MEMORANDUM 2021-007

DATE: September 10, 2020

TO: Kuis All Soil and Water Conservation Districts

FROM: Kurt Boeckmann, Director

Soil and Water Conservation Program

SUBJECT: 2021 Health Insurance

For calendar year 2021, 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 for SWCD employees are the same as the plans offered this year. 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 \$620 per month per employee regardless of the plan the employee chooses to cover the increased cost of health insurance this year. 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 | \$756.70 | \$620.00 | \$136.70 | \$7,440.00 |
| PPO 1250 | \$713.73 | \$620.00 | \$93.73 | \$7,440.00 |
| PPO 750 without contraceptives | \$752.59 | \$620.00 | \$132.59 | \$7,440.00 |
| PPO 1250 without contraceptives | \$709.85 | \$620.00 | \$89.85 | \$7,440.00 |

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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 telephone at 573-522-3320, or by email at jim.boschert@dnr.mo.gov. Thank you.