



# DAKOTA STATE UNIVERSITY

FY24 - BENEFIT FACT SHEET (July 1, 2023 – June 30, 2024)

## HEALTH INSURANCE:

- The State of South Dakota employee health insurance is a self-insured plan which is administered by the Bureau of Human Resources (<https://bhr.sd.gov/benefits/>). We offer four plan options to fit your health and financial needs.
- Insurance benefits start the first day of the month after your hire date.
- **There is an additional cost of \$60 per month per person (employee and/or spouse) for tobacco use.**

## Washington Plan

- High Deductible Health Plan
  - \$5,500 deductible for single person / \$11,000 deductible for two or more members
  - For those with family coverage, the plan includes an embedded deductible. If a family member meets \$5,500 of their deductible — half of the family deductible — the plan will then begin to pay 100% of their covered healthcare and prescription costs for the remainder of that plan year.
  - Then, if a different family member (or combination of family members) reaches the additional \$5,500 remaining deductible of \$11,000, the plan will pay 100% of covered healthcare and prescription costs for all covered family members for the remainder of the plan year.
- No Coinsurance / No Copayments
  - Expect to pay the reduced network costs of prescriptions, office visits, other medical services until deductible is met.
- Preventive services are 100% covered. Certain preventive prescriptions are also 100% covered.
- On all health plans, employees will receive one eye exam per year for each covered member of their family. This is in addition to the exam that's included if you elect vision insurance.
- This plan qualifies eligible employees for a Health Savings Account (HSA).
- HSA Advantages
  - HSA's offer tax-free contributions, interest, and investment earnings. Change your contribution amount any time.
  - Funds roll over from year to year. Money is yours to keep. There are no deadlines to use the contributions.
  - At age 65, or in the event you become disabled, disbursement for non-qualified healthcare expenses may be made without penalty (but will be subject to income tax).
  - If you complete the wellbeing reward, you can earn an additional \$900 contribution into your HSA per year.
    - \$500 – complete a health screening and an online assessment
    - \$400 - complete activities on the WebMD portal and earn well-being points

Washington Plan	12 Pay Periods
Employee Only	\$0
Employee + Child(ren)	\$43.06
Employee + Spouse	\$103.72
Family	\$125.66

## The Lincoln Plan

- High Deductible Health Plan
  - \$3,000 deductible for single coverage / \$6,000 deductible for coverage for two or more family members.
  - Once you reach your deductible, the plan pays 75% of your costs for covered care and prescriptions, and you pay the remaining 25%. Once you reach your out-of-pocket maximum (OPM), the plan pays 100% of your covered costs.
- Maximum out-of-pocket costs
  - In-Network - \$6,000 per person / \$12,000 per family
- Coinsurance
  - In Network - plan pays 75% / employee pays 25% applies after deductible is met.
  - Out-of-Network - plan pays 65% / employee pays 35% applies after deductible is met.
    - *Example: Urgent Care Visits*
      - *Before hitting deductible, you pay 100 % cost of visit*
      - *After hitting deductible, you pay 25% cost of visit*
      - *After hitting maximum out-of-pocket, the Lincoln Plan covers 100% of visit*
- Preventive services are 100% covered. Certain preventive prescriptions are also 100% covered.
- On all health plans, employees will receive one eye exam per year for each covered member of their family. This is in addition to the exam that's included if you elect vision insurance.
- This plan qualifies eligible employees for a health savings account (HSA).
- HSA Advantages
  - HSA's offer tax-free contributions, interest, and investment earnings. You can change your contribution amount at any time.
  - Funds roll over from year to year. Money is yours to keep, and there are no deadlines to use the contributions.
  - At age 65, or in the event you become disabled, disbursement for non-qualified healthcare expenses may be made without penalty (but will be subject to income tax).
  - If you complete the wellbeing reward, you can earn an additional \$900 contribution into your HSA per year.
    - \$500 – complete a health screening and an online assessment
    - \$400 - complete activities on the WebMD portal and earn well-being points

Lincoln Plan	12 Pay Periods
Employee Only	\$26.20
Employee + Child(ren)	\$82.66
Employee + Spouse	\$162.42
Family	\$196.80

