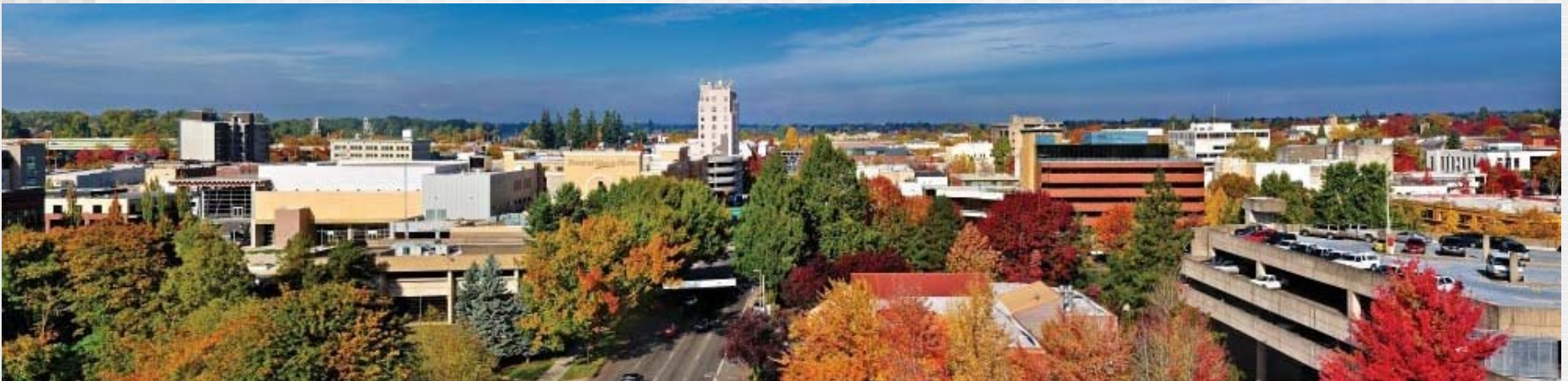


AFSCME Benefits 2012

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THE CITY OF SALEM



- Introduction
- Changes for 2012
- Flexible Spending Accounts
- Life Insurance
- Long Term Disability
- Questions

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Introduction

New contract ratified by AFSCME members on July 29, 2011 with new benefits provisions, effective January 1, 2012.

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Changes in your benefits (PPO plan), effective January 1, 2012:

- Deductible
- Prescription Co-pays
- Vision for children
- Preventive Care
- Immunizations

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Deductible change

2011: \$100 per person/\$300 per family

2012: \$250 per person/\$750 per family

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What is the deductible?

The deductible is the amount you pay when you have a medical service; after you have paid the deductible, 80% is covered for in-network providers/60% for out of network providers.

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Prescription co-pay change

	2011	2012
Tier 1 (generic)	\$10	\$10
Tier 2 (brand)	\$20	30% \$25-\$45
Tier 3 (non-prefer)	\$50	30% \$45-\$75

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Vision for children

- Exam paid at 100% with an in-network provider
- Plus \$250 for glasses or contacts

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Preventive Care

2011: exams paid at 80% and/or with co-pays

2012: exams paid at 100% and not subject to the deductible

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Examples of Preventive Care Exams

- Colonoscopy
- Screening/counseling for obesity
- Mammograms
- Women's gynecology exams
- Screening for STDs
- Screening for osteoporosis (age 60+)

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Examples of Preventive Care Exams

- Screening for prostate cancer (age 40+)
- Newborn screenings
- Screening for depression
- Screening for lead
- Screening for tuberculosis

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Immunizations

- Childhood vaccinations
- HPV vaccine
- Flu shots
- Pneumonia vaccination

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Kaiser Changes

Deductible

2011: \$150/\$450

2012: \$250/\$750

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Kaiser Changes

Preventive Care

2011: covered at 80% and/or copay

2012: covered at 100%

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Kaiser Changes

New Benefits

- Massage
- Chiropractor
- Acupuncture
- Naturopath

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Kaiser Changes

Vision

2011: UMR \$250 Vision plan

2012: Kaiser vision-\$15 co-pay for exam+
\$250 for glasses/contacts at Kaiser

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Flexible Spending/Section 125 plan

- Pre-tax medical savings account
- Known annual medical expenses
- OTC medications with doctor certification
- Use it or lose it

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Life Insurance

- \$100,000 guaranteed issue for employees
- \$20,000 guaranteed issue for spouse

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Long Term Disability

- Employee-paid premiums starting Nov. 10
- AFSCME employees will receive a .33% raise to cover the cost of the premium
- By paying for the premiums, long term disability will no longer be taxable

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Questions?

