



# 2017 Open Enrollment

## 2017 Benefit Plan Changes

### What's Changing?

- **No waiver form!**
  - Waiver elections will be made directly in eBenefits.
- **No proof of other insurance to scan over to Benefits!**
  - Proof of other insurance provided directly in eBenefits.
- **Voluntary Benefit options through Cigna.** During the Open enrollment period you can enroll in the following plans:
  - Short Term (STD) and Long Term Disability (LTD) offered by Cigna. Disability insurance replaces a percentage of your lost income (up to the maximum benefit), when you need to miss work due to an illness or accident.
    - New for 2017: These disability plans may be utilized while maintaining sick leave balances. The plans only require employees exhaust vacation balances.
- **Health Plans Premium Increase.** The overall premium increases for the Medical Plans are between 6% to 9% and the premium increase for the Delta PPO plan is 12%. The health reform law is continuing to change the health care landscape as we know it. Included in the health reform law there are fees, taxes and mandates that have a direct and indirect impact on our overall Plan costs, in addition to normal trend of rising costs.
- **County Flex Credit Increase.** For the 2017 plan year the Flex credits will be increasing by 5% across all levels of benefit programs.