

MOBILE COUNTY COMMISSION

Local Government Health Insurance Plan UPDATE

Mobile County was recently informed of cost and benefit changes with the Local Government Health Insurance Plan (LGHIP), effective January 1, 2016. Below is a comparison of employee costs over the years.

PREMIUM COMPARISON 2014/2015/2016

Active Employees Employee (20%)

	2014	2015	2016
Single	\$95	\$ 86	\$ 93*
Family	\$257	\$218	\$235*



Retirees Single 35%; Family 50%

	2014	2015	2016
Single	\$284	\$286	\$308
Family	\$771	\$751	\$810

***FOR CALENDAR YEAR 2016, ACTIVE EMPLOYEES WHO PARTICIPATED IN THE LGHIP WELLNESS SCREENING BETWEEN 6/1/2014 AND 5/31/2015 WILL RECEIVE A DISCOUNT OF \$10/MONTH ON THEIR PREMIUM. (MORE THAN 80 PERCENT OF EMPLOYEES WILL GET THE DISCOUNT.)**

Other Benefit Changes	2014	2015	2016
Generic Drugs	\$10	\$5	\$10
Doctor's Office Visit (Regular/Specialist)	\$30/\$45	\$35/\$35	\$40/\$40
Teladoc*	N/A	N/A	\$0

*Teladoc Telehealth Consultation is a medical consultation service offered through Blue Cross Blue Shield where 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.

DIABETIC DRUGS: Effective 1/1/2016, 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.)

**For more information, contact:
Mobile County Human Resources Department
574-4813 or 574-8788**