

# FY2019 insurance cost share rates effective June 1

Paycheck amounts deposited on June 1 will be different for most County employees due to the adjusted health insurance cost share rates adopted by Levy Court in April. Employees with single coverage should see a \$7.36 difference in their bimonthly cost share deduction (from \$30 for FY2018 to \$37.36 for FY2019), while those with dependent coverage may see a small reduction.

Likewise, employees with dependent dental insurance coverage will see an increase of the bimonthly deduction from \$17.50 to \$21.00. The individual rate remains unchanged.

Kent County deducts health and dental cost share premiums one month in advance. Monthly premiums are divided in half and deducted over two pay periods. No health or dental deductions (or cashback) occur on the third payday in a single month (June 29, 2018 & Nov. 30, 2018 this year).

Open Enrollment has concluded and the County's new employee & retiree health insurance program offered by Delaware Valley Health Trust using the Aetna provider network will be effective on July 1. Employees/retirees should receive a new Aetna identification card in the mail by the end of June.

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.

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>
<b>PPO 100%/Modified HRA – High DVHT – Aetna 7% employee &amp; 20% dependents</b>	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.)
<b>PPO 90%/Modified HRA – Low DVHT - Aetna 7% employee &amp; 20% dependents</b>	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.)
<b>PPO Medicare – (retirees 65+) DVHT – Aetna \$0 retiree &amp; 20% dependent</b>	<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>	<b>Employee/ Retiree only</b>	<b>Family coverage – employee &amp; spouse &amp;/or children</b>		
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 with the current dental program provider – Delta Dental of Delaware.

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

(Posted 05/31/18)