

*"A place where learning has no limits and together we work for the success of all."*

## Health Insurance Provider Monthly Premiums & Benefits for 2017-18

As you are aware, Harrisonburg City School employees, along with Harrisonburg City employees, constitute the membership base of our current "self-insured" plan.

We are pleased to announce that Anthem Blue Cross/Blue Shield remains our health insurance provider for the 2017-18 school year.

We were able to contain our rate increase to **7.5%** by making the following plan design change:

- Add a 4<sup>th</sup> Tier for "specialty drugs"
- Removed "dispense as written" option for RX

We made one enhancement as well:

- Live Health Online copay went from \$25 to \$15

The new rates, which will go into effect July 1, 2017 are listed to the side. Keep in mind premiums are deducted a month ahead, therefore you will see the rate change reflected in your June paycheck.

All employees hired on or after July 1, 2015 fall under Option 3.

Employees Grandfathered under Option 2 or Option 1, may elect to move to Option 3 during future open enrollment periods. Employees may not switch from Option 3 to Options 1 or 2, and no more employees will be added to Option 1 as of 7/1/15. Employees not presently enrolled in an HCPS health insurance plan who join during open enrollment will automatically fall under Option 3, no matter the employee's hire date.

Changes to health insurance plans can be made during the open enrollment period in late August.

### Option 3 - Open to all employees (newly hired or annual enrollment election)

	Total Cost	Employee Cost	Employer Cost
<b>Employee Only</b>	\$570.20	<b>\$57.02</b>	\$513.18
<b>Employee &amp; One Minor</b>	\$834.56	<b>\$267.06</b>	\$567.50
<b>Employee &amp; Children</b>	\$1190.30	<b>\$416.60</b>	\$773.70
<b>Employee &amp; Spouse</b>	\$1250.02	<b>\$475.01</b>	\$775.01
<b>Family</b>	\$1757.46	<b>\$773.28</b>	\$984.18

### Option 1 - CLOSED (eligible employees enrolled 7/1/12-7/1/15)

	Total Cost	Employee Cost	Employer Cost
<b>Employee Only</b>	\$570.20	<b>\$0.00</b>	\$570.20
<b>Employee &amp; One Minor</b>	\$834.56	<b>\$264.36</b>	\$570.20
<b>Employee &amp; Children</b>	\$1190.30	<b>\$620.10</b>	\$570.20
<b>Employee &amp; Spouse</b>	\$1250.02	<b>\$679.82</b>	\$570.20
<b>Family</b>	\$1757.46	<b>\$1187.26</b>	\$570.20

### Option 2 - CLOSED (eligible employees enrolled prior to July 1, 2012)

	Total Cost	Employee Cost	Employer Cost
<b>Employee Only</b>	\$570.20	<b>\$171.06</b>	\$399.14
<b>Employee &amp; One Minor</b>	\$834.56	<b>\$250.37</b>	\$584.19
<b>Employee &amp; Children</b>	\$1190.30	<b>\$357.09</b>	\$833.21
<b>Employee &amp; Spouse</b>	\$1250.02	<b>\$375.01</b>	\$875.01
<b>Family</b>	\$1757.46	<b>\$527.24</b>	\$1230.22

Information regarding our plan can be obtained by contacting our Anthem representative, Sandy Bogen, in the Municipal Building from 11:30 am – 1:30 pm the second Wednesday of each month or by contacting customer service at 800-552-2103.