



Hamilton County | Employee Benefits

2016 Benefits: Summary of Changes

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OPEN ENROLLMENT	<p>Hamilton County Benefits Open Enrollment will be October 1-14, 2015, for a January 1, 2016 effective date.</p> <p>This email contains only high-level information regarding changes. More details, full plan information, and enrollment instructions will be available as we near the open enrollment window.</p>																																																				
Medical	<ul style="list-style-type: none"> • PLANS: We will continue to offer the same three medical plan options through Humana: Coverage First 2500, Coverage First 1000, and POS 500. • PLAN DESIGN: There are no changes in the medical plan design. This means no co-payment, coinsurance or coverage changes. However, Humana may still change things like tier structure for pharmacy. The list of those changes won't be available until later this fall. • ELIGIBILITY: Based on Ohio Legislative Changes, coverage will no longer be offered to dependents age 26 and 27 on medical insurance. (There is language regarding grandfathering those covered at age 26 on or before 12/31/2016. Impacted individuals will be made aware of how this change impacts them.) • PAYROLL CONTRIBUTIONS: Employees will notice that the payroll contributions are increasing. Most employees will see an increase of less than \$10/per month. The amount of the increase depends on the plan and coverage level. <table border="1" data-bbox="548 1136 1433 1612"> <thead> <tr> <th></th> <th>Monthly Employee Contribution</th> <th>Biweekly Employee Contribution</th> <th>Semi-Monthly Employee Contribution</th> </tr> </thead> <tbody> <tr> <td colspan="4">CoverageFirst 2500</td> </tr> <tr> <td>Single</td> <td>\$41.40</td> <td>\$19.11</td> <td>\$20.70</td> </tr> <tr> <td>Double</td> <td>\$66.77</td> <td>\$30.82</td> <td>\$33.39</td> </tr> <tr> <td>Family</td> <td>\$95.73</td> <td>\$44.18</td> <td>\$47.87</td> </tr> <tr> <td colspan="4">CoverageFirst 1000</td> </tr> <tr> <td>Single</td> <td>\$61.17</td> <td>\$28.23</td> <td>\$30.59</td> </tr> <tr> <td>Double</td> <td>\$112.84</td> <td>\$52.08</td> <td>\$56.42</td> </tr> <tr> <td>Family</td> <td>\$171.86</td> <td>\$79.32</td> <td>\$85.93</td> </tr> <tr> <td colspan="4">POS 500</td> </tr> <tr> <td>Single</td> <td>\$166.02</td> <td>\$76.62</td> <td>\$83.01</td> </tr> <tr> <td>Double</td> <td>\$356.68</td> <td>\$164.62</td> <td>\$178.34</td> </tr> <tr> <td>Family</td> <td>\$574.62</td> <td>\$265.21</td> <td>\$287.31</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • SPOUSAL SURCHARGE: The Spousal Surcharge remains at \$35/bi-weekly. The reasons why an employee needs to pay the surcharge remain the same. • TRANSPARENCY SERVICES: ClearCost Health will remain a free service to employees (and their over 18 dependents) who are enrolled in the medical plan. 		Monthly Employee Contribution	Biweekly Employee Contribution	Semi-Monthly Employee Contribution	CoverageFirst 2500				Single	\$41.40	\$19.11	\$20.70	Double	\$66.77	\$30.82	\$33.39	Family	\$95.73	\$44.18	\$47.87	CoverageFirst 1000				Single	\$61.17	\$28.23	\$30.59	Double	\$112.84	\$52.08	\$56.42	Family	\$171.86	\$79.32	\$85.93	POS 500				Single	\$166.02	\$76.62	\$83.01	Double	\$356.68	\$164.62	\$178.34	Family	\$574.62	\$265.21	\$287.31
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<p>Dental</p>	<ul style="list-style-type: none"> • PLANS: We will continue to offer both the Basic and Premium Plan options through Dental Care Plus. • PLAN DESIGN: Based on employee feedback from our recent survey, we've made two changes to coverage: <ul style="list-style-type: none"> ▪ Premium Plan Annual Maximum increased to \$2,000. ▪ Premium Plan Orthodontia Maximum increased to \$2,000. <p><i>Note: Employees may wish to contact Dental Care Plus if they are mid-way through an orthodontic plan to see how this change might impact his/her situation. According to Dental Care Plus, the length of the existing financial contract, as well as how much of the benefit has already been utilized may impact this. These plan changes do not go in effect until 1/1/2016.</i></p> • ELIGIBILITY: Dependent Eligibility on dental insurance has been improved to match medical eligibility. Dependents age 19-25 will no longer be required to be a full-time student to retain coverage. • PAYROLL CONTRIBUTIONS: Employees will notice that the payroll contributions are increasing. The increase maintains a strategy that shows the County covering 60% of the cost of the dental plan. The amount of the increase depends on the plan and coverage level. (See the MONTHLY rates at the bottom of this email.) <table border="1" data-bbox="548 781 1430 1115"> <thead> <tr> <th></th> <th></th> <th>Monthly Employee Contribution</th> <th>Biweekly Employee Contribution</th> <th>Semi-Monthly Contribution</th> </tr> </thead> <tbody> <tr> <td colspan="5">DCP - Premium</td> </tr> <tr> <td></td> <td>Single</td> <td>\$14.38</td> <td>\$6.64</td> <td>\$7.19</td> </tr> <tr> <td></td> <td>Double</td> <td>\$27.94</td> <td>\$12.89</td> <td>\$13.97</td> </tr> <tr> <td></td> <td>Family</td> <td>\$40.48</td> <td>\$18.68</td> <td>\$20.24</td> </tr> <tr> <td colspan="5">DCP - Basic</td> </tr> <tr> <td></td> <td>Single</td> <td>\$9.76</td> <td>\$4.50</td> <td>\$4.88</td> </tr> <tr> <td></td> <td>Double</td> <td>\$18.96</td> <td>\$8.75</td> <td>\$9.48</td> </tr> <tr> <td></td> <td>Family</td> <td>\$27.47</td> <td>\$12.68</td> <td>\$13.74</td> </tr> </tbody> </table>			Monthly Employee Contribution	Biweekly Employee Contribution	Semi-Monthly Contribution	DCP - Premium						Single	\$14.38	\$6.64	\$7.19		Double	\$27.94	\$12.89	\$13.97		Family	\$40.48	\$18.68	\$20.24	DCP - Basic						Single	\$9.76	\$4.50	\$4.88		Double	\$18.96	\$8.75	\$9.48		Family	\$27.47	\$12.68	\$13.74
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<p>Flexible Spending Accounts (Healthcare and Dependent Care)</p> <p>Transportation Reimbursement Accounts (Parking and Bus)</p>	<ul style="list-style-type: none"> • Remember, you can now rollover up to \$500 of your flexible spending account for healthcare funds into your 2016 account. It will all happen automatically through Chard-Snyder. That means less stress about trying to spend your 2015 funds before the end of this year. The maximum annual contribution for the FSA-Healthcare increased to the IRS allowed maximum of \$2550. • It is important to note that your contribution amount for each of these plans does not carry over from year to year. Employees are required to make a new election each year; the default election is \$0 annually. 																																													
<p>Vision Life Insurance LTD EAP Critical Illness Accident Insurance</p>	<ul style="list-style-type: none"> • There are no plan design or rate changes for these plans. 																																													
<p>Supplemental Life Insurance</p>	<ul style="list-style-type: none"> • There are no plan design changes, but employees may see adjustments in their rates, if changing age bands. 																																													

