

## 2016 Health, Life and Dental Recommendation:

It is projected that health claims costs will increase by approximately 2.8% or \$1m in 2016.

Recommended 2016 health insurance premiums (includes a 1% Traditional PPO and .5% CDHP PPO, HMO and HMO BlueAdvantage increase to employee cost share):

Plan	Coverage	2015				2016					
		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	765.53	683.24	82.29	10.75%	786.97	694.50	11.26	92.47	10.18	11.75%
PPO	Single + 1	1,431.62	1,249.09	182.53	12.75%	1,471.71	1,269.35	27.62	202.36	19.83	13.75%
PPO	Family	2,028.75	1,729.51	299.24	14.75%	2,085.56	1,757.08	27.57	328.48	29.24	15.75%
CDHP PPO	Single	765.53	690.89	74.65	9.75%	786.96	706.30	15.41	80.66	6.01	10.25%
CDHP PPO	Single + 1	1,431.62	1,263.41	168.21	11.75%	1,471.71	1,291.43	28.02	180.28	12.07	12.25%
CDHP PPO	Family	2,028.75	1,749.80	278.96	13.75%	2,085.56	1,788.37	38.57	297.19	18.23	14.25%
HMO IL	Single	663.45	612.03	51.41	7.75%	682.03	625.76	13.73	56.27	4.86	8.25%
HMO IL	Single + 1	1,161.03	1,047.84	113.20	9.75%	1,193.54	1,071.20	23.36	122.34	9.14	10.25%
HMO IL	Family	1,758.15	1,551.58	206.58	11.75%	1,807.38	1,585.98	34.40	221.40	14.82	12.25%
HMO BA	Single	571.90	536.15	35.75	6.25%	587.91	548.23	12.08	39.68	3.93	6.75%
HMO BA	Single + 1	1,000.82	918.26	82.56	8.25%	1,028.84	938.82	20.56	90.02	7.46	8.75%
HMO BA	Family	1,515.54	1,360.20	155.34	10.25%	1,557.98	1,390.50	30.30	167.48	12.14	10.75%

The following are required\* or recommended plan changes:

- \*Decrease the Rx out-of-pocket maximum (to \$4,300 Single and \$8,600 Single+1/Family) (ACA Requirement)
- Increase the Traditional PPO deductible (to \$700 Single and \$1,400 Single+1/Family)
- Increase the Traditional PPO out-of-pocket maximum (to \$1,850 Single and \$3,700 Single+1/Family)
- Link Health Risk Assessment (HRA) participation to the County's additional funding of Health Savings Account (HSA) for those enrolled in the CDHP PPO
- Employees who are hired after January 1, 2016 will not have the Traditional PPO as a benefit plan option

There are no premium or recommended plan changes for the life insurance plan for 2016.

There are no recommended plan or premium changes for the dental insurance plan for 2016.

The recommended dental premiums for 2016:

Coverage	2015				2016				
	Total Monthly Premium	County Share	EE Share	EE % of Premium	Total Monthly Premium	County Share	County \$ Change	EE Share	EE \$ Change
Single	35.53	26.65	8.88	25%	35.53	26.65	0	8.88	0
Single + 1	76.05	49.43	26.62	35%	76.05	49.43	0	26.62	0
Family	99.39	49.69	49.69	50%	99.39	49.69	0	49.69	0

The recommended health insurance plan design for 2016 (changes in **BOLD**):

	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)	\$250	\$250	\$150	\$150	N/A	N/A
Emergency Room	\$125	\$125	\$125	\$125	N/A	N/A
<b>Deductible</b>						
Individual	<b>\$700</b>	\$1,400	N/A	N/A	\$1,300	\$2,100
Single+1/Family	<b>\$1,400</b>	\$2,800	N/A	N/A	\$2,600	\$4,200
<b>OOP Max (incl. co-pays, excl. deductibles)</b>						
Individual	<b>\$1,850</b>	\$3,800	N/A	N/A	\$1,500	\$3,000
Single+1/Family	<b>\$3,700</b>	\$7,600	N/A	N/A	\$3,000	\$6,000
<b>Rx OOP Max (incl. co-pays, excl. deductibles)</b>						
Individual	<b>\$4,300</b>		<b>\$4,300</b>		N/A	
Single+1/Family	<b>\$8,600</b>		<b>\$8,600</b>		N/A	
<b>Coinsurance</b>						
Plan Pays	80%	60%	100%	100%	80%	60%
<b>County HSA Contribution*</b> For Employees who complete HRA					Individual \$1,300 Family \$2,600	
<b>Rx Plan</b>	\$10/\$35/\$50 2x co-pay for 90-Day Supply				Subject to deductible and coinsurance; member pays negotiated rate.	

\* HSA Contribution amounts are pro-rated based on date of hire.