



# 2018 Open Enrollment Review

COLUMBUS CONSOLIDATED GOVERNMENT  
OCTOBER 31, 2017

# Open Enrollment Schedule

**October 2, 2017 thru October 20, 2017**

**14 Different Locations**

**Health and Benefits Fair**

**Trade Center**

**October 20, 2017**

**ShawHankins Benefits Consultant**

**Conducted Enrollment**

# Enrollment Activity

- ▶ 926 Completed an enrollment
- ▶ 2,885 Did not complete enrollment (includes retirees)
  
- ▶ 321 Employees completed enrollment online
- ▶ 568 Employees completed enrollment with an enroller
- ▶ 37 Employees completed enrollment through the call center

# Video Stats

Title	Plays
Open Enrollment Announcement	276
Medical	27
Dental	20
Vision	17
Life	12

# 2018 Benefit Review

## ▶ **Medical**

- ▶ **No premium increase**
- ▶ **Increase to Emergency Room – Silver +20% coinsurance, Gold +10% coinsurance**
- ▶ **Urgent Care copay – From \$40 to \$60**

## ▶ **Pharmacy**

- ▶ **Added tiers for Specialty and Lifestyle medications**

## ▶ **Dental and Vision**

- ▶ **No premium increase**

## ▶ **Basic Life & Voluntary Life**

- ▶ **No increase to rates**

## ▶ **Telemedicine benefit**

- ▶ **Slight reduction for 2018**

## ▶ **FSA (Flexible Spending Account)**

## ▶ **Voluntary Benefits with Aflac**

# Overview of Elections

# Medical Elections

- ▶ **Active Employees:**

- ▶ 16 added coverage
- ▶ 12 dropped coverage
- ▶ 46 made plan change

- ▶ 1995 total active employees enrolled for 2018, 79% participation

- ▶ **Pre-65 Retirees:**

- ▶ 3 added coverage
- ▶ 0 dropped coverage

- ▶ **Post-65 Retirees:**

- ▶ 1 added coverage
- ▶ 4 dropped coverage

# Medical Enrollment By Plan

<b>Active Employees</b>	<b>Silver Plan</b>	<b>Gold Plan</b>
Employee Only	910	138
Employee + Spouse	136	56
Employee + Child(ren)	389	75
Employee + Family	242	49
<b>Total by Plan</b>	<b>1677</b>	<b>318</b>
<b>Pre-65 Retirees</b>	<b>Silver Plan</b>	<b>Gold Plan</b>
Employee Only	144	29
Employee + Spouse	17	6
Employee + Child(ren)	9	0
Employee + Family	3	0
<b>Total by Plan</b>	<b>173</b>	<b>35</b>



# Dental Elections

▶ **Active Employees:**

- ▶ 41 added coverage
- ▶ 16 dropped coverage

▶ **Pre-65 Retirees:**

- ▶ 8 added coverage
- ▶ 1 dropped coverage

▶ **Post-65 Retirees:**

- ▶ 1 added coverage
- ▶ 0 dropped coverage

# Dental Participation

Benefit Class	# Enrolled 2017	% Participation of Eligible
Active Employees	1737	69%
Pre-65 Retirees	108	34%
Post-65 Retirees	111	11%

# Dental Enrollment By Plan

<b>Active Employees</b>	<b>High Plan</b>	<b>Low Plan</b>
Employee Only	329	512
Employee + Spouse	93	138
Employee + Child(ren)	109	168
Employee + Family	162	226
<b>Total by Plan</b>	<b>693</b>	<b>1044</b>
<b>Retirees</b>	<b>High Plan</b>	<b>Low Plan</b>
Employee Only	60	55
Employee + Spouse	32	50
Employee + Child(ren)	6	3
Employee + Family	7	6
<b>Total by Plan</b>	<b>105</b>	<b>114</b>

# Vision Elections

- ▶ **Active Employees:**

- ▶ 44 added vision coverage
- ▶ 32 dropped vision coverage

- ▶ **Pre-65 Retirees:**

- ▶ 6 added coverage
- ▶ 3 dropped coverage

- ▶ **Post-65 Retirees:**

- ▶ 6 added coverage
- ▶ 0 dropped coverage

# Vision Participation

Benefit Class	# Enrolled 2017	% Participation of Eligible
Active Employees	1478	59%
Pre-65 Retirees	105	33%
Post-65 Retirees	100	10%

# Flexible Spending Accounts

- ▶ 142 Employees participating in Healthcare FSA for 2018
  - ▶ 47 added Healthcare FSA
  - ▶ 59 dropped Healthcare FSA
- ▶ 13 Employees participating in Dependent Care FSA for 2018
  - ▶ 9 added Dependent Care FSA
  - ▶ 2 dropped Dependent Care FSA

# Telemedicine

- ▶ 149 employees enrolled for the Telemedicine benefit for 2018
  - ▶ 39 added Telemedicine coverage
  - ▶ 30 dropped Telemedicine coverage

# Tobacco Attestation

1995 Completed Affidavits = 100%

1535 Submitted = 80%

- Tobacco Users – 10%
- Non-Tobacco Users – 90%

Tobacco Cessation Programs Offered now and throughout 2018

- ▶ Freshstart Program
- ▶ GA/AL Quit Program

\$50 a month surcharge applies to tobacco users who do not complete Tobacco Cessation Program



# Wellness Incentive

- ▶ 2 Wellness Days
- ▶ \$50 gift card
- ▶ Complete PHA (Personal Health Assessment)
- ▶ Complete Coaching if at risk



Questions?