



It's Time to Pick Your Medical and Dental Plan for 2012

Mandatory Enrollment for All Employees

If you do not enroll,
you will not be eligible
for medical or dental
coverage in 2012.

Open Enrollment runs November 7 – 18, 2011

Your current medical and dental coverage ends on December 31, 2011. If you want coverage through the Butler Health Plan for 2012, make your election by November 18.

New Medical Options for 2012!

Butler Health Plan has simplified its medical options to two plans:

- **Preferred Provider Organization (PPO) Plan**
- **High Deductible Health Plan (HDHP)**

Learn more about the new medical options and other changes inside.
This brochure will help you determine which plan is best for you.

Take Action by 11 p.m. on November 18

- Review your enrollment materials** and share them with your family.
- Examine benefit rates** from your employer.
- Determine which medical plan** is best for you and your family.
- Decide if you want to enroll in the dental plan.**
- Enroll online between November 7 – 18** at www.alliedbenefit.com.

See the "Steps to Enroll" on page 7.



The Butler Health Plan goal is to provide a competitive medical benefit at an affordable cost for all of our 7,000 employees and family members. The changes occurring for 2012 help us to continue reaching that goal.

Your 2012 Medical Plan Options

You must enroll to have coverage in 2012.

Both plans use the same network of doctors, hospitals and facilities. They also cover the same types of services and list of prescriptions but at different costs to you.

Preferred Provider Organization (PPO) Plan

With the PPO, you pay less out of your pocket because you pay flat copays for routine office visits and prescriptions. The PPO also has a lower individual deductible. You pay more out of your paycheck to “buy” the coverage.

High Deductible Health Plan (HDHP)

With the HDHP, you pay more out of your pocket for services since it has a higher deductible. Once you reach the individual deductible, the Plan pays 100% for in-network medical services and you pay a flat copay for prescriptions. You pay less out of your paycheck to “buy” the coverage.

Side-by-Side Comparison of In-Network Benefits (Amounts shown are what you pay)				
Medical	PPO		HDHP	
	Tier 1 Network	Tier 2 Network	Tier 1 Network	Tier 2 Network
Preventive Care	The Plan covers all preventive services 100% for both plans. You pay nothing for well baby, routine physicals, immunizations and screenings.			
Annual Deductible <i>This is the dollar amount you must pay first in a year before the plans begin paying specified benefits.</i>	<i>You do not have to meet the deductible before copays apply.</i> \$500 Individual \$1,000 Employee + 1 \$1,500 Family		<i>Each covered person must meet their individual deductible before copays apply.</i> \$2,500 Individual \$4,000 Employee + 1 \$5,500 Family	
Annual Coinsurance Limit <i>This is the most you will pay toward services listed below with a %. You will always pay the copay amounts, which are not part of the annual limit.</i>	\$2,000 Individual \$4,000 Employee + 1 \$6,000 Family		0% after deductible	\$2,000 Individual \$4,000 Employee + 1 \$6,000 Family
Doctor Office Visit <i>(Primary Care includes family practice, internist, pediatrician, OB/GYN, mental health & chiropractor.)</i>	\$25 for Primary Care \$40 for a Specialist		\$0 after deductible	
Urgent Care	\$40 copay		\$0 after deductible	
Emergency Room	\$150 copay <i>(waived if admitted)</i>		\$0 after deductible	
Inpatient Hospital and Outpatient Surgery	20% after deductible	30% after deductible <i>plus \$300 copay</i>	0% after deductible	20% after deductible <i>plus \$300 copay</i>
Radiology <i>MRI, X-ray, CT, Ultrasound</i>	20% after deductible	30% after deductible	0% after deductible	
Lab Tests	20% (deductible does not apply)		0% after deductible	
Prescription Drugs	<i>Copay Amounts: Annual deductible doesn't apply</i>		<i>Copay Amounts: After annual deductible</i>	
Retail	\$15 Generic \$35 Formulary brand \$55 Non-formulary brand		\$15 Generic \$35 Formulary brand \$55 Non-formulary brand	
Mail Order	\$35 Generic \$85 Formulary brand \$135 Non-formulary brand		\$35 Generic \$85 Formulary brand \$135 Non-formulary brand	
Specialty	\$75		\$75	

This table is a summary of in-network benefits. To see more details or how out-of-network benefits are covered, go to www.butlerhealthplan.org.

Which Plan is Right for You and Your Family?

