

Health Insurance Employee Meeting

October 10, 2017

- Provider Changes
 - Unity-Community is now Quartz-Community
 - Unity-UW Health is now Quartz-UW
 - No need to complete a new health insurance application if you want to stay with Community or UW AND you do not want to enroll in dental
 - Physicians Plus is now part of Quartz
 - You need to fill out a new health insurance application to decide if you want Community or UW

- Dental Change
 - In addition to your contribution for Health Insurance you would need to pay \$72.60/family and \$29.04/single per month.
 - Limited dental coverage provided by Delta Dental.
 - Copies of dental coverage available.

- Monthly Rates for 2018
 - The ER maximum contribution amount established by the State for Jefferson County is \$1704.71/family and \$690.95/single.
 - This represents 88% of the average cost of the plans within Jefferson County.
 - Quartz-UW is the only plan lower than this maximum at \$1561.22/family and \$634.80/single.
 - Currently the Council is deciding whether to reduce the ER contribution from 88%
 - Council originally asked to see numbers at 80%
 - Recommendation is 85%

- Adopted Resolution
 - In order to save costs, the Council adopted a resolution authorizing a health insurance opt-out option.
 - ER will pay the EE 45% of the maximum ER contribution, if the EE does not take the health insurance.
 - In 2018, roughly \$9205/family/year, \$3,731/single/year
 - EE must provide proof of other available Health Insur.
 - Taxable, not subject to retirement (checking).