

BENEFITS FACT SHEET | EMPLOYEES



Each year, the District reviews its benefits package to ensure it is providing you with competitive benefits at a reasonable rate, despite rising healthcare costs. As a result of that review, we have redesigned our benefits plan, which would go into effect **January 1, 2017**.



CHANGES IN THE PROPOSED PLAN:

MEDICAL PREMIUMS

- Employees will see little to no increase and in some cases a decrease in premium costs. This is an added benefit considered rising healthcare costs.
- Pre-65 retiree *cost-share would change from 34 to 50 percent

MEDICAL DEDUCTIBLES AND CO-PAYS

- Annual deductibles would increase for single coverage and families of three or more
- Co-pays would increase an average of \$5 more per visit than the current plan

PROJECTED COSTS FOR 2017 MEDICAL INSURANCE OPTIONS:

PLAN	EMPLOYEE SELECTION	CURRENT COSTS	2017 COSTS
OAP IN-NETWORK PLUS Option	Employee	\$207.87	\$209.69
	Employee + 1	\$463.23	\$467.31
	Family	\$646.22	\$651.89
OAP BASIC Option	Employee	\$149.98	\$146.81
	Employee + 1	\$366.62	\$358.86
	Family	\$511.43	\$500.60
CHOICE FUND HRA Option	Employee	\$92.00	\$93.00
	Employee + 1	\$252.33	\$246.26
	Family	\$352.02	\$353.53

These are monthly non-tobacco rates that are based on 12 month payments (not 20 or 24 month payments).

WHAT'S NEXT

You will have numerous opportunities to learn more about your 2017 benefit options so you can make the right choice for you and your family. Information sessions will be held in October. Dates and locations will be announced soon.

For more information, contact Employee Connect at 901-416-5304.

*Cost-share - The amount the employer and the employee or retiree pay toward the total premium cost for benefits