

Chinook Winds Casino Resort

COHO Benefit Changes for 2012

Premium Changes

Medical, Pharmaceutical, and Vision Coverage			
Coverage Level	Employee Responsibility	CWCR Responsibility	Total Premium
Employee	\$57.66	\$403.59	\$461.25
Employee + Children	\$228.32	\$601.93	\$830.25
Employee + Spouse	\$266.37	\$702.26	\$968.63
Employee + Family	\$353.89	\$933.00	\$1,286.89

Dental Coverage			
Coverage Level	Employee Responsibility	CWCR Responsibility	Total Premium
Employee	\$5.21	\$29.54	\$34.75
Employee + Children	\$33.01	\$29.54	\$62.55
Employee + Spouse	\$43.44	\$29.54	\$72.98
Employee + Family	\$67.41	\$29.54	\$96.95

Changes as a result of HealthCare Reform

- Weight Reduction/Control -services available for all members with an appropriate medically necessary diagnosis.

Co-Pay, Co-Insurance, and Deductible Changes

- The family annual deductible has been increased to \$1500 (in network) and \$3000 (out of network).
- The \$40 co pay for an in network Specialist office visit has been eliminated.
- A \$60 co pay for Contact Lens Exams has been added.
- The co pay on prescription drug coverage has been changed to the following:
 - Generic- (30 day supply) greater of \$15 or 20% with a \$30 maximum
(90 day supply) greater of \$37.50 or 20% with a \$75 maximum
 - Formulary- (30 day supply) greater of \$35 or 20% with a \$70 maximum
(90 day supply) greater of \$87.50 or 20% with a \$175 maximum
 - Non Formulary- (30 day supply) greater of \$60 or 20% with a \$120 maximum
(90 day supply) greater of \$150 or 20% with a \$300 maximum

Other Plan Changes

- Out of Network Preventive Care Services are limited to a plan year benefit of \$500.
- The \$5000 Hospice Care benefit limit has been eliminated.
- Allegra, Prevacid, and Zyrtec are now approved Over the Counter (OTC) medications.
- Group Counseling Therapy is now available for the treatment of Substance Use Disorder.
- Sleep Studies/Sleep Disorders coverage now covers Narcolepsy.
- Fertility testing is now available.
- Coverage eliminated for legally separated or former spouses.