

# Commissioners approve FY2019 insurance cost share rates

On April 10, 2018 Levy Court formally selected three employee & retiree health insurance plan designs offered by Delaware Valley Health Trust (Aetna), which will replace current insurer - Highmark Blue Cross Blue Shield Delaware, approved applicable phantom rates, and set the cost share at 7% for employees/retirees and 20% for eligible dependents. The cost share for retirees age 65 or more remains at \$0.

In the current fiscal year (2018), employees/retirees pay \$60 per month for an EPO/modified HRA 100% in-network option (High Plan) and \$30 for a 90% in-network option (Low plan). Retirees over age 65 pay \$0 for a Medicare supplement offered by the County. The current dependent cost share ranges from 25%-29%, which was the result of maintaining the FY2017 premiums for FY2018.

Employee and retirees with dependent coverage will see overall health insurance premium reductions beginning June 1.

<b>FY2019 (July 1, 2018 – June 30, 2019)</b>	<b>Employee/Retiree</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Child(ren)</b>	<b>Employee &amp; Family</b>
<i>PPO 100%/Modified HRA – <b>High</b> DVHT – Aetna 7% employee &amp; 20% dependents</i>	Employee pays <b>\$74.72/month</b> +14.72/mo.	Employee pays <b>\$352.24/month</b> (-\$64.66/mo.)	Employee pays <b>\$202.80/month</b> (-\$21.92/mo.)	Employee pays <b>\$458.98/month</b> (-\$95.20/mo.)
<i>PPO 90%/Modified HRA – <b>Low</b> DVHT - Aetna 7% employee &amp; 20% dependents</i>	Employee pays <b>\$72.02/month</b> +42.02/mo.	Employee pays <b>\$339.56/month</b> (-\$33.32/mo.)	Employee pays <b>\$195.50/month</b> (-\$14.56/mo.)	Employee pays <b>\$442.46/month</b> (-\$62.32/mo.)
<i>PPO Medicare – (retirees 65+) DVHT – Aetna \$0 retiree &amp; 20% dependent</i>	<b>\$0.00/month</b>	Retiree pays <b>\$136.96/month</b> (-\$2.85/mo.)		
<b>DENTAL INSURANCE – (July 1, 2018 – June 30, 2019)</b>	<i>Employee/ Retiree only</i>	<i>Family coverage – employee &amp; spouse &amp;/or children</i>		
Delta Dental of Delaware	<b>\$3.10/month</b>	Employee pays <b>\$45.10/month</b>		

Commissioners also approved an increase of the family dental premium by \$7 per month, but upped the calendar year maximum from \$1,500 to \$2,000 along with a 3-year extension of with the current dental program provider – Delta Dental of Delaware.

Employee/retiree information meetings have been scheduled with DVHT representatives at the following locations and times (schedule your attendance with your supervisor):

DVHT (Aetna) Info meetings	<i>Administrative Complex-220</i>	<i>Emergency Services Building</i>	<i>Resource Recovery Facility</i>	<i>Recreation Center</i>	<i>County Library</i>
<b>Mon., Apr. 30</b>		5:30 p.m.		2 p.m.	
<b>Tue., May 1</b>	11 a.m. & 2 p.m.		6 a.m.		
<b>Thu., May 3</b>	11 a.m. & 2 p.m.	8:30 a.m.			
<b>Mon., May 7</b>			2:30 p.m.		11 a.m.

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

(Posted 04/13/18)