

MEMORANDUM

TO: Bradford County School Board Employees

FROM: Randy Whytsell, Director of Human Resources

DATE: September 17, 2013

RE: Changes in the health insurance effective November 1, 2013

The Insurance Committee has recommended changes in the health insurance that will be offered for the next school year. The recommendations from the Insurance Committee are attached. These recommendations were voted on by the Board at the September 9, 2013 meeting. These changes will take place on **November 1, 2013**. The following is a synopsis of what plans we have to offer our employees.

- We will continue to offer three plans for medical insurance. The current HRA plan (3160/3161) and the Buy Up Plan (3359) will remain the same with no changes in coverage. We will offer a new HRA Plan (5182/5183) which is basically like the old HRA plan except there is a higher deductible and maximum out of pocket. This plan pays out 90% once the deductible is met.
- The following are the new rates for the three plans per paycheck effective November 1, 2013:

	<u>24 pays</u>	<u>20 pays</u>
HRA Plan – New (5182) – single	\$ 30.00	\$ 36.00
HRA Plan – New (5183) – family	160.00	192.00
HRA Plan – Old (3160) - single	50.00	60.00
HRA Plan - Old (3161) – family	215.00	258.00
Buy up Plan (3359) - single	221.86	266.23
Buy up Plan (3359) – family	694.90	833.88

- If you want to make changes on your health insurance, please look at the “Insurance Cheat Sheet” and determine what needs to be done based upon what you want to change. Please make the changes on the attached Health Change Application and send it to Lee Ann Dampier in the Finance Department. You always have the option of coming to see Lee Ann Dampier if you would like to talk with someone about what you want changed.
- This is also the open enrollment period for vision/dental insurance. If you want to add this coverage or make changes to your current coverage, you will need to come see Lee Ann Dampier to fill out the paperwork.
- The Insurance Committee would also like to encourage everyone to consider opening a Flexible Spending Account (FSA). The product helps you manage

paying for your deductible over the entire course of the calendar year. You can also use a FSA to help pay for dependent child care. We have attached the form you need as well as provided information about the product. If you currently have a FSA please remember that you must turn in a new one each year.

- **THE DEADLINE FOR TURNING IN ANY CHANGES TO YOUR MEDICAL, VISION/DENTAL OR FSA IS FRIDAY, OCTOBER 11TH AT 4:00 P.M.**
- Representatives for Blue Cross Blue Shield will be holding meetings at the BHS Media Center to discuss the various options and answer any questions you have about these options. It is highly encouraged that you attend one of these meetings. Below are the times and dates of these meetings:

Thursday, September 26th at 3:30 p.m.

Tuesday, October 1st at 8:15 a.m.

Thursday, October 3rd at 3:30 p.m.

- In the event that you are unable to attend one of these meetings, you can contact Lori Thompson with George Roberts Insurance at (904) 964-7826. Lori can answer any specific questions about the insurance options. In the event that she does not have the answer to your specific question, she will find out the answer and call you back. General questions about the insurance can be directed to Lee Anne Dampier at (904) 966-6006, Julee Tinsler at (904) 966-6025 or myself at (904) 966-6810.