

Health Insurance



Employee Benefits Overview



MISSISSIPPI STATE
UNIVERSITY™

Department of Human Resources
Management

State & School Employees' Health Plan

Provided by Blue Cross Blue Shield of Mississippi.

Legacy – Initially hired before January 1, 2006.

Horizon – Initially hired on or after January 1, 2006.

Coverage Options

Employee

Employee + Spouse

Employee + Spouse & Child(ren)

Employee + Child

Employee + Children



Select Coverage

- Individual Deductible \$1,000; Family Deductible \$2,000.
- \$25 doctors' office visit co-pay; not subject to deductible.
- Most benefits payable at 80% after deductible is met and participant pays 20%.
- Most wellness visits payable at 100%.
- Includes prescription coverage; \$75 deductible.

Monthly Premium Rates				
	Legacy		Horizon	
Active Employee	Total Premium	Employee Portion	Total Premium	Employee Portion
Employee	\$398	\$20	\$418	\$40
Employee + Spouse	\$868	\$490	\$888	\$510
Employee + Spouse & Child(ren)	\$1,084	\$706	\$1,104	\$726
Employee + Child	\$563	\$185	\$583	\$205
Employee + Children	\$729	\$351	\$749	\$371

*Rates effective January 1, 2020



Base Coverage

- Individual Deductible \$1,800; Family Deductible \$3,000.
- Base coverage does not include a co-pay. Participant is subject to deductible.
- Most benefits payable at 80% after deductible is met and participant pays 20%.
- Most wellness visits payable at 100%.
- Includes prescription coverage applying plan deductibles (\$1,800 individual; \$3,000 family deductible).

Monthly Premium Rates				
	Legacy		Horizon	
Active Employee	Total Premium	Employee Portion	Total Premium	Employee Portion
Employee	\$378	\$0	\$378	\$0
Employee + Spouse	\$791	\$413	\$791	\$413
Employee + Spouse & Child(ren)	\$1,007	\$629	\$1,007	\$629
Employee + Child	\$485	\$107	\$485	\$107
Employee + Children	\$652	\$274	\$652	\$274

*Rates effective January 1, 2020



State & School Employees' Health Plan

- Blue Cross Blue Shield will mail your health insurance card in approximately 4 weeks.
- Your prescription card will come from Prime Therapeutics.



State & School Employees' Health Plan

- Enrollment forms **must** be returned to the Department of Human Resources Management within 31 days of your hire date, even if you decide to waive coverage.
- Once you enroll, changes can only be made to your coverage during open enrollment in October or if you experience a qualifying life event.



State & School Employees' Health Plan

knowyourbenefits.dfa.ms.gov

- Find your wellness benefits
- Plan costs and coverage information
- Comparison tool for base vs. select coverage
- Plan provisions and details
- Monthly Premiums



Contact Information

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