

**CLARK COUNTY OFFICES OF FINANCE AND PERSONNEL**  
**Informational Bulletin: July 22, 2016**  
Clinton.langreck@co.clark.wi.us

**Must Know Topics:**

1. 2017 Health Insurance Rates
2. Health Risk Assessments

**Audience:**

- Everyone  
—Everyone

**Nice to Know Topics:**

3. Meeting 2015 Budget
4. NACO Representative
5. Prorated Breakdown for self-insured plan

**Audience:**

- Everyone  
—Everyone  
—Members on self-insured plan

**Distribution Plan:** The following bulletin will be emailed to all county employees whom have a Clark County email account. It is asked that department heads and supervisors of employees without an account please assist in disseminating. This bulletin and attachments will also be made available on the Personnel Offices Website: <http://www.co.clark.wi.us/index.aspx?nid=317>

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**1. 2017 Health Insurance Rates:**

The Clark County Personnel Committee received their annual forecast presentation from our health insurance consultants, Willis Towers Watson, in regards to the County’s self-funded insurance plan on Monday, July 18<sup>th</sup>. With consideration for several variables to include the elimination of the “Mid plan,” our consultants projected a minus five percent in plan expenditures for 2017. There were no significant recommendations on changing our design for the self-funded plan.

The Clark County Personnel Committee met with the Clark County Finance Committee in joint session on Tuesday, July 19<sup>th</sup> to discuss financial changes and set the premium rates 2017. The two committees made motion on the following insurance rates for 2017:

(1). Motion passed to increase the premium contribution for the Clark County Self-Funded Plan by 2.5%. This decision was made on the reasoning that although there is a 5% projected reduction in plan expenditures, there will also be less revenues going into the fund balance because of the elimination of the mid-plan and its higher premium contributions. There was also some concern in that projections were made with data missing from the second quarter of 2016, and concerns that fund balance has been reduced the last few years.

(2). Motion passed to increase the employee percentage contribution for the Central States plan at the Clark County Rehabilitation and Living Center to a 20% Employee - 80% County rate.

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The Personnel Committee continued with following motions:

(3). Motion passed to reduce HSA contributions to employees on the self-funded high deductible plan from \$1,000 single/\$2,000 family to \$750 single/\$1500 family in 2017. This decision was made on the reasoning of ensuring that our plan does not break the ACA Cadillac excise tax projected to go in to effect in 2020.

(4). Motion passed to maintain the same levels of HSA conversions from sick bank.

Below are the matrices for the Clark County 2017 Health Insurance Plans:

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<b>Clark County Courthouse Health Care Plan</b>			
<b>2017 Rates and Contributions</b>			
<b>Qualifying HSA Plan (High Deductible)</b>			
	\$2,000 Individual In network (\$4,000 out of network)		
	\$4,000 Family In network (\$8,000 out of network)		
<b>Monthly Contributions</b>			
Total Premium Rate:	County	Employee	
<b>Single:</b>			
Incentive (15% employee contribution)	\$652.80	\$554.88	\$97.92
Bi-Weekly Ded			<b>\$48.96</b>
Non-Incentive (20% employee contribution)	\$652.80	\$522.24	\$130.56
Bi-Weekly Ded			<b>\$65.28</b>
<b>Family:</b>			
Full-Incentive (15% employee contribution)	\$1,768.26	\$1,503.02	\$265.24
Bi-Weekly Ded			<b>\$132.62</b>
Half-Incentive (17.5% employee contribution)	\$1,768.32	\$1,458.86	\$309.46
Bi-Weekly Ded			<b>\$154.73</b>
Non-Incentive (Employee 20% Contribution)	\$1,768.30	\$1,414.64	\$353.66
Bi-Weekly Ded			<b>\$176.83</b>
HSA Contributions: County	County will contribute \$750/ Single, and \$1,500/ Family to HSA accounts of employees participating in the County health plan.		
HSA Contributions: Employee	IRS regulations for 2017 will allow for a maximum total contribution into an HSA account of: Individual=\$3,400 and Family \$6,750  HSA catch-up contributions for age 55 and older: additional \$1,000 (ref: <a href="https://www.irs.gov/irb/2016-20_IRB/ar09.html">https://www.irs.gov/irb/2016-20_IRB/ar09.html</a> )		
HSA Conversions:	Employees participating in the County health plan are eligible to convert cash amounts they have accrued in their Sick Bank to their HSA account. Employees will be allowed to convert up to: Single=\$1,000, and Family=\$1,750.  *If interested in converting your Sick Bank time to your HSA account, this must be discussed with your Department Head so they can plan for the 2017 budget year. The conversion will occur on the first paycheck of the year, 6 January 2016.  *Employees 55+ are allowed an additional \$1,000 conversion of sick bank conversion yearly if they are making annual maximum total contribution into their HSA .		
<u>Authorization:</u>	2.5% increase to premium costs: as per Personnel Committee/Finance Committee Meeting July 19th , 2016 ~2017 decrease to HSA contributions: as per Personnel Committee Meeting July 19th, 2016 ~2017 continuation of conversion of Sick Bank to HSA: per Personnel Committee Meeting July 19th, 2016 <b>2017 discontinuation of Mid Plan: per Personnel Committee Meeting March 22nd , 2016</b>  ~Initially set: Personnel Committee Meeting Oct 15, 2014		