## The Jefferson Plan

- Low Deductible Health Plan
  - \$1,750 deductible for single coverage / \$3,500 deductible for coverage for two or more members.
  - For those with family coverage, the plan includes an embedded deductible. If a family member meets \$1,750 of their deductible — half of the family deductible — the plan will then begin to pay 70% of covered charges for that family member.
- Maximum out-of-pocket costs
  - In-Network - \$4,000 per person / \$8,000 per family
- Coinsurance
  - In Network - plan pays 70% / employee pays 30% applies after deductible is met

- Preventive services are 100% covered.
- On all health plans, employees will receive one eye exam per year for each covered member of their family. This is in addition to the exam that's included if you elect vision insurance.
- Introduces Mix of Co-Payments and Co-Insurance
  - That means you'll pay more in premiums than on an HDHP, but more predictable out-of-pocket costs.
  - This plan may be a good option if you prefer the peace of mind of knowing you don't have to save up for large or surprise healthcare expenses.
  - Office visits with primary care providers and specialists have a flat copay, so you will not be charged for your deductible.
  - Some services may be covered with a co-payment and coinsurance, and others with a simple coinsurance amount.
  - Office Visits-You pay \$50 for primary care / \$100 non-primary care.
  - Urgent Care Visit-You will pay a flat \$50.
  - Emergency Room Visit-You will pay \$250 plus a 30% co-insurance payment.  
(Ex: If a member goes to an emergency room where the visit costs \$1000, they will only have to pay a total of \$475)
- All copays and coinsurance costs count towards your out-of-pocket maximum (OPM). Once you meet your OPM, all covered care and prescriptions will be 100% paid for by the plan.
- Prescription drug costs will also be co-payments, depending on the type of prescription you have filled. All co-payments and co-insurance count toward your annual out-of-pocket maximum.
- You will know your out-of-pocket costs for the most common medical and prescription expenses, allowing you to budget for you and your family's expenses.
- This plan does NOT qualify for a health savings account (HSA), but you can elect a medical flexible spending account (FSA) to set aside pre-tax money to pay for medical, prescription, dental, and vision care expenses. FSA accounts are "use it or lose it" and do not roll over.
- If you complete the wellbeing reward, you can earn a \$900 contribution into a Health Reimbursement Account (HRA) per year. An HRA account does NOT roll over from year to year.
  - \$500 – complete a health screening and an online assessment
  - \$400 - complete activities on the WebMD portal and earn well-being points

Jefferson Plan	12 Pay Periods
Employee Only	\$98.78
Employee + Child(ren)	\$189.60
Employee + Spouse	\$319.26
Family	\$390.58

## The Roosevelt Plan

- Low Deductible Health Plan
  - \$0.00 deductible and no insurance for single or family coverage.
  - You only pay copays up to your out-of-pocket maximum.
  - Offers set amount co-payments. Ideal for members who don't want any surprise medical bills.
- Maximum out-of-pocket costs
  - In-Network - \$4,500 for single / \$9,000 for two or more
- Co-Payments
  - Office Visits - \$30 primary care / \$60 non-primary care
  - Urgent Care Visit - \$30
  - Emergency Room Visit - \$500
  - Diagnostic Tests (x-ray, blood work) - \$30 in an office setting
  - Inpatient Service - \$3,500
  - Outpatient Service - \$2,500

- Preventive services are 100% covered. Such as routine cancer screenings, well childcare visits, immunizations, and flu shots when using a network provider. Not subject to co-payments.
- On all health plans, employees will receive one eye exam per year for each covered member of their family. This is in addition to the exam that's included if you elect vision insurance.
- Once you meet your OPM, all covered care and prescriptions will be 100% paid for by the plan.
- This plan does NOT qualify for a health savings account (HSA), but you can elect a medical flexible spending account (FSA) to set aside pre-tax money to pay for medical, prescription, dental, and vision care expenses. FSA accounts are "use it or lose it" and do not roll over.
- If you complete the wellbeing reward, you can earn a \$900 contribution into a Health Reimbursement Account (HRA) per year. An HRA account does NOT roll over from year to year.
  - \$500 – complete a health screening and an online assessment
  - \$400 - complete activities on the WebMD portal and earn well-being points

Roosevelt Plan	12 Pay Periods
Employee Only	\$128.00
Employee + Child(ren)	\$233.46
Employee + Spouse	\$384.38
Family	\$470.40

### Opt Out

- You can opt-out of the South Dakota State Employee Health Plan if you provide proof of other creditable group health coverage, including TRICARE or Medicare.

