

## 2014 Recommended Health, Life and Dental Recommendation:

It is projected that health claims costs will increase by approximately 4.2% or \$1.5m in 2014.

Recommended 2014 health insurance premiums (includes a .5%, \$250,000 increase to employee cost share):

Plan	Coverage	2013				2014					
		Total Monthly Premium	County Share	EE Share	EE % of Premium	Total Monthly Premium	County Share	County \$ Change	EE Share	EE \$ Change	EE % of Premium
PPO	Single	695.06	630.76	64.30	9.25%	724.25	653.63	22.87	70.62	6.32	9.75%
PPO	Single + 1	1,299.83	1,153.60	146.23	11.25%	1,354.42	1,195.28	41.68	159.14	12.91	11.75%
PPO	Family	1,841.99	1,597.92	244.07	13.25%	1,919.35	1,655.44	57.52	263.92	19.85	13.75%
CDHP PPO	Single	695.06	630.76	64.30	9.25%	724.25	653.63	22.87	70.62	6.32	9.75%
CDHP PPO	Single + 1	1,299.83	1,153.60	146.23	11.25%	1,354.42	1,195.28	41.68	159.14	12.91	11.75%
CDHP PPO	Family	1,841.99	1,597.92	244.07	13.25%	1,919.35	1,655.44	57.52	263.92	19.85	13.75%
HMO IL	Single	602.37	558.70	43.67	7.25%	627.67	579.03	20.33	48.64	4.97	7.75%
HMO IL	Single + 1	1,054.15	956.64	97.51	9.25%	1,098.42	991.33	34.69	107.10	9.59	9.75%
HMO IL	Family	1,596.30	1,416.72	179.58	11.25%	1,663.34	1,467.91	51.19	195.44	15.86	11.75%
HMO BA	Single	519.25	489.39	29.86	5.75%	541.06	507.24	17.85	33.82	3.96	6.25%
HMO BA	Single + 1	908.69	838.27	70.42	7.75%	946.85	868.74	30.47	78.11	7.69	8.25%
HMO BA	Family	1,376.02	1,241.86	134.16	9.75%	1,433.81	1,286.85	44.99	146.96	12.80	10.25%

The following are being implemented due to Health Care Reform in 2014 (PPO, CDHP, HMOIL, HMO Blue Advantage):

- Covered Contraceptives are available without a co-pay, co-insurance or applying a deductible.
- Annual Limits are prohibited for Essential Health Benefits
- Out of pocket max (OOPM) must include co-pays for medical
- No Pre-Existing Condition limitations.

The following are Express Scripts Formulary Changes for 2014:

- Certain medications will no longer meet the requirements of the Formulary or Non-Formulary designations.
- Members taking these medications will need to switch to a generic or preferred brand.

The recommended health insurance plan design for 2014:

	PPO		HMO		CDHP PPO with (HSA)	
	In Net	Out of Net	HMOI	Blue Adv.	In Net	Out of Net
<b>Co-pays</b>						
Office Visits (PCP/Specialist)	\$30/\$30	N/A	\$25/\$30	\$25/\$30	100%	N/A
In-Patient Hospital (per Admit)	N/A	N/A	\$150	\$150	N/A	N/A
Emergency Room	\$125	\$125	\$125	\$125	N/A	N/A
<b>Deductible</b>						
Individual	\$450	\$1,100	N/A	N/A	\$1,250	\$2,100
Family	\$900	\$2,200	N/A	N/A	\$2,500	\$4,200
<b>OOP Max (incl. co-pays, excl. deductibles)</b>						
Individual	\$1,200	\$4,000	N/A	N/A	\$1,500	\$3,000
Family	\$2,400	\$8,000	N/A	N/A	\$3,000	\$6,000
<b>Coinsurance</b>						
Plan Pays	80%	60%	100%	100%	80%	60%
<b>County Contribution</b>					Individual \$1,250 Family \$2,500	
<b>Rx Plan</b>	\$10/\$30/\$45 2x co-pay for 90-Day Supply				Subject to deductible and coinsurance; member pays negotiated rate.	

There are no premium or recommended plan changes for the life insurance plan for 2014.

There are no premium or recommended plan changes for the vision plan for 2014.

There are no recommended plan changes for the dental insurance plan for 2014.

The recommended dental premiums for 2014 (based on a 2.8% cost increase):

Coverage	2013				2014						
	Total Monthly Premium	County Share	EE Share	EE % of Premium	Total Monthly Premium	% Change	County Share	County \$ Change	EE Share	EE \$ Change	
Single	34.56	25.92	8.64	25%	35.53	2.8%	26.65	.73	8.88	.24	
Single + 1	73.98	48.08	25.90	35%	76.05	2.8%	49.43	1.35	26.62	.72	
Family	96.68	48.34	48.34	50%	99.39	2.8%	49.69	1.35	49.69	1.35	