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**CLARK COUNTY REHABILITATION  
 AND LIVING CENTER**  
 2017  
 Central States Health & Welfare  
**INSURANCE RATES**  
 20%/80%

<u>PLAN</u>	<u>MONTHLY PREMIUM</u>	<u>COUNTY SHARE</u>	<u>EMPLOYEE SHARE</u>
FAMILY PLAN	\$1571.28	\$1,257.02	\$314.26
SINGLE PLAN	\$ 626.18	\$ 500.94	\$125.24
Part-Time is Pro-Rated based upon Full-Time Equivalency.			
FAMILY			
1st Payroll	\$785.64	\$628.51	\$157.13
2 <sup>nd</sup> Payroll	\$785.64	\$628.51	\$157.13
SINGLE			
1 <sup>st</sup> Payroll	\$313.09	\$250.47	\$62.62
2 <sup>nd</sup> Payroll	\$313.09	\$250.47	\$62.62
\$144.50/Week Single			
\$362.60/Week Family			

\*Attached at the end of the News Bulletin is prorated breakdown of self-funded plan contributions based on hours less than 40.

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**2. Health Risk Assessments:**

**\*\*\*PLEASE SIGN UP! PLEASE SIGN UP! PLEASE SIGN UP! PLEASE SIGN UP!\*\*\***

If you haven't signed up yet, please contact [Kelly.Mathis@co.clark.wi.us](mailto:Kelly.Mathis@co.clark.wi.us) or call directly at **715.743-5224** as soon as possible!

## **2016 Free Health Risk Assessments**

**Participants in the Clark County Health Insurance Plan:**

To receive the premium incentive discount for 2017, both you and your spouse (if applicable) can each receive 7.5% off your 2017 health insurance premium. Both the employee and spouse (if applicable) must participate in the Health Risk Assessment (HRA) and Biometric Screening and score 71 points or above, OR improve last year's score by 5 points or better. If you both qualify, that's a 15% discount! *If your spouse participated in an HRA/Screening with his/her employer through Healics within the prior 90 days, they may be able to authorize Healics to confirm their participation without going through a second HRA/Screening. Please check with Kelly Mathis at 715-743-5224.*

**Not on the Clark County Health Insurance Plan and still would like an HRA?**

You (employee only) may still receive an HRA/Screening at no cost by signing up via the attached instructions.

