



Roger Rendleman
Chairman

William L. Ashmore
Chief Executive Officer

STATE OF ALABAMA
LOCAL GOVERNMENT HEALTH INSURANCE BOARD

201 South Union Street, Suite 200
PO Box 304900
Montgomery, Alabama 36130-4900
334-263-8326 or 866-836-9137 • Fax: 334-517-9778
<http://www.lghip.org>
August 03, 2015

RECEIVED AUG 11 2015

RUSSELL COUNTY COMMISSION C35
PO BOX 969
1000 BROAD ST
PHENIX CITY AL 36867

Dear LGHIP Official:

At its Board meeting on July 28th, the Local Government Health Insurance Board (LGHIB) voted to accept the recommendations of the Executive Committee. **Enclosed is a brief overview of the Local Government Health Insurance Plan (LGHIP) benefit and premium changes approved by the LGHIB.** More details about the benefit changes taking effect January 1, 2016 will be forthcoming.

LGHIP UNIT CLASSIFICATION

For CY2016, your local government unit has been classified in the "Preferred" rate category. **A CY2016 rate schedule is enclosed.**

Your local government unit also qualifies for the wellness premium discount of \$10 per active employee per month for CY2016 because you had 80% or higher active employee participation in the wellness screening program conducted June 1, 2014 to May 31, 2015. This discount is not reflected in the rate schedule but will appear on your monthly invoice beginning in December to pay for January's coverage.

We greatly appreciate your continued participation and support of the LGHIP. If you have questions or comments regarding these changes, please forward them to the LGHIB. Also, if our LGHIB staff can be of assistance, please contact them at (334) 263-8326.

Sincerely,

William L. Ashmore
Chief Executive Officer

Enclosures

Local Government Health Insurance Plan Benefit and Premium Changes

Effective: 1/1/2016

RECEIVED AUG 11 2015

Benefit Changes

- Increase generic prescription drug copays from \$5 to \$10
- Increase physician office visit copays from \$35 to \$40
- Accept assignment on certain name brand diabetic drugs
After meeting the deductible, members purchasing certain brand name diabetic drugs will only pay the pharmacy 20% of the cost instead of paying the full cost and waiting to be reimbursed 80% (a list of the name brand diabetic drugs will be furnished to the members affected).
- Implement retiree healthcare exchange option for Medicare retirees
The Board approved SelectQuote Benefit Solutions to provide a web search engine for Medicare retirees that offers various coverage options through numerous insurance companies that participate in their exchange. The web-site provides retirees with side-by-side price comparisons on Medicare Supplement, Medicare Advantage and prescription drug plans.
- Implement Teladoc telehealth consultation
Teladoc is a medical consultation service offered through Blue Cross whereby members can contact board-certified doctors via phone or online video. This program is strictly for common diagnoses and helps the patient remain in the workplace or home without having to make a doctor's office visit. There is no copay for this feature.

Premium Increases

Increase premiums for active and retired employees and dependents 7.8%