

**An Announcement to NEOEA ESP
from retired NEOEA ESP members
Adele Matias and Elaine Spondike**

As you know, the SERS has announced that unless something is done, the system would have a zero balance in the Health Care account by 2014.

The Health Care Preservation Task Force met on January 20, 2010. The groups involved discussed options to put additional money into the Health Care Fund. Listed below are the options mentioned at the meeting. Please look at them and send comments and suggestions to the SERS Board members since the final decision is theirs.

The Health Care Preservation Task Force will meet again on February 8, 2010.

Options under consideration:

- Increase retiree contributions
- Reduce spending through plan design changes
- Increase income/seek new sources
- Eligibility (service requirements, spouse and dependent considerations, effect of other coverage)
- Plan design
 - Deductibles (current – 350 per person/700 per family)
 - Coinsurance percent (currently 20%)
 - Out-of-pocket limits (current yearly \$1,500 per person/\$3,000 family)
 - Office visit co-pay (currently \$25)
 - ER (80% after deductible plus \$50 if not admitted)
- Coverage for wellness, early detection, and prevention
- Premiums
- Subsidy levels, treatment of dependents service vs. disability retirees
- Program management (funding, federal action, wellness, disease management, consortium purchasing)

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