


MEMORANDUM

2019-007

DATE: September 7, 2018

TO: All Soil and Water Conservation Districts

FROM:  Colleen Meredith, Director
Soil and Water Conservation Program

SUBJECT: 2019 Health Insurance

For calendar year 2019, the Soil and Water Districts Commission will continue to provide health insurance grant allocations to soil and water conservation districts (SWCDs) for select plans offered through Missouri Consolidated Health Care Plan (MCHCP). The plans that are available have changed since last year and MCHCP is narrowing the cost between the two plans offered. Soil and Water Conservation District boards with employees that are employed for at least 1,560 hours from state funds, may participate in either the MCHCP PPO 750 or the PPO 1250 plan.

The Soil and Water Conservation Program (SWCP) will provide \$555 per month per employee regardless of the plan the employee chooses. The chart below details the portion of the health insurance paid by SWCP and the part paid by the employee.

	Total Premium	Monthly State Portion Premium Cost	Monthly Employee Premium Cost	State Provided Yearly Cost for Employee Health Insurance
PPO 750	\$654.53	\$555.00	\$99.53	\$6,660.00
PPO 1250	\$617.36	\$555.00	\$62.36	\$6,660.00
PPO 750 without contraceptives	\$651.02	\$555.00	\$96.02	\$6,660.00
PPO 1250 without contraceptives	\$614.05	\$555.00	\$59.05	\$6,660.00

The SWCP is making this change to provide the same amount for both plans in order to keep the overall expenses for health insurance similar from one year to the next. This will also allow the SWCP to provide additional funds toward LAGERS, the new retirement system.

As has been stated in previous years, management from MCHCP has strongly cautioned the program and asked us to inform the district supervisors to refrain from covering the cost of the district employee's portion of the monthly health premium due to potential increased utilization of the health insurance. Such an approach will serve to drive up the cost of health care for all the districts.

Open enrollment for SWCD employees is October 1st through October 31st. **Please remember, if your district has employees that choose not to participate in the MCHCP health insurance plans offered, they will still need to complete the open enrollment forms and indicate that they do not wish to participate.** For specific information regarding the PPO 750 and the PPO 1250 plans, please refer to the MCHCP website at mchcp.org.

If you have any questions, please contact Jim Boschert at the Soil and Water Conservation Program, P.O. Box 176, Jefferson City MO 65102-0176, by phone at (573) 522-3320, or at jim.boschert@dnr.mo.gov. Thank you.

CM:jbd