

The Association of San Diego County Employees

# 2017 Flex Benefits

## Flex Credits & Health Plan Renewal Costs

Health Plan Task Force Report - Fall 2016

### CR & CM Bargaining Units

#### Open Enrollment

**Monday, Oct. 3rd --- Thursday Oct. 27th**  
Open enrollment is "passive" not "mandatory".

Open enrollment is online through **Employee Self Service** (Peoplesoft). **Log into "eBenefits" to Enroll!** Enroll on county time!

Please log out of the online system portal if you're not using it to avoid impacting system access for other employees.

#### Rising Premium Costs Reduce Take Home Pay

The rising cost of core health insurance benefits will be on the bargaining table in 2017. Health costs continue to outpace inflation in the U.S., indicating continued rising costs for both individual employees and employers. This year (2016), Kaiser's health insurance premiums rose 7.4%. Next year, Kaiser's premium costs will rise another 6.55% and Anthem's Select HMO premiums will rise by 9.7%. The result: higher out-of-pocket costs reducing take home pay for most County employees!

#### Health Reform

The Affordable Care Act (ACA)

County employees covered by Flexible Health Care Benefits are in compliance with the ACA's mandates.

2017: The IRS continues to limit employer contributions into Flexible Spending Accounts (FSA) to \$500.

The ACA imposes annual excise taxes on county insurers for so called "Cadillac Plans". By 2020, this excise tax may have significant cost impacts on county plan providers and premiums if the law stands as it is now.

### Flex Benefit Plan Credits 2017

#### CR & CM Unit - Effective January 1, 2017: County Contribution Toward Flexible Benefit Plans

Insurance premium costs are borne by employees excepting the County's defined contribution towards flexible benefit plans. These benefits are paid on a pre-tax basis (excluding supplemental life insurance).

Effective January 1, 2017 - 5% Increase in Flex Benefit Credits:

	Employee Only	Employee + 1	Employee + 2 or more
<b>Biweekly</b>	\$268.00	\$407.50	\$592.50
<b>Per Month</b>	\$536.00	\$815.00	\$1,185.00
<b>Approx. Annual</b>	\$6,432.00	\$9,780.00	\$14,220.00

### 2017 Health Plan Renewal Costs

#### Biweekly Rates Per Paycheck

2017: Kaiser health insurance premiums increase by 6.55%.

2017: 9.7% increase in Anthem Blue Cross HMO Select premium costs.

**2016 ENROLLMENT DATA:**  
77.5% of County employees enrolled in Kaiser plans.

22.5% of County employees enrolled in Anthem Blue Cross

Plan Name & 2017 Renewal Cost (+ % over 2016)	Employee Only	Employee + 1	Employee + 2 or more
Kaiser Traditional HMO ( <b>6.55% increase</b> )	\$245.04	\$490.08	\$693.47
Kaiser High Deductible (HDHP) ( <b>6.55% increase</b> )	\$191.29	\$382.58	\$541.34
Anthem Blue Cross HMO Select ( <b>9.7% increase</b> )	\$313.49	\$626.89	\$887.01
Anthem Blue Cross HMO Full Network ( <b>+9.7%</b> )	\$730.69	\$1,461.35	\$2,067.84
Anthem Blue Cross PPO ( <b>6.5% increase</b> )	\$589.17	\$1,178.32	\$1,667.33
Anthem Blue Cross High Deductible (HDHP) ( <b>+6.5%</b> )	\$460.58	\$921.12	\$1,303.40
Vision Service Plan (VSP) ( <b>0% stayed the same</b> )	\$4.45	\$10.28	\$13.93
Delta Dental (DPP0) ( <b>12% increase</b> )	\$24.05	\$48.08	\$68.66
Delta Dental (DHMO) ( <b>0% stayed the same</b> )	\$6.84	\$12.36	\$15.83