

Clay County Renewal 12-2018

		Alternate		Alternate
		Plan	Plan	Plan
		400	400G	400G2
Deductible	\$250		\$300	\$340
Coinsurance	80%		80%	80%
Coinsurance Limit	\$2,000		\$2,400	\$2,750
Office Visit Copay	\$20		\$25	\$25
ER Copay	\$90		\$90	\$100
RX				
Deductible				
Generic	\$10		\$10	\$15
Brand	\$20		\$25	\$25
Non-Formulary	\$35		\$40	\$45
	Current	Renewal	Increase 5.5%	
Employee Only	\$1,123.00	\$1,184.76	\$61.76	\$1,154.28
Child(ren)	\$607.78	\$641.20	\$33.42	\$624.28
Spouse	\$994.10	\$1,048.78	\$54.68	\$1,021.10
Child(ren) + Spouse	\$1,524.62	\$1,608.48	\$83.86	\$1,566.04
			-\$42.44	\$1,532.84
				-\$54.34
				\$611.04
				-\$30.16
				\$999.46
				-\$49.32
				\$1,532.84
				-\$75.64

70 x \$61.76 = \$51,878.40 annual increase	70 x -\$30.48 = \$25,603.20 annual savings	70 x -\$54.34 = \$45,645.60 annual savings
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Life Insurance BCBS increasing from \$4.64 to \$5.44 for \$20,000 coverage

72 x \$4.64 = \$4008.96 annually
 72 x \$5.44 = \$4,700.16 annually
 Total annual increase - \$691.20

- ◆ Pool overall increase 6.5%
- ◆ Clay County surplus \$2,703 based on longevity
- ◆ TAC has stayed BELOW the national average for health plan rate increases
- ◆ Renewal based on claims over the past 12 - 36 months, avg member age and geographic area
- ◆ May 2017 - April 2018 Total Premiums paid into TAC \$943,333.18
- ◆ Total paid claims by TAC \$1,231,986.38
- ◆ Difference \$288,653.20

	TAC	Superior Vision	SV current plan
Exam	\$10	\$10	\$10
Lenses	\$25	\$25	\$25
Frame Allowance	\$130	\$130	\$125
Contact Lenses	\$130	\$130	\$125
Rate Guarantee	4 years	2 years	1 year
Frequency			
Exam	12 mo	12 mo	12 mo
Lenses/Contacts	12 mo	12 mo	12 mo
Frames	24 mo	24 mo	12 mo
Premium			
Employee Only	\$6.20	\$6.24	\$6.81
Employee + Spouse	\$11.80	\$11.88	\$11.63
Employee + Child(ren)	\$12.44	\$12.53	\$12.28
Employee + Family	\$18.28	\$18.41	\$18.45

Providers

5

25+

Care When and
Where You Need It
Just Got Easier

Virtual Visits

Convenient health care
at your fingertips



Getting sick is never convenient, and finding time to get to the doctor can be hard. Blue Cross and Blue Shield of Texas (BCBSTX) provides you and your covered dependents access to care for non-emergency medical issues and behavioral health needs through MDLIVE.

Whether you're at home or traveling, access to an independently contracted board-certified doctor is available 24 hours a day, seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. Virtual visits can also be a better alternative than going to the emergency room or urgent care center.

MDLIVE doctors or therapists can help treat the following conditions and more:

General Health

- Allergies
- Asthma
- Nausea
- Sinus infections

Pediatric Care

- Cold
- Flu
- Ear problems
- Pinkeye

Behavioral Health

- Anxiety/depression
- Child behavior/learning issues
- Marriage problems

Offer your employees and their family members a comprehensive health evaluation, administered at your workplace by Catapult employees and reviewed one-on-one with a board certified Catapult Nurse Practitioner. The private checkup requires only 30-40 minutes and can be billed as a claim with your health plan. Below is a list of the services included, all for a single price.

Values Measured

Lab-accurate measurements in less than 15 minutes, as allowed by state testing regulations

- GLU
- TRIG
- CHOL
- HDL
- LDL
- VLDL
- AST
- ALT
- Blood Pressure
- Height
- Weight
- BMI
- A1C for known diabetics
- Waist Circumference
- Calculated Framingham Risk

Personal Health History

Reviewed by the Nurse Practitioner during consultation

- Allergies
- Asthma
- Cancer
- Coronary Artery Disease
- Diabetes
- Heart Failure
- HIV/AIDS
- Hyperlipidemia
- Hypertension
- Kidney Disease
- Obstructive Sleep Apnea
- Stroke

Family History

Reviewed by the Nurse Practitioner during consultation

- Diabetes
- Coronary Artery Disease
- Stroke
- Breast Cancer
- Colon Cancer

Medications

Reviewed by the Nurse Practitioner during consultation

- Compliance
- Effectiveness Review
- Potential Reactions among Multiple Meds
- Generic Options

Cancer Screening Status

Reviewed by the Nurse Practitioner during consultation

- Breast Exam
- Colorectal Screening
- Pap Smear

Symptoms Captured

Reviewed by the Nurse Practitioner during consultation

- Aches from Medication Reactions
- Bladder Infections
- Chest Pain
- Circulation Problems
- Foot Ulcers
- Gum Infections
- Pain While Walking
- Seizures
- Shortness of Breath
- Skin Infections
- Sleeping Problems
- Slow Healing Wounds
- Swelling of Hands or Legs

Personal Results

Delivered in Real Time

- Secure Patient Portal (responsive design)
- Apple Health Card
- NP Audio Recording of Checkup Summary

Depression Screening

Now a standard component of each Catapult checkup

- PHQ9 Depression Assessment
- Columbia-Suicide Severity Rating Scale
- Referral into Employee Assistance Programs

Care Compliance and Gaps in Care Identified

Reviewed by the Nurse Practitioner during consultation

- Asthma
- Coronary Artery Disease
- Chronic Obstructive Pulmonary Disease
- Diabetes
- Hypertension

Referrals and Data Access

- Results are sent to Patient's Primary Care Provider
- If no PCP, Catapult helps each person find one
- Enrollment in disease management programs
- Enrollment in health coaching programs
- Data sent to other healthcare providers and wellness providers
- Patient has online access to results and notes on computer and smartphone

Personal Action Plan

- Developed with the Catapult Board Certified Nurse Practitioner