicare Contributions	77.4	84.4	86.8
Early Retiree Contributions	45.6	51.3	53.9
COBRA Contributions	6.8	7.1	7.1
Subscriber HSA Contributions <sup>(3)</sup>	0.0	0.0	0.0
Interest on Investments	2.6	3.2	1.0
TPA Refunds/PBM Rebates	14.1	19.5	20.8
Pretax Trust Fund Transfer	14.0	14.0	14.0
Transfer: TRICARE Surplus <sup>(2)</sup>	0.0	1.6	2.7
Other Revenues	0.0	0.0	0.0
<b>TOTAL REVENUES</b>	\$ 1,203.6	\$ 1,300.9	\$ 1,337.9
<b>TOTAL CASH AVAILABLE</b>	\$ 1,261.9	\$ 1,410.3	\$ 1,450.9
<b>EXPENSES:</b>			
PPO Plan - Medical Claims	\$ 470.0	\$ 521.3	\$ 578.7
PPO Plan - Prescription Drug Claims	183.8	214.7	252.3
HMO Premiums	451.8	511.2	588.7
Employer HSA Contributions <sup>(3)</sup>	0.0	2.7	5.4
ASO Fee - TPA	38.6	38.6	38.6
DSGI Administrative Costs	4.2	4.7	3.7
Premium Refunds	4.0	4.0	4.0
Other Expenses	0.1	0.1	0.1
<b>TOTAL EXPENSES</b>	\$ 1,152.5	\$ 1,297.3	\$ 1,471.5
<b>EXCESS OF REVENUES OVER EXPENSES</b>	\$ 51.1	\$ 3.6	\$ (133.6)
<b>ENDING CASH BALANCE</b>	\$ 109.4	\$ 113.0	\$ (20.6)
<b>Average Enrollment by Plan</b>			
PPO Standard	108,532	102,973	102,973
PPO HDHP	0	6,695	6,695
HMO Standard	60,500	59,757	59,757
HMO HDHP	0	1,083	1,083
<u>Total</u>	<u>169,032</u>	<u>170,508</u>	<u>170,508</u>
<b>Average Enrollment by Coverage Type</b>			
Active\Cobra Standard	137,163	131,229	131,229
Active\Cobra HDHP	0	7,018	7,018
Medicare	23,564	23,607	23,607
Early Retiree Standard	8,305	7,894	7,894
Early Retiree HDHP	0	760	760
<u>Total</u>	<u>169,032</u>	<u>170,508</u>	<u>170,508</u>

<sup>(1)</sup> Enrollment migration and certain financial projections have been prepared by contracted benefit \ actuarial consultants in connection with the State Health Program redesign – Conference Report on SB 2600, Sec. 8, paragraph 2. Enrollment as of January 1, 2006.

<sup>(2)</sup> Transfer of the supplemental TRICARE health benefit plan surplus from Cash Account 2668004.

<sup>(3)</sup> Estimated subscriber HSA contributions have been intentionally excluded. HSA contributions will be estimated and included in future forecasts (pending election results from the 2005 Open Enrollment). Subscriber HSA contributions will be a pass-through with with no estimated impact to cash position.

**STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND**

**Exhibit II**  
**Financial Outlook**  
**Fiscal Year 2005-06**  
**(In Millions)**

	(A) March '05	(B) July ' 05 <sup>(1)</sup>	(B) - (A) Difference
<b>BEGINNING CASH BALANCE</b>	\$ 109.4	\$ 109.4	\$ 0.0
<b>REVENUES:</b>			
Insurance Premiums:			
Employer Contributions	\$ 934.2	\$ 965.7	\$ 31.5
Employee Contributions	154.3	154.1	(0.2)
Medicare Contributions	83.5	84.4	0.9
Early Retiree Contributions	49.5	51.3	1.8
COBRA Contributions	7.1	7.1	0.0
Subscriber HSA Contributions <sup>(3)</sup>	0.0	0.0	0.0
Interest on Investments	3.2	3.2	0.0
TPA Refunds/PBM Rebates	19.5	19.5	0.0
Pretax Trust Fund Transfer	14.0	14.0	0.0
Transfer: TRICARE Surplus <sup>(2)</sup>	1.6	1.6	0.0
Other Revenues	0.0	0.0	0.0
<b>TOTAL REVENUES</b>	\$ 1,266.9	\$ 1,300.9	\$ 34.0
<b>TOTAL CASH AVAILABLE</b>	\$ 1,376.3	\$ 1,410.3	\$ 34.0
<b>EXPENSES:</b>			
PPO Plan - Medical Claims	\$ 519.9	\$ 521.3	\$ 1.4
PPO Plan - Prescription Drug Claims	213.9	214.7	0.8
HMO Premiums	509.3	511.2	1.9
Employer HSA Contributions <sup>(3)</sup>	0.0	2.7	2.7
ASO Fee - TPA	38.6	38.6	0.0
DSGI Administrative Costs	4.2	4.7	0.5
Premium Refunds	4.0	4.0	0.0
Other Expenses	0.1	0.1	0.0
<b>TOTAL EXPENSES</b>	\$ 1,290.0	\$ 1,297.3	\$ 7.3
<b>EXCESS OF REVENUES OVER EXPENSES</b>	\$ (23.1)	\$ 3.6	\$ 26.7
<b>ENDING CASH BALANCE</b>	\$ 86.3	\$ 113.0	\$ 26.7
<b>Average Enrollment by Plan</b>			
PPO Standard	108,205	102,973	
PPO HDHP	0	6,695	
HMO Standard	61,723	59,757	
HMO HDHP	0	1,083	
<b>Total</b>	<b>169,928</b>	<b>170,508</b>	

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<sup>(2)</sup> Transfer of the supplemental TRICARE health benefit plan surplus from Cash Account 2668004.

<sup>(3)</sup> Estimated subscriber HSA contributions have been intentionally excluded. HSA contributions will be estimated and included in future forecasts (pending election results from the 2005 Open Enrollment). Subscriber HSA contributions will be a pass-through with with no estimated impact to cash position.

**STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND**

**Exhibit III  
Financial Outlook  
Fiscal Year 2006-07  
(In Millions)**

	(A) March '05	(B) July ' 05 <sup>(1)</sup>	(B) - (A) Difference
<b>BEGINNING CASH BALANCE</b>	\$ 86.3	\$ 113.0	\$ 26.7
<b>REVENUES:</b>			
Insurance Premiums:			
Employer Contributions	\$ 931.9	\$ 994.9	\$ 63.0
Employee Contributions	153.6	156.7	3.1
Medicare Contributions	86.6	86.8	0.2
Early Retiree Contributions	52.4	53.9	1.5
COBRA Contributions	7.1	7.1	0.0
Subscriber HSA Contributions <sup>(3)</sup>	0.0	0.0	0.0
Interest on Investments	1.0	1.0	0.0
TPA Refunds/PBM Rebates	20.8	20.8	0.0
Pretax Trust Fund Transfer	14.0	14.0	0.0
Transfer: TRICARE Surplus <sup>(2)</sup>	2.7	2.7	0.0
Other Revenues	0.0	0.0	0.0
<b>TOTAL REVENUES</b>	\$ 1,270.1	\$ 1,337.9	\$ 67.8
<b>TOTAL CASH AVAILABLE</b>	\$ 1,356.4	\$ 1,450.9	\$ 94.5
<b>EXPENSES:</b>			
PPO Plan - Medical Claims	\$ 576.2	\$ 578.7	\$ 2.5
Employer HSA Contributions <sup>(3)</sup>	249.7	252.3	2.6
HMO Premiums	581.6	588.7	7.1
Employer HSA Contributions	0.0	5.4	5.4
ASO Fee - TPA	38.6	38.6	0.0
DSGI Administrative Costs	4.2	3.7	(0.5)
Premium Refunds	4.0	4.0	0.0
Other Expenses	0.1	0.1	0.0
<b>TOTAL EXPENSES</b>	\$ 1,454.4	\$ 1,471.5	\$ 17.1
<b>EXCESS OF REVENUES OVER EXPENSES</b>	\$ (184.3)	\$ (133.6)	\$ 50.7
<b>ENDING CASH BALANCE</b>	\$ (98.0)	\$ (20.6)	\$ 77.4
<b>Average Enrollment by Plan</b>			
PPO Standard	107,866	102,973	
PPO HDHP	0	6,695	
HMO Standard	63,113	59,757	
HMO HDHP	0	1,083	
Total	170,979	170,508	

