

# WHAT'S NEW IN BENEFITS FOR 2011?

The Board of Clermont County Commissioners have voted to renew our contracts with Humana, Dental Care Plus, EyeMed, Chard-Snyder, Mutual of Omaha and CONCERN.

The medical plan performed as expected in 2010, however, the cost increase for medical care in 2011 is estimated to be \$900,000. The Board of Commissioners agreed that County Offices/departments would fund 47% of the projected increase. To make up the remaining 53% it was necessary to make one change to the medical plan design and slightly increase payroll deductions. The Health Advisory Committee, Human Resources and Horan analyzed the options and selected a change that would impact the least number of employees. It was also decided that singles should be responsible for 10% of the total cost of a single plan, based on the NPOS2 plan, which is an increase of 5%. Families will continue to pay 20%.

**Changes:**

- **NPOS 1 medical:** The per pay deductions (24) will increase to: \$38.09 single and \$160.42 family.
- **NPOS 2 medical:** The per pay deductions (24) will increase to: \$19.20 single and \$107.52 family.
- Deductibles for both plans will increase by \$250 per person / family maximum increase of \$500.
- Your children can remain on your **family medical** plan until age 26 at no extra charge, and regardless of their student status. All other benefits will end at age 19, or 25 if the child is a full-time student.
- Your children ages 26 to 28 maybe eligible for continued **medical** coverage at an additional cost\*
- Preventative care will be covered at 100%, there will no longer be co-pays for annual physicals, etc.
- **Prescription drugs:** Due to the annual evaluation process, some drugs have moved to a different tier.
- **Dental:** No changes
- **Vision:** Deductions have decreased slightly, the new rates are: \$2.97 single and \$7.49 family.
- **Life Insurance:** Rates remain the same. 'Rate band' increases (5 yr birthdays – ex: 35, 40, 45, etc) will now occur on the participant's 5<sup>th</sup> year birthday rather than on January 1<sup>st</sup> of each year.
- **FSA (Flexible Spending Accounts):** Over the counter drugs and items (other than insulin) will now require an annual prescription or other authorization from a physician to be claimed through the FSA plan.

*\*OHIO LAW: Once an unmarried child has attained the limiting age for dependent children, as provided in the policy, upon the request of the insured, the insurer shall offer to cover the unmarried child until the child attains twenty-eight years of age if all of the following are true:*

- (a) The child is the natural child, stepchild, or adopted child of the insured.*
- (b) The child is a resident of this state or a full-time student at an accredited public or private institution of higher education.*
- (c) The child is not employed by an employer that offers any health benefit plan under which the child is eligible for coverage.*
- (d) The child is not eligible for coverage under the Medicaid program or the Medicare program.*

*NOTE: Employers are not required to contribute to the cost of this additional coverage. Nor is the employer required to notify the employee or dependent of their eligibility for coverage.*

**REMINDER:** Once elected, medical, dental, vision & FSA contributions can only be changed during the plan year if you have a 'qualifying event' such as loss of other coverage, birth, divorce, adoption, etc. Coverage will begin January 1, 2011 and end December 31, 2011. Because it's a post-tax deduction, voluntary life coverage can be reduced at any time during the year; beneficiaries can also be changed at any time.

Provider Contact Information:				
Provider	Plan	Web Address	Phone Number	Plan Number
Humana	Medical Carrier	<a href="http://www.myhumana.com">www.myhumana.com</a>	1-800-448-6262	594390
DentalCare Plus	Dental Carrier	<a href="http://www.dentalcareplus.com">www.dentalcareplus.com</a>	1-513-554-1100	1084
EyeMed	Vision Carrier	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>	1-866-939-3633	9684499
Chard-Snyder	Flexible Spending	<a href="http://www.chard-snyder.com">www.chard-snyder.com</a>	1-513-459-9997	
Mutual of Omaha	Life, AD&D, LTD	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>	1-800-228-7104	G000AF35