



Tattnall County Board of Education

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October 8, 2015

Open Enrollment for State Health insurance begins Friday, 10/19/2015 at 12:00 a.m. and will end on Friday, 11/06/2015 at 11:59 p.m. for the January 1, 2016 start date of the new plan year. You will again go online to www.myshbp.adp.com to make your election for 2016. **If you do not go online and make an election, you will be defaulted to the same plan you selected for 2015. If you do not make an election and are currently paying the tobacco surcharge, you will continue to pay this in 2016.**

When you access the open enrollment site at www.myshbp.adp.com you will have to change your password. Passwords are required to be changed every 45 days. Click on the “forgot password” link if you cannot remember the password you used last year. You can also click on the “forgot user id” link if you don’t remember your user id. It is very important that you do this as soon as possible. Remember, the further into open enrollment we go, the busier the website will become. It will take longer for responses for passwords, user ids and such.

Links to the open enrollment information are posted on our school website under Departments/Human Resources. I encourage you to go to these links and view the information you can find there. There is a FAQ for active employees with questions about the coverage offered for next year and the answers from State Health. There is also a video through You Tube that you can watch with information to help you make an informed decision.

Attached to this email is an Active Employee Decision Guide for 2016. Please read this guide. It will give you all the information you need to make your selection for health coverage for next year. It will also give you the instructions for going online and making your election. These instructions begin on page 7. Pay special attention to pages 17-26. These pages compare the different plans offered and give you information on HRA credits, deductibles, and percentages the different plans pay.

The new rates for 2016 are also attached. In most of the instances the premiums are dropping a small amount. There are no changes to the premiums for the Blue Cross Blue Shield Bronze HRA coverage. The United Health Care High Deductible Health Plan will see premiums increase. According to which plan you select, you could have an option that results in \$0 increase in your monthly premium or, in some cases, a reduction of your monthly premium.

Blue Cross Blue Shield (BCBS) will still offer the Health Reimbursement Arrangement (HRA); Gold, Silver or Bronze, and a Health Maintenance Organization Plan (HMO) for 2016. This is the traditional plan most people are used to with co-pays for office visits.

United Healthcare (UHC) will continue to offer an HMO plan along with a High Deductible Health Plan (HDHP).

Express Scripts, Inc. will still administer the pharmacy benefits and Healthways, Inc. will continue to administer the wellness benefits for BCBS and UHC.

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Enhancements for 2016 include 1) Telemedicine/Virtual Visits; 2) Wellness Incentive Credits will rollover; and 3) Bariatric Pilot is again available. Please refer to pages 3 and 4 of the Decision Guide.

I have not scheduled a county-wide insurance meeting. If, after you look over the material, you have questions, please email me. I will look at the number of emails I receive and determine then if a county-wide meeting will be necessary.

I cannot caution you enough about going online early and making your election. The later into the open enrollment period we get, the busier the site will become and you may not be able to get online at all. Marika Crews and I will be leaving in the afternoon of November 3rd to attend a conference. We will not return until Friday, November 6th which is the last day of open enrollment. **IF YOU HAVE ANY QUESTIONS ABOUT YOUR COVERAGE, PLEASE MAKE SURE YOU CONTACT ONE OF US BEFORE NOON ON NOVEMBER 3, 2015.**

Thank you,

Mary Ann Waters
Human Resources Director