

## **October 2019 Newsletter**

### **Health/Insurance --- Joe Polce**

#### **Blue Rewards Incentive Program**

Beginning on January 1, 2020, retirees will be eligible to enroll in CareFirst's Blue Rewards Program. There are two parts to the program. A \$50 reward is earned by consenting to receive wellness emails and take a RealAge test. A \$50 reward can be earned by selecting a primary care provider. To get started visit the [carefirst.com/sharecare](http://carefirst.com/sharecare) site. Enter your CareFirst username and password and complete the one-time registration with Sharecare to link your CareFirst account information. Registration cannot be completed until January 1, 2020.

#### **Dental Insurance Rebid**

An RFP will be issued for the renewal of our dental plan in the spring of 2020. Delta Dental contract expires on June 30, 2020.

#### **The Insurance Council**

The Council is made up of representatives from FCPS, FCTA, the support personnel union and the administrative union and one retiree (me). The main responsibility is to oversee the over 100 million dollar Self Insurance fund. This includes medical and dental plan design, premium rate setting and evaluating provider bids to name a few. This is done with the assistance of a consultant. The Council reports to the BOE members.

#### **Medicare Changes for 2020**

The Part B premium is projected to increase from \$135.50 to \$144.30 for most retirees. Part B premiums are income based and a chart outlining the different premiums can be found at [www.medicare.gov](http://www.medicare.gov). The Part B deductible is projected to increase from \$185.00 to \$197.00 and will reset on January 1, 2020. Remember the Part B deductible must be met before CareFirst will process a claim. The Part A deductible is projected to increase from \$1364.00 to \$1420.00. These projected increase will take effect on January 1, 2020. The final decisions on the increases will be made a later date. Go to the Medicare web site to keep up with the changes.

On a positive note the COLA for 2020 is expected be 1.6%. That increase may just be enough to cover the projected rate increases.

#### **Medical and Dental Deductibles**

The medical and dental deductibles will reset on January 1, 2020.