



Department of Human Resources

Monroe County, New York

Maggie Brooks
County Executive

Brayton McK. Connard, SPHR
Director

***** 2015 Open Enrollment ***** **Low rate adjustments for 2015** **No change in benefits**

Monroe County's first year self-insuring our medical benefits has been a success. The transition was smooth and our program is financially strong and secure. In order to keep moving forward, however, we do need to adjust our rates. In 2015, our medical rates will increase by 4.8% on average. Some employees, however, may see no rate adjustment, slightly higher increases or even a slight decrease in rates. Overall, we remain very pleased to produce rates that continue to be below the regional average. This is a direct result of our pro-active actions in fostering a healthier workplace and encouraging our employees and their family members to achieve and maintain good health.

We encourage you to take this once-a-year opportunity to review your family's medical insurance needs. Blue Point 2 Value remains a good choice for saving money for you and the County.

Health Insurance Key Points:

- Modest rate adjustments for 2015
- Benefit plans remain the same
- Becoming self-insured has saved the County, you, and taxpayers money

Flexible Spending Accounts: Now is the time in which to enroll in Flexible Spending for 2015. FSA's save you money by reducing your taxable income. The Benny™ card enables you to pay for most FSA eligible expenses at point-of-sale, making it the most convenient method of covering your out-of-pocket medical expenses. Flexible Spending can also be used to cover out-of-pocket dental expenses. You and your family will save money by participating in Flexible Spending.

Dental insurance: We encourage you to confirm that all of your eligible dependents are enrolled in dental. Contact HEG or the County's HR department to verify that any recently added dependents to medical coverage are also enrolled in dental.

Deferred Compensation Plan: Give yourself a pay raise by reducing your taxable income and plan for a better retirement. Employees can contribute \$18,000 per year. Those aged 50 or older can contribute another \$6,000 up to \$24,000 per year.

Open Enrollment sessions are offered to assist you in making informed decisions about health insurance, flexible spending plans, and the deferred compensation plan.

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



Open Enrollment ends Friday, December 5, 2014