<sup>(1)</sup> Enrollment migration and certain financial projections have been prepared by contracted benefit \ actuarial consultants in connection with the State Health Program redesign – Conference Report on SB 2600, Sec. 8, paragraph 2. Enrollment as of January 1, 2006.

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**STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND**

**Exhibit IV  
Premium Rate Table**

<b>Current</b>				
<b>Category</b>	<b>Coverage Type</b>	<b>PPO/HMO Standard</b>		
		<b>Employer</b>	<b>Enrollee</b>	<b>Total</b>
Full -Time Employees <sup>(1)</sup> (Monthly)	Single	\$ 322.44	\$ 48.68	\$ 371.12
	Family	\$ 666.84	\$ 175.14	\$ 841.98
	Spouse	\$ 841.98	\$ 0.00	\$ 841.98
Full -Time Employees <sup>(1)</sup> (Bi-Weekly)	Single	\$ 161.22	\$ 24.34	\$ 185.56
	Family	\$ 333.42	\$ 87.57	\$ 420.99
	Spouse	\$ 420.99	\$ 0.00	\$ 420.99
COBRA Participants <sup>(2)</sup> (Monthly )	Single	\$ 0.00	\$ 378.54	\$ 378.54
	Family	\$ 0.00	\$ 858.82	\$ 858.82
Early Retirees (Monthly)	Single	\$ 0.00	\$ 371.12	\$ 371.12
	Family	\$ 0.00	\$ 841.98	\$ 841.98
Medicare Participants <sup>(3)</sup> (Monthly)	(I) One Eligible	\$ 0.00	\$ 197.36	\$ 197.36
	(II) One Under/Over	\$ 0.00	\$ 568.48	\$ 568.48
	(III) Both Eligible	\$ 0.00	\$ 394.72	\$ 394.72

<b>Effective January 1, 2006</b>							
<b>Category</b>	<b>Coverage Type</b>	<b>PPO/HMO Standard</b>			<b>PPO/HMO HDHP <sup>(4)</sup></b>		
		<b>Employer</b>	<b>Enrollee</b>	<b>Total</b>	<b>Employer</b>	<b>Enrollee</b>	<b>Total</b>
Full -Time Employees <sup>(1)</sup> (Monthly)	Single	\$ 346.16	\$ 50.00	\$ 396.16	\$ 346.16	\$ 15.00	\$ 361.16
	Family	\$ 715.92	\$ 180.00	\$ 895.92	\$ 715.92	\$ 64.30	\$ 780.22
	Spouse	\$ 895.92	\$ 0.00	\$ 895.92	\$ 780.22	\$ 0.00	\$ 780.22
Full -Time Employees <sup>(1)</sup> (Bi-Weekly)	Single	\$ 173.08	\$ 25.00	\$ 198.08	\$ 173.08	\$ 7.50	\$ 180.58
	Family	\$ 357.96	\$ 90.00	\$ 447.96	\$ 357.96	\$ 32.15	\$ 390.11
	Spouse	\$ 447.96	\$ 0.00	\$ 447.96	\$ 390.11	\$ 0.00	\$ 390.11
COBRA Participants <sup>(2)</sup> (Monthly )	Single	\$ 0.00	\$ 404.08	\$ 404.08	\$ 0.00	\$ 325.88	\$ 325.88
	Family	\$ 0.00	\$ 913.84	\$ 913.84	\$ 0.00	\$ 710.82	\$ 710.82
Early Retirees (Monthly)	Single	\$ 0.00	\$ 396.16	\$ 396.16	\$ 0.00	\$ 319.48	\$ 319.48
	Family	\$ 0.00	\$ 895.92	\$ 895.92	\$ 0.00	\$ 696.88	\$ 696.88
Medicare Participants <sup>(3)</sup> (Monthly)	(I) One Eligible	\$ 0.00	\$ 210.34	\$ 210.34	\$ 0.00	\$ 154.16	\$ 154.16
	(II) One Under/Over	\$ 0.00	\$ 606.50	\$ 606.50	\$ 0.00	\$ 515.32	\$ 515.32
	(III) Both Eligible	\$ 0.00	\$ 420.69	\$ 420.69	\$ 0.00	\$ 308.32	\$ 308.32

