



OFFICE OF PRIVATE HEALTH PARTNERSHIPS
Oregon Medical Insurance Pool/Federal Medical Insurance Pool

John A. Kitzhaber, MD, Governor

Oregon
Health
Authority

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**OMIP-
FMIP**
We're here for you!

November 2011

Dear Members:

Below is a brief description outlining the benefit and rate changes in your 2012 Federal Medical Insurance Pool (FMIP) Contracts. There have been other modifications that are NOT outlined below because they simply clarify existing benefits. Please be sure to review your 2012 FMIP Contract, so you have the best understanding of your health insurance and how to use it.

Open Enrollment

Please note that "Open Enrollment" is December 1st through December 31st. If you do not wish to change your current plan, you do not need to do anything. However, if you decide to switch to a different FMIP plan for the 2012 benefit year, you must do so during the "Open Enrollment" period.

Terminating Coverage

If you terminate your FMIP coverage, you must wait six-months before you are eligible to reapply. There could be a chance that when you reapply, FMIP may not be open for new applicants. In addition, you are not eligible to apply for OMIP unless you have satisfied twelve-months from the date you last had high risk pool coverage, which includes FMIP. Before making any plan changes, carefully review each plan's out-of-pocket maximums, coinsurance requirements, deductibles, and premiums.

Plan Change Form

If you would like to change plans or have questions regarding "Open Enrollment", please call customer service at 1-800-848-7280, or obtain a Plan Change Request form from the OMIP/FMIP web site at www.omip.state.or.us.

Out-of-Pocket Maximum increased

The out-of-pocket maximum for both FMIP plans has increased \$100 for prescription benefits. This means that this is the maximum you will have to pay out-of-pocket for this benefit. Once you reach the out-of-pocket maximum, you will no longer pay out-of-pocket for any covered expenses for the remaining calendar year. The plan will pay 100% for those charges.

2012 FMIP Premium Rate Changes

For the year 2012 the premium rates across the two FMIP plans will increase an average of 5.6% for plan 500 and 5.9% for plan 750.

FMIP 500 Premium Rates for 2012			FMIP 750 Premium Rates for 2012	
Age	Single		Age	Single
0-17	\$278		0-17	\$262
18-19	\$312		18-16	\$295
20-24	\$351		20-24	\$331
25-29	\$376		25-29	\$355
30-34	\$419		30-34	\$396
35-39	\$437		35-39	\$412
40-44	\$520		40-44	\$491
45-49	\$598		45-49	\$564
50-54	\$685		50-54	\$646
55-59	\$786		55-59	\$742
60-64	\$786		60-64	\$742
65+	\$826		65+	\$780

As you may know, the OMIP Board of Directors determines the premium rates each year. State law directs our Board of Directors to set rates based on the average rates of comparable commercial insurance plans. By law, FMIP benefits reflect a comprehensive plan similar to what you would receive through an employer, rather than the more limited coverage typically found in individual commercial insurance plans. Unlike most commercial plans, the premiums FMIP charges enrollees cover less than half of the plan's total medical and administrative costs. Federal allocations fund the remaining costs for FMIP.

FMIP will continue offering **Weight Watchers** subscriptions at no cost to enrollees. For more information regarding this benefit, please contact our customer service department at 1-800-848-7280 or visit our web-site at www.omip.state.or.us.

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA)

WHCRA includes important protections for breast cancer patients who choose to have breast reconstruction in connection with a mastectomy.

The coverage outlined below is included in your standard benefit plan:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prosthesis and treatment of physical complications of all stages of mastectomy, including lymphademas

The attending physician and the patient will determine together the manner of treatment. All coverage is subject to any deductibles, copayments, and/or coinsurance according to the provisions of your health insurance benefits and federal requirements. Please see your contract for additional information.

The above information is our annual notification which advises you that OMIP is in compliance with the Women's Health and Cancer Rights Act of 1998 (WHCRA).

NOTICE OF PRIVACY PRACTICES

You are a valued member. OMIP/FMIP wants to earn and keep your trust so we carefully safeguard your health information. You can obtain a copy of our Notice of Privacy Practices by logging on to www.omip.state.or.us or calling a customer service specialist at 1-800-848-7280.

Your Contracts are Available Online

The 2012 contracts will not be mailed to you this year. You can access your contracts on our OMIP Web site at www.omip.state.or.us or by logging on to www.regence.com.

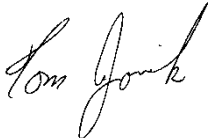
If you do not have access to the internet and would like us to send a hard copy of your contract, simply complete and detach the reply card below and return it to us at the address below. Or you can call **1-800-848-7280** to have one sent to you.

REGENCE
ATTN OMIP MS 5K
PO BOX 1271
PORTLAND OR 97207-1271

Sincerely,

Tom Jovick, PhD
OMIP Program Manager and Administrator

Sincerely,



Tom Jovick, PhD
OMIP Program Manager and Administrator

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Reply **YES, send a contract to the following address:**
Which Plan Option?

Card

Name (First, Middle and Last, please print)

500

750

Member ID #

Street Address

City, State, Zip

Phone Number