

**HUMAN RESOURCES COMMITTEE
MEETING MINUTES
September 5, 2014 @ 8:30am
Jefferson County Courthouse, Room 112**

1. Meeting called to order at 8:30am by J. Braugher.
2. Present: J. Braugher, P. Babcock, J. Mode, M Wineke, and G. David. Quorum established. Others Present: T. Palm, B. Wehmeier, B. Ward, B. Lamers, B. Frank, J. Parker, T. Maze, D. Hunter, and D. Hughes (AFSCME Council 40).
3. Certification of compliance with the Open Meetings Law by County Administrator, B. Wehmeier.
4. Agenda reviewed with no changes.
5. Citizen Comments. None.
6. Motion by J. Mode, second by P. Babcock, to approve the July 15, 2014 minutes. Motion carried 5:0.
7. Communications. Revised draft to amend Ordinance HR0120 and revised draft of resolution to provide a pay adjustment for sworn management staff was distributed. Also distributed were the results of a recent employee survey. Material was presented by the Sergeants to include pay comparisons within the department and county as well as job description questionnaire forms completed by the sergeants during the reclassification process.
8. Review of Monthly Financial Report. Overall, Human Resources department is under budget. The remainder of the cost of the HIPAA Privacy audit is still outstanding.
9. Review of the Human Resources Department 2015 Budget. Noted that no additional expenses were requested for the Human Resources account. For the Safety Coordinator account, the request for two pieces of equipment, for \$2200, was requested. These items would allow the Safety Coordinator to perform duties otherwise contracted out.
10. Discussion to amend HR0120, Differences for Sworn, Non-Represented Law Enforcement Employees. Discussion regarding draft of ordinance amendment that would place both deputies and detectives who are promoted to sergeant at the same starting rate of pay. Change is being considered due to internal inequity when a sergeant who was promoted from detective may start out making more pay than an experienced sergeant who was promoted from a deputy position. Committee took no action but requested item to be addressed at next meeting in conjunction with other issues surrounding sergeant pay.

11. Consideration to adjust non-represented, sworn officer pay for 2014. Committee discussed a pay adjustment for sergeants, captains and chief deputy positions. Committee reviewed draft of resolution that would provide a one-time pay increase for non-represented, sworn staff of a .96% lump sum. This is the same amount provided to other non-represented employees in 2011 when they began contributing to WRS. Also, the wage gap between deputies and sergeants is narrowing and a lump sum adjustment may reduce or slow down any future compression issues, as union staff received a 2.5% increase in 2014. Committee took no action but requested item to be addressed at next meeting in conjunction with other issues surrounding sergeant pay. Committee also asked the Sergeants and Human Resources to work on completing another reclassification request that would help point out the sergeants concerns in comparison to other supervisory positions in the county.
12. Discussion of plan designs available through the State Health Plan, or the Wisconsin Public Employees Group Health Insurance Program. Staff presented premium rates that were released on September 2, 2014. A comparison was provided of contributing a slightly higher premium for nonrepresented employees (the same rate the County would pay for represented employees under union contract) and contributing the same amount currently made, but towards the low deductible plan. The comparison also demonstrated that the County would then be able to make a contribution to the FSA program for each employee enrolled in our health insurance. The comparison showed a financial savings for both the County and most employees if the county switched to the low deductible plan. The Department of Employee Trust Fund will allow the County to make a plan option change providing a resolution is to them following the October Board meeting. Committee directed staff to educate employees on the scenarios and report back at next committee meeting, at which time the Committee would take action, if any.
13. Discussion to offer a debit card for employees participating in the County's Section 125b plan. Motion by J. Mode, second by G. David, to authorize the County Administrator to amend the County's Section 125b plan to allow employees to purchase a debit card for unreimbursed medical expenses, on a voluntary basis. Motion carried 5:0.
14. Review of the Human Resources Report addressing the July and August monthly departmental report, vacant position requests, emergency help requests, reclassification results, new hires starting above minimum and the advancement of steps for an employee. Report is on file.
15. Motion by J. Mode, second by P. Babcock, to move into closed session under Wisconsin State Statutes Sections 19.85 (1)(b) and 19.85 (1)(f), consideration of employee discipline and consideration of specific employee's medical condition. All present responding "Aye". Moved into closed session at 10:10am.

Note: Also present were B. Ward, Corporation Counsel; B. Wehmeier, County Administrator; and T. Palm, Human Resources Director. Also noted, the Committee will serve as the Civil Service Grievance Committee when considering the employee discipline.

Motion by M. Wineke, second by J. Mode, to approve the intermittent extension for the leave of absence request, through October 31, 2014. Motion approved 5:0.

16. Motion by P. Babcock, second by G. David, to reconvene into open session. All present responding "Aye". Committee reconvened into open session at 10:17am.

Motion by J. Mode, second by G. David, to affirm the Sheriff's discipline of a one-day suspension. Motion carried 5:0.

17. Next meeting date September 30, 2014 at 8:30am and October 21, 2014 @ 8:30am. Items will include issues regarding Sergeants pay, health plan options for 2015 and a possible LOA request.

18. Motion by G. David, second by J. Mode, to adjourn. Meeting adjourned at 10:20am.

Revenues

Acct Number	Description	Current Period Actual	Current Period Budget	YTD Actual	YTD Budget	Prorated Variance	Total Budget	Annual Remaining	Percentage Of Budget
451002	PRIVATE PARTY PHOTOCOPY	(2.25)	(3.33)	(5.25)	(26.67)	21.42	(40.00)	(34.75)	#DIV/0!
451034	BADGE REPLACEMENT FEE	-	(2.50)	(5.00)	(20.00)	15.00	(30.00)	(25.00)	13.13%
451200	RECORDS & REPORTS	-	(4.17)	-	(33.33)	33.33	(50.00)	(50.00)	16.67%
									0.00%
Totals		(2.25)	(10.00)	(10.25)	(80.00)	69.75	(120.00)	(109.75)	8.54%

Expenditures

Acct Number	Description	Current Period Actual	Current Period Budget	YTD Actual	YTD Budget	Prorated Variance	Total Budget	Annual Remaining	Percentage Of Budget
511110	SALARY-PERMANENT REGULAR	13,334.23	16,768.42	119,044.61	134,147.33	(15,102.72)	201,221.00	82,176.39	59.16%
511210	WAGES-REGULAR	-	2,195.25	-	17,562.00	(17,562.00)	26,343.00	26,343.00	0.00%
511220	WAGES-OVERTIME	-	-	5.00	-	5.00	-	(5.00)	#DIV/0!
511240	WAGES-TEMPORARY	-	-	1,613.57	-	1,613.57	-	(1,613.57)	#DIV/0!
511310	WAGES-SICK LEAVE	309.24	-	4,659.29	-	4,659.29	-	(4,659.29)	#DIV/0!
511320	WAGES-VACATION PAY	1,507.36	-	3,680.26	-	3,680.26	-	(3,680.26)	#DIV/0!
511330	WAGES-LONGEVITY PAY	-	31.58	-	252.67	(252.67)	379.00	379.00	0.00%
511340	WAGES-HOLIDAY PAY	98.56	-	3,623.61	-	3,623.61	-	(3,623.61)	#DIV/0!
511350	WAGES-MISCELLANEOUS(COMP)	955.68	-	2,717.45	-	2,717.45	-	(2,717.45)	#DIV/0!
512141	SOCIAL SECURITY	1,182.67	1,413.67	9,888.10	11,309.33	(1,421.23)	16,964.00	7,075.90	58.29%
512142	RETIREMENT (EMPLOYER)	1,134.33	1,329.67	9,471.68	10,637.33	(1,165.65)	15,956.00	6,484.32	59.36%
512144	HEALTH INSURANCE	4,485.23	5,116.25	35,029.43	40,930.00	(5,900.57)	61,395.00	26,365.57	57.06%
512145	LIFE INSURANCE	9.13	8.92	72.71	71.33	1.38	107.00	34.29	67.95%
512173	DENTAL INSURANCE	293.33	315.00	2,297.39	2,520.00	(222.61)	3,780.00	1,482.61	60.78%
521218	ARBITRATOR	-	66.67	400.00	533.33	(133.33)	800.00	400.00	50.00%
521219	OTHER PROFESSIONAL SERV	1,545.00	2,078.33	9,301.30	16,626.67	(7,325.37)	24,940.00	15,638.70	37.29%
521220	CONSULTANT	-	1,125.00	-	9,000.00	(9,000.00)	13,500.00	13,500.00	0.00%
521225	SECTION 125	342.08	400.00	3,338.76	3,200.00	138.76	4,800.00	1,461.24	69.56%
521226	ERGONOMICS	-	41.67	120.00	333.33	(213.33)	500.00	380.00	24.00%
521227	POSITION CLASSIFICATIONS	-	208.33	2,792.50	1,666.67	1,125.83	2,500.00	(292.50)	111.70%
521228	LABOR NEGOTIATIONS	-	833.33	11,275.70	6,666.67	4,609.03	10,000.00	(1,275.70)	112.76%
521229	RECRUITMENT RELATED	59.70	125.00	941.18	1,000.00	(58.82)	1,500.00	558.82	62.75%
521296	COMPUTER SUPPORT	-	331.50	3,855.03	2,652.00	1,203.03	3,978.00	122.97	96.91%
531243	FURNITURE & FURNISHINGS	-	-	299.00	-	299.00	-	(299.00)	#DIV/0!
531298	UNITED PARCEL SERVICE UPS	-	-	13.27	-	13.27	-	(13.27)	#DIV/0!
531303	COMPUTER EQUIPMT & SOFTWARE	775.00	350.00	2,807.02	2,800.00	7.02	4,200.00	1,392.98	66.83%
531311	POSTAGE & BOX RENT	22.34	29.17	186.40	233.33	(46.93)	350.00	163.60	53.26%
531312	OFFICE SUPPLIES	81.30	110.83	1,031.93	886.67	145.26	1,330.00	298.07	77.59%
531313	PRINTING & DUPLICATING	52.00	83.33	671.76	666.67	5.09	1,000.00	328.24	67.18%

