



Department of Human Resources

Monroe County, New York

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***** 2014 Open Enrollment *****

No Rate Increase for 2014 No change in benefits

Self-Insurance for Medical Benefits:

For 2014, Monroe County is becoming self-insured for medical benefits for the first time. While this is a new cost saving venture, the County had been self-insured for dental and workers compensation benefits for many years.

Becoming self-insured allows the County to keep insurance coverage as affordable as possible by avoiding some of the new Obamacare taxes and by reducing insurance company overhead. **The Results: No rate increase for 2014** – your health insurance paycheck contribution will remain the same as 2013.

Self-insurance helps employees by slowing the growth of health insurance costs and it helps taxpayers for the same reason.

What does Self-Insurance mean for County Employees?

- No rate increase for 2014
- No change in benefit plans, coverage levels or co-pays
- No change in doctors
- Excellus continues to be the claims administrator
- Your policy number remains the same, but you will receive new cards for 2014

What does Self-Insurance mean for Monroe County?

- Avoids Obamacare HIT tax
- Reduces insurance company overhead
- Future rate increases will be lower
- Allows Monroe County to directly benefit from successful wellness efforts

Dental insurance: Did you know enrolling dependents for medical coverage doesn't automatically enroll them for dental coverage? During Open Enrollment please verify with HEG or the HR department that your eligible dependents are enrolled in both dental and medical coverage.

Don't Overpay for Select: If you are in Blue Point 2 Select, you are overpaying for health insurance. By switching to Value your contribution rates are significantly lower. Depending on your labor agreement and date of hire, you could save over \$2,000 annually. See the chart in this booklet and visit our open enrollment webpage for more information.

**Forms available at www.monroecounty.gov/hr-openenrollment
hrbenefits@monroecounty.gov
753-1742**



Open Enrollment ends Friday, December 6, 2013