

MEMORANDUM



DEPARTMENT OF ADMINISTRATION AND FINANCE PERSONNEL DIVISION

One Bergen County Plaza – 3rd Floor – Hackensack, NJ 07601-7076
(201) 336-6375 – FAX (201) 336-6384

DATE: December 11, 2014

TO: Department Directors, Constitutional Officers, Clerk to the Board of Chosen Freeholders

FROM: Ralph W. Kornfeld,
Director of Personnel *R. Kornfeld*

RE: Health Benefits – 1/1/15 Premium Equivalents/Rates; and
Out of Pocket (OOP) Maximums

The County of Bergen has determined its **1/1/15 Health Benefit Premium Equivalent (Rate) schedule** and has opted to **combine the Out of Pocket (OOP) maximums** for health and prescription drug benefits, beginning in 2015.

An informational seminar provided labor representatives with opportunity to meet with the County's Health Insurance Consultants to better understand these two issues. Enclosed please find the informational seminar materials, which include the 1/1/15 Premium Equivalent Rates presented to labor, for your review.

The **premium equivalent rate** for the County's self-insured health benefits plans will change effective the first payroll in January (payroll #1 – 1/9/15) to reflect the projected cost of the 2015 plan year (1/1/15 – 12/31/15). The change in rates impacts Chapter 78 employee payroll contributions. Further, employees have received general notification of their scheduled move through the four (4) tiers, which also will become effective with the first payroll in January, 2015. Both actions are scheduled for the January 9, 2015 paycheck.

A more detailed explanation of the beneficial impact in **combining the Out of Pocket (OOP) Maximums for health and prescription drug benefits** will be provided to employees under separate cover.

Also, please be advised that the incoming County Executive/Administration has pledged to examine all available options, including but not limited to the *State Health Benefits Plan (SHBP)*, to minimize the financial impact on the County and its employees while also maintaining quality health benefits.

Your assistance with the distribution of this information, as applicable, is appreciated.

/dr

Encls.

Cc: Mr. Binney, County Administrator
Labor Representatives

County of Bergen
Premium Equivalent Rate Schedule 1/1/2015 to 12/31/2015

	<i>Single</i>	<i>2 Adults</i>	<i>Family</i>	<i>Emp/Child(ren)</i>
Direct Access	\$739.42	\$1,611.95	\$1,885.55	\$1,079.56
Traditional	\$1,360.67	\$2,966.31	\$3,469.74	\$1,986.67
HMO Blue	\$743.71	\$1,599.26	\$1,906.99	\$1,102.63
PPO	\$1,293.20	\$2,819.17	\$3,297.62	\$1,888.09
Prescription				
\$7.50/15/45	\$265.67	\$531.41	\$583.15	\$341.57
\$5/15/30 \$5/30/60	\$271.00	\$542.06	\$594.86	\$348.41
\$5/15; \$5/15	\$361.46	\$723.03	\$793.83	\$464.70
\$5/15; \$7.50	\$374.79	\$749.59	\$824.54	\$481.92
\$5/15 no mail copay	\$402.99	\$806.02	\$886.61	\$518.20
\$5/15; \$7.50/15	\$372.91	\$745.84	\$820.41	\$479.51

	<i>1 Party</i>	<i>2 Parties</i>	<i>3 or more</i>
Delta Advantage			
	\$36.44	\$64.12	\$110.30
Delta Dental PPO			
	\$39.24	\$67.97	\$117.50
Delta Dental PPO Plus Premier			
	\$39.24	\$67.97	\$117.50
Delta Dental Flagship			
Employee Only	\$25.97	\$49.83	\$85.58
Healthplex			
Employee Only	\$31.73	\$63.47	\$106.94