2019 Health Care Plan Design Changes
(for Full-time Active Employees and Pre-65 Full Benefit Retirees)

In Network	**2018**	**2019**
Individual deductible	$200	No change
Family deductible	$400	$600
Out of pocket maximum		
Individual	$2250	$2500
Family	$4500	$4750
Primary care physician	$20	No change
Virtual visits	$20	0
Specialists	$35	$40
Urgent care	$35	No change
ER	$150	No change
Inpatient	10%	No change
Physicians charges in hospital	0	Subject to deductible and coinsurance of 5%
Major Diagnostic tests (ex. MRI)	0	Subject to deductible/coinsurance

Out of Network	**2018**	**2019**
Individual deductible	$500	$600
Family deductible	$1000	$1200
Out of pocket		
Individual	$3000	$3500
Family	$6000	$7000
Primary care physician	$30	$40
Virtual visits	Not covered out of network	**No change**
Specialists	30%	40%
Urgent care	30%	40%
ER	$150	No change
Inpatient	30%	40%
Major Diagnostic tests (ex. MRI)	0	Subject to deductible/coinsurance

Prescriptions	**2018**	**2019**
Tier 1 (Generic)	$7	No change
Tier 2 (preferred brand)	$35	$45
Tier 3 (not preferred)	$50	$60
Tier 4 (specialty)	$65	$75 (now includes specialty drug)
Overall Rx deductible (does not apply to generics)	0	$25

2019 Health Plan Premium Changes

(for Full-time Active Employees and Pre-65 Full Benefit Retirees)

Health Plan (biweekly)	2018	2019
Employee only	$15.97	No change
Employee +spouse	$97.71	$112.71
Employee + children	$67.08	$77.08
Family	$149.44	$169.44

2019 Dental Plan Premium Changes

Dental Plan Basic (biweekly)	2018	2019
Employee only	$1.73	$2.13
Employee + spouse	$14.39	$15.58
Employee + children	$16.34	$17.66
Family	$31.36	$37.07

Dental Plan Enhanced	2018	2019
Employee only	$12.31	$12.57
Employee + spouse	$34.55	$34.55
Employee + children	$35.60	$37.01
Family	$59.97	$67.80

2019 Medicare Advantage Rates (with history included)

Year	Total Premium	30-year Retiree Contribution	30-year County Contribution	% Increase Total Premium	$ Increase/Decrease Total Premium	% Increase/ Decrease to Retiree
2014	$193.61	$0.00	$193.61	N/A		
2015	$203.12	$0.00	$203.12	4.91%		
2016	$225.46	$22.34	$203.12	11.00%	$22.34	
2017	$236.73	$33.61	$203.12	5.00%	$11.27	50.45%
2018	$256.85	$53.73	$203.12	8.50%	$20.12	59.86%
2019	$245.29	$42.17	$203.12	-4.50%	$11.56	-21.51%

2019 Vision Benefit Changes

Vendor change from Envolve to Superior Vision. This plan offers no disruption in network with essentially the same benefits and decreased premiums as listed below:

Vision Plan	2018	2019
Employee only	$3.42	$2.44
Employee + spouse	$5.55	$3.96
Employee + children	$5.73	$4.09

Employee Assistance Program

For many years, the Employee Assistance Program (Care24) has been included in the United HealthCare contract. Because the complexity of workplace and personal issues that County employees face have not been able to be addressed in a holistic fashion by the current arrangement, the reporting and follow-up of these services has been lacking, and employees who were not enrolled in the UHC plan were not covered under the program, gaps in service have become more apparent. Guilford County recently had our consultants bid the Employee Assistance Program. Based on the results, it is proposed that McLaughlin Young be named the County's EAP provided, effective 1/1/19.

To fund this benefit for all employees, the $32.53 fee billed by UHC per enrolled employee each month will decrease by $1.25, and a fee of $.98 per full or part time employee will be paid to McLaughlin Young for their services, which will result in an approximate savings of $2,000 per year.