### Spouse/Dependent Verification Process:

- If you request to add a spouse or dependent(s) to your health or flexible benefits during open enrollment or because of a qualifying event — and they were not previously covered under your benefits — you must submit acceptable proof of dependent eligibility to the State of South Dakota Benefits Program.

### FLEXIBLE BENEFITS

You may select any additional coverage, no matter which medical plan you choose.

- Dental Plans (Basic and Enhanced plans)
  - The state subsidizes a cost share of \$18.37per month, regardless of which plan or level you choose.'

Dental Plans	Base Plan	Enhanced Plan
Employee Only	\$18.37	\$40.99
Employee + Child(ren)	\$61.93	\$102.47
Employee + Spouse	\$55.01	\$100.13
Family	\$98.57	\$161.65

- Vision Care
  - Along with the one eye exam covered annually on your health plan, you have the option of electing vision coverage to help pay for an additional eye exam, as well as frames, lenses, contacts, and more.

Vision Plan	12 Pay Periods
Employee Only	\$6.38
Employee + Child(ren)	\$10.80
Employee + Spouse	\$12.76
Family	\$17.82

- Short-Term Disability W/ AD&D
  - In the event of a disability due to an illness or injury that leaves you unable to work, this benefit helps protect your income by providing 70% of your monthly salary, up to a maximum of \$1,200 per week.

- **Hospital Indemnity Insurance**
  - This plan provides a benefit for hospitalization and associated treatment. You and/or a covered family member receive a daily benefit of \$200 per person for each day of hospitalization because of an illness or injury – up to a total of 180 days beginning with the first day of a hospital stay. There is no lifetime maximum benefit.
- **Accident Insurance**
  - Accident insurance provides you with a lump-sum payment to help with costs related to a covered injury. The benefit includes more than 150 covered events, and there is no limit on the number of separate accidents covered.
- **Critical Illness**
  - Critical Illness is coverage designed to protect you and your covered family members if you are diagnosed with a major illness. This type of plan provides you with extra funds to meet the demands that come with critical illness health emergencies, which often prove to be costly.
- **Flexible Spending Accounts (FSA)**
  - **Medical Flexible Spending Account** – provides pre-tax reimbursement for eligible expenses. Compatible with the Roosevelt and Jefferson low deductible health plans.
  - **Combination Flexible Spending Account** – provides pre-tax reimbursement for eligible dental and vision expenses until your health plan deductible has been met (use with HSA only).
  - **Dependent Care/Day Care Spending Account** – provides pre-tax reimbursement for eligible childcare and adult daycare for a disabled spouse or IRS tax dependent care expenses.
- **Health Reimbursement Account (HRA)**
  - HRA is an employer-funded account that reimburses you for eligible medical, dental, and vision costs. Funds do not roll over from year to year.
- **Health Savings Account (HSA)**
  - Health Savings Accounts (HSA) can be used to pay for covered medical, pharmacy, dental, and vision expenses with pre-tax dollars. Funds never expire and roll over from year to year.

## OTHER INCENTIVES THAT OFFER HEALTHY LIVING CHOICES

### LiveWellSD Well-Being Rewards

- Earn \$500 for a current health assessment, by completing two steps.
  1. Complete a health screening - annual wellness preventive exam with your primary care provider. Must complete the screening form with your provider, sign and submit it to Total Wellness by April 1, 2024.
  2. Online health assessment – brief questionnaire to assess your current health behaviors.
- Earn an additional \$400 for completing well-being activities.

### The Wellmark Care Team

- With the Wellmark Care Team, you will have a dedicated care manager nurse and an integrated team of specialists including pharmacists, behavioral health specialists, and care advocates who are here to help — and they're accessible any time by calling the number on the back of your Wellmark ID.

### Employee Assistance Program-Administered by GuidanceResources and ComPsych

- The Employee Assistance Program (EAP) provides State of South Dakota employees, their dependents, and their household members with support for personal and work-related issues, including confidential emotional support, legal guidance, work-life solutions, and financial guidance. Available 24/7.

## Doctor on Demand

- Members can schedule a telehealth visit with a medical professional within minutes for many conditions. The cost for each Doctor on Demand visit depends on which health plan you are enrolled in at the time of your appointment.

