

Posted October 30, 2018

Health/ Insurance – Joe Polce

Other Post Employee Benefits (OPEB)

The Insurance Council was assigned a task by the BOE to find ways to mitigate the cost of OPEB. The Council formed a sub-committee of which I am a member to provide a list of recommendations and report back to the BOE in November. That report will be presented to the Board at the November meeting in public session. The report will be divided into two phases with phase one as a primary for implementation. Phase one would basically take a percentage of funds in the self-insurance fund that is above the reserve and transfer to the OPEB fund. The reserve is a one-twelfth amount of the total insurance budget. Phase two involves some ideas of future ways to mitigate the cost of OPEB. Phase two ideas are just ideas and would have to be analyzed by the actuary and the consultant before any concrete action takes place. Please keep this fact in mind if you happen to watch the BOE meeting. So, in summary, phase one will most likely occur and phase two may or may not in some form or another. Very clear, right?

Plan Renewals

The prescription plan the Life Insurance plan are up for renewal for FY 19. The request for proposals have been released for the potential bidding process. The consultant will be involved with analyzing all the bids. I am a member of the Life Insurance sub-committee.

Hearing Aids

This new enhancement to our insurance plan has been working very well according to those that have taken advantage of it. The member pays up front and is reimbursed the \$3500 after submitting the proper forms. There must be an actual audiology report indicating the need for hearing aids.

Out-of-network Providers

The plan has not changed in regard to using an out-of-network provider. The plan still covers 80% of the eligible expenses for out-of-network charges. An in-network provider must accept the contractual agreement for payment of claims by BlueCross. An out-of-network provider may not accept the BlueCross payment as full payment and then balance bill the member.