

2018 OPEN ENROLLMENT



Get On Board

WITH BENEFIT COVERAGE

OCTOBER 30, 2017 THROUGH NOVEMBER 17, 2017

Highlights of Benefit Changes for the 2018 Plan Year

This announcement is to notify benefit-eligible employees (contracted at least 30 hours per week) that there will be a cost increase for the Medical Benefit Premiums and changes to the Medical and Pharmacy plan design beginning **January 1, 2018**. Healthcare costs have been increasing substantially over the years, and there have been rising healthcare trends and increased utilization which has caused the upward growth in the cost of healthcare. Although Lynchburg City Schools (LCS) have been able to maintain consistent levels of employee contributions since 2010, in 2018 there will be a 10 percent increase in the employee medical contribution. There are no premium increases or plan design changes for Dental or Vision coverage. Here are the highlights of those changes.

New Changes for 2018

Medical and Pharmacy Plan







- Medical Plan:

Deductible	2017	2018
Individual annual deductible	\$ 650	\$ 750
Family annual deductible	\$1,300	\$1,500
• Out-of-Pocket Maximum:		
Out-Of-Pocket	2017	2018
Individual maximum	\$2,600	\$4,500
Family maximum	\$5,200	\$9,000

- Outpatient Pharmacy Out-of-Pocket Maximum:

Outpatient	2017	2018
Individual annual deductible	\$4,500	\$2,850
Family annual deductible	\$9,000	\$5,700

New Semi-Monthly Medical Benefit Premiums

Per Pay Period		
Type of Coverage	\$750 Deductible 24 Pays	\$750 Deductible 22 Pays
 Employee Only	\$ 15.40	\$ 16.80
 Employee + Child	\$128.71	\$140.41
 Employee + Spouse	\$161.00	\$175.63
 Employee + Children	\$158.95	\$173.40
 Employee + Family	\$252.45	\$275.40
 Both Work*	\$ 48.95	\$ 48.95

*Disclaimer: The Both Work Medical Plan is no longer available to new enrollees after 1/1/2017.

What is Next?

1. If you are a benefit-eligible employee, you will receive Open Enrollment information on Monday, October 30, 2017, via your work email address. A printed Open Enrollment Booklet will be provided to all Instructional Assistants, Custodians, Maintenance, Transportation, and School Nutrition employees.
2. Save the Date – Get Advice from the Expert: Come to the 2018 Medical Plan Employee Meeting on Thursday, November 9, 2017, at E.C. Glass High School at 5:00 p.m. (Room: Marie Waller Lecture Hall). Please register at <https://staffdev.lcsedu.net/> and the class name is 2018 Medical Plan meeting.

- The new copayment for each specialist visit will be **\$45.00** instead of \$37.50. No referrals are required.
- The new copayment for an Emergency Room (ER) service visit is **\$200.00** instead of \$65.00, in addition to paying the 20% coinsurance for all services provided during the visit (no deductible). The 20% coinsurance will also apply to charges for any associated Professional Provider services, such as services billed by the ER doctor, radiologist, or surgeon. Professional Provider services are billed separate from the ER facility claims.
- Diagnostic test (x-rays, outpatient labs) will be 20% coinsurance (no deductible).

If you have any questions, please contact the Benefits Department at **434.515.5008** (Krista King) or **434.515.5089** (Lakrisha Young).