



UNITED TOWNSHIP HIGH SCHOOL DISTRICT 30

November 1, 2018

To: UTHS Staff

From: Tracy DeClerck, Comptroller

RE: **2019 Open Enrollments for Health, Vision and Dental Insurances**

OPEN ENROLLMENT

This notice applies only to those staff who work more than 30 hours per week and who are **not currently enrolled** in the district's health, vision or dental plans or who are currently enrolled and would like to **make any changes**.

The open enrollment period begins November 1 and ends November 30, 2018. This is for coverage beginning January 1, 2019.

To enroll or make changes, please contact Kasey Fish, Human Resource Specialist, Ext. 1616, for an application.

HEALTH & VISION INSURANCES

While we have been fortunate to keep premiums level for the past four years, we have had a significant increase in plan utilization and large claims over the past year. Since our health insurance plan is self-funded, we have built up reserves in which we can use to help offset the needed increase in premiums. Blue Cross Blue Shield recommends that premiums need to increase over 20% next year, but we have decided to hold the increase to 9.5% for employees, using our reserve funds to cover the remainder. We have elected not to make any changes to our plan's benefits. However, in light of the forecasted increase, we will monitor claim experience over the next six months to determine if another premium increase will be needed mid-year. Beginning January 1, 2019, single coverage will be \$123.35 per month and family coverage will be \$705.21 per month for employees. There will be **no increase** in vision insurance premiums.

DENTAL INSURANCE

There will be **no increase** in dental insurance premiums for the renewal year beginning January 1, 2019.

PLEASE NOTE: Delta Dental only allows you to **change or drop your coverage** during the open enrollment period (with the exception of a qualifying event). If you drop your coverage during the open enrollment period, you cannot re-enroll again for a period of 24 months.

Once you elect to participate, **you must remain in the plan for the entire year.**