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Subject: 2012 health open enrollment
Date: Wednesday, April 18, 2012 11:06:12 AM

2012 Health Insurance Open Enrollment



TO: All Health Insurance Participants
FROM: Carolyn Hedgepeth, Human Resources Director
DATE: April 18, 2012
RE: **Health Insurance Open Enrollment**

Edgecombe County experienced a 28% increase in health insurance claims this plan year. This increase is a direct result of employee medical claims. In an effort to minimize our costs over the next plan year we have implemented several plan design changes and a rate increase in employer and employee/dependent rates. Specialist visits, emergency room visits and brand name drugs will become subject to deductibles rather than co-pays effective July 1, 2012. Informational group meetings will be held in the near future to review the benefit changes being implemented.

The rates below reflect a 5% increase in employer and employee/dependent coverage premiums. We will also continue to offer the \$30.00 waiver for completion of both components of the health risk assessment**.

Effective July 1, 2012 our rate structure will be as follows:

(County pays) (Employee pays)	(Employee Pays)	(Employee pays)	(Employee pays)	(Employee pays)
Employee Only dental	Employee Only Family w/o dental	Child w/o dental	Spouse w/o dental	Children w/o
\$612.00 (month)	\$30.00* \$784.00(month)	\$236.00 (month)	\$472.00**(month)	\$366.00
\$7344.00 (year)	\$360.00 (year)	\$2832.00 (year)	\$5664.00 (year)	\$4392.00 (year)
\$9408.00(year)				
Family w/dental		Child w/dental	Spouse w/dental	Children w/dental
\$420.00(month)	\$873.00(month)	\$263.00(month)	\$530.00(month)	
		\$3156.00(year)	\$6360.00(year)	\$5040.00(year)
\$10476.00(year)				

Open enrollment will begin May 14, 2012 through June 15, 2012. If you need to make changes, discontinue coverage, add or drop dependents, submit address changes, etc. please go to the county website at www.edgecombcountync.gov under employee downloads and print the Cigna enrollment form and submit to Human Resources in the County Manager's office or stop by the office for a form anytime between 8:00 a.m. – 5:00 p.m. during this period.

** Additional \$30.00 for enrolled spouse or child over 18 that chooses not to participate in the Health
Risk Assessment