	DEPARTMENT	Job Title	End Date	Start Date		Years	Months
Lester, Clayton	Highway	Highway Worker	7/2/2014	4/21/1986	28.20	28.00	2.00
Scheibel, E. Scott	Corp. Counsel	Ass't. Corp. Counsel	8/28/2014	8/31/2004	10.00	10.00	0.00
Endl, Jeffry ("Gus")	Central Services	Custodian II	7/11/2014	9/27/2010	3.80	4.00	(2.00)
Parker, Martha	Human Services	Nutrition Site Mgr.	9/12/2014	5/16/2005	9.30	9.00	4.00
Endl, Jeffry ("Gus")	Central Services	Custodian II	12/31/2009	10/24/2005	4.20	4.00	2.00
					0.00	0.00	0.00
					0.00	0.00	0.00
					0.00	0.00	0.00

Gus Endl :
has two start dates: 10/24/2005 and 09/27/2010

as may be designated by the Commission. Such physician shall submit a statement that the applicant is of sound health and has the physical ability to perform the duties, with or without reasonable accommodation, of the position to which he seeks appointment. Cost of such examination shall be borne by Jefferson County. The Commission may also implement a physical agility test for prospective new hires.

- H. The Sheriff, in his or her discretion, may employ an assessment center process as an additional tool for evaluation of the top candidates for both new and promotional positions as certified by the Commission.

SECTION 6. PROMOTIONS. Promotions and divisional reassignment shall be made according to this ordinance:

A. Promotion Eligibility. Those eligible for promotion shall be limited as follows:

1. Chief Deputy. To take the examination for the position of Chief Deputy, the candidate must have not less than ten (10) years of service with a Sheriff's Office, and not less than five (5) years supervisory experience therein. The candidate must have a Bachelor's degree or the equivalency of 120 college credits. The Sheriff's Office shall, upon request of the Commission, conduct a background investigation to determine the character and reputation of applicants. By the direction and decision of the Sheriff, the background investigation will be completed by a representative of the Human Resources Department, an outside consultant, another law enforcement agency or a combination thereof.
2. Captain. To take the examination for promotion to Captain, the candidate must have not less than seven (7) years of service with the Sheriff's Office and not less than three (3) years supervisory experience therein.
3. Sergeant. To take the examination for promotion to Sergeant, a candidate must have not less than five (5) years of service with the Sheriff's Office.
4. Detective. To take the examination for promotion to Detective, the candidate must have not less than three and one-half (3-1/2) years of service with the Sheriff's Office.

B. Education – Experience Credit.

1. An Associate's degree from an accredited college/university shall be deemed the equivalent of six (6) months of service.
2. A Bachelor's degree from an accredited college/university shall be deemed the equivalent of 18 months (1-1/2 years) of service.
3. These equivalents may be used for a successful promotion to a position enumerated in Section 6 (A)(1-4). Only one equivalent may be used on a one time basis only.

C. Written Examinations.

**2015 Jefferson County
Wages and Health Insurance**

Wages

- Recent Compensation study showed that Jefferson County had fallen behind market after 2 ½ years without a Cost of Living Adjustment
- A 1% increase = approximately \$235,000 for non-represented employees
- 90% of employees still in step system, averaging 2.5% increase = approximately \$600,000

Wages, Con't.

- These wages are not one-time. The County will need to pay them each year
- Without adjusting our pay grades, it is probable the County will again fall behind market and recruitment and retention of staff will become difficult
- For employees, higher wages also means higher WRS benefit and SS benefit upon retirement

Wages, Con't

- The County Administrator will be recommending a 1% COLA adjustment for all Non-represented employees for 2015, pending any unexpected financial change

Health Insurance

- The total health insurance cost for Jefferson County is approximately \$7MILLION, of which the County contributes over 95% towards (about \$6.75MILLION).
- The weighted-average increase of premiums for the County's top three HMO's of the current health plan will be 7.75% for 2015. This is an increase of approximately \$542,500, over ½ million dollars, in total premiums.
- As with raises, these costs become cumulative as health insurance rates continue to rise

The State Health Plan

- Current Traditional or Full Pay Uniform Benefits Option (no deductible) or the P02 plan
- Coinsurance Uniform Benefits Option, P06 Plan (90/10% copay until a maximum out-of-pocket of \$500/\$1000 is met) approximately 4.7% lower than the County's current premiums
- Deductible Uniform Benefits Option, P04 Plan (\$500/\$1000 deductible) approximately 7.87% lower than the County's current premiums
- High Deductible Plan, P07 Plan, new in 2015 (\$1500/\$3000 deductible followed with a 90/10% copay until a maximum out-of-pocket of \$2500/\$5000 is met) approximately 12.3% lower than the County's current premiums

Facts about the State Plan

- Rates are not approved by Dept of ETF until late August, and are still subject to corrections
- The County MUST pick one type of plan option per group of employees and must contribute the same amount toward all plans for that group of employee
- Therefore, employees can not choose which option best meets their individual needs

Low Deductible Plan Option

- Deductible is \$500 single; \$1000 family
- Routine Preventative-care-benefits are covered 100%. This includes one annual physical per year and other preventative maintenance such as mammograms
- Pharmacy claims do not apply to the deductible and continue to be subject to existing prescription drug co-pays

Low Deductible Plan

- Employees receive Explanation of Benefits (EOBs) after receiving service that will explain how much of deductible has been met. This is the same as when the County was self-funded and had a deductible.
- The Flexible Spending Account set up for employees can use PRE-TAX dollars to pay for unreimbursed medical expenses, including deductibles.
- Employees would need to complete a new health insurance application form during the open enrollment period

Flexible Spending Accounts

- Employees can currently set aside \$2500 annually for unreimbursed medical costs (eye glasses, ER Copay, Orthodontics, etc)
- Up to \$500 can roll over to be used the next calendar year. Anything else not used, is lost...the 'use it or lose it' rule.
- The County can also contribute to employee FSA accounts

Flexible Spending Accounts

- If the County elects the Low Deductible Plan, the County would consider contributing at least 25% of the cost of the deductible to a FSA account in 2015. Employees would NOT have to use this for deductible expenses.
- Employee education sessions will be available to explain in detail FSAs.
- If employees have \$1000 in their FSA (\$750 employee and \$250 by County). Should something happen in January, you can use the full \$1000, and then the \$750 the employee contributes is deducted in 26 equal installments.
- Starting in 2015, a FSA debit card will be available on a voluntary basis, at an annual cost of \$12 to the employee.

