

October 23, 2018

**RE: Open Enrollment
Medical and Prescription Plan Changes for 2019**

Dear Auglaize County Employees:

Overview:

Each year, the County and our partners at the Midwest Benefit Consortium review our medical and prescription benefits program. We are pleased to report that our prior plan year changes have helped stabilize our plans growing health care expenses. We will see very minimal plan changes for 2019 and these are outlined below. Additionally, we will be pleased to inform you that we will **not** have a rate increase for our 2019 medical plan.

Open Enrollment:

Open enrollment will be held at the end of November (please see the specific calendar days attached as Attachment A). Open enrollment will be **active**, meaning **you will need to “actively” enroll (whether or not you are making changes) or actively waive.** .

This year we will be transitioning to an online enrollment system. As part of this, open enrollment for our medical plan and all supplemental plan coverages (vision, dental, life insurance, etc.) will happen at the same time. **You will need to set up a time to meet with an NWGS representative during the open enrollment period to enroll for the 2019 plan year** (please see specific instructions on Attachment A). **All employees must process an enrollment transaction either enrolling or waiving coverage.**

Plan Changes:

With the plan changes outlined below, Auglaize County will not have a rate increase. Your share of the premium will remain unchanged at 13%.

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

- **Prescription Plan Changes:**
 - Effective January 1, 2019, MedTrak will be our preferred partner for certain specialty medications that are usually infused or injected. This change will impact less than 0.5% of our covered employees. Certain medications to treat MS, Chrons Disease, HIV and Growth Hormone deficiency, will need to be **billed**

through MedTrak Rx as of January 1, 2019. If you are impacted by this change, MedTrak will be reaching out to you and your provider in advance.

**** Please note that any and all voluntary/supplemental plan changes will be discussed with you at the time of enrollment.**

Premiums:

The premium for a single plan will remained unchanged at \$776.23 a month.
The premium for a family plan will remained unchanged at \$2,069.86 a month.

Beginning January 1st, rates will continue to be:

	SINGLE	FAMILY
MONTHLY PREMIUM	\$776.23	\$2,069.86
ANNUAL PREMIUM	\$9,314.76	\$24,838.30
YOUR SHARE	13%	13%
YOUR ANNUAL PREMIUM	\$1,210.92	\$3,228.97
YOUR COST PER PAY	\$46.57	\$124.19

Bi-weekly health insurance premiums effective January 1, 2019 for **part-time employees** who qualify for coverage will also remain unchanged and will continue to be:

Family Coverage --- \$191.08
Single Coverage ----- \$71.66

Monthly group health insurance premiums, effective January 1, 2019 for **COBRA** will continue to be:

Family COBRA \$2,111.19
Single COBRA \$791.78

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. The rates will be: \$300 for Family and \$150 for Single (annually). Please remember that if you have the Health Savings Account your FSA will be limited to dental and vision expenses only.

Family Plan

\$2,069.86	Total cost of premium (monthly)
\$269.08	Employee share of premium (monthly) 13%
\$1,800.78	Employer share of premium (monthly) 87%
\$21,609.30	Employer share of premium (annually)

\$300.00	HSA or FSA amount
\$21,909.30	<u>Total Cost for County (annually)</u>

Single Plan

\$776.23	Total cost of premium (monthly)
\$100.91	Employee share of premium (monthly) 13%
\$675.32	Employer share of premium (monthly) 87%
\$8,103.84	Employer share of premium (annually)
\$150.00	HSA or FSA amount
\$8,253.84	<u>Total Cost for County (annually)</u>

WE WILL CONTINUE TO BUILD ON OUR WELLNESS PROGRAM FROM LAST YEAR. DETAILS ON THE WELLENES PROGRAM FOR 2019 WILL BE ANNOUNCED SEPARATELY.

Please contact Erica Preston (419.739.6710) with any questions.

Auglaize County Open Enrollment

28-Nov	29-Nov	30-Nov	3-Dec	4-Dec
Job and Family Services 8am-2pm Sheriff Office 2:30-4:30pm	Highway Dept 7am-9am Admin Building 9:30am-12pm Probate Conference Room 1pm-4pm (juvenile domestic relations conference room)	Probate Conference Room 8am-3pm (juvenile domestic relations conference room)	Sheriff Office 6:30am-9am Admin Building 10am-3pm Prosecutors 3rd floor 3:15-4:30pm	Auglaize Acres - if necessary

Please call the following individuals at the respective locations to sign up for a time to meet with a representative:

JFS - Julie Gossard (567.242.2721)

Sheriff's Office - Glenna Schmidt (x214)

Highway Dept - Mary Lou Hume (x6400)

Admin Building - Esther Leffel (x6710)

Courthouse locations - Pat Krugh (x6221)