

2012 Health, Life and Dental Recommendations:

Health

- Projected claims increase 2.4% (approximately \$1,000,000)
- The range of monthly premiums increases for employees is \$.70 to \$5.73
- The range of monthly premiums increases for the County is \$11.48 to \$37.48
- No changes to the percentage of employee cost sharing
- No changes to current health insurance plans. However, we are recommending the addition of a Consumer-Driven Health Plan (CDHP) PPO with a Health Savings Account (HSA) as a new option

CDHP PPO

- High-deductible plan (individual \$1,200, family \$2,400)
- Comprehensive coverage same as current PPO plan
- Tax-exempt Health Savings Account (HSA)
- County contributes to HSA (individual \$1,200, family \$2,400)
- Strong focus on managing health care and improving health

Prescriptions

- New programs (to encourage higher usage of chemically equivalent generic drugs and greater use of the mail order program): Generics Preferred – The Express Scripts Generics Preferred program encourages generic utilization through economic incentives; Select Home Delivery – The Express Scripts Select Home Delivery program uses ‘Active Choice’ to engage members in their healthcare decisions by requiring that them to choose to fill their maintenance medications through the Express Scripts Pharmacy or at retail
- Potential network change: Due to faltering negotiations between Walgreens and Express Scripts, Walgreens may no longer be in Lake County’s network as of January 1, 2012

Dental

- New provider (Delta Dental)
- Premium decrease for Lake County and employees (on average of 3.5%)
- Greater network of dentists for employees to access
- Plan changes: Additional cleanings/maintenance for those that are at risk for oral health issues; Consultations now included in Coverage B and periodontics moved from Coverage C to Coverage B; Carry-over feature for deductible allows members to roll over qualified unused portion of the annual max from one year to the next

Life

- Retain ING as group-term and supplemental life insurance provider
- Rate reduction for group-term and supplemental life insurance
- Offer additional 4 times and 5 times salary tiers for supplemental life insurance
- Offer a new funeral planning service