

Memo

To: All Employees
From: Tony Bell, Director of Human Resources
Date: 6/27/2011
Re: Health/Dental Insurance

Effective July 1, 2011 there will be several changes to our health and dental insurance coverage. In this memo I will outline those changes and indicate how they will impact you.

Health insurance – Over the past couple of months I am sure that you have followed the discussions that have taken place regarding the health insurance. Approval was given by County Council to self – fund the plan. This change deals with how the County pays for our health insurance. All doctor visits, hospital stays, prescriptions, and medical related tests and screenings will be paid by Spartanburg County. This also means that any savings to the plan will ultimately be a savings to the County. There are several things that we all can do to help cut those expenses.

1. The first is use generic drugs when possible. Blue Choice is implementing a mandatory generic policy. If a generic is available and you prefer a name brand drug, you will pay the difference.
2. Also please take advantage of the discount drug prices that are being offered at many of the retail drug stores as well as many grocery store pharmacies and Wal – mart. **When buying the drugs at the discount price, please stress that it is not to go on your insurance card.** The price offered to you is the same that would be offered to a person without insurance. If it is put on your insurance card you will still pay the discount price but the County will pay the difference.
3. When possible please use the employee health clinic. This will save you a co – pay and it will also save the County from having to pay the doctor.

The other major change to our health insurance is that we will now have only one plan. The benefits will be consistent with the standard health plan. Those who currently have the standard plan will see no changes in benefits or in what you pay. If you have the enhanced plan your deductible will increase to \$1,500 and your

maximum out of pocket will increase to \$2,500. All other benefits will be the same, however you will pay less. The employee per pay period premiums are as follows:

Employee Only	\$ 25.20
Employee/Child(ren)	\$ 90.20
Employee/Spouse	\$ 89.40
Employee/Family	\$178.50

Dental insurance - The dental plan benefits will remain the same, however there will be an increase in cost. You will now pay \$6.00 per pay period for single coverage and \$15.00 per pay period for family coverage.

Beginning Wednesday, June 29, 2011 we will have a series of meetings (open enrollment). Joy Rinehart will e-mail the schedule with the times and locations soon. Please plan to attend if you need to make any changes to your plan. Remember that you can now add dependents that are under the age of 26 to your health, dental or life insurance. If you want to apply to increase the amount of your life insurance you can complete the paperwork to do so at one of these meetings. If you have any questions please contact Joy Rinehart at 596-3543 or jrinehart@spartanburgcounty.org or me at 596-2525 or tbell@spartanburgcounty.org.