

2018 Flex Benefits

Flex Credits & Health Plan Offerings & Costs

CR & CM Bargaining Units

Mandatory Active Open Enrollment !

Mon. Oct. 2nd-- Thur. Oct. 26th

- The new plan year changes require mandatory active open enrollment and new elections for all County employees.
- Open enrollment is online through **Employee Self Service** (Peoplesoft). **Log into "eBenefits" to Enroll!** *Enroll on County time!*

2018 Plan Changes!

2018 Non-Kaiser Medical Plans

- ▶ VEBA / United Healthcare Replacing Anthem Blue Cross!
- ▶ Pharmacy Benefits Covered Separately by Express Scripts!
- ▶ New Affordable Scripps/UCSD/ Rady Children's HMO Option

Health Reform

The Affordable Care Act (ACA)

- County employees covered by Flexible Health Care Benefits are in compliance with the ACA's mandates.
- National political changes may or may not impact the Affordable Care Act (ACA) in 2018.

7% Increase - 2018 Flex Benefit Credits

CR & CM Bargaining Unit - Effective January 1, 2018: County Contribution Toward Flexible Benefit Plans

	<i>Biweekly</i>	<i>Per Month</i>	<i>Approximate Annual</i>
Employee Only	\$287.00	\$574.00	\$6,888.00
Employee + 1	\$436.00	\$872.00	\$10,464.00
Employee + 2 or more	\$634.00	\$1,268.00	\$15,216.00

2018 Health Plan Offerings & Costs

Biweekly Rates Per Paycheck

2017 ENROLLMENT DATA & COSTS:

79.6% of County employees (**11,062**) enrolled in Kaiser plans last year. 2018 Kaiser plans increase by **3.72%**!

20.4% of County employees (**2,835**) enrolled in Anthem Blue Cross plans last year. Some 2018 cost increases and some cost decreases.

Plan & 2018 Renewal Cost (+ / - 1% over 2017)	<i>Employee Only</i>	<i>Employee + 1</i>	<i>Employee + 2 or more</i>
Kaiser Traditional HMO (+ 3.72%)	\$254.16	\$508.32	\$719.27
Kaiser High Deductible (HDHP-HMO) (+ 3.72%)	\$198.41	\$396.82	\$561.47
VEBA / UHC Performance HMO - Network 1 (+ 3.1%)	\$323.21	\$646.33	\$914.51
VEBA / UHC Performance HMO - Network 2 (+30.9%)	\$410.36	\$820.60	\$1,161.10
VEBA / UHC Signature Value Alliance HMO (-0.9%)	\$310.67	\$621.25	\$879.03
VEBA / UHC Select Plus PPO (-0.3%)	\$587.40	\$1,174.79	\$1,662.33
VEBA / UHC Select Plus PPO-HDHP- HSA (+1%)	\$465.19	\$930.33	\$1,316.44
Vision Service Plan (VSP) (+5%)	\$4.67	\$10.79	\$14.63
Delta Dental (DPPO) (+4.5%)	\$25.13	\$50.25	\$71.75
Delta Dental (DHMO) (+5%)	\$7.18	\$12.98	\$16.62

Q & A -- 2018 Flex Benefits

Current 2017 Non-Kaiser Plans are similar to New 2018 Non-Kaiser Plans

2017 Non-Kaiser Health Plan Offerings	2018 Non-Kaiser Health Plan Offerings
Anthem Blue Cross HMO Select ●.....▶	VEBA / UHC Performance HMO - Network 1
Anthem Blue Cross HMO Full Network ●.....▶	VEBA / UHC Performance HMO - Network 2
Anthem Blue Cross PPO ●.....▶	VEBA / UHC Signature Value Alliance HMO - Network 3 Scripps / Rady's / UCSD New !
Anthem Blue Cross High Deductible (HDHP) ●.....▶	VEBA / UHC Select Plus PPO
	VEBA / UHC Select Plus PPO-HDHP (HSA)

▶ **Pharmacy Benefits (Non-Kaiser Plans)** Express Scripts is the vendor providing separate pharmacy coverage for all non-Kaiser plans! The out-of-pocket cost maximum is co-mingled with the medical plan. There will be two (2) ID cards, one for medical and one for pharmacy for non-Kaiser plans.

▶ **Can I Keep My Doctor with VEBA / UHC?**

- **For 2017 Anthem Select Members:** The vast majority of Anthem Select members can retain current physicians and providers at the **VEBA / UHC HMO Network 1.**
- **For 2017 Anthem HMO Full Network & PPO Members:** The vast majority of Anthem PPO members can retain current physicians and providers at the **VEBA / UHC Network 2 & 3 and VEBA / UHC Select Plus PPO and HDHP PPO.**

▶ **Why the VEBA / United Healthcare Change?**

- The former 5-year health care contracts ended and new RFP Request For Proposals were made as competitive priced bids for renewals and/or new vendor contracts.
- Competitive marketing of non-Kaiser health plans resulted in selection of the lower cost VEBA / United Healthcare as replacement vendor to Anthem Blue Cross. Kaiser has a standard no negotiation renewal practice.

▶ **What is VEBA / United Healthcare?**

- VEBA means Voluntary Employees' Beneficiary Association. A (VEBA) is a form of trust fund permitted under United States federal tax law, whose sole purpose must be to provide employee benefits. This UHC medical plan is contracted through the VEBA trust.
- The program is provided through a multi-employer trust (VEBA) using United Healthcare as medical HMO/insurer.
- The trust consists of approximately 60 participating school districts with 120,000 plan members, with the majority here in San Diego.
- There is additional customer service support, advocacy and care management through the VEBA / McGregor and Associates. <http://www.vebaonline.com/about-veba/>

▶ **Kaiser HMO's:**

- The Kaiser HMO HDHP High Deductible will increase by \$100 to \$2,700 from \$2,600 (IRS Requirement).
- Kaiser Traditional HMO costs increase by 3.72%