

October 12, 2023

**RE: Open Enrollment
Medical and Prescription Plan Changes for 2024**

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 will not have any plan changes for 2024. We will see an 8.8% rate increase for our 2024 medical plan.

Open Enrollment:

Open enrollment will be held October 30th through November 17th 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 2024, 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 a virtual appointment with NWGS by using the following link

<https://auglaize-co-virtual-enrollment.timetap.com>

*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 2023, you must still actively enroll for 2024.*

Notable 2023 Plan Usage:

- We have an unprecedented 4 high claims totaling \$1,358,089 between 9/1/2022 and 8/31/2023.
- Outpatient surgery visits are steady, but the average costs of each visit is up 49.6% to \$5,243.
- The number of ER visits that could have been treated in a less expensive setting doubled between 2022 and 2023.
- Through September 2023, ER usage has decreased 35% and the average cost per visit has decreased to \$2,460.

Plan Changes:

- None

Premiums

The premium for a single plan will be \$873.77 a month.

The premium for a family plan will be \$2,329.97 a month.

Beginning January 1st, rates will be:

	SINGLE	FAMILY
MONTHLY PREMIUM	\$873.77	\$2,329.97
ANNUAL PREMIUM	\$10,485.24	\$27,959.64
YOUR SHARE	13%	13%
YOUR ANNUAL PREMIUM	\$1,363.08	\$3,634.75
YOUR COST PER PAY	\$52.43	\$139.80

Bi-weekly health insurance premiums effective January 1, 2024 for **part-time employees** who qualify for coverage will be:

Family Coverage --- \$215.10

Single Coverage ----- \$80.66

Monthly group health insurance premiums, effective January 1, 2024 for **COBRA** will be:

Family COBRA \$2,376.56

Single COBRA \$891.25

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: \$500 for Family and \$250 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

\$2,329.97	Total cost of premium (monthly)
\$302.90	Employee share of premium (monthly) 13%
\$2,027.07	Employer share of premium (monthly) 87%
\$24,324.89	Employer share of premium (annually)
\$500.00	HSA or FSA amount
\$500.00	Potential Wellness Incentive (voluntary participation)
\$25,324.89	<u>Total Cost for County (annually)</u>

Single Plan

\$873.77	Total cost of premium (monthly)
\$113.59	Employee share of premium (monthly) 13%
\$760.18	Employer share of premium (monthly) 87%
\$9,122.16	Employer share of premium (annually)
\$250.00	HSA or FSA amount
\$250.00	Potential Wellness Incentive (voluntary participation)
\$9,622.16	<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 2024 WILL BE ANNOUNCED SEPARATELY; HOWEVER PLEASE NOTE THAT WELLNESS INCENTIVES WILL ALLOW YOU TO EARN UP TO AN ADDITIONAL \$500 IN YOUR HSA/FSA FOR A FAMILY PLAN AND UP TO AN ADDITIONAL \$250 FOR A SINGLE PLAN.

Please contact Erica Preston (419.739.6710) with any questions.