New for
2012

- **First look at your costs.** See your medical benefit rates from your employer.
- **Then compare what the plans cover.** See the comparison chart on page 2.
- **Answer this...** How much are you willing to pay out-of-pocket for medical costs before coverage kicks in?
 - If you are willing to pay more before coverage kicks in and reap the benefits of lower paycheck deductions, the HDHP may be best for you.
 - If you want to pay less before coverage takes effect and you are willing to pay more out of your paycheck, the PPO may be your ideal option.

There is a certain amount of risk in choosing any medical plan —

you might buy more coverage than you need or not enough. But there is some predictability in your spending if you look at your current health situation and that of your family members. If you're unsure of your medical usage and drug costs, review your claims history at www.alliedbenefit.com for medical and www.express-scripts.com for prescription drugs.



For more information, go to **How to Choose a Plan** at www.butlerhealthplan.org.

Tiered Hospital & Facility Network

When you use a hospital, surgery center or imaging center in the **Tier 1 network**, you will receive the greatest benefit.

Tier 1 hospitals and facilities provide Butler Health Plan the best discounts which result in a savings we can pass on to our employees and their family members.



Tier 2 hospitals and facilities offer discounts, but they are less than Tier 1 hospitals and facilities, so you will pay a higher percentage of the costs. **For Tier 2 hospital admissions and outpatient surgeries, you will also have an additional \$300 copay.**

Note! Emergency services are always paid at the in-network Tier 1 rate.

Tier 1 Hospitals include:

Atrium Medical Center-Middletown
Bethesda North Hospital-Cincinnati
Children's Medical Center- Dayton
Christ Hospital-Cincinnati
Cincinnati Children's Hospital-Cincinnati
Clermont Mercy Hospital-Batavia
Fort Hamilton Hospital-Hamilton
Good Samaritan Hospital-Cincinnati
Jewish Hospital-Cincinnati
McCullough Hyde Hospital-Oxford
Mercy Hospital Anderson-Cincinnati
Mercy Hospital Fairfield-Fairfield
Mercy Hospital Mt Airy-Cincinnati
Mercy Hospital Western Hills-Cincinnati
Miami Valley Hospital-Dayton
St Elizabeth Medical Center-Covington

For a complete listing of Tier 1 surgery centers and imaging centers, go to www.butlerhealthplan.org.

What's New for 2012?

- **Rewards for Wellness** — Reduced deductible for tobacco-free employees and spouses, or those trying to be free from tobacco.
- **Tiered hospital and facility in-network** — Tier 1 offers you the greatest benefit, saving you money. *See page 3 for more about the new tiered networks.*
- **Discontinued Lab Card** program — In 2012, you will pay a portion of diagnostic lab costs. (Lab tests for preventive care still covered 100%.)
- **No prescription coverage for proton pump inhibitors** that treat acid reflux (e.g., Prilosec) — This class of drugs is available over-the-counter.
- **Choose providers in HealthSpan or MultiPlan for in-network benefits** — Emerald Health is no longer a participating network.
- **New for retirees** — Spouses with access to a group health plan, like STRS, SERS, PERS or other retiree health plans, must be covered by that group plan to receive secondary coverage from Butler Health Plan.
- **Coordination of Benefits with secondary coverage** changing to **industry standard** — In 2012, if the primary coverage pays as much or more than what Butler Health Plan would have paid, the secondary payment will be \$0.
- **Mandatory mail order for maintenance drugs** — You are allowed a maximum three retail fills. After that, you must begin purchasing your maintenance drugs through mail order.

See page 5 for more about the deductible credit. *Because your health matters!*





Your Health Matters!

If you're tobacco-free, you'll pay less toward your deductible.

We all know that lifestyle choices have consequences, and making healthy choices helps employees and the Plan spend less on health care. This year we are focusing on **tobacco use** because it **is the number one cause of preventable death in the United States**. It leads directly to many chronic diseases, including heart disease, cancer, stroke and chronic respiratory disease.

Earn \$150 Toward Your 2012 Medical Plan Deductible

If you or your spouse (if enrolled in our medical plan) are tobacco-free in the last three months, or commit to becoming tobacco-free, you can each earn a \$150 credit toward your medical plan deductible.

Enroll in a tobacco cessation program before November 7, 2011, to be eligible for the credit.

During the Open Enrollment process, you will be asked to indicate if you and your spouse have been tobacco-free for three months or are enrolled in a tobacco cessation program.



If you aren't tobacco-free, you may still earn the deductible credit before Open Enrollment!

Ready to Call It Quits?

If it were just that easy, right?