2015 Rates – Current Plan Option

2015 PLAN NAMES	SINGLE				FAMILY			
	Total Premium	County's Contribution	Employee MONTHLY Cost	Employee ANNUAL cost	Regular Family	County's Contribution	Employee MONTHLY Cost	Employee ANNUAL cost
ANTHEM BLUE PREFERRED NORTHEAST	\$ 723.60	\$ 599.44	\$ 124.16	\$ 1,489.92	\$ 1,801.50	\$ 1,491.59	\$ 309.91	\$ 3,718.92
ANTHEM BLUE PREFERRED SOUTHEAST	\$ 775.70	\$ 599.44	\$ 176.26	\$ 2,115.12	\$ 1,931.80	\$ 1,491.59	\$ 440.21	\$ 5,282.52
ARISE HEALTH PLAN NORTHERN	\$ 1,022.20	\$ 599.44	\$ 422.76	\$ 5,073.12	\$ 2,548.00	\$ 1,491.59	\$ 1,056.41	\$ 12,676.92
ARISE HEALTH PLAN SOUTHEAST	\$ 1,054.80	\$ 599.44	\$ 455.36	\$ 5,464.32	\$ 2,629.50	\$ 1,491.59	\$ 1,137.91	\$ 13,654.92
DEAN HEALTH INSURANCE	\$ 694.70	\$ 599.44	\$ 95.26	\$ 1,143.12	\$ 1,729.30	\$ 1,491.59	\$ 237.71	\$ 2,852.52
DEAN HEALTH INSURANCE - PREV/E360	\$ 843.80	\$ 599.44	\$ 244.36	\$ 2,932.32	\$ 2,102.00	\$ 1,491.59	\$ 610.41	\$ 7,324.92
GHC OF EAU CLAIRE	\$ 1,134.50	\$ 599.44	\$ 535.06	\$ 6,420.72	\$ 2,828.80	\$ 1,491.59	\$ 1,337.21	\$ 16,046.52
GHC OF SOUTH CENTRAL WISCONSIN	\$ 613.60	\$ 599.44	\$ 14.16	\$ 169.92	\$ 1,526.50	\$ 1,491.59	\$ 34.91	\$ 418.92
GUNDERSEN HEALTH PLAN	\$ 790.20	\$ 599.44	\$ 190.76	\$ 2,289.12	\$ 1,968.00	\$ 1,491.59	\$ 476.41	\$ 5,716.92
HEALTH TRADITION HEALTH PLAN	\$ 687.70	\$ 599.44	\$ 88.26	\$ 1,059.12	\$ 1,711.80	\$ 1,491.59	\$ 220.21	\$ 2,642.52
HEALTHPARTNERS HEALTH PLAN	\$ 887.50	\$ 599.44	\$ 288.06	\$ 3,456.72	\$ 2,211.30	\$ 1,491.59	\$ 719.71	\$ 8,636.52
HUMANANA - EASTERN	\$ 1,219.90	\$ 599.44	\$ 620.46	\$ 7,445.52	\$ 3,042.30	\$ 1,491.59	\$ 1,550.71	\$ 18,608.52
HUMANANA - WESTERN	\$ 1,219.90	\$ 599.44	\$ 620.46	\$ 7,445.52	\$ 3,042.30	\$ 1,491.59	\$ 1,550.71	\$ 18,608.52
MEDICAL ASSOCIATES HEALTH PLANS	\$ 649.80	\$ 599.44	\$ 50.36	\$ 604.32	\$ 1,617.00	\$ 1,491.59	\$ 125.41	\$ 1,504.92
MERCYCARE HEALTH PLANS	\$ 637.70	\$ 599.44	\$ 38.26	\$ 459.12	\$ 1,586.80	\$ 1,491.59	\$ 95.21	\$ 1,142.52
NETWORK HEALTH	\$ 792.00	\$ 599.44	\$ 192.56	\$ 2,310.72	\$ 1,972.50	\$ 1,491.59	\$ 480.91	\$ 5,770.92
PHYSICIANS PLUS	\$ 721.00	\$ 599.44	\$ 121.56	\$ 1,458.72	\$ 1,795.00	\$ 1,491.59	\$ 303.41	\$ 3,640.92
SECURITY HEALTH PLAN	\$ 1,077.60	\$ 599.44	\$ 478.16	\$ 5,737.92	\$ 2,686.50	\$ 1,491.59	\$ 1,194.91	\$ 14,338.92
UNITEDHEALTHCARE OF WISCONSIN	\$ 901.60	\$ 599.44	\$ 302.16	\$ 3,625.92	\$ 2,246.50	\$ 1,491.59	\$ 754.91	\$ 9,058.92
UNITY HEALTH INSURANCE - COMMUNITY	\$ 660.10	\$ 599.44	\$ 60.66	\$ 727.92	\$ 1,642.80	\$ 1,491.59	\$ 151.21	\$ 1,814.52
UNITY HEALTH INSURANCE - UW HEALTH	\$ 567.00	\$ 567.00	\$ -	\$ -	\$ 1,410.00	\$ 1,410.00	\$ -	\$ -
WEA TRUST - EAST	\$ 823.20	\$ 599.44	\$ 223.76	\$ 2,685.12	\$ 2,050.50	\$ 1,491.59	\$ 558.91	\$ 6,706.92
WEA TRUST - NORTHWEST CHIPPEWA VALLEY	\$ 963.50	\$ 599.44	\$ 364.06	\$ 4,368.72	\$ 2,401.30	\$ 1,491.59	\$ 909.71	\$ 10,916.52
WEA TRUST - NORTHWEST MAYO CLINIC HLTH SYS	\$ 963.50	\$ 599.44	\$ 364.06	\$ 4,368.72	\$ 2,401.30	\$ 1,491.59	\$ 909.71	\$ 10,916.52
WEA TRUST - SOUTH CENTRAL	\$ 781.90	\$ 599.44	\$ 182.46	\$ 2,189.52	\$ 1,947.30	\$ 1,491.59	\$ 455.71	\$ 5,468.52
STATE MAINTENANCE PLAN (SMP)	\$ 865.20	\$ 599.44	\$ 265.76	\$ 3,189.12	\$ 2,157.00	\$ 1,491.59	\$ 665.41	\$ 7,984.92
STANDARD PLAN - DANE	\$ 1,205.90	\$ 599.44	\$ 606.46	\$ 7,277.52	\$ 3,006.90	\$ 1,491.59	\$ 1,515.31	\$ 18,183.72
STANDARD PLAN - MIDWAUKEE	\$ 1,408.30	\$ 599.44	\$ 808.86	\$ 9,706.32	\$ 3,513.30	\$ 1,491.59	\$ 2,021.71	\$ 24,260.52
STANDARD PLAN - WAUKESHA	\$ 1,301.20	\$ 599.44	\$ 701.76	\$ 8,421.12	\$ 3,245.00	\$ 1,491.59	\$ 1,753.41	\$ 21,040.92
STANDARD PLAN - BALANCE OF STATE	\$ 1,301.20	\$ 599.44	\$ 701.76	\$ 8,421.12	\$ 3,245.00	\$ 1,491.59	\$ 1,753.41	\$ 21,040.92

