



Benefit Press

Employees' Group Insurance

Temporary Rate Holiday

Employees' Group Insurance (EGI) instituted a rate increase in December of 2010 based upon calculations of anticipated paid claims for the health and dental programs using the most recent 12 months of paid claims prior to June 2010 plus medical and dental trends. Since that time the health program's utilization has moderated and we currently have a reserve level that exceeds the level allowed by the Federal government.

We have good news for plan participants. A two month rate holiday has been declared, which means you will not pay any premiums for your health, dental and life

insurance in June payroll for July premiums and July payroll for August. This way EGI can return the excess reserves to the individuals and entities participating in the program. Dependent Life and voluntary benefit premiums will still be collected.

While it would seem practical on the part of the State to take the savings mentioned above and use the funds to offset future premium increases, we do not have that option. The Federal government mandates that a state can only accumulate a limited amount of funds in its insurance reserve, and we are over that limit at this time.

The rate holiday is temporary and normal premium deductions will be reinstated in August 2011 for September premiums. While this effort will reduce our health insurance reserve to meet Federal standards, the cost of health care and the size of claims continue to grow. Participants may want to consider this temporary savings an opportunity to set aside funds for future medical expenses.



July & August Rate Holiday

Special points of interest:

- Hurray! A Rate Holiday
- Wyoming Health Fairs
- Vendor's Awarded
- EGI HAS MOVED!
- EGI New Email Addresses

Why Take Advantage of Wyoming Health Fairs Blood Draws...

Wyoming Health Fairs (WHF) is a trusted source that State of Wyoming has partnered with for almost 15 years for low cost blood screenings and wellness offerings. WHF is a Wyoming based non-profit organization providing and promoting health awareness to encourage individuals and

employers to assume responsibility for their own health.

WHF offers low cost on-site, convenient health screenings to make taking care of yourself the easiest choice. When you use WHF, your past blood results, receipts and reporting are available to you at any

time with a click of the computer or a simple phone call.

With the rising cost of health care, we find it important to keep any and all cost within reason. When you use WHF for your blood draws the cost to the State of Wyoming

Wyoming Health Fair – Blood Draw

For A Path to a Healthier You... Wyoming Health Fairs

Health Plan and ultimately you are lower. Other venues such as doctor's offices and labs typically can have the cost starting at \$100 and up for a 32-level chemistry panel. With Wyoming Health Fairs, the traditional cost is about one-fourth of that. Taking advantage of all screenings at WHF offers an individual or insurance program an overall potential savings of at least \$850 or more in one visit! While this may not seem im-

portant to you at this time, in the long run the higher cost of blood draws will increase claims which will increase premiums; causing all of us to pay more for health care. Being a part of the solution is important to all in a time when health reform impacts us all.

Please use Wyoming Health Fairs for all of your blood draw needs whenever possible. A new summer/fall schedule of

all statewide blood draws will be in your June pay advice.

For A Path to a Healthier You... Wyoming Health Fairs

Questions or concerns please call 800-979-3711 or www.wyominghealthfairs.com



Administrator Proposals Completed

Buck Consultants, EGI's healthcare consultant, and Employees' Group Insurance, in compliance with State purchasing rules, issued three RFPs on December 21, 2010 seeking proposals on EGI's medical claims administration, disease management services, and pharmacy coverage for eligible employees and retirees.

The last RFPs for these services were issued in 2005, when Great West Healthcare was selected as EGI's claims administrator, disease management vendor and pharmacy benefit manager effective January 1, 2006. EGI's health administration services are subject to the public bidding process and it has been a standard business practice to review market comparisons and seek competitive health insurance quotes every three to five years.

The objectives of the 2010 RFP were:

Procure the requested coverage and services at an equitable rate;

- Provide EGI's covered members with customer service, claims assistance and general administrative services of the highest quality;
- Determine the best financial arrangement for EGI and our members;
- Deliver reliable information to zero in on the State's most significant cost drivers and provide comparisons to benchmark data;
- Provide effective provider relations with development of participating provider networks that deliver both improved access and savings to the State and its members;
- Obtain a general review of the health insurance market; and

- Ensure that EGI's covered members have extensive health and disease management programs available to them .

Buck Consultants and the vendor selection committee worked diligently to review the responses to the RFPs. After reviewing five health care administration services, twelve disease management and twelve pharmacy benefit manager bids, and interviewing three finalists for each category, the vendor selection committee is pleased to announce that CIGNA will be the health claims administrator and disease management vendor with MedImpact being awarded the bid for pharmacy benefit management. We are moving forward with contract negotiations at this time. Assuming the negotiations are successful the effective date of the new contracts will be January 1, 2012.



Health Claims Administrator and Disease Management Vendor



Pharmacy Benefit Management

Flexible Spending Participants



Flex Claim Submission

Over two years ago, EGI began the process of educating participants of our intent to scan all incoming flexible spending claim forms and supporting documentation.

At the beginning of this year, EGI began scanning all flexible spending claim submissions. Any claims that

are not submitted properly are returned to the member with notification on the proper submission procedure.

Proper claims submission include, any documentation submitted smaller than a normal 8 1/2 x 11 sheet of paper must be taped to a single sheet of paper; no glue or staples. Please submit claim form and all documentation with one paperclip or staple.

It is a time consuming process to audit, process, and scan claims. Please try to submit claims for a minimum reimbursement of \$50 or more whenever possible.

It is not necessary to submit both pages of the Explanation of Benefits

(EOB); page three (printed landscape) is the page necessary to process your claim.

The schedule for claim submission and reimbursement dates is located on our website.

Thanks to all of you who submit claims in such a neat and organized manner.



Additional Benefits Minnesota Life

LifeSuite resources automatically available to you and your dependents:

All employees insured under the State of Wyoming's Basic Term Life and Accidental Death & Dismemberment (AD&D) insurance plan have access to a variety of LifeSuite tools and resources without paying any additional premium.

No action is necessary – simply become familiar with the resources below and utilize them as needed.

- Legacy Planning Services – Active and retired employees, spouses and dependents can access services designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own

passing. **More information is available at LegacyPlanningServices.com.**

- Legal Services – Ceridian LifeWorks provides employees and their dependents telephone access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. Discounts are available for participating attorneys. **Contact Ceridian LifeWorks at 1-877-849-6034 or visit LifeWorks.com**

user name: **will**
password: **preparation**

- Travel Assistance – Europ Assistance USA (EA) provides 24-hour non-

medical and medical emergency travel assistance to active employees and their families for travel anywhere in the world more than 100 miles from home, for business or pleasure. **Contact EA at 1-877-708-6992 or visit LifeBenefits.com/travelassistance.**

- Beneficiary Financial Counseling – Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP. An invitation to take advantage of services is included with the claim check.

Services provided by Ceridian LifeWorks, PricewaterhouseCoopers LLP and Europ Assis-

tance USA are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time.



An additional benefit from Minnesota Life.



MINNESOTA LIFE

SEE OUR WEB PAGE

Employees' Group Insurance

hr.state.wy.us/EGI

EGI has moved!!

Still the same building, great customer service, and of course our faces have not changed.



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The Staff at EGI have a new email system and address:

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