



Montana Association of Counties

Health Care Trust

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www.macoht.com

RECEIVED

September 27, 2019

Ravalli County Commissioners
215 S. 4th Street
Hamilton, MT 59840

OCT 01 2019
Ravalli County Commissioners

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Re: January 2020 Final Renewal Rates

Dear Ravalli County Commissioners,

On September 22, 2019, the Montana Association of Counties Health Care Trust (MACoHCT) Board of Trustees approved final renewal rates for member groups renewing on January 1, 2020.

Renewal rates are based primarily on the overall MACoHCT claim experience and fixed costs. Calculations based on these and other factors have resulted in a final +3.0% overall premium rate adjustment to Ravalli County's medical plans. The Trustees approved a 0% rate adjustment to the dental plan and +5.8% rate adjustment to the vision plan for the 2020 plan year.

We kindly ask that Ravalli County select the plan benefits on the enclosed rate sheet that you wish to offer to your employees during the 2020 plan year and return the completed document to MACoHCT in the enclosed envelope as soon as possible. Once your renewal paperwork is received by MACoHCT, we will prepare and send Summaries of Benefits and Coverage (SBCs) to Ravalli County. As mandated by the Affordable Care Act (ACA), Ravalli County must distribute the SBCs to all eligible employees no later than December 1st (30-days prior to renewal).

Keep in mind, Open Enrollment for Ravalli County will be from October 1st to December 15th with all changes effective January 1st. This time period is the annual opportunity for employees and eligible elected officials to make coverage changes, such as adding or dropping coverage for dependents or change plan benefits.

Be sure to share the enclosed renewal information with retirees, medical centers, nursing homes and any other individuals or entities that are covered under your County's plan.

If you have any questions about your renewal or would like rates for alternative plan benefits, please contact the MACoHCT Administration Office at 866-669-6428, or Shelley Murphy 406-422-7162.

Sincerely,


Jason Rittal
Deputy Director

REVISED

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STANDARD TIME

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MACo
HEALTH CARE TRUST

IT'S ALL ABOUT **TRUST...**

Final Renewal Rates for Ravalli County
January 1, 2020 - December 31, 2020

Group Number: 640C

Expected Employee Enrollment: 148



Existing Plans	Member Only	Member/ Spouse	Member/ Child(ren)	Member/ Family	Non-Medicare Retiree Only	Non-Medicare Retiree/ Spouse
RM500-80-1500	\$773	\$1,526	\$1,141	\$1,933	\$773	\$1,526
RM1500-80%-3000	\$661	\$1,304	\$975	\$1,653	\$661	\$1,304
BP2000-70%-4000	\$531	\$1,047	\$783	\$1,326	\$531	\$1,047
HD3000-100%-3000	\$568	\$1120	\$838	\$1,419	\$568	\$1,120
HD4000-100%-4000	\$529	\$1,044	\$780	\$1,322	\$529	\$1,044
HD6000-100%-6000	\$466	\$919	\$687	\$1,164	\$466	\$919
DENTAL	\$36	\$72	\$75	\$109	\$36	\$72
VISION	\$17	\$33	\$23	\$37	\$17	\$33

Alternate Plans	Member Only	Member/ Spouse	Member/ Child(ren)	Member/ Family	Non-Medicare Retiree Only	Non-Medicare Retiree/ Spouse
RM1000-80%-5000	\$684	\$1,351	\$1,010	\$1,710.83	\$684	\$1,351
RM2000-80%-4000	\$616	\$1,215	\$909	\$1,539	\$616	\$1,215
RM3000-80%-5000	\$579	\$1,142	\$854	\$1,447	\$579	\$1,142

MACoHCT Retiree Medicare Advantage Plan Administered by Blue Cross Blue Shield	
Rates Effective: January 1, 2020 - December 31, 2020	
Medicare Retiree Only	Medicare Retiree/Spouse
\$232.90	\$465.80

Authorized Signature _____

Date _____

75% Participation Required in Medical Plans

No Minimum Participation Required in Dental & Vision Plans



