

Health Insurance Employee Meeting

September 26, 2018

- Dental Availability
 - In addition to your contribution for Health Insurance you would need to pay \$75.50/family and \$30.20/single per month.
 - Limited dental coverage provided by Delta Dental.
 - Copies of dental coverage available.

- Provider Tier Changes
 - Quartz-Community and WEA Trust-East went from Tier 1 to Tier 2.
 - The Employer (ER) share is based on 88% of the average Tier 1 plans.
 - This change reduced the ER share of the monthly plan with the difference being the employees' (EE) responsibility.
 - The State of Wisconsin is responsible for "Tiering" the providers.

- Monthly Rates for 2019
 - The 88 % ER maximum contribution amount established by the State for Jefferson County is \$1531.47/family and \$623.44/single.
 - This represents 88% of the average cost of the Tier 1 plans within Jefferson County.
 - There are no plans lower than this maximum in 2019. That means regardless of the plan, all employees will be contributing a portion of the monthly premium.

- Adopted Resolution
 - In order to save costs, the Council adopted a resolution in 2017 authorizing a health insurance opt-out option.
 - ER will pay the EE 45% of the maximum ER contribution (Year 1) and 50% of the maximum ER contribution (thereafter), if the EE does not take the health insurance.
 - In 2019, roughly \$8270/family/year, \$3,367/single/year at 45% and \$9189/family/year, \$3741/single/year at 50%.
 - EE must provide proof of other available Health Insur.
 - Taxable, not subject to retirement.

- Increased cost sharing for Brand Name Level 3 Drugs
 - The EE will pay more for Brand Name Level 3 Drugs unless you cannot take the generic equivalent due to a medical need.
 - If you have a medical need, the doctor MUST complete an FDA MedWatch Form.
 - The attached Pharmacy Benefit Changes illustrates the cost impact and provides additional information.