

September 2014

Dear Ogle County Group Health Participant:

The County Board Insurance Committee voted to give employees the option of increasing their deductible to \$1,500 with no change in premium or to remain on the current \$500 deductible with a premium increase of 10% effective January 1, 2015. Monthly rates for both are shown below.

<u>\$1,500 Deductible Option</u>		<u>\$500 Deductible Option</u>		<u>Monthly Change</u>	<u>Annual Change</u>
<u>Single</u>		<u>Single</u>			
Total Premium =	\$772.00	Total Premium =	\$850.00	\$78.00	\$936.00
County Portion =	\$579.00	County Portion =	\$637.50	\$58.50	\$702.00
Employee Portion =	\$193.00	Employee Portion =	\$212.50	\$19.50	\$234.00
<u>Employee +1 Dependent</u>		<u>Employee +1 Dependent</u>			
Total Premium =	\$1,618.00	Total Premium =	\$1,780.00	\$162.00	\$1,944.00
County Portion =	\$1,213.50	County Portion =	\$1,335.00	\$121.50	\$1,458.00
Employee Portion =	\$404.50	Employee Portion =	\$445.00	\$40.50	\$486.00
<u>Family</u>		<u>Family</u>			
Total Premium =	\$1,918.00	Total Premium =	\$2,110.00	\$192.00	\$2,304.00
County Portion =	\$1,438.50	County Portion =	\$1,582.50	\$144.00	\$1,728.00
Employee Portion =	\$479.50	Employee Portion =	\$527.50	\$48.00	\$576.00

As you make your decision keep in mind that if you select the \$1,500 option that there will be an increase in Network deductible, Non Network Deductible, and Out of Pocket Maximum (OOP) as follows. The \$1,500 amounts are listed. The change column is the difference between the 2 options.

	<u>\$1,500 Single</u>	<u>\$500 Single</u>	<u>Change</u>	<u>\$1,500 Family</u>	<u>\$500 Family</u>	<u>Change</u>
Network	\$1,500	\$500	\$1,000	\$4,500	\$1,500	\$3,000
Non Network	\$1,700	\$700	\$1,000	\$5,100	\$2,100	\$3,000
OOP Network	\$2,200	\$1,200	\$1,000	\$6,100	\$3,100	\$3,000
OOP Non Network	\$4,000	\$3,000	\$1,000	\$7,600	\$4,600	\$3,000

The new rates are necessary to keep up with claims and to maintain the integrity of our health insurance fund. As in the past, your employer will pay 75% of the total cost of health insurance. The County will also absorb the additional premium from our August 1st renewal date until your rate increase goes into effect. Thank you for your efforts to keep our claims cost down.

If you have any questions please contact John Coffman in the Treasurer's office at 732-1100 or Greg Query at 561-0115.

The Ogle County Board