2015 Single Rates, Low Deductible Plan

2015 PLAN NAMES	SINGLE							
	Total Premium	County's Contribution	Employee MONTHLY Cost	Employee ANNUAL premium	MAXIMUM Deductible	Less FSA Contribution	Employee MINIMUM Cost*	Employee MAXIMUM Cost
ANTHEM BLUE PREFERRED NORTHEAST	647.00	\$ 586.38	\$ 60.62	\$ 727.44	\$ 500.00	\$ 125.00	\$ 602.44	\$ 1,102.44
ANTHEM BLUE PREFERRED SOUTHEAST	692.80	\$ 586.38	\$ 106.42	\$ 1,277.04	\$ 500.00	\$ 125.00	\$ 1,152.04	\$ 1,652.04
ARISE HEALTH PLAN NORTHERN	956.50	\$ 586.38	\$ 370.12	\$ 4,441.44	\$ 500.00	\$ 125.00	\$ 4,316.44	\$ 4,816.44
ARISE HEALTH PLAN SOUTHEAST	986.80	\$ 586.38	\$ 400.42	\$ 4,805.04	\$ 500.00	\$ 125.00	\$ 4,680.04	\$ 5,180.04
DEAN HEALTH INSURANCE	628.30	\$ 586.38	\$ 41.92	\$ 503.04	\$ 500.00	\$ 125.00	\$ 378.04	\$ 878.04
DEAN HEALTH INSURANCE - PREVEA360	761.00	\$ 586.38	\$ 174.62	\$ 2,095.44	\$ 500.00	\$ 125.00	\$ 1,970.44	\$ 2,470.44
GHC OF EAU CLAIRE	1,039.90	\$ 586.38	\$ 453.52	\$ 5,442.24	\$ 500.00	\$ 125.00	\$ 5,317.24	\$ 5,817.24
GHC OF SOUTH CENTRAL WISCONSIN	576.60	\$ 576.60	\$ -	\$ -	\$ 500.00	\$ 125.00	\$ (125.00)	\$ 375.00
GUNDERSEN HEALTH PLAN	740.80	\$ 586.38	\$ 154.42	\$ 1,853.04	\$ 500.00	\$ 125.00	\$ 1,728.04	\$ 2,228.04
HEALTH TRADITION HEALTH PLAN	645.50	\$ 586.38	\$ 59.12	\$ 709.44	\$ 500.00	\$ 125.00	\$ 584.44	\$ 1,084.44
HEALTHPARTNERS HEALTH PLAN	831.30	\$ 586.38	\$ 244.92	\$ 2,939.04	\$ 500.00	\$ 125.00	\$ 2,814.04	\$ 3,314.04
HUMANA - EASTERN	1,107.50	\$ 586.38	\$ 521.12	\$ 6,253.44	\$ 500.00	\$ 125.00	\$ 6,128.44	\$ 6,628.44
HUMANA - WESTERN	1,107.50	\$ 586.38	\$ 521.12	\$ 6,253.44	\$ 500.00	\$ 125.00	\$ 6,128.44	\$ 6,628.44
MEDICAL ASSOCIATES HEALTH PLANS	583.80	\$ 583.80	\$ -	\$ -	\$ 500.00	\$ 125.00	\$ (125.00)	\$ 375.00
MERCYCARE HEALTH PLANS	587.90	\$ 586.38	\$ 1.52	\$ 18.24	\$ 500.00	\$ 125.00	\$ (106.76)	\$ 393.24
NETWORK HEALTH	707.20	\$ 586.38	\$ 120.82	\$ 1,449.84	\$ 500.00	\$ 125.00	\$ 1,324.84	\$ 1,824.84
PHYSICIANS PLUS	657.40	\$ 586.38	\$ 71.02	\$ 852.24	\$ 500.00	\$ 125.00	\$ 727.24	\$ 1,227.24
SECURITY HEALTH PLAN	978.30	\$ 586.38	\$ 391.92	\$ 4,703.04	\$ 500.00	\$ 125.00	\$ 4,578.04	\$ 5,078.04
UNITEDHEALTHCARE OF WISCONSIN	825.40	\$ 586.38	\$ 239.02	\$ 2,868.24	\$ 500.00	\$ 125.00	\$ 2,743.24	\$ 3,243.24
UNITY HEALTH INSURANCE - COMMUNITY	619.80	\$ 586.38	\$ 33.42	\$ 401.04	\$ 500.00	\$ 125.00	\$ 276.04	\$ 776.04
UNITY HEALTH INSURANCE - UW HEALTH	533.30	\$ 533.30	\$ -	\$ -	\$ 500.00	\$ 125.00	\$ (125.00)	\$ 375.00
WEA TRUST - EAST	764.10	\$ 586.38	\$ 177.72	\$ 2,132.64	\$ 500.00	\$ 125.00	\$ 2,007.64	\$ 2,507.64
WEA TRUST - NORTHWEST CHIPPEWA VALLEY	893.10	\$ 586.38	\$ 306.72	\$ 3,680.64	\$ 500.00	\$ 125.00	\$ 3,555.64	\$ 4,055.64
WEA TRUST - NORTHWEST MAYO CLINIC HLTH SYS	893.10	\$ 586.38	\$ 306.72	\$ 3,680.64	\$ 500.00	\$ 125.00	\$ 3,555.64	\$ 4,055.64
WEA TRUST - SOUTH CENTRAL	726.10	\$ 586.38	\$ 139.72	\$ 1,676.64	\$ 500.00	\$ 125.00	\$ 1,551.64	\$ 2,051.64
STATE MAINTENANCE PLAN (SMP)	791.20	\$ 586.38	\$ 204.82	\$ 2,457.84	\$ 500.00	\$ 125.00	\$ 2,332.84	\$ 2,832.84
STANDARD PLAN - DANE	1,018.00	\$ 586.38	\$ 431.62	\$ 5,179.44	\$ 500.00	\$ 125.00	\$ 5,054.44	\$ 5,554.44
STANDARD PLAN - MILWAUKEE	1,181.70	\$ 586.38	\$ 595.32	\$ 7,143.84	\$ 500.00	\$ 125.00	\$ 7,018.84	\$ 7,518.84
STANDARD PLAN - WAUKESHA	1,095.40	\$ 586.38	\$ 509.02	\$ 6,108.24	\$ 500.00	\$ 125.00	\$ 5,983.24	\$ 6,483.24
STANDARD PLAN - BALANCE OF STATE	1,095.40	\$ 586.38	\$ 509.02	\$ 6,108.24	\$ 500.00	\$ 125.00	\$ 5,983.24	\$ 6,483.24

2015 Family Rates, Low Deductible Plan

2015 PLAN NAMES	FAMILY							
	Regular Family	County's Contribution	Employee MONTHLY Cost	Employee ANNUAL premium	MAXIMUM Deductible	Less FSA Contribution	Employee MINIMUM Cost*	Employee MAXIMUM Cost
ANTHEM BLUE PREFERRED NORTHEAST	1,610.00	\$ 1,461.78	\$ 148.22	\$ 1,778.64	\$ 1,000.00	\$ 250.00	\$ 1,528.64	\$ 2,528.64
ANTHEM BLUE PREFERRED SOUTHEAST	1,724.50	\$ 1,461.78	\$ 262.72	\$ 3,152.64	\$ 1,000.00	\$ 250.00	\$ 2,902.64	\$ 3,902.64
ARISE HEALTH PLAN NORTHERN	2,383.80	\$ 1,461.78	\$ 922.02	\$ 11,064.24	\$ 1,000.00	\$ 250.00	\$ 10,814.24	\$ 11,814.24
ARISE HEALTH PLAN SOUTHEAST	2,459.50	\$ 1,461.78	\$ 997.72	\$ 11,972.64	\$ 1,000.00	\$ 250.00	\$ 11,722.64	\$ 12,722.64
DEAN HEALTH INSURANCE	1,563.30	\$ 1,461.78	\$ 101.52	\$ 1,218.24	\$ 1,000.00	\$ 250.00	\$ 968.24	\$ 1,968.24
DEAN HEALTH INSURANCE - PREVEA360	1,895.00	\$ 1,461.78	\$ 433.22	\$ 5,198.64	\$ 1,000.00	\$ 250.00	\$ 4,948.64	\$ 5,948.64
GHC OF EAU CLAIRE	2,592.30	\$ 1,461.78	\$ 1,130.52	\$ 13,566.24	\$ 1,000.00	\$ 250.00	\$ 13,316.24	\$ 14,316.24
GHC OF SOUTH CENTRAL WISCONSIN	1,434.00	\$ 1,434.00	\$ -	\$ -	\$ 1,000.00	\$ 250.00	\$ (250.00)	\$ 750.00
GUNDERSEN HEALTH PLAN	1,844.50	\$ 1,461.78	\$ 382.72	\$ 4,592.64	\$ 1,000.00	\$ 250.00	\$ 4,342.64	\$ 5,342.64
HEALTH TRADITION HEALTH PLAN	1,606.30	\$ 1,461.78	\$ 144.52	\$ 1,734.24	\$ 1,000.00	\$ 250.00	\$ 1,484.24	\$ 2,484.24
HEALTHPARTNERS HEALTH PLAN	2,070.80	\$ 1,461.78	\$ 609.02	\$ 7,308.24	\$ 1,000.00	\$ 250.00	\$ 7,058.24	\$ 8,058.24
HUMANA - EASTERN	2,761.30	\$ 1,461.78	\$ 1,299.52	\$ 15,594.24	\$ 1,000.00	\$ 250.00	\$ 15,344.24	\$ 16,344.24
HUMANA - WESTERN	2,761.30	\$ 1,461.78	\$ 1,299.52	\$ 15,594.24	\$ 1,000.00	\$ 250.00	\$ 15,344.24	\$ 16,344.24
MEDICAL ASSOCIATES HEALTH PLANS	1,452.00	\$ 1,452.00	\$ -	\$ -	\$ 1,000.00	\$ 250.00	\$ (250.00)	\$ 750.00
MERCY CARE HEALTH PLANS	1,462.30	\$ 1,461.78	\$ 0.52	\$ 6.24	\$ 1,000.00	\$ 250.00	\$ (243.76)	\$ 756.24
NETWORK HEALTH	1,760.50	\$ 1,461.78	\$ 298.72	\$ 3,584.64	\$ 1,000.00	\$ 250.00	\$ 3,334.64	\$ 4,334.64
PHYSICIANS PLUS	1,636.00	\$ 1,461.78	\$ 174.22	\$ 2,090.64	\$ 1,000.00	\$ 250.00	\$ 1,840.64	\$ 2,840.64
SECURITY HEALTH PLAN	2,438.30	\$ 1,461.78	\$ 976.52	\$ 11,718.24	\$ 1,000.00	\$ 250.00	\$ 11,468.24	\$ 12,468.24
UNITED HEALTHCARE OF WISCONSIN	2,056.00	\$ 1,461.78	\$ 594.22	\$ 7,130.64	\$ 1,000.00	\$ 250.00	\$ 6,880.64	\$ 7,880.64
UNITY HEALTH INSURANCE - COMMUNITY	1,542.00	\$ 1,461.78	\$ 80.22	\$ 962.64	\$ 1,000.00	\$ 250.00	\$ 712.64	\$ 1,712.64
UNITY HEALTH INSURANCE - UW HEALTH	1,325.80	\$ 1,325.80	\$ -	\$ -	\$ 1,000.00	\$ 250.00	\$ (250.00)	\$ 750.00
WEA TRUST - EAST	1,902.80	\$ 1,461.78	\$ 441.02	\$ 5,292.24	\$ 1,000.00	\$ 250.00	\$ 5,042.24	\$ 6,042.24
WEA TRUST - NORTHWEST CHIPPEWA VALLEY	2,225.30	\$ 1,461.78	\$ 763.52	\$ 9,162.24	\$ 1,000.00	\$ 250.00	\$ 8,912.24	\$ 9,912.24
WEA TRUST - NORTHWEST MAYO CLINIC HLTH SYS	2,225.30	\$ 1,461.78	\$ 763.52	\$ 9,162.24	\$ 1,000.00	\$ 250.00	\$ 8,912.24	\$ 9,912.24
WEA TRUST - SOUTH CENTRAL	1,807.80	\$ 1,461.78	\$ 346.02	\$ 4,152.24	\$ 1,000.00	\$ 250.00	\$ 3,902.24	\$ 4,902.24
STATE MAINTENANCE PLAN (SMP)	1,972.00	\$ 1,461.78	\$ 510.22	\$ 6,122.64	\$ 1,000.00	\$ 250.00	\$ 5,872.64	\$ 6,872.64
STANDARD PLAN - DANE	2,537.60	\$ 1,461.78	\$ 1,075.82	\$ 12,909.84	\$ 1,000.00	\$ 250.00	\$ 12,659.84	\$ 13,659.84
STANDARD PLAN - MILWAUKEE	2,946.20	\$ 1,461.78	\$ 1,484.42	\$ 17,813.04	\$ 1,000.00	\$ 250.00	\$ 17,563.04	\$ 18,563.04
STANDARD PLAN - WAUKESHA	2,732.30	\$ 1,461.78	\$ 1,270.52	\$ 15,246.24	\$ 1,000.00	\$ 250.00	\$ 14,996.24	\$ 15,996.24
STANDARD PLAN - BALANCE OF STATE	2,732.30	\$ 1,461.78	\$ 1,270.52	\$ 15,246.24	\$ 1,000.00	\$ 250.00	\$ 14,996.24	\$ 15,996.24

