

Superseded 5/12/2015

26-40-115 State contractor -- Employee and dependent health benefit plan coverage.

For purposes of Sections 17B-2a-818.5, 19-1-206, 63A-5-205, 63C-9-403, 72-6-107.5, and 79-2-404, "qualified health insurance coverage" means at the time the contract is entered into or renewed:

- (1) a health benefit plan and employer contribution level with a combined actuarial value at least actuarially equivalent to the combined actuarial value of the benchmark plan determined by the Children's Health Insurance Program under Subsection 26-40-106(2)(a), and a contribution level of 50% of the premium for the employee and the dependents of the employee who reside or work in the state, in which:
 - (a) the employer pays at least 50% of the premium for the employee and the dependents of the employee who reside or work in the state; and
 - (b) for purposes of calculating actuarial equivalency under this Subsection (1)(b):
 - (i) rather than the benchmark plan's deductible, and the benchmark plan's out-of-pocket maximum based on income levels:
 - (A) the deductible is \$1,000 per individual and \$3,000 per family; and
 - (B) the out-of-pocket maximum is \$3,000 per individual and \$9,000 per family;
 - (ii) dental coverage is not required; and
 - (iii) other than Subsection 26-40-106(2)(a), the provisions of Section 26-40-106 do not apply; or
- (2) a federally qualified high deductible health plan that, at a minimum:
 - (a) has a deductible that is either:
 - (i) the lowest deductible permitted for a federally qualified high deductible health plan; or
 - (ii) a deductible that is higher than the lowest deductible permitted for a federally qualified high deductible health plan, but includes an employer contribution to a health savings account in a dollar amount at least equal to the dollar amount difference between the lowest deductible permitted for a federally qualified high deductible plan and the deductible for the employer offered federally qualified high deductible plan;
 - (b) has an out-of-pocket maximum that does not exceed three times the amount of the annual deductible; and
 - (c) the employer pays 60% of the premium for the employee and the dependents of the employee who work or reside in the state.