

## 2019 BCSC Health Premiums

As health plans across Indiana and the U.S. struggle with increasing costs, BCSC Health Trust members work to maintain a self-funded health plan at the lowest possible cost. Changes made to the health plan for 2018 were helpful in reducing some costs. Unfortunately, those savings were more than offset by an increase in large claims and increases in the cost and usage of specialty medications.

The BCSC Health Trust recently voted to set 2019 health premiums. The base premiums for the 2019 health plan premiums increased by 12% for both the employee and the employer. The actual increase for each plan varies slightly if you are on a wellness option.

Open enrollment dates are Nov. 1-20 and will take place in your buildings. Appointment sign-up sheets will be available in your building's office.

		2019 Total Premium	2019 Employer Share		2019 Employee Share					
			Annual \$	% of Premium Total	Annual \$	% of Premium Total	Per Pay (20 pay)	Increase over 2018	Per Pay (26 pay)	Increase over 2018
<b>Option #1 High-Deductible, Health Savings Account (HSA)</b>	Single	\$ 7,135.73	\$ 6,215.23	87.1%	\$ 920.50	12.9%	\$ 46.03	\$ 4.93	\$ 35.40	\$ 3.79
	Family	\$ 19,578.81	\$ 17,053.15	87.1%	\$ 2,525.66	12.9%	\$ 126.28	\$ 13.53	\$ 97.14	\$ 10.41
	Single - Wellness	\$ 6,885.73	\$ 6,215.23	90.3%	\$ 670.50	9.7%	\$ 33.53	\$ 4.93	\$ 25.79	\$ 3.79
	Family - Wellness	\$ 19,328.81	\$ 17,053.15	88.2%	\$ 2,275.66	11.8%	\$ 113.78	\$ 13.53	\$ 87.53	\$ 10.41
	Family & Spouse Wellness	\$ 19,078.81	\$ 17,053.15	89.4%	\$ 2,025.66	10.6%	\$ 101.28	\$ 13.53	\$ 77.91	\$ 10.41
<b>Option #2 Low-Deductible, PPO Plan</b>	Single	\$ 10,299.72	\$ 7,982.28	77.5%	\$ 2,317.44	22.5%	\$ 115.87	\$ 12.41	\$ 89.13	\$ 9.55
	Family	\$ 28,549.69	\$ 21,412.27	75.0%	\$ 7,137.42	25.0%	\$ 356.87	\$ 38.24	\$ 274.52	\$ 29.41
	Single - Wellness	\$ 10,049.72	\$ 7,982.28	79.4%	\$ 2,067.44	20.6%	\$ 103.37	\$ 12.41	\$ 79.52	\$ 9.55
	Family - Wellness	\$ 28,299.69	\$ 21,412.27	75.7%	\$ 6,887.42	24.3%	\$ 344.37	\$ 38.24	\$ 264.90	\$ 29.41
	Family & Spouse Wellness	\$ 28,049.69	\$ 21,412.27	76.3%	\$ 6,637.42	23.7%	\$ 331.87	\$ 38.24	\$ 255.29	\$ 29.41

\* Approved BCSC Health Trust 10-17-18