Comparison of Single Plans

2015 PLAN NAMES	SINGLE				
	Employee Annual Cost - Current no deductible plan	Employee MINIMUM Cost* with low deductible plan	Employee MAXIMUM cost with low deductible plan	Employee Maximum Savings (cost) by switching	Employee Minimum Savings (Cost) by switching
ANTHEM BLUE PREFERRED NORTHEAST	\$ 1,489.92	\$ 602.44	\$ 1,102.44	\$ 887.48	\$ 387.48
ANTHEM BLUE PREFERRED SOUTHEAST	\$ 2,115.12	\$ 1,152.04	\$ 1,652.04	\$ 963.08	\$ 463.08
ARISE HEALTH PLAN NORTHERN	\$ 5,073.12	\$ 4,316.44	\$ 4,816.44	\$ 756.68	\$ 256.68
ARISE HEALTH PLAN SOUTHEAST	\$ 5,464.32	\$ 4,680.04	\$ 5,180.04	\$ 784.28	\$ 284.28
DEAN HEALTH INSURANCE	\$ 1,143.12	\$ 378.04	\$ 878.04	\$ 765.08	\$ 265.08
DEAN HEALTH INSURANCE - PREVEA360	\$ 2,932.32	\$ 1,970.44	\$ 2,470.44	\$ 961.88	\$ 461.88
GHC OF EAU CLAIRE	\$ 6,420.72	\$ 5,317.24	\$ 5,817.24	\$ 1,103.48	\$ 603.48
GHC OF SOUTH CENTRAL WISCONSIN	\$ 169.92	\$ (125.00)	\$ 375.00	\$ 294.92	\$ (205.08)
GUNDERSEN HEALTH PLAN	\$ 2,289.12	\$ 1,728.04	\$ 2,228.04	\$ 561.08	\$ 61.08
HEALTH TRADITION HEALTH PLAN	\$ 1,059.12	\$ 584.44	\$ 1,084.44	\$ 474.68	\$ (25.32)
HEALTHPARTNERS HEALTH PLAN	\$ 3,456.72	\$ 2,814.04	\$ 3,314.04	\$ 642.68	\$ 142.68
HUMANA - EASTERN	\$ 7,445.52	\$ 6,128.44	\$ 6,628.44	\$ 1,317.08	\$ 817.08
HUMANA - WESTERN	\$ 7,445.52	\$ 6,128.44	\$ 6,628.44	\$ 1,317.08	\$ 817.08
MEDICAL ASSOCIATES HEALTH PLANS	\$ 604.32	\$ (125.00)	\$ 375.00	\$ 729.32	\$ 229.32
MERCY CARE HEALTH PLANS	\$ 459.12	\$ (106.76)	\$ 393.24	\$ 565.88	\$ 65.88
NETWORK HEALTH	\$ 2,310.72	\$ 1,324.84	\$ 1,824.84	\$ 985.88	\$ 485.88
PHYSICIANS PLUS	\$ 1,458.72	\$ 727.24	\$ 1,227.24	\$ 731.48	\$ 231.48
SECURITY HEALTH PLAN	\$ 5,737.92	\$ 4,578.04	\$ 5,078.04	\$ 1,159.88	\$ 659.88
UNITEDHEALTHCARE OF WISCONSIN	\$ 3,625.92	\$ 2,743.24	\$ 3,243.24	\$ 882.68	\$ 382.68
UNITY HEALTH INSURANCE - COMMUNITY	\$ 727.92	\$ 276.04	\$ 776.04	\$ 451.88	\$ (48.12)
UNITY HEALTH INSURANCE - UW HEALTH	\$ -	\$ (125.00)	\$ 375.00	\$ 125.00	\$ (375.00)
WEA TRUST - EAST	\$ 2,685.12	\$ 2,007.64	\$ 2,507.64	\$ 677.48	\$ 177.48
WEA TRUST - NORTHWEST CHIPPEWA VALLEY	\$ 4,368.72	\$ 3,555.64	\$ 4,055.64	\$ 813.08	\$ 313.08
WEA TRUST - NORTHWEST MAYO CLINIC HLTH SYS	\$ 4,368.72	\$ 3,555.64	\$ 4,055.64	\$ 813.08	\$ 313.08
WEA TRUST - SOUTH CENTRAL	\$ 2,189.52	\$ 1,551.64	\$ 2,051.64	\$ 637.88	\$ 137.88
STATE MAINTENANCE PLAN (SMP)	\$ 3,189.12	\$ 2,332.84	\$ 2,832.84	\$ 856.28	\$ 356.28
STANDARD PLAN - DANE	\$ 7,277.52	\$ 5,054.44	\$ 5,554.44	\$ 2,223.08	\$ 1,723.08
STANDARD PLAN - MILWAUKEE	\$ 9,706.32	\$ 7,018.84	\$ 7,518.84	\$ 2,687.48	\$ 2,187.48
STANDARD PLAN - WAUKESHA	\$ 8,421.12	\$ 5,983.24	\$ 6,483.24	\$ 2,437.88	\$ 1,937.88
STANDARD PLAN - BALANCE OF STATE	\$ 8,421.12	\$ 5,983.24	\$ 6,483.24	\$ 2,437.88	\$ 1,937.88

