Overview of 2014 Benefits
Albuquerque Public Schools
• Albuquerque Public Schools is self-funded for our medical, dental and vision plans
  • APS, not the insurance carriers, pay for all claims
  • The insurance carriers provide administrative services only

• Lovelace Health Plan and Presbyterian Health Plan will continue to administer the APS medical plan
  • You will select the carrier of your choice at the time of enrollment

• For 2014, APS will no longer offer the Low Option Plans
  • Unless you elect to drop coverage or switch medical plan carriers, if you are currently enrolled on the Low Option Plan, you will be moved to the (only) medical plan option for 2014. (You will be enrolled with the same carrier as you are currently enrolled with for 2013.)
What will remain the same?

- Copayments for in-network office visits will remain:
  - $25 for primary care visits
  - $40 for specialist visits

- Preventive Care Services will continue to be covered at 100% in-network
  - No cost to the member for essential preventive care services

- Urgent Care visits will remain at $50 copayment
• A deductible is the amount you will pay for certain health care services before the medical plan begins to pay
  • You probably are familiar with a deductible on your car insurance
  • The deductible does not apply to services with a flat copayment, like office visits
  • The deductible on the APS plan is $250 per individual, maximum of $750 per family

• Coinsurance is your share of the cost of a covered health care service, calculated as a percentage
  • For services subject to the deductible, the APS plan includes 20% coinsurance after the deductible is met
• The out-of-pocket maximum is a “safety-net” --- the maximum amount you will pay for medical services in 2014
  • Does not include prescription drug charges
  • The out-of-pocket maximum on the APS plan includes the deductible and is $2,250 per individual, maximum of $6,750 per family

New terminology
• Extensive in-network medical services will be subject to a $250 individual deductible, and 20% coinsurance. These services include:
  • Inpatient hospitalization
  • Inpatient and outpatient surgery
  • Dialysis
  • Chemotherapy
• A few services will be subject to a copayment plus the deductible and coinsurance
  • Emergency room visits
  • Advanced radiology (MRI, CT and PET scans)

• Remember, all of your medical services are subject to the out-of-pocket maximum
  • $2,250 per individual
  • $6,750 per family
What is APS doing to help employees with increased medical care costs?

• Out-of-pocket maximum
  • The out-of-pocket maximum is a safety net that protects you and your covered dependents from catastrophic medical costs

• Offering our employees a medical Flexible Spending Account (FSA)
  • If you know that you or a covered family member will require extensive medical services in 2014, you may be interested in a medical FSA
  • An FSA allows you to set aside pre-tax dollars from your paycheck to pay for eligible medical, dental and vision expenses
• A few changes to the Express-Scripts formulary
  • This will impact approximately 4% of our enrolled members
  • Express-Scripts will be notifying you directly if you will be impacted by this change

• There are no changes to dental or vision plans, or to the life and disability insurance
  • Small increase in the dental plan rates

What about the other benefits?
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- We encourage you to consider the Flexible Spending Account for 2014
- ASI Flex will be presenting information about the FSA

- APS will offer a voluntary Long-Term Care plan
  - Long-term Care Insurance pays for care that an individual needs when they cannot safely care for themselves, whether that care is received at home, in the community, or in a nursing home
  - Medicare, medical insurance, and disability insurance do not pay for Long-Term Care services
• Each of the carriers will be presenting information about their plan

• The presentations are also posted on the APS website at http://www.aps.edu/human-resources/benefits/switch-open-enrollment

Where can I get more information?