Employee Medical Plan Changes
Effective July 1, 2011

Look inside for details about upcoming changes to your medical plan benefits provided by the University of Alaska system.

Update 2
- Preventive Care
- Pre-existing Conditions
- Dependents to Age 26
Medical Plan Changes

Preventive Care Covered at 100%

The better your health, the less your health care costs. To help you stay healthy and detect problems early, your medical benefits include 100% coverage of allowable charges for preventive care services from network physicians. Disease prevention and early detection is important to living a healthy life.

Use in-network doctors and facilities to save money. Visit www.premera.com or call 800-364-2982 to find a suitable provider.

Preventive services include wellness examinations, immunizations, diagnostic tests and screenings such as:
- Breast cancer
- Cervical cancer
- Colorectal cancer

Pre-existing Conditions

Effective July 1, 2011, all pre-existing medical conditions will be covered for children under age 19 upon plan enrollment.

Dependent Children to Age 26

Beginning July 1, 2011 your children will be eligible until their 26th birthday, regardless of student or marital status, even if the child is not your dependent for tax purposes.

Lifetime Limits

The Lifetime maximum has been removed from the plan.

Medical Plans

<table>
<thead>
<tr>
<th></th>
<th>HDHP**</th>
<th>750 Plan</th>
<th>500 Plan</th>
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<tbody>
<tr>
<td><strong>Individual</strong></td>
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<tr>
<td>Deductible</td>
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<tr>
<td>Family</td>
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<tr>
<td>Deductible</td>
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<tr>
<td>OOP Max*(Individual)</td>
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<tr>
<td>Co-insurance</td>
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<td>20%</td>
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<tr>
<td>Physician Visit</td>
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</table>

*Deductibles do not include deductibles.
**High Deductible Health Plan

- In Anchorage, Fairbanks and Juneau, all plans will be subject to network steerage, making the use of network providers even more important as the new 500 Plan will only pay 60% of allowable charges if you use a non-network provider when network providers are available.
- Dental and vision plans remain the same.
- Deductibles are what you pay before your health plan begins to pay.
- Co-insurance is how you and the University share the cost of your health care after the full deductible is met. You will pay 20% of allowable charges from a network provider and the plan pays the remainder until the annual out-of-pocket maximum is met.
- After your deductible is satisfied, the annual out-of-pocket maximum is the most you will pay for covered medical services.

For more information about the changes to your plan, visit www.alaska.edu/benefits.