

FY22 cost share rates approved; Open Enrollment May 3-14

Levy Court has decided to once again renew County health insurance coverage with Delaware Valley Health Trust/Aetna and retain the current 7%/20% cost share for employee/dependent health insurance for the 2021-22 plan year. Commissioners also agreed to keep the same plan design with integrated HRA, although other plan design options with higher copays and employee paid deductibles had been considered. These designs were similar to those used by City of Newark and Town of Middletown, which are also members of the health insurance cooperative.

The overall premium quoted by DVHT/Aetna for the fourth year renewal increased 4.15% and that has slightly impacted the monthly cost share paid by employees and eligible retirees, due largely to a 9.1% increase in the Rx portion of the premium. The cost share for eligible retirees from active service age 65 or more remains at \$0.

The Levy Court will continue to self-fund the integrated HRA – meaning that the \$5,000 single/\$10,000 family deductible is fully paid by the County for in-network and out-of-network expenses. DVHT will continue to offer the Vision Benefits of America plan, Healthcare Bluebook, and the popular wellness programs.

Employees & retirees will see higher health insurance premium deductions beginning June 1.

FY2022 (July 1, 2021 – June 30, 2022)	Employee/Retiree	Employee & Spouse	Employee & Child(ren)	Employee & Family
<i>PPO 100%/Modified HRA – High DVHT – Aetna 7% employee & 20% dependents</i>	Employee pays \$88.06/month (+3.06/mo.)	Employee pays \$415.14/month (+\$14.24/mo.)	Employee pays \$239.02/month (+\$8.20/mo.)	Employee pays \$540.94/month (+\$18.68/mo.)
<i>PPO 90%/Modified HRA – Low DVHT - Aetna 7% employee & 20% dependents</i>	Employee pays \$83.26/month (+2.76/mo.)	Employee pays \$392.46/month (+\$13.02/mo.)	Employee pays \$225.96/month (+\$7.50/mo.)	Employee pays \$511.40/month (+\$16.98/mo.)
<i>PPO \$0 Medicare–(retirees 65+) DVHT – Aetna \$0 retiree & 20% dependent</i>	\$0.00/month	Retiree pays \$162.58/month (+\$7.86/mo.)		
DENTAL INSURANCE – (July 1, 2021 – June 30, 2022)	<i>Employee/ Retiree only</i>	<i>Family coverage – employee & spouse &/or children</i>		
Delta Dental of Delaware	\$3.10/month	Employee pays \$45.10/month		

Commissioners made no changes to the current dental program, which was renewed for a 2-year term with Delta Dental of Delaware.

Open enrollment is scheduled for May 3 – May 14, 2021, which is the only time employees can make changes to their health plan, dental plan, optional life insurance, long term disability, and section 125 plans including the flexible spending accounts with the exception of qualifying event occurring mid-plan year. No action is required unless a coverage change is needed.

Since this is renewal of the existing DVHT health insurance program, no employee/retiree health insurance information meetings have been scheduled. Employees wishing to add dependents or coverages including Section 125 eligible plans can do so by submitting applicable forms to the Personnel office by May 14.

If you have questions or concerns, please contact the Personnel Office for more information.
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