

October 19, 2022

Dear Deputy for Life:

This notice is to let you know about our insurance meetings and the rates for the 2023 plan year.

We will continue to offer the Blue Cross Blue Shield PPO plan and the Blue Cross High Deductible Health Plan in 2023. (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 3% and the High Deductible HAS plan rates will increase by 3%.

Two surcharges implemented in 2018 will continue into 2023:

- 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 affidavits by Nov. 20, 2022 if you are covering a spouse, or if you or your spouse are tobacco users. Failure to return the affidavit by Nov. 20, 2022 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 2023. We will be continuing with Delta Dental for the Dental Plan and EyeMed for our Vision Plan for 2023. 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 convenience and social distancing, Open Enrollment Meetings will be available to view online this year. Go to 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 2023. Please contact 309-888-5110 or countyadminhr@mcleancountyil.gov if you have any questions or require assistance.

Monthly Health Insurance Rates for 2023

Plan	Dep for Life Only	Dep for Life + Spouse	Dep for Life + Children	Family
PPO Plan (Traditional)	\$147.43	\$668.87	\$614.12	\$875.36
High Deductible Plan	\$69.90	\$511.23	\$464.22	\$671.76

- 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 retiree and/or spouse engaged in tobacco usage.

Monthly Rates for Dental Insurance for 2023

Plan	Dep for Life Only	Dep for Life + Spouse	Dep for Life + 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 Vision Insurance for 2023

Single	Dep for Life +1	Family
\$6.84	\$13.34	\$19.99

Monthly Rates for Accident Coverage for 2023

Dep for Life	Dep for Life + Spouse	Dep for Life + Children	Family
\$15.86	\$24.26	\$26.20	\$36.82

Monthly Rates for Critical Illness for 2023

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