**Optional Blood Work:**

Healics will be offering "optional" blood work to employees. *The cost of the "optional" testing will be deducted from the employee's pay.* Tests provide are:

- Prostate Specific Antigen (PSA): males only age 40 or older, \$25.00
- Glycohemoglobin A1C: \$30
- Thyroid Stimulating Hormone: \$30

<b>Date</b>	<b>Times</b>	<b>Location</b>	<b>Contact</b>
Mon., Aug. 15	6:00 a.m. - 11:30 a.m.	Courthouse, Neillsville, Auditorium*	Kelly Mathis
	6:00 a.m. - 9:00 a.m.	Courthouse, Neillsville Auditorium*	Kelly Mathis
Tues., Aug. 16	6:00 a.m. - 9:00 a.m.	Courthouse, Neillsville Auditorium*	Kelly Mathis
	6:00 a.m. - 11:30 a.m.	Rehabilitation & Living Center	Joan Jalling
Wed, Aug. 17	6:00 a.m. - 9:00 a.m.	Adult Development Services	Bobbi Schmidt
Thurs., Aug. 18	5:30 a.m. - 11:00 a.m.	Courthouse, Neillsville, Auditorium*	Kelly Mathis
Fri., Aug. 19	5:30 a.m. - 11:00 a.m.	Courthouse, Neillsville, Auditorium*	Kelly Mathis

**To schedule an HRA/Biometric Screening:**

- At the Courthouse, please access the on-line scheduler or contact:  
 Courthouse: Kelly Mathis, 715-743-5224 or [kelly.mathis@co.clark.wi.us](mailto:kelly.mathis@co.clark.wi.us)
- Appointments at CCRLC and ADS must be made through Joan Jalling or Bobbi Schmidt:  
 CCRLC: Joan Jalling, or 715-229-2172, Ext. 204 or [joan.jalling@co.clark.wi.us](mailto:joan.jalling@co.clark.wi.us)  
 ADS: Bobbi Schmidt, 715-267-7228 or [roberta.schmidt@co.clark.wi.us](mailto:roberta.schmidt@co.clark.wi.us)

**Sign up deadline: Friday, August 5, 2016**

**Please share with staff in your department who may not have e-mail access**

\* Please use the 6th Street, West Entrance for Courthouse entry

**3. Meeting 2015 Budget:**

The following departments came in under budget in 2015. These funds are then available to help with unforeseen and unbudgeted expenses in other departments. Thank You!



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**4. NACO Representative:**



**Deferred compensation can help you secure your financial future.**

If you're not saving for retirement, what's your plan? I have three numbers for you: **457**

Your employer knows you want a financially secure retirement. Enrolling in the **457** deferred compensation plan can help you meet your goals. Starting contributions now may help supplement your pension income in retirement.

Come see why **457** may be the plan for you.

Investing involves market risk, including possible loss of principal. Neither Nationwide nor its representatives may offer investment, tax or legal advice. You should consult your own counsel before making any decisions.

NRM-9461M12 (01/16)

**Clark Co. Employees**

**Tuesday, July 26**  
 10:00-3:30 Government Center, Rm 305  
 3:45-4:30 Highway Dept., Neillsville

**Clark Co. Employees**

**Wednesday, July 27**  
 3:45-4:30 Highway Dept., Owen

**Please contact Heather Roman to schedule an appointment**

**Clark Co. Employees**

**Thursday, July 28**  
 10:00-1:00 Government Center, Rm 305  
 2:00-3:00 ADS



Contact your Nationwide Retirement Specialist:  
**Eric Glinsky**  
 715-245-7408  
[glinks1@nationwide.com](mailto:glinks1@nationwide.com)



Contact your Nationwide Retirement Specialist:  
**Tom Bussard**  
 888-401-5272  
[nrsforu@nationwide.com](mailto:nrsforu@nationwide.com)

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Individuals can contact Heather Roman @ 715.743.5296 to schedule appointments.

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**5. Prorated breakdown of self-funded plan contributions based on hours less than 40**

