

NAPEBT 2021-2022 Plan Changes and Contribution Rates

Benefit	Current (7/1/20 – 6/30/21)	Plan Change (7/1/21 – 6/30/22)
Medical		
Mental Health Parity and Addiction Equity Act:	In Compliance.	Opt Out but remain in Compliance. No benefit plan changes Base Plan, Buy-Up Plan and High Deductible Health Plan.
Emergency Services:	When emergency services from a non-contracted provider are received, BCBSAZ bases its reimbursement for such services on billed charges.	BCBSAZ will base its reimbursement provided by non-contracted providers on the reimbursement methodology allowed by the Affordable Care Act.
Pharmacy		
Specialty Drug Program (up to a 30-day supply)	Generic/Formulary/Non-Formulary Base Plan and Buy-Up Plan: \$65.00 Copay High Deductible Health Plan: Subject to Deductible and Coinsurance	Generic/Formulary/Non-Formulary Base Plan and Buy-Up Plan: 30% Coinsurance: No Charge if Enrolled in PrudentRX Program (plan participants will be auto enrolled into the program but have the option to opt out of the program and coinsurance will apply.) High Deductible Health Plan: Subject to Deductible and Coinsurance.
Life Insurance		
Special Guaranteed Issue Enrollment Opportunity for Active Employees	Increase coverage by \$10,000 during annual enrollment period.	In addition to NAPEBT's current annual enrollment opportunity for current insureds to increase coverage by \$10,000, there will be a special one-time guaranteed issue enrollment opportunity. All eligible active employees may elect or increase coverage by \$100,000 without evidence of insurability, provided that the resulting amount of insurance does not exceed the guaranteed issue limit of \$300,000. Employees that have been previously declined for coverage must provide evidence of insurability. Increases above the guaranteed issue limit are also available, however require evidence of insurability.

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Supplemental Life Maximum for Employee	<p>The supplemental life maximum is the lesser of five times annual earnings or \$500,000.</p> <p>The guaranteed issue limit is \$150,000 for newly eligible employees.</p>	<p>The supplemental life maximum is increasing to the lesser of seven times annual earnings or \$1,000,000.</p> <p>The guaranteed issue limit will be \$300,000 for newly eligible employees.</p>
Supplemental Life Maximum and Guarantee Issue for Child	<p>The supplemental child life maximum is \$10,000; limited to 100% of employee's total amount.</p> <p>The guaranteed issue limit is \$10,000 for newly eligible children.</p> <p>Employees do not need to be enrolled in supplemental life to elect child supplemental life coverage.</p>	<p>The supplemental child life maximum will be \$20,000; limited to 100% of employee's total amount.</p> <p>The guaranteed issue limit will be \$20,000 for newly eligible children.</p> <p>Employees do not need to be enrolled in supplemental life to elect child supplemental life coverage.</p>
Line of Duty AD&D Enhancement	Not Available.	Provides an additional benefit of 100% of the basic AD&D principal sum up to \$100,000 for public safety officers (police, fire, EMT, etc.) that suffer a loss while performing customary duties for their employer.