## Supporting Healthy Pregnancies

- State employees can access additional resources for a healthy, stress-free pregnancy. The Pregnancy Support Program is free, and it is here for you now and after your baby is born.
- Pregnancy assessment: Complete this online assessment within the first 12 weeks of your pregnancy to receive a \$250 wellness incentive. After baby arrives, you can qualify for another \$250 incentive by taking a postpartum assessment.

## STATE OF SOUTH DAKOTA LIFE INSURANCE / LONG TERM CARE BENEFIT

**State of South Dakota Term Life Insurance** - The State of South Dakota provides each benefited employee \$25,000 of Basic Life Insurance coverage.

**Supplemental Life Insurance** – Employees may elect supplemental life insurance with AD&D for themselves and for their spouses and dependents. Note that, if you apply for supplemental life insurance, you will also automatically be applying for an equal amount of AD&D coverage, as the two coverages are combined.

**Long-Term Care benefit** – If you purchase supplemental life insurance, a basic long-term care benefit is provided to you. Your individual cost for insurance will depend on your age, the plan, and the options you choose.

## RETIREMENT AND PLANNING

### South Dakota Retirement System:

- 6% of the employee's gross salary is remitted to the retirement system. Mandatory deduction.
- Contributions are 100% tax deferred, and the University matches the employee's remittance.
  - Members are 50% vested with service less than 3 years and 85% with 3 or more years of service in the employer contributions in addition to 100% of employee contributions.
- Upon retirement you are entitled to payments based on years of service and your last annual salary.

### SDRS Long-term Disability Benefits:

- Employees are covered for long-term disability for periods of one or more years.
- Employees must have worked for three years to be eligible. If you are disabled in the course of normal employment, the three-year requirement is waived.

### SDRS Death Benefit:

- If the contributing member passes with a family, a family benefit equal to 25% of your final average compensation for each child under age 19 less all other public benefits. The family benefit shall be equally apportioned among your eligible dependent children. Payments will be made on behalf of each child to the child's conservator or custodian.
- As each child reaches age 19, the family benefit will be reallocated to any remaining children. The family benefit payments continue until all eligible dependent children reach the age of 19.
- If the contributing member passes with a spouse only, a spouse benefit is paid beginning when the surviving spouse reaches age 67 and is equal to 60% of your projected retirement benefit.

## SDRS - SRP: 457 PLAN

**\*\*Employees hired are automatically enrolled for \$25.00 per month. \*\***

- The Supplemental Retirement Plan (SRP) is a tax deferred savings plan offered by the South Dakota Retirement System (SDRS). If your account is automatically activated, you will begin by contributing \$25 per month into a Qualified Default Investment Alternative (QDIA). The QDIA is an investment option selected by the South Dakota Investment Officer. It is considered appropriate for meeting a participant's needs when investing for retirement.
- You can change your contribution amount at any time; and may increase it up to the maximum limit defined by the IRS. After you are enrolled, you can also designate beneficiaries and select other investment options offered by the SDRS-SRP.
- After you are enrolled, you will have 90 days after your first pay date to decide if you need to opt out of the plan.

## Tax Sheltered Annuities:

There are 8 participating 403(b) companies for the Board of Regents. The regental system lists annuity providers if there is participation at the universities regardless of the contribution amount. This is simply to provide the employee with a list of 403(b) Annuity Service Providers.

South Dakota Board of Regents Approved 403(b) Vendors

- **VALIC**
- **Aspire Financial**
  - American Funds
  - Fidelity Investments
  - Vanguard
- **Ameriprise Financial**
- **AXA Equitable**
- **Horace Mann**
- **New York Life**
- **TIAA**
- **Waddell and Reed**

**\*\* NOTICE:** The Regental System does not endorse or recommend any company authorized to sell taxed sheltered annuities under the 403(b) plans.

## OTHER PAYROLL DEDUCTIONS

Voluntary payroll deductions are provided as a service to the employee. The university will deduct the remit premiums or payments for the following purposes on behalf of the employee:

- **New York Life Insurance**
- **AFLAC Insurance** - Cancer, Accident, Hospitalization, Critical Illness, Disability, Vision, Dental and Life.
- **Community Center Membership**
- **Interlake's United Way**
- **DSU Foundation Donations and Scholarships**
- **Trojan Silver**

## LEAVE BENEFITS

### Annual Leave Benefits for Civil Service (CSA) and Non-Faculty Exempt (NFE) Employees:

- Employees can use leave as they accrue the leave. If an employee is no longer employed, vacation leave will not be paid out unless 6 months of service has been completed. The employee is entitled to
- A full-time twelve-month employee earns 10 hours per month  
(**120 hours** of annual leave per calendar year with a cap on total accumulations of **240 hours**)
- A full-time ten-month employee earns 10 hours per month they are on contract (Example: August-May)

- After 15 years of service, annual leave accrues at the rate of 13.34 hours per month  
(**160 hours** of annual leave per calendar year with a cap on total accumulations of **320 hours**)
- When an employee retires or resigns, the employee is entitled to be paid for the annual leave balance at the employee's last hourly rate.

