

# HEALTH INSURANCE UPDATE

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Proposed changes in FY15

Board of Supervisors- 4/8/2014



# Health Benefits Overview

- Two health plans offered to active, retired and COBRA participants:
  - Standard Plan- KeyCare 30 (KC 30)
  - Premium Plan- KeyCare 20 (KC 20)
- Cost discounts:
  - Bi-weekly reduction of \$26.50 for active employees (till 6/30)
  - Monthly reduction of \$42/41 for retired employees on KC 20 (till 9/30)
- Health insurance renewal
  - Medical premium increase= 4.3%
  - Dental premium increase= 10.0%

# KC 30- FY14 vs. FY15 Rates

## Active Employees

Coverage	Current 10/1/13 – 6/30/14		Future 7/1/14 – 9/30/14	Future 10/1/14 – 9/30/15
	Holiday	EE Rate*	EE Rate* w/out holiday	EE Rate* minus holiday, plus renewal increase
EE Only	26.50	0	26.50	27.00
EE + 1 Child	26.50	34.50	61.00	66.00
EE + Spouse	26.50	68.00	94.50	99.00
EE + Family	26.50	87.00	113.50	120.00

\*Bi-weekly rates

# KC 20- FY14 vs. FY15 Rates

## Active Employees

Coverage	Current 10/1/13 – 6/30/14		Future 7/1/14 – 9/30/14	Future 10/1/14 – 9/30/15
	Holiday	EE Rate*	EE Rate* w/out holiday	EE Rate* minus holiday, plus renewal increase
EE Only	26.50	21.00	47.50	49.00
EE + 1 Child	26.50	63.50	90.00	96.00
EE + Spouse	26.50	111.50	138.00	144.00
EE + Family	26.50	139.50	166.00	175.00

\*Bi-weekly rates

# KC 30- Rates for Retirees

- Retirees eligible for health benefits receive this coverage at no personal cost.
- County pays the full cost of monthly premium.

# KC 20- FY14 vs. FY15 Rates

## Retirees

Coverage	Current 10/1/13 – 9/30/14		Future 10/1/14 – 9/30/15
	Holiday	Retiree Rate*	Retiree Rate* minus holiday, plus renewal increase
Retiree Only- Not Medicare Eligible	42.00	0	43.00
Retiree Only- Medicare Eligible	41.00	0	43.00

**Note:**

Coverage for KC 30 will continue to be offered at no cost

\*Monthly rates

Questions

