What’s New for 2015?

Employer-Paid Basic Life insurance and AD&D Benefit is Increasing

The St. Johns County Insurance Committee voted and the Board approved an increase to the employer-paid basic life insurance and Accidental Death & Dismemberment (AD&D) benefit, provided to all benefit eligible employees. Effective January 1, 2015, the basic life insurance and AD&D will increase from $20,000 to $50,000 for all benefit eligible employees. For elected officials and senior management, the basic life insurance and AD&D benefit will increase from $50,000 to $75,000.

What is the FSA Rollover Benefit?

Effective January 1, 2015, if you contributed to the Health Flexible Spending Account in 2014, $250 of leftover unused funds will automatically roll over at the end of the year. You can then use this money to pay for expenses incurred in the next calendar year. EXAMPLE: If you elect to have $1,000 deposited to your 2015 Medical FSA and you have $100 remaining from 2014, you will have a total of $1,100 available to you in 2015. The 2015 election of $1,000 will be used first and then the $100 rollover from 2014 will be used second. If you do not use the $100 rollover funds by December 31, 2015, they will be forfeited and will not rollover to 2016.

PHA Credit Offered to Spouses

The Personal Health Assessment (PHA) Credit has been extended to spouses for 2015. If you are currently covering your spouse and they completed their Personal Health Assessment (PHA) by September 30, 2014, you will be eligible for a $50 credit, beginning January 1, 2015. Please see “Monthly Rates” insert for more details.

Blue Choice PPO Plan to Phase Out

Beginning January 1, 2015, Blue Choice PPO 0117 will no longer be offered to new employees. Additionally, if you were not enrolled on Blue Choice PPO 0117 in 2014, you will not be able to elect this Plan in 2015. Please note that as of January 1, 2016, Blue Choice PPO 0117 will no longer be offered, both to currently enrolled and new employees.

Choosing Your Medical Plan

What is a High Deductible Health Plan and Health Reimbursement Account?

A high deductible health plan (HDHP) is a health insurance plan with lower premiums and higher deductibles than a traditional plan. If you choose to enroll in the Blue Options HDHP 05360, all services apply first to your annual deductible which helps you to meet your out-of-pocket maximum. There are no copays on this plan. It is offered alongside a health reimbursement account (HRA), which St. Johns County funds. You can then use this money to pay for eligible medical, prescription, vision and dental expenses. St. Johns County contributes up to $600 per year1 into your HRA.

What are the benefits of the copays offered on Blue Options PPO?

The Blue Options PPO 03559 plan offers copays on most services, including visits to the primary care physician (PCP), urgent care, emergency room, x-rays and imaging, surgical centers, and outpatient and inpatient hospital. Copays allow you to pay a set amount at the time of service, and help you to meet your out-of-pocket maximum for health care in a calendar year. Copays do not, however, apply to your annual deductible. For both the Blue Options PPO 03559 and the Blue Options HDHP 05360, your deductible will be applied to your out-of-pocket maximum.

1St. Johns County will contribute $600 into your HRA account at the beginning of the plan year if your benefits became effective January 1, 2015. The St. Johns County HRA contribution will be pro-rated for employees whose benefits become effective after January 1.