



OFFICE OF THE ADMINISTRATOR  
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October 27, 2020

Dear Retiree:

This notice is to let you know about our insurance meetings and the rates for the 2021 plan year.

We will continue to offer the Blue Cross Blue Shield PPO plan and the Blue Cross High Deductible Health Plan in 2021. (Please remember that you are only eligible for the plan you were enrolled in at the time of your retirement.) The Blue Cross Blue Shield PPO plan rates will increase by 10.49% and the High Deductible PPO Plan rates will increase by 10.45%.

Two surcharges implemented in 2018 will continue into 2021:

- Spousal Surcharge: \$100 a month for spouses that have coverage offered by their employer but opt to take our insurance. **This applies only to spouses who have the option to be insured by their employer and elect not to take it.**
- Tobacco Surcharge: \$25 per month per retiree and/or spouse using any form of tobacco. (\$50 if both the retiree and their spouse use tobacco.)

**To avoid one or both of the surcharges, you must return the two (2) enclosed UPDATED affidavits by Nov. 20, 2020 if you are covering a spouse, or if you or your spouse are tobacco users. Failure to return the affidavit by Nov. 20, 2020 will result in the surcharge being applied until the affidavit is returned. Please return them to County Administration at the address above.**

Dental and Vision rates will remain the same for 2021. We will be continuing with Delta Dental for the Dental Plan and EyeMed for our Vision Plan for 2021. Accident coverage and critical illness coverage through Lincoln Financial Group will continue and rates will remain the same. Rates for coverages can be found on page 2.

***Your current coverage will automatically continue at the new rates.*** We will have open enrollment meetings online, available for on-demand viewing. If you have questions about the difference in plans, please make every effort to watch the online meeting.

#### **Open Enrollment Meetings:**

In the interest of social distancing, Open Enrollment Meetings will be available to view online this year, rather than in person. Go to [www.mcleancountyil.gov](http://www.mcleancountyil.gov), click on **Residents**, then click on **Retirees of McLean County**. There you will find a link to the meeting video and other information about Open Enrollment for Plan Year 2021. Please contact 309-888-5113 or [countyadminhr@mcleancountyil.gov](mailto:countyadminhr@mcleancountyil.gov) if you have any questions or require assistance.

## Insurance Rates for 2021

Plan	Retiree Only	Retiree + Children	Retiree + Spouse	Family
<b>PPO Plan (Traditional)</b>	\$861.63	\$1,574.30	\$1,574.30	\$2,026.51
<b>High Deductible Plan</b>	\$758.00	\$1,385.14	\$1,385.14	\$1,783.08

- An additional monthly spousal surcharge of \$100 per month will apply to retirees opting to cover spouses eligible to be covered under other plans.
- An additional monthly tobacco surcharge of \$25 per month for each retirees and/or spouse engaged in tobacco usage.

### Monthly Rates for Vision

Single	Retiree +1	Family
\$6.84	\$13.34	\$19.99

### Monthly Rates for Dental

Plan	Retiree Only	Retiree + Spouse	Retiree + Children	Family
Option I	\$27.95	\$55.89	\$70.29	\$98.25
Option II	\$17.89	\$35.80	\$45.37	\$63.27

### Monthly Rates for Accident Coverage

Retiree	Retiree + Spouse	Retiree + Children	Family
\$15.86	\$24.26	\$26.20	\$36.82

### Monthly Rates for Critical Illness

Age	17-30	31-40	41-50	51-60	61-70
Retiree	\$5.96	\$11.28	\$22.10	\$40.64	\$69.06
Spouse	\$5.96	\$11.28	\$22.10	\$40.64	\$69.06