

# FAIRFIELD COUNTY HEALTH INSURANCE BENEFIT SUMMARY 2016



**November, 2015**

In 2005, the Fairfield County Board of Commissioners made the decision to join the Franklin County Benefits Cooperative ("Cooperative") in an effort to manage the ever increasing cost of health insurance. This decision has enabled the Commissioners to provide high-level benefits while stabilizing or decreasing employee contributions for roughly 10 years.

During this period, employees have been able to experience decreased monthly premiums, 3 months where no premium was charged, and premium increases that were significantly less than the industry average all while health insurance costs have continued to be impacted by significant regulatory changes and double digit cost increases.

**For the 2016 plan year, health insurance rates will experience a normalized increase of 6.2% for the 2016 calendar year facilitated by a one pay period employer/employee premium holiday in April 2016**

Our benefit plan year for 2016 runs from April 2016 - December 2016. The rates listed below will take effect in March 2016 for coverage beginning in April 2016. Current rates will apply to coverage through February 2016.

	Total Monthly	Employer Share	Employee Share	Total Yearly
Single:	\$ 790.08	(85%) \$ 671.56	(15%) \$118.52	\$ 9480.96
Family:	\$ 1,882.86	(85%) \$1600.44	(15%) \$282.42	\$ 22,594.32

**The above rates maintain the 15% employee contribution levels.** The Board of Commissioners is committed to offering County employees and their families fair and affordable health care benefits. We offer our thanks to County employees for their shared responsibility in this endeavor.