

## NAPEBT 2020-2021 Plan Changes and Contribution Rates

### Approved Plan Changes

Current Benefit	Plan Change	Effective Date
<b>Medical</b>		
All 3 Plans: Breast Implant Removal: The benefit plan excludes cosmetic surgery and any related complications and services.	All 3 Plans: This exclusion will no longer apply to medically necessary breast implant removal	07/01/2020
All 3 Plans: Gene Therapy Travel and Lodging:	All 3 Plans: The benefit plan will now cover travel and lodging for gene therapy	07/01/2020
All 3 Plans: Nutritional Counseling and Training: Available for members diagnosed with one or more of the following conditions: <ul style="list-style-type: none"> <li>• Cardiovascular Disease</li> <li>• Coronary Artery Disease</li> <li>• Eating Disorders</li> <li>• Food Allergies</li> <li>• Gastrointestinal Disorders</li> <li>• Heart Failure</li> <li>• High Cholesterol</li> <li>• Hypertension</li> <li>• Mental Health and Substance Abuse Disorders</li> <li>• Obesity</li> <li>• Pre-Diabetes</li> <li>• Renal Failure/Renal Disease</li> </ul>	All 3 Plans: Diabetes will be added to the list of conditions. <ul style="list-style-type: none"> <li>• Cardiovascular Disease</li> <li>• Coronary Artery Disease</li> <li>• Diabetes</li> <li>• Eating Disorders</li> <li>• Food Allergies</li> <li>• Gastrointestinal Disorders</li> <li>• Heart Failure</li> <li>• High Cholesterol</li> <li>• Hypertension</li> <li>• Mental Health and Substance Abuse Disorders</li> <li>• Obesity</li> <li>• Pre-Diabetes</li> <li>• Renal Failure/Renal Disease</li> </ul>	07/01/2020
All 3 Plans: 3 Visit Nutritional Counseling/Training Benefit Visit Limit Per Member, Per Calendar Year	All 3 Plans: 6 Visit Nutritional Counseling/Training Benefit Visit Limit Per Member, Per Calendar Year	07/01/2020
HDHP: Coverage of Preventive Care Services for Certain Chronic Conditions Preventive care list does not include Blood Pressure Monitors, Retinopathy Screenings, Peak Flow Meters, Glucometers, Hemoglobin A1c Testing, International Normalized Ration (INR) Testing and Low-Density Lipoprotein (LDL) Testing.	HDHP: Coverage of Preventive Care Services for Certain Chronic Conditions Expanded list of preventive care to include Blood Pressure Monitors, Retinopathy Screenings, Peak Flow Meters, Glucometers, Hemoglobin A1c Testing, International Normalized Ration (INR) Testing and Low-Density Lipoprotein (LDL) Testing.	07/01/2020
Mental Health Parity and Addiction Equity Act: In Compliance.	Mental Health Parity and Addiction Equity Act: Opt Out but remain in Compliance. No benefit plan changes.	07/01/2020

**2020-2021 Contribution Rates**

<b>TWO-TIER RATES</b>		<b>Monthly Trust Funding</b>
<b>Plan</b>	<b>Member</b>	
Buy Up \$750	Employee	\$740.14
Buy Up \$750	Family Total	\$1,840.46
Base \$1000	Employee	\$670.46
Base \$1000	Family Total	\$1,663.80
HDHP	Employee	\$594.98
HDHP	Family Total	\$1,472.28
<b>THREE-TIER RATES</b>		<b>Monthly Trust Funding</b>
<b>Plan</b>	<b>Member</b>	
Buy Up \$750	Employee	\$740.14
Buy Up \$750	Employee + 1 Total	\$1,433.92
Buy Up \$750	Employee + 2+ Total	\$1,986.08
Base \$1000	Employee	\$670.46
Base \$1000	Employee + 1 Total	\$1,296.80
Base \$1000	Employee + 2+ Total	\$1,795.30
HDHP	Employee	\$594.98
HDHP	Employee + 1 Total	\$1,148.24
HDHP	Employee + 2+ Total	\$1,588.50
<b>FOUR-TIER RATES</b>		<b>Monthly Trust Funding</b>
<b>Plan</b>	<b>Member</b>	
Buy Up \$750	Employee	\$740.14
Buy Up \$750	Employee + Child(ren)	\$1,306.02
Buy Up \$750	Employee + Spouse	\$1,514.98
Buy Up \$750	EE + Spouse & Child(ren)	\$2,096.24
Base \$1000	Employee	\$670.46
Base \$1000	Employee + Child(ren)	\$1,181.28
Base \$1000	Employee + Spouse	\$1,369.94
Base \$1000	EE + Spouse & Child(ren)	\$1,894.70
HDHP	Employee	\$594.98
HDHP	Employee + Child(ren)	\$1,046.18
HDHP	Employee + Spouse	\$1,212.86
HDHP	EE + Spouse & Child(ren)	\$1,676.28