What you need to know about the Health Plans

- Your health insurance rates, deductible, coinsurance and out-of-pocket maximum amounts will remain the same for FY16.
- You must visit a DAKOTACARE network provider to receive the highest level of benefits.
- In some cases, Health Management Partners must pre-authorize services or referrals. To view the Pre-authorization Listing visit http://benefits.sd.gov, scroll over Forms/ Documents and choose Forms/ Documents. The Pre-authorization Listing is in the Other section.
- Eligible preventive care services are covered prior to satisfying your deductible. To view eligible preventive care services, visit http://benefits.sd.gov/preventivecare.aspx.
- Out-of-Network provider means:
  - A DAKOTACARE network provider did not provide care
  - You did not receive approval from Health Management Partners for a referral to an out-of-network provider
  - You failed to obtain pre-authorization when necessary
- Expenses not covered by the Health Plan do NOT apply to the out-of-pocket maximum.
- When insured under the $1,800 Deductible Health Plan, all costs of prescription drugs apply to the deductible and then coinsurance. There are no prescription copayments.

Qualifying for the Lowest Deductible Health Plan in FY17

- To be eligible for the lowest deductible Health Plan in FY17, you and your covered spouse must complete a Health Screening, Health Assessment and earn Latitude Wellness Program points during the designated time frames in FY16.
- Watch your email for more information following Annual Enrollment.

Opt-Outs

- You can Opt-Out of the State Employee Health Plan if you have other group coverage. Proof of other coverage is required for each fiscal year.
- You must provide proof of creditable coverage by June 11, 2015 to Opt-Out of coverage under the State Employee Health Plan. If you do not provide proof of creditable coverage, you will be defaulted to the $1,250 Deductible Health Plan.
- If you are a new TRICARE Opt-Out in FY16, you are required to provide proof of coverage. If you were a TRICARE Opt-Out in FY15, proof is not required at this time. However, documentation may be required at any time upon request.
- Acceptable proof of coverage includes a certificate of coverage or a TRICARE identification card that indicates coverage is continuing.
- Email Opt-Out documentation to benefitswebsite@state.sd.us. Please include the employee name and current employer on the documentation.