Insurance Premium Rates for Employees Working less than 80 hours										
Hours	Employee Premium					Employee Benefit				
	Single 15%	Single 20%	Family 15%	Family 17.5%	Family 20%	Single 15%	Single 20%	Family 15%	Family 17.5%	Family 20%
	Rate Per Hr 3.4680	Rate Per Hr 3.2640	Rate Per Hr 9.3938	Rate Per Hr 9.1179	Rate Per Hr 8.8415	Rate Per Hr 3.4680	Rate Per Hr 3.2640	Rate Per Hr 9.3938	Rate Per Hr 9.1179	Rate Per Hr 8.8415
0	\$ 326.40	\$ 326.40	\$ 884.13	\$ 884.16	\$ 884.15	\$ -	\$ -	\$ -	\$ -	\$ -
1	\$ 322.93	\$ 323.14	\$ 874.74	\$ 875.04	\$ 875.31	\$ 3.47	\$ 3.26	\$ 9.39	\$ 9.12	\$ 8.84
2	\$ 319.46	\$ 319.87	\$ 865.34	\$ 865.92	\$ 866.47	\$ 6.94	\$ 6.53	\$ 18.79	\$ 18.24	\$ 17.68
3	\$ 316.00	\$ 316.61	\$ 855.95	\$ 856.81	\$ 857.63	\$ 10.40	\$ 9.79	\$ 28.18	\$ 27.35	\$ 26.52
4	\$ 312.53	\$ 313.34	\$ 846.55	\$ 847.69	\$ 848.78	\$ 13.87	\$ 13.06	\$ 37.58	\$ 36.47	\$ 35.37
5	\$ 309.06	\$ 310.08	\$ 837.16	\$ 838.57	\$ 839.94	\$ 17.34	\$ 16.32	\$ 46.97	\$ 45.59	\$ 44.21
6	\$ 305.59	\$ 306.82	\$ 827.77	\$ 829.45	\$ 831.10	\$ 20.81	\$ 19.58	\$ 56.36	\$ 54.71	\$ 53.05
7	\$ 302.12	\$ 303.55	\$ 818.37	\$ 820.33	\$ 822.26	\$ 24.28	\$ 22.85	\$ 65.76	\$ 63.83	\$ 61.89
8	\$ 298.66	\$ 300.29	\$ 808.98	\$ 811.22	\$ 813.42	\$ 27.74	\$ 26.11	\$ 75.15	\$ 72.94	\$ 70.73
9	\$ 295.19	\$ 297.02	\$ 799.59	\$ 802.10	\$ 804.58	\$ 31.21	\$ 29.38	\$ 84.54	\$ 82.06	\$ 79.57
10	\$ 291.72	\$ 293.76	\$ 790.19	\$ 792.98	\$ 795.73	\$ 34.68	\$ 32.64	\$ 93.94	\$ 91.18	\$ 88.42
11	\$ 288.25	\$ 290.50	\$ 780.80	\$ 783.86	\$ 786.89	\$ 38.15	\$ 35.90	\$ 103.33	\$ 100.30	\$ 97.26
12	\$ 284.78	\$ 287.23	\$ 771.40	\$ 774.75	\$ 778.05	\$ 41.62	\$ 39.17	\$ 112.73	\$ 109.41	\$ 106.10
13	\$ 281.32	\$ 283.97	\$ 762.01	\$ 765.63	\$ 769.21	\$ 45.08	\$ 42.43	\$ 122.12	\$ 118.53	\$ 114.94
14	\$ 277.85	\$ 280.70	\$ 752.62	\$ 756.51	\$ 760.37	\$ 48.55	\$ 45.70	\$ 131.51	\$ 127.65	\$ 123.78
15	\$ 274.38	\$ 277.44	\$ 743.22	\$ 747.39	\$ 751.53	\$ 52.02	\$ 48.96	\$ 140.91	\$ 136.77	\$ 132.62
16	\$ 270.91	\$ 274.18	\$ 733.83	\$ 738.27	\$ 742.69	\$ 55.49	\$ 52.22	\$ 150.30	\$ 145.89	\$ 141.46
17	\$ 267.44	\$ 270.91	\$ 724.44	\$ 729.16	\$ 733.84	\$ 58.96	\$ 55.49	\$ 159.69	\$ 155.00	\$ 150.31
18	\$ 263.98	\$ 267.65	\$ 715.04	\$ 720.04	\$ 725.00	\$ 62.42	\$ 58.75	\$ 169.09	\$ 164.12	\$ 159.15