We know the addiction to tobacco is powerful. If you're ready to commit to quitting, we can help you kick the habit.

Contact Tracey Taylor

HealthSpan Personal Health Coach
Tracey will help you and your spouse to enroll in a tobacco cessation program that's right for you.

- Call 513-551-1437 between 8 a.m. and 4:30 p.m.
- Email Tracey at tntaylor-price@health-partners.org
- Go to the HealthSpan Web site at www.healthspane-coach.com (Use code: BHP)

Your 2012 Dental Plan

Dental provides coverage for preventive, basic, major and orthodontic care for children and adults. There are no changes to the Plan for next year. See your 2012 dental benefit rates from your employer.

Annual Deductible	\$25 per Individual / \$50 per Family (max)
Preventive	Covered 100%, no deductible
Basic	You pay 20% after deductible
Major	You pay 40% after deductible
Annual Benefit Maximum	\$2,500
Orthodontia for children and adults	You pay 40%, no deductible Separate \$1,800 lifetime benefit max per person

You must enroll to have coverage next year.



Preventive care services are covered 100%. Remember to schedule your check-ups.

Reminder!

Eligibility for Medical and Dental Plans

Dependents — Eligible dependents up to age 26 can be enrolled in the Medical Plan. Dependents up to age 19 can be enrolled in the Dental Plan. If a dependent is a full-time student, they can enroll in the Dental Plan up to age 25.

Spouses — Spouses who have access to group health coverage must take that coverage on an individual basis in order to be covered as secondary insurance with Butler Health Plan. The exceptions are if your spouse pays more than 55% of the single premium or if the spouse works at another employer that offers the Butler Health Plan. The provision only applies to the medical plans and includes both employed and retired spouses who have access to group health plans.

Are You Expecting a Major Life Change in 2012?

If you experience a major life change, such as marriage, divorce or a new baby, you may change some of your benefit selections. You have 30 days after most events occur to make changes or 60 days to make a change after a newborn.

Steps to Enroll

Make your benefit selections and enroll online before 11 p.m., Friday, November 18.

- Log in directly to **www.alliedbenefit.com** with your account number and password.
- Select the **Open Enrollment** tab.
- Follow the steps to complete the online enrollment form.
- **Confirm** your enrollment.
- Click **Submit**.
- **Print** and save the confirmation page for future reference.

If you, the employee, are enrolling for the first time, you can't enroll online.

You must see your Treasurer or Personnel Department to enroll.



First time using the Allied website?

- Click on **Request New Account**.
- Enter the required information. (Our group number is **A08103**.)
- Your account number and password will be emailed to you.

Forgot your account number or password?

- Click on **Forgot your password?**
- Enter the required information.
- Your account number and password will be emailed to you.
- If you've changed your email, call **Allied at 1-800-288-2078** to get your account number and password.

Having other issues logging in?

Call **Allied at 1-800-288-2078** for assistance.

What Happens If You Do Nothing at This Time?

If you do not enroll, you will not have medical or dental benefits coverage in 2012. If you need assistance, please contact your Treasurer or Personnel Office.

Plan	Mark your calendars for Open Enrollment: November 7 – 18.
Do	Attend an employee meeting and share your enrollment materials with your family. Enroll online before November 18 at 11 p.m.
Check	Watch your mail for your new ID cards in late December.
Act	Begin using your benefits January 1, 2012.

Who to Contact with Questions

For questions about:	Contact in 2012:
General Benefits <i>Enrollment and eligibility</i>	Allied Benefit Systems, Inc. www.alliedbenefit.com 1-800-288-2078
Medical Plan <i>Coverage, claims and order ID cards</i>	
Dental Plan <i>Coverage, claims and order ID cards</i>	
Prescription Drug <i>Coverage, claims and preferred formulary</i>	Express Scripts, Inc. www.express-scripts.com 1-866-275-0044
Medical Network <i>To find a doctor or other healthcare provider</i>	Primary Network: HealthSpan Preferred www.healthspannetwork.com 1-888-914-7726 National Network: <i>outside the primary network</i> MultiPlan Network www.multiplan.com 1-800-672-2140
Support to Achieve Health Goals Like Tobacco Cessation <i>To enroll in a program</i>	Personal Health Coach www.healthspan-coach.com 1-800-972-7726 (Online Code: BHP)
HealthReports <i>To compare quality and price of healthcare procedures</i>	HealthReports https://hsn.healthreports.com (Username: your insurance ID card # Password: bhp)

Please visit www.butlerhealthplan.org for required annual legal notices.