

October 21, 2019

**RE: Open Enrollment
Medical and Prescription Plan Changes for 2020**

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 plan's growing health care expenses. We will have very minimal plan changes for 2020. These changes are outlined below. Additionally, we are pleased to inform you that we will have a rate **decrease** for our 2020 medical plan.

Open Enrollment:

Open enrollment will be held November 15st through November 30th for medical, prescription and voluntary plan benefits. As you may recall, last year we piloted 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 2020, 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.

While we encourage you to use the self enrollment process (information packets on this process are attached), NWGS will be onsite on November 22nd and November 25th to meet with employees needing assistance with enrollment.

*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 2019, you must still actively enroll for 2020.*

Plan Changes:

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

- **Medical Program Changes:**

- Currently the annual In-Network deductible is \$1,350 for a single plan and \$2,700 for a family plan. Beginning January 1, 2020 the annual deductible will be \$1,400 for a single plan and \$2,800 for a family plan. **(Please note, this is an IRS required change.)**
- The In-Network out-of-pocket maximum must also increase from \$2,700 single/\$5,400 family to \$2,800 single/\$5,600 family.
- Out of Network deductibles and out-of-pocket maximum will remain at two times the In-Network.

- **UMR Network Change:**

- The County is moving to the Choice Plus Network effective January 1. This network is very similar to our current Options PPO Network but offers deeper discounts on certain expensive medical procedures. You will receive new ID cards prior to January 1st.

Premium Changes

The premium for a single plan will be decreased to \$745.18 a month.

The premium for a family plan will be decreased to \$1,987.07 a month.

Beginning January 1st, rates will be:

	SINGLE	FAMILY
MONTHLY PREMIUM	\$745.18	\$1,987.07
ANNUAL PREMIUM	\$8,942.16	\$23,844.84
YOUR SHARE	13%	13%
YOUR ANNUAL PREMIUM	\$1,162.48	\$3,099.83
YOUR COST PER PAY	\$43.05	\$114.81
(* this is a 27 pay year)		

Bi-weekly health insurance premiums effective January 1, 2020 for **part-time employees** who qualify for coverage will be:

Family Coverage — \$183.44

Single Coverage — \$68.79

Monthly group health insurance premiums, effective January 1, 2020 for **COBRA** will be:

Family COBRA \$2,026.81

Single COBRA \$760.08

The County will make a contribution into 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

\$1,987.07	Total cost of premium (monthly)
\$258.32	Employee share of premium (monthly) 13%
\$1,728.75	Employer share of premium (monthly) 87%
\$20,745.00	Employer share of premium (annually)
\$300.00	HSA or FSA amount
\$21,045.00	<u>Total Cost for County (annually)</u>

Single Plan

\$745.18	Total cost of premium (monthly)
\$ 96.87	Employee share of premium (monthly) 13%
\$648.31	Employer share of premium (monthly) 87%
\$7,779.72	Employer share of premium (annually)
\$150.00	HSA or FSA amount
\$7,929.72	<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 2020 WILL BE ANNOUNCED SEPARATELY.

Please contact Erica Preston (419.739.6710) with any questions.