

CEBT BENEFIT & ADMINISTRATIVE CHANGES

(Effective January 1, 2020)

CEBT Plan Changes:

Medical

Colonoscopies: Remove age limit for routine/preventive services on all plans (PPO, EPO, HD)

HD2700 will become HD2800: Deductible will increase from **\$2,700(individual)/\$5,400(family)** to **\$2,800(individual)/\$5,600(family)**

**No change to the maximum out-of-pocket*

United Healthcare Network: Will change from Options PPO to Choice Plus

****This will result in an ID card reissue for all members under the UHC network option***

Dental

Addition of Right Start 4 Kids program (Plans A, B & C):

- Applicable to dependent children to the age of 13 (through age 12)
- No deductible on all services
- All services paid at 100% up to the plan year maximum (subject to annual maximums and limitations; does not apply to orthodontia)

Addition of Prevention First program (Plans A, B & C):

- Preventive services will be covered at 100% and will not be applied to the annual maximum. This will make the annual maximum go farther for other, non-preventive, services

Dental Plan A changes:

- Increase annual maximum from \$1,750 to \$2,000
- Add adult orthodontia (*current \$2,000 max is applicable*)

Voluntary Life

- Employee Max Benefit will increase from \$300k to \$500k
- Employee Guarantee Issue (GI) amount will increase from \$100k to \$150k
- Spousal max coverage will increase from a flat \$10k to increments of \$10k up to \$250k with GI of \$30k (not to exceed 50% of the employee max)
- Child coverage will increase from \$5k to \$20k
- Participants who elect coverage during initial enrollment will have the option to increase their benefits every year at open enrollment up to \$20k with no medical underwriting
- True Open Enrollment will be allowed with GI at groups annual enrollment (January 2020 or July 2020) for all groups currently offering Voluntary Life
- New and improved rates effective upon annual enrollment (1/1/20 for January renewal groups and 7/1/20 for July renewal groups)

