

# Weakley County B.E.A.T

Bringing • Employees • Answers • Today  
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## At-a-Glance Upcoming Dates

-  Sun., Sept. 6  
Martin Soybean Festival Kick-Off 7:00 p.m., Martin Recreational Complex
-  Mon., Sept. 7  
Labor Day Holiday- No School
-  Sept. 28-Oct 2  
Open Enrollment Informative Meetings, Weakley County Schools
-  Oct. 1-Oct. 30  
Open Enrollment/ Annual Transfer Period for Health Insurance Changes

## Open Enrollment to Feature Informative Benefits Meetings

The Annual Transfer/Open Enrollment Period for Weakley County Employees will be October 1 - October 30, 2015. During this time, employees can add, drop, and/or modify any aspect of insurance coverage plans including health, dental, and vision coverages, as well as supplemental coverage plans also known as 'the cafeteria plan'. Changes made during this period will be for the plan year effective January 1, 2016 and ending December 31, 2016.

This year will feature new plan options, so as a service to Weakley County employees and educators, informative insurance meetings regarding all of your benefit options will be held for your school the week of September 28 - October 2, 2015. Alan Cary of Cary Insurance will be the facilitator of the meetings and will be at your school with Department of Finance staff to answer questions and help explain plan options. Refer to the table below for details about the meeting that will be held for your school:

Date	Meetings for Schools	Location	Time
Mon., Sept. 28	Martin Elem. & Martin Primary	@ Martin Primary	2:45 p.m.
Tues., Sept. 29	Martin Middle and Westview	@ Westview	3:00 p.m.
Wed., Sept. 30	Greenfield and Sharon Schools	@ Greenfield	3:15 p.m.
Thurs., Oct. 1	Dresden Elem., Middle, and High	@ Dresden Elem.	3:00 p.m.
Fri., Oct. 2	Gleason School	@ Gleason	3:00 p.m.

More information to come regarding the Open Enrollment Informative Meetings.

## First Look Ahead: Updates and Changes for 2016 Plan Year

- There will be several new changes for 2016. Here are some updates & changes:
- Health insurance premiums will not increase in 2016.
  - There will no longer be a network surcharge associated with health carriers.
  - Chiropractic coverage will be limited to 50 visits per year.
  - The PPO copay for convenience clinics will be lowered to the same level as primary care visit. The PPO copay for urgent care facilities will be increased to the same level as a specialist visit.
  - The dental carriers will be changing.
- For 2016, **Cigna Prepaid Dental Plan** will replace Assurant Prepaid Dental and **Metlife DPPO Plan** will replace Delta Dental. Members who currently have Assurant Prepaid who do not make changes during the open enrollment period will automatically be transferred to Cigna Prepaid Dental. Similarly, members with Delta Dental who make no changes during open enrollment will be transferred to Metlife DPPO.
- In 2016, premiums for Cigna Prepaid Dental will increase, but Metlife will not.



## NEW TO YOU:

## New HealthSavings CDHP Insurance Plan Option

During the Annual Enrollment Transfer Period (AETP) this fall, October 1 through October 30, there is a new health insurance option that can help you save money. This is an additional plan to the existing PPO option plans.

### WHAT IS A HEALTHSAVINGS CONSUMER DRIVEN HEALTH PLAN [HSA/CDHP]?

A HealthSavings Account (HSA)/Consumer Driven Health Plan (CDHP) is a lower monthly premium plan with a higher deductible. It includes a health savings account (HSA) which can be used to pay for qualified medical, dental, and vision expenses. The money in this account is your money - you own the account and can take the account with you when you retire or leave your job. The account is tax-advantaged, meaning you can use the account tax-free to cover qualified medical expenses.

### HOW IS HSA/CDHP THE SAME AS OTHER COVERAGE PLAN OPTIONS?

Just like other PPO options, HealthSavings CDHP is a health insurance plan and provides the same comprehensive health insurance coverage. In-network preventive care is still covered at no cost to you and the same network and provider discounts as other PPO options still apply. The biggest difference is pharmacy coverage. For certain 90-day chronic maintenance drugs, like hypertension medication, members do not have to meet any deductible first. Instead the member must pay the coinsurance amount. After the deductible is met, instead of a copay, members pay a percentage (coinsurance) of discounted network rate for prescriptions.

### WHAT ARE THE BENEFITS OF THE HSA/CDHP PLAN?

HSA plans offer a triple tax advantage on money in an account:

- 1.) Both employer and employee contributions are tax free
  - 2.) Withdrawals for qualified medical expenses are tax free
  - 3.) Interest accrued on HSA balance is tax free
- The HSA can also be used to pay for qualified medical expenses not be covered by your plan (like vision/dental expenses, hearing aids, contact lenses) with a tax advantage.



### IS THERE A LIMIT TO HOW MUCH A MEMBER CAN CONTRIBUTE TO AN HSA ACCOUNT PER YEAR?

In 2016, IRS guidelines allow total tax free contributions up to \$3,350 for individuals and \$6,750 for families annually. At age 55 and older, members can make additional \$1,000/year contributions, or \$4,350 single, and \$7,750 family. Members will or may have already received information regarding this plan option in the mail at their home address.

Look for more information to come regarding Open Enrollment and CDHP/HSA.

Questions?

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