

# NEWSLETTER

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## CUSTOMER SERVICE INFORMATION

*Blue Cross Blue Shield  
Of Michigan*  
1-800-258-8000  
www.bcbsm.com  
BCBS Nationwide:  
www.bluecares.com

*Delta Dental*  
1-800-482-8915  
www.deltadentalmi.com

*EAP Plus*  
Employee Assistance Program  
1-866-757-3271  
www.eapadvantage.com  
Password: plus

### Paid Leave Reminder

Any accumulated paid leave over the maximum allowable will be lost unless used by December 31, 2009.

## HEALTH INSURANCE CHANGES

At the October 7, 2009 Board of Commission meeting the Board of Commissioners approved the following changes to the Health Insurance plans offered to all eligible non-union employees effective January 1, 2010.

- Elimination of the Traditional Plan.
- Elimination of the Community Blue PPO Plan I

### Available Health Insurance Plans offered to eligible non-union employees:

Flexible Blue Plan 2, a qualified high deductible health plan with the opportunity to participate in a Health Savings Account (Federal restrictions apply).

Employer to fund a Health Savings Account (Federal restrictions apply) with 100% of the deductible for the year 2010 for those employees who participate with the Flexible Blue Plan 2. Funded deductible for employees hired on or after January 1, 2010 shall be prorated based on effective date of insurance. Funded deductible is subject to Federal restrictions.

Community Blue Plan II—open to those employees not eligible to participate in a Health Savings Account. Employee contribution of 10% per pay period.

## HEALTH SAVINGS ACCOUNT

Eligible employees who participate with a Health Savings Account can make a contribution to their Health Savings Account each year that they are eligible. For 2010, the contribution limits are up to \$3,050 if you have self only coverage and \$6,150 if you have family coverage.

Employee contributions to your Health Savings Account can be started, changed or stopped at any time.

You may use funds from your Health Savings Account to pay for health insurance deductibles associated with a qualified high deductible health plan. Your Health Savings Account can also be used to pay for any “allowable medical expenses” permitted under federal tax law. Please see IRS publications 502 and 969 for information on allowable medical expenses and health savings accounts.

## Upcoming Holidays

### Veteran's Day

Wednesday

November 11, 2009

### Thanksgiving Day

Thursday

November 26, 2009

### Day after Thanksgiving

Friday

November 27, 2009

### See Us On-Line

For your convenience the current non-union personnel policy hand book, all current union agreements and forms for reporting harassment are available on line at [www.lenawee.mi.us](http://www.lenawee.mi.us).

Departments >  
Employee Information.

Please make sure your address is current. Any address changes should be made with your department head!

Thank you!

## OPEN ENROLLMENT

During "Open Enrollment" eligible employees may make changes in their health insurance coverage or enroll in the County's group health insurance plan if they did not enroll at the time they were hired.

During open enrollment eligible employees may:

Change current health insurance coverage by adding or deleting dependents not previously reported within thirty (30) days of the event (i.e., births, marriage, adoption, divorce, etc...)

Enroll in the County's current group health insurance plan(s) if they did not enroll when hired.

Health insurance changes with an effective date of January 1, 2010 should be submitted to the County Administrator's Office no later than **FRIDAY, DECEMBER 11, 2009**.

## HEALTH/DENTAL FAMILY CONTINUATION COVERAGE

Continuing health and dental coverage for children between the ages of nineteen (19) and twenty-three (23) is a two step process:

- 1) Letters from the Administrator's Office will be sent out to employees who have children between the ages of 19 & 23 in by November, 2009, requesting that written notification be provided on continued eligibility for their child. In order to retain health and dental coverage, the following requirements must be met:

The child is claimed as a dependent on the employee's 2009 federal income tax return (rules determined by BCBSM). A signed copy of the employee's 2009 federal income tax return listing eligible children as dependents must be provided to the County Administrator's Office by April, 2010.

### OR

The child is unmarried and enrolled as a full time student for a minimum of twelve (12) credit hours per semester for at least five (5) months of the year 2009. Necessary documents (transcripts, enrollment records) verifying a child's status as a full time student must be submitted to the County Administrator's Office.

Letters on continuing eligibility will be sent to those employees who have a dependent between the ages of 19 & 23 years of age. A written response is due to the Administrator's Office by **FRIDAY, DECEMBER 11, 2009**. Should written notification not be received by **DECEMBER 11, 2009**, your child will be **REMOVED** from your policy and offered COBRA coverage at their cost.

- 2) Proof of continued health and dental coverage eligibility for children (tax forms, college transcripts) are due in the Administrator's Office by APRIL, 2010. Reminder notices will be sent to eligible employees prior to the deadline.

# HEALTH INSURANCE MEETINGS

Rick Gurdjian and Londa Pickles, representatives of Gurdjian & Associates, will be holding informational meetings to review the available health plans offered to eligible county employees on the following dates and times:

**Monday, October 19th—9:00 A.M.**

**Tuesday, October 20th - 11:00 A.M.**

**Monday, October 26th - 10:00 A.M. and 3:00 P.M.**

Meetings to be held at Gurdjian & Associates, 311 N. Winter Street—Across from the Old Courthouse building.

**Wednesday, October 14th - 2:00 P.M.**

Held at Maurice Spear Campus—Detention Boys dayroom.

**Thursday, October 22nd - 4:30 P.M.**

Held at the Sheriff’s Department—Training Room

Those employees who already participate with the Flexible Blue Plan 2 are also welcome to attend. Additional meetings will be scheduled as needed.

## Medical Coverage Waiver (Buy-Out)

The Medical Coverage Waiver is a voluntary program which offers cash compensation to eligible employees in lieu of health insurance coverage. It should be emphasized that if you are enrolled in the Medical Coverage Waiver program and lose your alternate health insurance coverage, you will be eligible to immediately re-enroll in the available health insurance plans offered by the County.

Cash compensation will be paid within regular pay checks on the following eligible basis:

Eligible Full Time:

Single \$750.00  
(\$38.85/pay)

2 person \$1,125.00  
(\$43.27/pay)

Family \$1,500.00  
(\$57.70/pay)

## EMPLOYEE CONTRIBUTION RATES

Mandatory employee contribution rates are listed below for those eligible non-union employees who will be enrolled in the Community Blue Plan 2. Employee contribution rates are per pay period effective January 1, 2010.

	PPO II (10%)
Single	\$21.41
2 person	\$48.16
Family	\$57.80
Family Continuation (Per dependent)	\$10.70