



## Department of Human Resources

Monroe County, New York

**Maggie Brooks**  
County Executive

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Director

### **\* \* \* 2016 Open Enrollment \* \* \*** **4.9% rate adjustment for 2016**

Monroe County's self-insurance of medical benefits continues to offer employees and our taxpayers a financially strong and stable program as we prepare to handle the significant costs and administrative challenges of the new 2016 Obamacare reporting requirements. In order to maintain our financial stability, however, a modest adjustment of rates is needed. In 2016, our medical rates will increase by 4.9% on all plans, **which is less than half of the increase being seen in our region.** This achievement is due, in no small part, to the ongoing efforts of our employees and benefits partners in helping us focus on health and wellness.

To ensure Monroe County is in full compliance with the Obamacare employer mandates, we are offering a new optional health insurance plan which meets Federal affordability and minimum value limits. The plan, called Obamacare AMV (Affordable Minimum Value) is a high deductible health plan with a \$6,000/\$12,000 deductible. It is offered in addition to any plans available through your collective bargaining agreement.

Open Enrollment is a great time to review your current benefits and evaluate if they continue to be the best choice for you and for your family. Please take a few minutes to look over the 'switch and save' chart included in this booklet. Switching to a lower premium plan with slightly higher out of pocket costs may save you hundreds of dollars in 2016. Remember, Blue Point 2 Value continues to offer the best combination of comprehensive benefits and affordable costs.

#### **Health Insurance Key Points:**

- 4.9% rate adjustment for 2016
- Benefit levels remain the same
- Becoming self-insured saves money for all stakeholders
- New optional Obamacare AMV plan is available

**Flexible Spending Accounts (FSA):** Medical FSAs enable employees to reduce taxable income and more efficiently budget for yearly out of pocket healthcare costs such as doctor visits, eyeglasses, or prescription drugs. Dependent Care FSAs offers parents a financially advantageous method for meeting the work-related costs of caring for a qualifying dependent. Employees with a child or children under age 13 and who have eligible child care expenses such as daycare, summer camp, or before/after school programs can enroll. Look in this booklet for additional information about Dependent Care and Medical FSAs.

**Deferred Compensation Plan:** Recently, Monroe County introduced its new retirement plan website, [www.icmarc.org/monroe-county](http://www.icmarc.org/monroe-county), a one-stop online hub for information and updates about our Deferred Compensation Plan.

**Forms available at [www.monroecounty.gov/hr-openenrollment.php](http://www.monroecounty.gov/hr-openenrollment.php)  
[hrbenefits@monroecounty.gov](mailto:hrbenefits@monroecounty.gov)**

**753-1742**

**Open Enrollment ends Friday, December 4, 2015**

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