19	\$ 260.51	\$ 264.38	\$ 705.65	\$ 710.92	\$ 716.16	\$ 65.89	\$ 62.02	\$ 178.48	\$ 173.24	\$ 167.99
20	\$ 257.04	\$ 261.12	\$ 696.25	\$ 701.80	\$ 707.32	\$ 69.36	\$ 65.28	\$ 187.88	\$ 182.36	\$ 176.83
21	\$ 253.57	\$ 257.86	\$ 686.86	\$ 692.68	\$ 698.48	\$ 72.83	\$ 68.54	\$ 197.27	\$ 191.48	\$ 185.67
22	\$ 250.10	\$ 254.59	\$ 677.47	\$ 683.57	\$ 689.64	\$ 76.30	\$ 71.81	\$ 206.66	\$ 200.59	\$ 194.51
23	\$ 246.64	\$ 251.33	\$ 668.07	\$ 674.45	\$ 680.80	\$ 79.76	\$ 75.07	\$ 216.06	\$ 209.71	\$ 203.35
24	\$ 243.17	\$ 248.06	\$ 658.68	\$ 665.33	\$ 671.95	\$ 83.23	\$ 78.34	\$ 225.45	\$ 218.83	\$ 212.20
25	\$ 239.70	\$ 244.80	\$ 649.28	\$ 656.21	\$ 663.11	\$ 86.70	\$ 81.60	\$ 234.85	\$ 227.95	\$ 221.04
26	\$ 236.23	\$ 241.54	\$ 639.89	\$ 647.09	\$ 654.27	\$ 90.17	\$ 84.86	\$ 244.24	\$ 237.07	\$ 229.88
27	\$ 232.76	\$ 238.27	\$ 630.50	\$ 637.98	\$ 645.43	\$ 93.64	\$ 88.13	\$ 253.63	\$ 246.18	\$ 238.72
28	\$ 229.30	\$ 235.01	\$ 621.10	\$ 628.86	\$ 636.59	\$ 97.10	\$ 91.39	\$ 263.03	\$ 255.30	\$ 247.56
29	\$ 225.83	\$ 231.74	\$ 611.71	\$ 619.74	\$ 627.75	\$ 100.57	\$ 94.66	\$ 272.42	\$ 264.42	\$ 256.40
30	\$ 222.36	\$ 228.48	\$ 602.32	\$ 610.62	\$ 618.90	\$ 104.04	\$ 97.92	\$ 281.81	\$ 273.54	\$ 265.25
31	\$ 218.89	\$ 225.22	\$ 592.92	\$ 601.51	\$ 610.06	\$ 107.51	\$ 101.18	\$ 291.21	\$ 282.65	\$ 274.09
32	\$ 215.42	\$ 221.95	\$ 583.53	\$ 592.39	\$ 601.22	\$ 110.98	\$ 104.45	\$ 300.60	\$ 291.77	\$ 282.93
33	\$ 211.96	\$ 218.69	\$ 574.13	\$ 583.27	\$ 592.38	\$ 114.44	\$ 107.71	\$ 310.00	\$ 300.89	\$ 291.77
34	\$ 208.49	\$ 215.42	\$ 564.74	\$ 574.15	\$ 583.54	\$ 117.91	\$ 110.98	\$ 319.39	\$ 310.01	\$ 300.61
35	\$ 205.02	\$ 212.16	\$ 555.35	\$ 565.03	\$ 574.70	\$ 121.38	\$ 114.24	\$ 328.78	\$ 319.13	\$ 309.45
36	\$ 201.55	\$ 208.90	\$ 545.95	\$ 555.92	\$ 565.86	\$ 124.85	\$ 117.50	\$ 338.18	\$ 328.24	\$ 318.29
37	\$ 198.08	\$ 205.63	\$ 536.56	\$ 546.80	\$ 557.01	\$ 128.32	\$ 120.77	\$ 347.57	\$ 337.36	\$ 327.14
38	\$ 194.62	\$ 202.37	\$ 527.17	\$ 537.68	\$ 548.17	\$ 131.78	\$ 124.03	\$ 356.96	\$ 346.48	\$ 335.98
39	\$ 191.15	\$ 199.10	\$ 517.77	\$ 528.56	\$ 539.33	\$ 135.25	\$ 127.30	\$ 366.36	\$ 355.60	\$ 344.82
40	\$ 187.68	\$ 195.84	\$ 508.38	\$ 519.44	\$ 530.49	\$ 138.72	\$ 130.56	\$ 375.75	\$ 364.72	\$ 353.66