### Sick Leave Benefits for Faculty, Civil Service (CSA) and Non-Faculty Exempt (NFE) Employees:

- Sick leave accrues without limit and can be used once earned.
- Accrual of 9.34 hours per month
  - Full-time twelve-month employee will earn up to 112 hours per fiscal year
  - Full-time ten-month faculty member will earn up to 93 hours per fiscal year
  - Full-time nine-month faculty member will earn up to 84 hours per fiscal year
- **Bereavement Leave:** Employees can use up to five days or up to 40 hours of their accrued sick leave as bereavement leave for the loss of an immediate family member. Bereavement leave can be used whenever someone loses an immediate family member as there is no annual limit. To use bereavement leave, employees must have accrued sick leave available.
  - Immediate family is defined as the employee's spouse, children, mother, father, mother-in-law, father-in-law, daughter-in-law, son-in-law, brothers, sisters, grandparents, grandchildren, stepchildren, and stepparents.
- **Active Military Leave:** Employee can use up to 40 hours annually of their accrued sick leave if they are put on active military status. This leave may be used intermittently and is only available if the employee has the hours accrued in their sick leave bank.
- If an employee works for a State of South Dakota employer for more than seven continuous years and then retires or resigns, the employee is paid one-fourth (25%) of the sick leave balance, up to 480 hours, at the employee's last hourly rate.

### Paid Family Leave

- Effective July 1, 2023, all state employees will be entitled to up to 12 weeks of leave upon the birth or adoption of a new child. This will be effective for any child born or adopted on or after July 1, 2023. Through this benefit, Board of Regents employees will be paid 100% of their salaries during this time.

### Other Leave Types Offered/Supported:

- Compensatory Leave ([BOR 4:25](#))
- Advanced Sick Leave
- Family and Medical Leave ([BOR 4:15](#))
- Court and Jury Leave ([ARSD 55:09:04:09](#))
- Military Training Leave ([BOR 4:16](#))
- Leave of Absence Without Pay ([ARSD 55:09:04:10](#))
- Extended Leave of Absence ([BOR 4:15](#))
- Sabbatical, Faculty Member Improvement and Career Redirection Leaves ([BOR 4:15](#))
- Professional Development Leave ([BOR 4:15](#))

### PAY PERIOD

- The pay period runs the 22nd of the month through the 21st of the following month.
- Payday is the last working day of the month.
- Salaried employees who work less than 12 months, will be required to have the pay dispersed over 12 months-deferred pay.



## PAID HOLIDAYS

- All permanent status employees receive their regular pay for eleven legal holidays plus any other day proclaimed as a holiday by the Governor or the President of the United States. The following holidays are recognized by the State of South Dakota:
  - Independence Day
  - Labor Day
  - Native American Day
  - Veteran's Day
  - Thanksgiving Day
  - Christmas
  - New Year's Day
  - Martin Luther King Jr. Day
  - President's Day
  - Memorial Day
  - Juneteenth Day
- When a holiday falls on a Saturday, the preceding Friday is observed as the paid holiday for state employees. If a holiday falls on a Sunday, it is observed on the following Monday.

## PARKING PASSES

- Faculty/Staff Parking Tags are available at the Physical Plant for employees to purchase.

