2018 Health Benefits Overview

From Vicky Kaeser, Controller

This memo contains important information about our 2018 Health Benefits and Open Enrollment. Please share this information with your employees.

Our online Open Enrollment for 2018 will start November 3, 2017, through November 20, 2017.

Medical Plans

We are offering the following medical plans to our employees through the Medical Trust.

Medical Plan / Monthly Rates	Single	Employee + one	Family
MHDE BCBS High Deductible Health Plan	$566	$1,019	$1,585
MSPV PPO 75/50	$702	$1,264	$1,966
MSPZ PPO 80/60	$794	$1,429	$2,223
EAP	$5	$5	$5

Dental Plans

We are offering the following Cigna dental plans through the Medical Trust.

Dental Plan / Monthly Rates	Single	Employee + one	Family
Preventive Dental	$25	$45	$70
Basic Dental 50/150	$52	$94	$146
Dental & Orthodontia 25/75	$71	$128	$199

What You Need to Know About Open Enrollment

During the Medical Trust's Open Enrollment period:

- Current plan members may change their plan selections for the following year
- Eligible non-participating employees have the option to join a plan
- Eligible non-participating dependents may be added to a member's plan without the need of a qualifying event

Currently Enrolled Employees

Please inform your currently enrolled employees (plan members) that they will receive a letter from the Medical Trust approximately one week before their Open Enrollment period. This letter will provide them with information on when and how to access the Open Enrollment website, a benefits review, and links to important plan resources. In your communications, encourage your employees to begin reviewing their options and research plans early.

Non-participating Employees
Existing employees who qualify for health coverage but are not participating in one of our plans are eligible to enroll themselves and/or their dependents during Open Enrollment, for the 2018 plan year. Please send communication to these employees informing them of this option, as well as the plans and rates available to them. Attached is the enrollment form for new members. Please complete form and return it to Vicky Kaeser before the end of Open Enrollment, November 20, 2017.

Plan Comparisons of the three plans, Prescription Drug Benefits from Express Scripts, Vision Benefits and Dental Benefits schedules are attached to assist you in choosing the 2018 coverages.

Please note, if you do not want to make changes to your health plan, it is important for you to log on to the Open Enrollment website and check your personal information and your dependents.

Employee Assistance Program (EAP) with Cigna Behavioral Health
In addition to the health plans, we offer a stand-alone EAP plan that parishes may elect to offer to their employees who opt out of medical benefits coverage. (The EAP is already included as part of every medical plan offering.) This will be billed in the same manner as the medical benefits. Your parish may elect to offer the EAP to all eligible employees who have opted out of medical coverage or to no one.

If you have any questions, please don't hesitate to contact me.

Faithfully,

Vicky Kaeser
Controller
(502)584-7148
Email: Vicky@episcopalky.org