Comparison of Family Plans

2015 PLAN NAMES	FAMILY				
	Employee Annual Cost - Current no deductible plan	Employee MINIMUM Cost* with low deductible plan	Employee MAXIMUM cost with low deductible plan	Employee Maximum Savings (cost) by switching	Employee Minimum Savings (Cost) by switching
ANTHEM BLUE PREFERRED NORTHEAST	\$ 3,718.92	\$ 1,528.64	\$ 2,528.64	\$ 2,190.28	\$ 1,190.28
ANTHEM BLUE PREFERRED SOUTHEAST	\$ 5,282.52	\$ 2,902.64	\$ 3,902.64	\$ 2,379.88	\$ 1,379.88
ARISE HEALTH PLAN NORTHERN	\$ 12,676.92	\$ 10,814.24	\$ 11,814.24	\$ 1,862.68	\$ 862.68
ARISE HEALTH PLAN SOUTHEAST	\$ 13,654.92	\$ 11,722.64	\$ 12,722.64	\$ 1,932.28	\$ 932.28
DEAN HEALTH INSURANCE	\$ 2,852.52	\$ 968.24	\$ 1,968.24	\$ 1,884.28	\$ 884.28
DEAN HEALTH INSURANCE - PREVEA360	\$ 7,324.92	\$ 4,948.64	\$ 5,948.64	\$ 2,376.28	\$ 1,376.28
GHC OF EAU CLAIRE	\$ 16,046.52	\$ 13,316.24	\$ 14,316.24	\$ 2,730.28	\$ 1,730.28
GHC OF SOUTH CENTRAL WISCONSIN	\$ 418.92	\$ (250.00)	\$ 750.00	\$ 668.92	\$ (331.08)
GUNDERSEN HEALTH PLAN	\$ 5,716.92	\$ 4,342.64	\$ 5,342.64	\$ 1,374.28	\$ 374.28
HEALTH TRADITION HEALTH PLAN	\$ 2,642.52	\$ 1,484.24	\$ 2,484.24	\$ 1,158.28	\$ 158.28
HEALTHPARTNERS HEALTH PLAN	\$ 8,636.52	\$ 7,058.24	\$ 8,058.24	\$ 1,578.28	\$ 578.28
HUMANA - EASTERN	\$ 18,608.52	\$ 15,344.24	\$ 16,344.24	\$ 3,264.28	\$ 2,264.28
HUMANA - WESTERN	\$ 18,608.52	\$ 15,344.24	\$ 16,344.24	\$ 3,264.28	\$ 2,264.28
MEDICAL ASSOCIATES HEALTH PLANS	\$ 1,504.92	\$ (250.00)	\$ 750.00	\$ 1,754.92	\$ 754.92
MERCY CARE HEALTH PLANS	\$ 1,142.52	\$ (243.76)	\$ 756.24	\$ 1,386.28	\$ 386.28
NETWORK HEALTH	\$ 5,770.92	\$ 3,334.64	\$ 4,334.64	\$ 2,436.28	\$ 1,436.28
PHYSICIANS PLUS	\$ 3,640.92	\$ 1,840.64	\$ 2,840.64	\$ 1,800.28	\$ 800.28
SECURITY HEALTH PLAN	\$ 14,338.92	\$ 11,468.24	\$ 12,468.24	\$ 2,870.68	\$ 1,870.68
UNITED HEALTHCARE OF WISCONSIN	\$ 9,058.92	\$ 6,880.64	\$ 7,880.64	\$ 2,178.28	\$ 1,178.28
UNITY HEALTH INSURANCE - COMMUNITY	\$ 1,814.52	\$ 712.64	\$ 1,712.64	\$ 1,101.88	\$ 101.88
UNITY HEALTH INSURANCE - UW HEALTH	\$ -	\$ (250.00)	\$ 750.00	\$ 250.00	\$ (750.00)
WEA TRUST - EAST	\$ 6,706.92	\$ 5,042.24	\$ 6,042.24	\$ 1,664.68	\$ 664.68
WEA TRUST - NORTHWEST CHIPPEWA VALLEY	\$ 10,916.52	\$ 8,912.24	\$ 9,912.24	\$ 2,004.28	\$ 1,004.28
WEA TRUST - NORTHWEST MAYO CLINIC HLTH SYS	\$ 10,916.52	\$ 8,912.24	\$ 9,912.24	\$ 2,004.28	\$ 1,004.28
WEA TRUST - SOUTH CENTRAL	\$ 5,468.52	\$ 3,902.24	\$ 4,902.24	\$ 1,566.28	\$ 566.28
STATE MAINTENANCE PLAN (SMP)	\$ 7,984.92	\$ 5,872.64	\$ 6,872.64	\$ 2,112.28	\$ 1,112.28
STANDARD PLAN - DANE	\$ 18,183.72	\$ 12,659.84	\$ 13,659.84	\$ 5,523.88	\$ 4,523.88
STANDARD PLAN - MILWAUKEE	\$ 24,260.52	\$ 17,563.04	\$ 18,563.04	\$ 6,697.48	\$ 5,697.48
STANDARD PLAN - WAUKESHA	\$ 21,040.92	\$ 14,996.24	\$ 15,996.24	\$ 6,044.68	\$ 5,044.68
STANDARD PLAN - BALANCE OF STATE	\$ 21,040.92	\$ 14,996.24	\$ 15,996.24	\$ 6,044.68	\$ 5,044.68

Question/Answer – Health Insurance

- When will we know if the County will switch to the Low Deductible option?
The Human Resources Committee will meet September 30. If they recommend changing to the Low Deductible Plan, the County Board will vote on the item at the October 14, 2014 Board meeting. A notice will be sent via email to all employees by October 15.
- When do I need to make a decision on selecting a health care plan (i.e. MercyCare, Unity Community, etc.)?
The It's Your Choice Open Enrollment is from October 6 – October 31, 2014. This is your annual opportunity to change from one health plan to another, switch from single to family coverage, or add/delete certain dependents.

Question/Answer – Health Insurance

- If employees won't know until October 14 whether the County will change to the Low Deductible plan, will there be an extension granted to turn in health insurance application forms?
The Department of Employee Trust Fund did grant a slight extension. Employees will be provided an additional week to complete and return health insurance applications. They will be due to the Human Resources Department by **November 7**.
- What services are covered under the Deductible plan?
For a full summary, please see: <http://etf.wi.gov/members/IYC2015/et2158.pdf>.
- Do all services apply towards the deductible?
No, under the affordable care act certain preventative services are required to be covered at 100% and NOT subject to deductible. For a complete listing, please see: <https://www.healthcare.gov/what-are-my-preventive-care-benefits/>.

Question/Answer – Health Insurance

- Once I reach my deductible, will I still be responsible for copays/coinsurance (ie. Emergency Room Copay)?
Yes. For example, on January 31 you have met the \$1000 family deductible. On February 5, you need to be seen in the E.R. You would still be responsible for the \$60 copay. Hearing aids are another example of co-insurance that may be required *after* the deductible is met.
- How does the family deductible work?
Under the Deductible HMO option, you have an upfront deductible per calendar year of \$1,000 per family for medical services with the exception of federally mandated preventive care services, that are paid for in full. That is, you usually pay the first \$1,000 in services per family. Once the deductible is met, you receive benefits as described in Uniform Benefits, for example, copayment on emergency room visits, coinsurance on durable medical equipment (DME), etc. **It does not appear that the \$1000 deductible must be \$500 x 2 individuals under the family plan...one person could meet the full \$1000 deductible.**

Question/Answer – Health Insurance

- Is a free eye exam still covered under the low deductible plan, or would that exam count towards the deductible?
No, unfortunately this would be a change from the current no-deductible plan. Although a vision exam is still included as part of the uniform benefits, the exam would apply to the deductible. If, however, you meet the deductible due to other expenses early in the year, and go for your eye exam later in the year, it would then be covered at 100%.
- I understand my prescription drugs will not change. What is the current Out of Pocket Limits (OOPL) for prescription drugs?
Correct. Prescription drugs will still be managed by *Navitus*. Drug copays will remain \$5/\$15/\$35 and the OOPL is \$410 individual/\$820 family. Specialty Drug Copays remain \$15 for a preferred pharmacy and \$50 for a non-preferred pharmacy, with an OOPL both at \$1000/\$2000.

Question/Answer – Health Insurance

- How do I know the providers in each plan?
See the plan description page in the *It's Your Choice 2015 Decision Guide* (<http://etf.wi.gov/members/IYC2015/15local-pdp.pdf>) for more information on how to access or receive a provider directory. You may also contact the health plan administrator to receive a printed copy. Neither ETF nor your employer maintain a current list of this information. Following are links to the three most popular plans in Jefferson County:
Dean: <http://www.deancare.com/insurance/state-of-wisconsin-employees/>
MercyCare: <http://www.mercycarehealthplans.com/index.asp?menuID=275&firstlevelmenuID=137&siteID=1>
Unity Community: <https://unityhealth.com/members/state/local-benefits>
- What is the new Dean insurance listed as a health plan?
Dean Health Insurance/Dean Prevea 360 is a new plan listed. This is for State employees only who have access to dental coverage. Delta Dental will be the new dental vendor under this plan.
- How would the low deductible plan affect my domestic partnership imputed income?
In general, the amount you are taxes *should* be less with the low deductible plan. ETF does not have 2015 rates posted yet, the following link does compare the imputed income for 2014 different plan options:
http://etf.wi.gov/members/benefits_imputed_income.htm.

Question/Answer – Health Insurance

- If I cancel my spouse and go to single plan, can I enroll my spouse again if he/she needs coverage?
Changing from single to family coverage is only allowed during the It's Your Choice enrollment period (effective January 1 of the next year), or when you or an eligible dependent has a qualifying event that allows for family coverage.
- If I cancel my insurance altogether and just go on my spouse's plan with another employer, will I be able to get coverage again if needed?
The It's Your Choice Open Enrollment period is an opportunity to enroll if you have previously waived or deferred coverage and would become effective January 1 of the following year. Also, if you have a qualifying event (ie. Your spouse loses health coverage) you may be eligible to enroll but must be done in accordance with ETF rules.