**Notes:**

(1) Premium contribution for Part-Time Employees is to be calculated as follows:

Step 1. State Contribution x FTE% = Calculated State Contribution

Step 2. Total Contribution - Calculated State Contribution = Employee Contribution

(2) Includes an additional 2% for administrative costs as permitted by federal regulations.

(3) The actual premium rate for some retirees participating in an HMO plan may differ from what is presented.

(4) Employer monthly HSA contribution for employees is \$41.66 for single coverage (\$500 annually) and \$83.33 for family coverage (\$1,000 annually).



**STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND**

**2006 Plan Designs**

**Exhibit V**

Attribute	Current Plan				New Plan Option			
	PPO		HMO		HDHP I (PPO)		HDHP II (HMO)	
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
HSA								
Individual		N/A		N/A	\$500		\$500	
Family		N/A		N/A	\$1,000		\$1,000	
Annual Deductible					<i>Aggregate Family Deductible</i>			
Individual	\$250	\$750	N/A	N/A	\$1,250	\$2,500	\$1,250	N/A
Family	\$500	\$1,500	N/A	N/A	\$2,500	\$5,000	\$2,500	N/A
Coinsurance	20%	40%	N/A	N/A	20%	40%	20%	N/A
Coinsurance Maximum								
Individual	\$2,500	Embedded	N/A	N/A	\$3,000	\$7,500	\$3,000	N/A
Family	\$5,000	Embedded	N/A	N/A	\$6,000	\$15,000	\$6,000	N/A
Office Visit Coinsurance - PCP	\$15	40%	\$15	N/A	20%	40%	20%	N/A
Office Visit Coinsurance - SCP	\$25	40%	\$25	N/A	20%	40%	20%	N/A
Hospital Admission Copay	\$250, then coinsurance	\$500, then coinsurance	\$250	N/A	20%	\$1,000, then coinsurance	20%	N/A
Emergency Room Copay	\$ 50 (waived if admitted)	30%	\$ 50 (waived if admitted)	N/A	20%	40%	20%	N/A
Preventive Care	<b>Enhanced</b>	30%	Included	N/A	<b>Enhanced</b>	40%	Included	N/A
Prescription Drugs (Retail)								
Generic	Copay \$10	N/A	Copay \$10	N/A	After Deductible 30%	N/A	After Deductible 30%	N/A
Preferred Brand	\$25	N/A	\$25	N/A	30%	N/A	30%	N/A
Non-Preferred Brand	\$40	N/A	\$40	N/A	50%	N/A	50%	N/A
Prescription Drugs (Mail)								
Generic	\$20	N/A	N/A	N/A	After Deductible 30%	N/A	After Deductible 30%	N/A
Preferred Brand	\$50	N/A	N/A	N/A	30%	N/A	30%	N/A
Non-Preferred Brand	\$80	N/A	N/A	N/A	50%	N/A	50%	N/A
Lifetime Maximum	\$2,000,000		Unlimited		\$2,000,000		Unlimited	