



INTERNAL MEMORANDUM
May 14, 2015

TO: All Full-Time Employees

FROM: Bobby Browder, Superintendent / John Broderick, Finance Director

RE: **Health Insurance** – Coverage Information for 2015-2016

The Prince George County School Board and staff have completed health insurance negotiations for 2015-16. We will be renewing our health insurance with Anthem for 2015-16. **We have improved our offerings over 2014-15 due to an RFP issued and bids returned that resulted in more favorable products.**

Health insurance products are changing effective July 1, 2015 as follows:

Anthem New Plan for **ALL EMPLOYEES under age 65.**
HSA 3000

Anthem POS 30 Will be available only for active employees who will be 65 on or before 6/30/2015 and for pre-65 retirees who are on Medicare due to disability (due to Medicare participants not allowed to be enrolled in an HSA)

The School Board will continue to negotiate yearly for the best products on the market for our employees and retirees. The cost of health care is continuing to increase and is forcing us to do more with less dollars. Many neighboring employers have already implemented HSA (consumer driven) plans into their product offerings.

The County and School Board examined several health insurance alternatives, ***and opted for the HSA 3000.***

Health Insurance Enrollment

Your health insurance enrollment will be a two-part process for 2015-16. You will ***1) enroll*** in the appropriate plan for which you are eligible and ***2) elect a voluntary monthly amount*** (beyond what the School Division will contribute) to send to your Health Savings Account, only if you are enrolling in the HSA 3000 plan.

We will be conducting mandatory open enrollment meetings in each building / department. Attendance at one of these meetings is mandatory if you plan to enroll in health insurance with Prince George County Public Schools for 7/1/2015 – 6/30/2016. Even if you elect not to participate in our plan you will be asked to sign a waiver.

Enrollment Meetings:

We will be conducting fourteen (14) **MANDATORY health insurance** enrollment meetings. **Two meetings are scheduled for retirees [5/21/2015 at 10 AM – SBO Training Rood & 5/26/2015 at 10:00AM – SBO Training Room].**

Attendance IS REQUIRED AT ONE OF THESE MEETINGS IF YOU PLAN ON HAVING HEALTH INSURANCE COVERAGE WITH PRINCE GEORGE COUNTY SCHOOLS EFFECTIVE 7/1/2015.

This is your opportunity to:

- 1) Learn about the new HDHP / HSA offering and how your health insurance coverage will change [if you are required to change]
- 2) Ask questions of the experts from Anthem about your health insurance coverage
- 3) Add/drop family members from your health insurance*

*If you would like to make changes, now is the only time you can do so without a “qualifying event.”

SEE ATTACHED MEETING SCHEDULE

IF YOU WISH TO CANCEL YOUR COVERAGE, YOU MUST COMPLETE A CANCELLATION FORM ON OR BEFORE MAY 29, 2015

PAPERWORK DOES NOT HAVE TO BE TURNED IN AT THESE MEETINGS, BUT MUST BE SUBMITTED TO SCHOOL BOARD OFFICE HR / FINANCE STAFF ON OR BEFORE FRIDAY, MAY 29, 2015. BECAUSE OF THE MAGNITUDE OF OUR HEALTH INSURANCE CHANGES, THERE CAN BE **NO EXCEPTIONS** TO THIS DEADLINE. HEALTH INSURANCE AND DENTAL INSURANCE FORMS ARE SEPARATE FORMS. YOU SHOULD ONLY LIST DEPENDENTS ON YOUR ANTHEM ENROLLMENT FORMS THAT YOU WANT TO COVER ON YOUR HEALTH INSURANCE PLAN.

After attending an enrollment meeting, if you still have questions, you can call Anthem regarding participating providers at **1-800-582-6941**, option 1 or visit www.anthem.com .

You may also contact Elizabeth Henderson ehenderson@pgs.k12.va.us or John Broderick jbroderick@pgs.k12.va.us or (804) 733-2700 with questions after attending an enrollment meeting.

PLEASE SEE ATTACHED HEALTH INSURANCE RATE SCHEDULES

We encourage employees and retirees to adopt and maintain healthy lifestyles. If we all do our part, we can hopefully improve our rates in the future.