Question/Answer – Health Insurance

- How are qualified plans determined in each County?
The Department of Employee Trust Funds Group Insurance Board determines which health plans are considered “qualified” in each County. One of the largest factors taken into consideration is meeting a minimum provider availability requirement.
- What is the cadillac tax *discussed* during the meetings?
Beginning in 2018, a 40 percent excise tax will be imposed on the value of health insurance benefits exceeding a certain threshold. The estimated thresholds are \$10,200 for individual coverage and \$27,500 for family coverage, but these rates may still be adjusted depending on actual medical inflation between now and 2018. If the average increase of premiums continue at 8%, many of the plans offered by the State would surpass these limits. The *average* cost for the three main plans utilized in Jefferson County would be at \$25,000. We would be right at the threshold if changes aren’t made. If the County would surpass this amount, the cost of 40% is a minimum of \$11,000 for everyone on a ‘cadillac’ plan. Because many of the plans offered by the State would have the tax imposed, there is great uncertainty what that would mean for other plans.
- What are the rates for the sworn staff at the Sheriff’s department?
See last slide/page

Question/Answer - FSA

- When is the deadline to enroll in FSA?
December 1, 2014. It may take the 30 days to process the debit card, if elected.
- If I am currently enrolled, do I need to complete a new application for 2015?
Yes. Each year a new application is required, even if your election amount is the same from the prior year.
- Who is eligible for the County’s contribution to the FSA?
Anyone who elects the County’s single or family health insurance will receive the \$125/\$250 FSA contribution.

Question/Answer - FSA

- Do I have to contribute to the FSA to receive the County's contribution?
No. The County will make the contribution regardless if the employee also contributes.
- What do I need to do to receive the County's FSA contribution?
Nothing. The County will make sure your account is set up. The only additional information we may need is an email address, so DBS can communicate with you.
- If the maximum an employee can contribute is \$2500, would this be reduced because of the County's contribution?
No. The county's contribution would be in addition to anything the employee contributes.

Question/Answer - FSA

- I like the ability to roll over a maximum of \$500, rather than lose it. But, if I roll over into the next year, can I still deduct the full \$2500, or would that need to be reduced by the amount rolled over?
The \$2500 is the maximum deduction EACH year. So, yes, you could roll over the \$500 and still deduct \$2500. With the County's \$250 contribution, you could have a maximum of \$3250 available.
- Can the money the County contributes be rolled over?
This is a decision that the County still needs to make. Input from the Human Resources Committee will be obtained on September 30.

Question/Answer - FSA

- If I purchase the debit card for \$12, is that a one-time purchase or annual cost?
The \$12 is an annual fee, subject to change each year.
- Can the \$12 annual fee for the debit card be deducted from the amount the County will contribute into the flex? For example, I have the family insurance and want the debit card. The County would normally put in \$250, but would only contribute \$238 and pay the \$12 for the card?
Yes, the way it works is that the County credits all the families \$250. For those that elect the debit card, we deduct in the first month the \$12 directly from the FSA amount. The employee will see this deduction. The IRS allows this as a distribution.
- Can the debit card be used on line. I receive a bill from my doctor and have the ability to pay online. Can I use the flex debit card like a credit card?
Yes. DBS uses a MasterCard for their debit card feature.

Question/Answer - FSA

- Does my election to the FSA actually reduce my Social Security benefit because I'm not paying taxes on this money? Is it correct that it reduces my SS reportable income?
Yes. Any employee salary deferral that is pre-FICA tax will reduce the amount a person pays into the Social Security Retirement system. However the impact on the actual monthly retirement benefit is rather minimal for most people based on the way SSR benefits are calculated. There is a calculator on the Social Security website where a person can enter in income amounts and come up with an estimated SSR benefit. They can then do the same thing again with a lower amount (to take into account the Flex) and run the numbers. The examples I entered in had very little impact on benefits. What DBS tells most individuals if they are concerned, figure out their estimated tax savings from the Flex (most people around 20%-25%) and redirect the money into their 403(b) or 401(k).
- Who is the Administrator for the FSA.
Diversified Benefit Services, Inc. (DBS) is the County's third party administrator specializing in the administration of Section 125 Flexible Spending Accounts. More information can be found at www.dbsbenefits.com.

Question/Answer – Budgetary Items

- With the focus on current and long term projections concerning the state of the County budget, why/how can we afford to be building a new Highway Facility? Do the funds to pay for the bonds issued from the County come from the current operations budget which leads to greater pressure on the operational budget?

As many of you are aware, the state has imposed a levy cap on units of local government which limits levy increases to only being that of a net new construction formula. An exception to this is for debt obligations issued by the County for capital projects/expenditures. This is the case of the Highway shop, and as a result, the County is not utilizing existing operational revenue streams, but utilizing the exception to the tax levy law to pay for the debt issued for this project.

Question/Answer – Budgetary Items

- As part of the budget discussions, the newspaper indicated that the savings from health insurance is paying for the highway shop and various capital needs. Is this accurate?

No. The majority of savings the County realized from changing health insurance plans is going back to the employees in the form of a 1% cost of living adjustment (COLA) in wages and the proposed contribution to the flex spending accounts to offset the deductible cost. The majority of the new capital is being funded through the planned budgetary process/fund balance, utilizing levy from the net new construction figures and various cost saving measures. The savings we are creating in 2015 will help minimize impacts as we approach the 2016 and 2017 budget cycles.

Question/Answer – Budgetary Items

- With the discussions concerning projected budget challenges, what is the County doing beyond impacts to employees' compensation?
 - a. The County has and will continue to explore options as it relates to revenue streams and developing efficiencies as it relates to expenditures. One small recent example includes moving to a P-Card for purchases by the County in lieu of the traditional checks. This will provide money back to the County based on what is purchased via the cards. An initial analysis shows this could be around \$50,000 to \$60,000 once fully implemented. Although this is small in a multi-million dollar budget, it is an example of how changing a process can help the County financially. Departments were also charged to reduce operational expenditures by 2% to help offset costs.

Question/Answer – Budgetary Items

- b. County officials at various levels have and will continue to engage state officials concerning budgetary impacts to the County. The goal of the County is to convene a session after the November elections with the County's state legislative delegation to review ideas going into the 2015-2017 State biennial budget process. The County is also engaged Wisconsin Counties Association and other state wide groups in an effort to educate the state legislature and state agencies of challenges and opportunities we are facing now and in the future. These conversations do have an impact as the County has seen increased funding to certain operations through these efforts.
- c. As some of you may be aware, the County Chairman has introduced the concept of a Task Force concerning the Operation and Organization of the County. This idea is in the beginning stages of discussion and will be before the Administration and Rules Committee next week to define how the group will work and the parameters and goals of the task force. As such, there are no specific details yet as to the make-up of the group or the duration of the study. The main focus of the task force will be to develop a plan in a proactive manner to develop a sustainable operation versus dealing reactively in future years to financial difficulties we can plan for now. There were lessons learned from 2008-2010 that cannot be repeated.

Question/Answer – Budgetary Items

- What else can you tell us about the Task Force?

There are specific items related to this task force that should be made clear, as there could be apprehension to such an endeavor. 1) Discussions will be done in a transparent manner to ensure all are aware of the process. The goal will be to have periodic updates to staff as part of this process. 2) Staff will be included in the process. There have already been various ideas and concepts brought forward by staff that we need to look at. The task force will expand on this and will work on developing working groups and ensure there are opportunities for focus group to ensure appropriate input by all key stakeholders are included in recommendations. Further the discussion will not only look at expenditures, but will continue to look at revenues and potential investment to improve County operations.

Question/Answer – Budgetary Items

- What if I have additional questions?

Our County Administrator, Ben Wehmeier, has had a chance to meet with several employees the last few months through his open door policy. We encourage others to please reach out if there are topics you wish to discuss with either the County Administrator (X7101 or benjaminw@jeffersoncountywi.gov) or Human Resources (X7103 or terrip@jeffersoncountywi.gov). Finally, if you have questions concerning an article you may read, please reach out to your respective department head so we can ensure you receive accurate information.

