

October 8, 2021

**RE: Open Enrollment
Medical and Prescription Plan Changes for 2022**

Dear Auglaize County Employees:

Overview:

Each year, the County and our partners at the Midwest Employee Benefit Consortium review our medical and prescription benefits program. We are pleased to report that our prior plan year changes have helped stabilize our plan's growing health care expenses. We will have very minimal plan changes for 2022. These changes are outlined below. Additionally, we will only see a 1.1% rate increase for our 2022 medical plan.

Open Enrollment:

Open enrollment will be held November 1st through November 15th for medical, prescription and voluntary plan benefits. As you may recall, a couple of years ago we switched to an online enrollment process which allows us to combine open enrollment for all plans. Open enrollment will be **passive**, meaning **you will automatically be enrolled in the same coverage plans as the previous year unless you "actively" make changes by completing open enrollment online.**

For instance, if you are currently on a family plan and you intend to stay on a family plan (with the same dependents covered) for 2022, you do not have to complete any paperwork. If you are currently on single coverage and would like to change to family – enrollment would be required.

Benefit counselors will not be on site this year. If you would like assistance with your enrollment, you may schedule an appointment with NWGS by using the following link

<https://www.cogsworth.com/book/cku2yu62405ea0tmcfy7ofoen>.

*Please note that the one exception to passive enrollment is that **any flexible spending account contribution must be actively enrolled each year.** Even if you will be contributing the same amount to your flexible spending account as you did in 2021, you must still actively enroll for 2022.*

Plan Changes:

Representatives from our health care providers are available to answer questions and explain any plan changes via phone. Highlights of the changes include:

- **Medical Program Changes:**
 - None
- **UMR Network Change:**
 - None

Premiums

The premium for a single plan will be \$753.38 a month.
 The premium for a family plan will be \$2,008.93 a month.

Beginning January 1st, rates will be:

	SINGLE	FAMILY
MONTHLY PREMIUM	\$753.38	\$2,008.93
ANNUAL PREMIUM	\$9,040.56	\$24,107.13
YOUR SHARE	13%	13%
YOUR ANNUAL PREMIUM	\$1,175.27	\$3,133.93
YOUR COST PER PAY	\$45.20	\$120.54

Bi-weekly health insurance premiums effective January 1, 2022 for part-time employees who qualify for coverage will be:

Family Coverage --- \$185.46
Single Coverage ----- \$69.55

Monthly group health insurance premiums, effective January 1, 2022 for COBRA will be:

Family COBRA \$2,049.10
Single COBRA \$768.44

The County will make a contribution ino either a Health Savings Account (“HSA”) or Flexible Spending Account (“FSA”) for Employees Enrolled in the County’s Insurance Plan. This years annual contribution will be: \$300 for Family and \$150 for Single). Please remember that if you have a Health Savings Account any FSA money will be limited to dental and vision expenses only.

Family Plan

\$2,008.93	Total cost of premium (monthly)
\$261.16	Employee share of premium (monthly) 13%
\$1,747.77	Employer share of premium (monthly) 87%
\$20,973.24	Employer share of premium (annually)
\$300.00	HSA or FSA amount
\$21,273.24	<u>Total Cost for County (annually)</u>

Single Plan

\$753.38	Total cost of premium (monthly)
\$ 97.94	Employee share of premium (monthly) 13%
\$655.44	Employer share of premium (monthly) 87%
\$7,865.28	Employer share of premium (annually)
\$150.00	HSA or FSA amount
\$8,015.28	<u>Total Cost for County (annually)</u>

WE WILL CONTINUE TO BUILD ON OUR WELLNESS PROGRAM FROM LAST YEAR. DETAILS ON THE WELLNESS PROGRAM FOR 2022 WILL BE ANNOUNCED SEPARATELY.

Please contact Erica Preston (419.739.6710) with any questions.