## EMPLOYEE DISCOUNTS

- **DSU Bookstore** – 10% with staff ID or Trojan Silver
- **The QUEUE** – 10% with staff ID or Trojan Silver
- **Marketplace** – 10% with staff ID or Trojan Silver
- **DSU Events** – Free admissions with staff ID
- **Karl Mundt Library on Campus** - Use of the Karl Mundt Library media and material services
- **Discount with United Airlines** - must provide them with Account Code 149DD
- **AT&T** – 17% discount on qualified cell phone billings
- **Verizon Wireless** - 18% discount on qualified cell phone billings
- **Community Center membership** – 15% corporate discount
- **Profile** – 1<sup>st</sup> year member dues discount of \$100 (our cost \$299)
- **Madison Country Club** – 1<sup>st</sup> year member dues (50% discount) the following year would be a 25% discount
- **Lakes Golf Course** - discount on first year membership dues. Please call 605-483-3535 to get discounted rates for the year.
- **Blue365** – health, wellness, travel, apparel, and more for BCBS members. For current discounts visit - <https://www.blue365deals.com/WellmarkBCBS/>
- **Washington Pavilion** – 20% off on memberships and 10% off on tickets.

## TITLE IX

### Campus Security, Annual Security Report and Title IX Reporting Information:

- All information regarding DSU's Annual Security Report (ASR) can be found at: <https://dsu.edu/student-life/campus-safety-security.html>
- Anyone who needs to make a timely report of a Title IX or Clery Act crime can do so:
  - Online at: <https://dsu.wufoo.com/forms/incident-reporting-form/>
  - Or Call 9-911 for emergency personnel
- Dakota State University has a well-established commitment to maintaining a campus environment free from discrimination and harassment, as articulated in federal and state law and South Dakota Board of Regents policies. Compliance is very important; it also is a legal requirement.



## QUESTIONS

**Deb Roach** - 605-215-0767  
[Debra.Roach@dsu.edu](mailto:Debra.Roach@dsu.edu)

VP for Human Resources

**Alicia Entringer** - 605-215-0756  
[Alicia.Entringer@dsu.edu](mailto:Alicia.Entringer@dsu.edu)

Human Resources Manager

**Kandy Lurz** - 605-221-8172  
[Kandy.Lurz@dsu.edu](mailto:Kandy.Lurz@dsu.edu)

HR Generalist II – Payroll/Benefits

**Jennifer Yost** - 605-215-6029  
[Jennifer.Yost@dsu.edu](mailto:Jennifer.Yost@dsu.edu)

HR Generalist I

**Heidi Hausmann** - 605-256-5146  
[Heidi.Hausmann@dsu.edu](mailto:Heidi.Hausmann@dsu.edu)

HR Generalist II



## TERMINOLOGY REFERENCE:

- **Coinsurance:** The percentage you pay for care or prescriptions after you've reached your deductible. Your plan pays the remaining percentage until you reach your out-of-pocket maximum, or OPM. Then your plan takes over and pays 100% of your costs for the rest of the plan year.
- **Copayment/Copay:** A fixed dollar amount you pay for care or prescriptions, usually at the time of service.
- **Deductible:** The amount of money you pay out of pocket for care and prescriptions before your plan begins to pay benefits.
- **Dependent:** An eligible spouse or child you elect to cover on your health plan or flexible benefits.
- **Eligible Employee:** A permanent full-time employee, permanent part-time employee, or an employee of a participating unit who has worked an average of 30 hours or more per week during a 12-month period, as defined by the Patient Protection and Affordable Care Act of 2010.
- **Health Reimbursement Account:** An employer- funded account that reimburses members for certain medical, pharmacy, dental, and vision expenses.
- **Health savings account (HSA):** For those who elect a high-deductible health plan, a triple tax-advantaged account that lets you set aside funds for eligible healthcare costs.
- **In-Network:** In-network healthcare providers have contracted with our insurance company to accept discounted rates. Out-of-network providers have not agreed to the discounted rates. You will pay much less at in-network doctors, hospitals, and pharmacies.
- **Network:** The doctors, hospitals, pharmacies, and other providers and suppliers your health plan contracts with to provide care and services.
- **Out-of-Network:** Out of network healthcare providers have not contracted with our insurance company to accept discounted rates. You will pay much less at in-network doctors, hospitals, and pharmacies.
- **Out-of-Pocket Maximum:** The most you must pay out of pocket in a plan year. After you spend this amount on deductibles, copays, and coinsurance, the plan pays 100% of your covered medical and prescription costs.
- **Preauthorization:** A decision by your health plan that a service, treatment plan, prescription drug, or durable medical equipment is medically necessary. Preauthorization is sometimes required before care will be covered. It can also be called prior authorization, prior approval, or precertification.
- **Preventive care/services:** Care received to prevent disease rather than treat it. Examples include routine screenings, well-chare care, and immunizations.