2015 Low Deductible Rates

Sheriff's Department, Sworn

Low Deductible Rates

2015 PLAN NAMES	SINGLE			FAMILY		
	Total Premium	County's Contribution	Employee MONTHLY Cost	Regular Family	County's Contribution	Employee MONTHLY Cost
ANTHEM BLUE PREFERRED NORTHEAST	647.00	\$ 552.64	\$ 94.36	1,610.00	\$ 1,374.56	\$ 235.44
ANTHEM BLUE PREFERRED SOUTHEAST	692.80	\$ 552.64	\$ 140.16	1,724.50	\$ 1,374.56	\$ 349.94
ARISE HEALTH PLAN NORTHERN	956.50	\$ 552.64	\$ 403.86	2,383.80	\$ 1,374.56	\$ 1,009.24
ARISE HEALTH PLAN SOUTHEAST	986.80	\$ 552.64	\$ 434.16	2,459.50	\$ 1,374.56	\$ 1,084.94
DEAN HEALTH INSURANCE	628.30	\$ 552.64	\$ 75.66	1,563.30	\$ 1,374.56	\$ 188.74
DEAN HEALTH INSURANCE - PREVEA360	761.00	\$ 552.64	\$ 208.36	1,895.00	\$ 1,374.56	\$ 520.44
GHC OF EAU CLAIRE	1,039.90	\$ 552.64	\$ 487.26	2,592.30	\$ 1,374.56	\$ 1,217.74
GHC OF SOUTH CENTRAL WISCONSIN	576.60	\$ 552.64	\$ 23.96	1,434.00	\$ 1,374.56	\$ 59.44
GUNDERSEN HEALTH PLAN	740.80	\$ 552.64	\$ 188.16	1,844.50	\$ 1,374.56	\$ 469.94
HEALTH TRADITION HEALTH PLAN	645.50	\$ 552.64	\$ 92.86	1,606.30	\$ 1,374.56	\$ 231.74
HEALTH PARTNERS HEALTH PLAN	831.30	\$ 552.64	\$ 278.66	2,070.80	\$ 1,374.56	\$ 696.24
HUMANA - EASTERN	1,107.50	\$ 552.64	\$ 554.86	2,761.30	\$ 1,374.56	\$ 1,386.74
HUMANA - WESTERN	1,107.50	\$ 552.64	\$ 554.86	2,761.30	\$ 1,374.56	\$ 1,386.74
MEDICAL ASSOCIATES HEALTH PLANS	583.80	\$ 552.64	\$ 31.16	1,452.00	\$ 1,374.56	\$ 77.44
MERCY CARE HEALTH PLANS	587.90	\$ 552.64	\$ 35.26	1,462.30	\$ 1,374.56	\$ 87.74
NETWORK HEALTH	707.20	\$ 552.64	\$ 154.56	1,760.50	\$ 1,374.56	\$ 385.94
PHYSICIANS PLUS	657.40	\$ 552.64	\$ 104.76	1,636.00	\$ 1,374.56	\$ 261.44
SECURITY HEALTH PLAN	978.30	\$ 552.64	\$ 425.66	2,438.30	\$ 1,374.56	\$ 1,063.74
UNITED HEALTHCARE OF WISCONSIN	825.40	\$ 552.64	\$ 272.76	2,056.00	\$ 1,374.56	\$ 681.44
UNITY HEALTH INSURANCE - COMMUNITY	619.80	\$ 552.64	\$ 67.16	1,542.00	\$ 1,374.56	\$ 167.44
UNITY HEALTH INSURANCE - UW HEALTH	533.30	\$ 533.30	\$ -	1,325.80	\$ 1,325.80	\$ -
WEA TRUST - EAST	764.10	\$ 552.64	\$ 211.46	1,902.80	\$ 1,374.56	\$ 528.24
WEA TRUST - NORTHWEST CHIPPEWA VALLEY	893.10	\$ 552.64	\$ 340.46	2,225.30	\$ 1,374.56	\$ 850.74
WEA TRUST - NORTHWEST MAYO CLINIC HLTH SYS	893.10	\$ 552.64	\$ 340.46	2,225.30	\$ 1,374.56	\$ 850.74
WEA TRUST - SOUTH CENTRAL	726.10	\$ 552.64	\$ 173.46	1,807.80	\$ 1,374.56	\$ 433.24
STATE MAINTENANCE PLAN (SMP)	791.20	\$ 552.64	\$ 238.56	1,972.00	\$ 1,374.56	\$ 597.44
STANDARD PLAN - DANE	1,018.00	\$ 552.64	\$ 465.36	2,537.60	\$ 1,374.56	\$ 1,163.04
STANDARD PLAN - MILWAUKEE	1,181.70	\$ 552.64	\$ 629.06	2,946.20	\$ 1,374.56	\$ 1,571.64
STANDARD PLAN - WAUKESHA	1,095.40	\$ 552.64	\$ 542.76	2,732.30	\$ 1,374.56	\$ 1,357.74
STANDARD PLAN - BALANCE OF STATE	1,095.40	\$ 552.64	\$ 542.76	2,732.30	\$ 1,374.56	\$ 1,357.74

RESOLUTION NO. 2014-_____

**Existing employer option selection resolution – Wisconsin Public Employers’
Group Health Insurance Program (WPEGHIP)**

Executive Summary

The weighted-average increase of premiums for the County’s top three HMO’s of the current health plan (Traditional or Full Pay Uniform Benefits Option, or P02 plan) will be 7.75% for 2015. This is an increase of approximately \$542,500, over ½ million dollars, in total premiums.

The Wisconsin Public Employers’ Group Health Insurance Program offers other options to plan design that could save both the employee and the County. These plans are:

- Coinsurance Uniform Benefits Option, P06 Plan (90/10% copay until a maximum out-of-pocket of \$500/\$1000 is met) approximately 4.7% lower than the County’s current premiums
- Deductible Uniform Benefits Option, P04 Plan (\$500/\$1000 deductible) approximately 7.87% lower than the County’s current premiums
- High Deductible Plan, P07 Plan, new in 2015 (\$1500/\$3000 deductible followed with a 90/10% copay until a maximum out-of-pocket of \$2500/\$5000 is met) approximately 12.3% lower than the County’s current premiums

If the County’s current contribution to health insurance remains the same for 2015, and the County contributes 25% of the deductible into the Section 125b (Flexible Spending Plan), the majority of County employees will actually spend less in health care costs under the \$500/\$1000 deductible plan (P04 plan) than under the current Traditional (no-deductible) plan with a higher County contribution toward the premium.

In addition, the labor union agreement with the Labor Association of Wisconsin, Local 102, directs that all employees represented by the contract shall contribute 94% of the lowest qualified plan. Wisconsin statutes direct that all sworn, non-represented employees shall contribute to both WRS and Health insurance on the same basis as sworn, represented staff.

RESOLVED, by the Board of Supervisors of Jefferson County that pursuant to the provisions of § 40.51(7) of the Wisconsin Statutes, Jefferson County hereby determines to continue to offer the Group Health Insurance Program to eligible personnel through the program of the State of Wisconsin Group Insurance Board, and agrees to abide by the terms of the program as set forth in the contract between the Group Insurance Board and the participating health insurance providers, and

WHEREAS, all participants in the WPE Group Health Insurance program will need to be enrolled in a program option. Jefferson County may elect participation in one, two, three or all program option listed below, with each program option to be offered to different employee classifications. Individual employees cannot choose between program options, and

WHEREAS, the options available through the WPE Group Health Insurance program are:

- Tradition HMO-Standard PPO, P02
- Deductible HMO-Standard PPO, P04
- Coinsurance HMO-Standard PPO, P06
- High Deductible Health Plan HMO-Standard HDHP PPO, P07

WHEREAS, the Group Health Insurance Board allows local employers to select a different plan option for each classification of employees annually, and

WHEREAS, Jefferson County chooses to participate in the Deductible HMO Option paired with the Deductible Standard Plan (PO4) for all participants in the WPE Group Health Insurance Program, and

WHEREAS, the Department of Employee Trust Funds (ETF) has agreed to allow a change in plan options providing the resolution is received no later than October 15, 2014, and

WHEREAS, this resolution shall be effective January 1, 2015, and

WHEREAS, the proper officers are herewith authorized and directed to take all actions and make salary deductions for premiums and submit payments required by the State of Wisconsin Group Insurance Board to provide such Group Health Insurance.

CERTIFICATION

I hereby certify that the foregoing resolution is a true, correct and complete copy of the resolution duly and regularly passed by the above governing body on the 14th day of October 2014, and that said resolution has not been repealed or amended, and is now in full force and effect.

Dated this 14th day of October 2014.

I understand that Wisconsin Statutes §943.395 provides criminal penalties for knowingly making false or fraudulent statements, and hereby certify that, to the best of my knowledge and belief, the above information is true and correct.

JEFFERSON COUNTY

By

FEIN #39-6005705

ETF Employer ID#69-036-0935000

Number of eligible employees: 476

Barbara A. Frank, County Clerk
Jefferson County Courthouse
311 South Center Avenue, Rm. 109
Jefferson, WI 53549
barbf@jeffersoncountywi.gov

Fiscal Note: It is anticipated that the County's contribution to health insurance will increase by \$37,493 by assigning the protective service employees to the Deductible Standard Plan, with no increase anticipated for other non-represented employees. This is compared to an increase of \$119,343 by keeping the protective service employees in the current Traditional plan, with no increase of contributions to other non-represented employees.

Ayes _____ Noes _____ Abstain _____ Absent _____ Vacant _____

Requested by
Human Resources Committee

10-14-14

Terri M. Palm: 09-01-14; 09-23-14

APPROVED: Administrator _____; Corp. Counsel _____; Finance Director _____

**Report to Human Resources Committee
September 30, 2014**

Monthly Accomplishments/Goals:

- Report will be distributed at meeting

Vacant Position requests authorized to fill. The County Administrator and Human Resources Director have reviewed and the following vacant position requests since the May Human Resources Committee meeting:

Clerk of Courts.

- Deputy Court Clerk I x 2

Highway Department

- Highway Worker, 2 positions approved and 1 delayed

Human Services

- Nutrition Site Manager (PT)
- Community Support Program Professional
- Economic Support Specialist

Sheriff Department

- Deputy

Emergency Help Requests. The following were emergency help requests approved since the December Human Resources Committee meeting:

- **None.**

Respectively submitted,



Terri M Palm
Human Resources Director