

Guilford County



Legislation Text

File #: 2018-398, Version: 1

TITLE

REVIEW AND APPROVE UPDATES TO 2019 BENEFITS PLAN

SPONSOR

Karen Fishel, Human Resources Director (Carol Campbell, Benefits Manager)

BACKGROUND

2019 Benefits

Guilford County offers a very strong benefit package to employees, their dependents, and eligible retirees. Many local governments and private sector businesses have reduced their medical benefits over the last decade, but Guilford County has been able to defer such changes. However, to keep the County's group health plan sustainable, some minor changes to the schedule of benefits and the employee dependent premium contributions over multiple years are recommended. Proposed are small premium and plan adjustments to the benefits plans for 2019. There are no plans to eliminate any dependent coverages nor plans to increase employee contributions toward employee-only health coverage. The intent is not to dilute plan benefits but to ensure the plan's long-term sustainability. This strategy will help avoid having to impose a substantial increase at any one time.

The attachments detail current and proposed health plan design changes; weekly rates for medical and dental coverage; vendor switch from Envolve to Superior Vision, for improved rates and plan terms with no disruption in service; and Medicare Advantage premium decrease for post-65 retirees.

BUDGET IMPACT

Impacts would be included/incorporated in future budgets

REQUESTED ACTION

Approve staff recomendation to authorize and approve Health Insurance Premium Strategy Option 2, with goal of 50% contribution for dependent coverage; and Approve dental strategy Option 3, which is based on actual plan choice and coverage level; and authorize staff to take any and all necessary steps to execute changes.