INFORMATION on Health Savings Account, Preventive Care and Preventive Generic Drug list, as well as open enrollment meeting schedule and rates can be found on our web-site in the Personnel Department “Related News” section. [Click on Departments / Personnel]

PRINCE GEORGE COUNTY PUBLIC SCHOOLS

FY 2015 - 2016 Health Insurance Budget

Employer & Employee Contribution Rates

POLICY	2014 - 2015					% Paid by EE	% Paid by ER
	Eff. 7/1/14 Rates 2014-15	EE Rates 2014-15	ER Contribution				
			Employer Rates 2014-15	ER Contribution to HSAs 2014-15	Total Employer Rates 2014-15		
<u>CIGNA HSA 2500</u>	<u>\$750, \$1,000, \$1,250</u>						
Employee	\$529.00	\$51.00	\$478.00	\$62.50	\$540.50	9.6%	90.4%
Employee + Child	\$708.00	\$215.00	\$493.00	\$83.33	\$576.33	30.4%	69.6%
Employee + Children	\$918.00	\$410.00	\$508.00	\$104.17	\$612.17	44.7%	55.3%
Employee + Spouse	\$1,009.00	\$486.00	\$523.00	\$83.33	\$606.33	48.2%	51.8%
Family	\$1,210.00	\$672.00	\$538.00	\$104.17	\$642.17	55.5%	44.5%
<u>CIGNA PIN 30 (Over age 65)</u>							
Employee	\$630.00	\$152.00	\$478.00	\$0.00	\$478.00	24.1%	75.9%
Employee + Child	\$843.00	\$350.00	\$493.00	\$0.00	\$493.00	41.5%	58.5%
Employee + Children	\$1,093.00	\$585.00	\$508.00	\$0.00	\$508.00	53.5%	46.5%
Employee + Spouse	\$1,203.00	\$680.00	\$523.00	\$0.00	\$523.00	56.5%	43.5%
Family	\$1,442.00	\$904.00	\$538.00	\$0.00	\$538.00	62.7%	37.3%

POLICY	2015 - 2016					% Paid by EE	% Paid by ER
	Eff. 7/1/15 Rates 2015-16	EE Rates 2015-16	ER Contribution				
			Employer Rates 2015-16	ER Contribution to HSAs 2015-16	Total Employer Rates 2015-16		
<u>ANTHEM HSA 3000</u>	<u>\$1,500, \$1,750, \$2,000</u>						
Employee	\$623.52	\$51.00	\$572.52	\$125.00	\$697.52	8.2%	91.8%
Employee + Child	\$834.50	\$215.00	\$619.50	\$145.83	\$765.33	25.8%	74.2%
Employee + Children	\$1,082.02	\$410.00	\$672.02	\$166.67	\$838.69	37.9%	62.1%
Employee + Spouse	\$1,189.28	\$486.00	\$703.28	\$145.83	\$849.11	40.9%	59.1%
Family	\$1,426.19	\$672.00	\$754.19	\$166.67	\$920.86	47.1%	52.9%
<u>ANTHEM POS 30/500/30 (Employees over age 65)</u>							
Employee	\$670.83	\$152.00	\$518.83	\$0.00	\$518.83	22.7%	77.3%
Employee + Child	\$897.64	\$350.00	\$547.64	\$0.00	\$547.64	39.0%	61.0%
Employee + Children	\$1,163.84	\$585.00	\$578.84	\$0.00	\$578.84	50.3%	49.7%
Employee + Spouse	\$1,280.98	\$680.00	\$600.98	\$0.00	\$600.98	53.1%	46.9%
Family	\$1,535.46	\$904.00	\$631.46	\$0.00	\$631.46	58.9%	41.1%

HSA Contributions - Employer Paid Annual Amount

Employee (EE) Only	\$1,500
EE + 1 Child	\$1,750
EE + Children	\$2,000
EE + Spouse	\$1,750
EE + Family	\$2,000

HSA Contributions will be paid monthly.

2015 Open Enrollment Meeting Schedule

	Monday 5/18/2015	Tuesday 5/19/2015	Wednesday 5/20/2015	Thursday 5/21/2015	Friday 5/22/2015	Monday 5/25/2015	Tuesday 5/26/2015
7:30 AM	North Library	Walton Cafeteria	Harrison Media Center	South Art Room	Beazley Library	Holiday	
8:00 AM							
8:30 AM							
9:00 AM							
9:30 AM							
10:00 AM		Transportation at Beazley in Cafeteria		SBO Retiree Pre 65			SBO Retiree Pre 65
10:30 AM					SBO Training Room		
11:00 AM							
11:30 AM							
12:00 PM							
12:30 PM							
1:00 PM							
1:30 PM							
2:00 PM							
2:30 PM					Rowanty Voc Tech Center Board Room		
3:00 PM		Moore Middle Cafeteria	Clements Library				SBO Training Room - "Catch all" (If you missed your meeting)
3:30 PM	PGHS LMC						
4:00 PM							
4:30 PM							
5:00 PM							
5:30 PM							

**** Food Service should attend a meeting at their school ****

Bus Drivers, Bus Aides, Mechanics & Maintenance Staff should attend the Transportation meeting

"Catch All" Meeting is intended for all employees who cannot make it to their designated meeting time

If you can not attend a meeting at your designated school you may attend a meeting in another building with permission from your building principal/supervisor.