



JACKSON COUNTY
Human Resources Department
401 Grindstaff Cove Road, Suite A-218, Sylva, NC 28779
Phone 828.631.2212 ▪ Fax 828.631.2266

Memo

To: All Benefits Eligible Employees
From: Kathleen Breedlove, Human Resources
Subject: Medical and Dental Insurance Changes
Date: April 4, 2019

On April 2, 2019, the Board of Jackson County Commissioners approved changes to the Jackson County Medical and Dental coverage for employees. Effective May 1, 2019, BlueCross BlueShield of North Carolina (BCBSNC) will be the designated provider of medical and dental coverage for employees of Jackson County.

What Changes?

All employees of Jackson County will be on the same plan. Please see the attached **FY 2019 - 2020 BCBSNC Plan** information sheet for details. Most employees will see a change in the amount of copays. The deductible year has been changed from the calendar year to the fiscal year and the amount of the deductible has changed as well. Any deductible paid with Crescent thus far this year calendar will be taken into account when calculating the deductible for the fiscal year ending June 30, 2020. There will be a period of approximately three months during which deductibles between Crescent and BCBSNC are in an adjustment/correction phase. It may be beneficial for you to log into your Crescent account to extract your deductibles amounts paid year to date before April 30, 2019 (the ending date of the Crescent coverage). Human Resources and can provide you information on how to access your Crescent account.

Premium Changes

Employees - There is no premium payment required by the employee for their own coverage unless an employee tests positive for tobacco use or attests to the use of tobacco products. In such instances, completion of a tobacco cessation program offered by the Health Department will be required. If a tobacco cessation program is not completed by December 31, 2019, a bi-weekly premium payment deduction of \$25 will begin effective January 1, 2020. **Dependents** - There is a rate increase of 23.11% for dependent coverage as outlined on the attached **Medical and Dental Rates – FY 2019 – 2020** information sheet that takes effect July 1, 2019. This sheet shows the current rates, new rates and actual amount of increase.

Additional Information

BCBSNC will be conducting presentations about the medical/dental plans and pharmacy coverage as outlined below.

You are **required to sign-up** and **attend** a session.

Go to www.pickatime.com/jacksoncounty to signup no later than **April 12, 2019**.

Day / Date	Presentation Times			Locations
Tuesday, April 23, 2019	9 am	11 am	2:30 pm	Bob Cochran Conference Room Department of Social Services
Wednesday, April 24, 2019	9 am	11 am	2:30 pm	Commissioners Board Room, A-201 Justice Center
Thursday, April 25, 2019	9 am	11 am	2:30 pm	Commissioners Board Room, A-201 Justice Center



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April 8, 2019

FIRST NAME LAST NAME
ADDRESS
CITY, STATE ZIP

Dear Retiree:

On April 2, 2019, the Board of Jackson County Commissioners approved changes to the Jackson County Medical and Dental coverage for employees. Effective May 1, 2019, BlueCross BlueShield of North Carolina (BCBSNC) will be the designated provider of medical and dental coverage for employees of Jackson County.

What Changes?

All employees and retirees under age 65 of Jackson County will be on the same plan. Please see the attached **FY 2019 - 2020 BCBSNC Plan** information sheet for details. Most employees/retirees will see a change in the amount of copays. The deductible year has been changed from the calendar year to the fiscal year and the amount of the deductible has changed as well. Any deductible paid with Crescent thus far this year calendar will be taken into account when calculating the deductible for the fiscal year ending 6/30/2020. There will be a period of approximately three months during which deductibles between Crescent and BCBSNC are in an adjustment/correction phase. It may be beneficial for you to log into your Crescent account to extract your deductibles amounts paid year to date before 4/30/19 (the ending date of the Crescent coverage). Human Resources and can provide you information on how to access your Crescent account.

Premium Changes

Employees/Retirees Under Age 65 - There is no premium payment required by the employee/retiree for their own coverage unless an employee/retiree tests positive for tobacco use or attests to the use of tobacco products. In such instances, completion of a tobacco cessation program offered by the Health Department in order to avoid paying a required bi-weekly premium payment of \$25.00 beginning January 1, 2020. Dependents - There is a rate increase of 23.11% for dependent coverage as outlined on the **Medical and Dental Rates – FY 2019 – 2020** information sheet attached. This sheet shows the current rates, new rates and actual amount of increase.

Additional Information

BCBSNC will be conducting presentations about the medical/dental plans and pharmacy coverage as outlined below.

You are encouraged to **sign-up and attend** a session. Please call Human Resources at **631-2212** to select a presentation location, date and time to attend.

Day / Date	Presentation Times			Locations
Tuesday, April 23, 2019	9 am	11 am	2:30 pm	Bob Cochran Conference Room Department of Social Services
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FY 2019 - 2020 BCBSNC Plan

Option 1 - 23.11% Increase

Plan Design	In-Network
Primary Care Physician	\$35
Specialist Physician	\$70
Well Baby Care	0%
Immunizations/Injections	0%
Physical Exams	0%
Pap Smears/Mammograms	0%
Deductible	\$2,250
Deductible-Family Maximum	\$4,500
Out of Pocket Maximum-Individual	\$6,000
Out of Pocket Maximum-Family	\$12,000
Pharmacy OOP Max-Individual	\$1,350
Pharmacy OOP Max-Family	\$2,700
In-patient Hospital Services	Deductible/20%
Out-patient Hospital Services	Deductible/20%
Urgent Care	\$70
Emergency Room	\$250/Deductible/20%
Pharmacy	\$4/\$55/\$70/\$200
Pharmacy Mail Order	\$12/\$165/\$210
Vision Exam	100%
Lifetime Maximum	Unlimited



JACKSON COUNTY MEDICAL AND DENTAL RATES - FY 2019-2020

Total Health Plan Cost Increases with 23.11% increase

		Current Medical Rates		Rate After 23.11% Increase		Amount of Increase	
		Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
County Paid	Employee	\$ 860.00	\$ 396.92	\$ 1,059	\$ 488.65	\$ 198.75	\$ 91.73
	Spouse	\$ 310.00	\$ 143.08	\$ 382	\$ 176.14	\$ 71.64	\$ 33.07
	Child	\$ 210.00	\$ 96.92	\$ 259	\$ 119.32	\$ 48.53	\$ 22.40
	Children	\$ 310.00	\$ 143.08	\$ 382	\$ 176.14	\$ 71.64	\$ 33.07
	Family	\$ 420.00	\$ 193.85	\$ 517	\$ 238.64	\$ 97.06	\$ 44.80

		Current Dental Rates		Rate After 23.11% Increase		Amount of Increase	
		Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
County Paid	Employee	\$ 27.00	\$ 12.46	\$ 33	\$ 15.34	\$ 6.24	\$ 2.88
	Spouse	\$ 34.00	\$ 15.69	\$ 42	\$ 19.32	\$ 7.86	\$ 3.63
	Child	\$ 22.00	\$ 10.15	\$ 27	\$ 12.50	\$ 5.08	\$ 2.35
	Children	\$ 34.00	\$ 15.69	\$ 42	\$ 19.32	\$ 7.86	\$ 3.63
	Family	\$ 56.00	\$ 25.85	\$ 69	\$ 31.82	\$ 12.94	\$ 5.97

County Rates effective May 1, 2019

Employee Rates effective July 1, 2019