

# STATE AND SCHOOL EMPLOYEES' HEALTH INSURANCE PLAN

## BASE COVERAGE

Base Coverage meets the federal government's criteria of a qualifying high deductible health plan under Section 1201 of the Medicare Prescription Drug Improvement and Modernization Act of 2003 in regard to establishing a Health Savings Account. Base Coverage includes a combined medical and pharmacy high deductible. Allowable charges for prescription drugs are applied to the calendar year deductible. After the calendar year deductible has been met, participants will pay applicable prescription drug co-payments.

The chart below outlines deductibles, coinsurance amounts, and coinsurance/co-payment maximums effective January 1, 2009.

	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible - Individual Coverage	\$1,150	
Calendar Year Deductible - Family Coverage	\$2,300	
Individual Coinsurance/Co-payment Maximum	\$2,450	\$3,950
Family Coinsurance/Co-payment Maximum	\$4,900	\$7,900
Coinsurance for In-Area Participants*	80%	60%
Coinsurance for Out-of-Area Participants**	80%	75%

## SELECT COVERAGE

Select Coverage has separate medical and prescription drug deductibles.

The chart below outlines deductibles, coinsurance amounts, and coinsurance maximums effective January 1, 2009.

	IN-NETWORK	OUT-OF-NETWORK
Individual Calendar Year Medical Deductible	\$500	\$1,000
Family Calendar Year Medical Deductible	\$1,000	\$2,000
Individual Medical Coinsurance Maximum	\$2,000	\$3,000
Individual Prescription Drug Deductible	\$50	
Coinsurance Amounts for In-Area Participants*	80%	60%
Coinsurance Amounts for Out-of-Area Participants**	80%	75%

\*An In-Area Participant is a participant who resides in the State of Mississippi.

\*\*An Out-of-Area Participant is a participant who resides outside the State of Mississippi.

**This is only a brief summary. For more information, you can find the Plan Document at <http://knowyourbenefits.dfa.state.ms.us> under Publications. In the event of a conflict between this summary and the *Plan Document*, the terms of the *Plan Document* shall control.**