

MEMORANDUM

TO: Nez Perce County Employees
FROM: Gary V James, Auditor's Office
DATE: October 1, 2015
SUBJECT: Medical Insurance Deductible Reimbursement. Reimbursing the deductible paid for the difference from the Current plan's \$1500 and the base of \$200 (at 80%).

You may not be aware of a benefit to all Nez Perce County employees who have medical insurance. The County reimburses the employee and for family members on your insurance 80% of the difference in our deductible and our \$200 base. The employee brings into the Auditor's office an itemization of claims paid (EOB) or equivalent. You may also ask Regence to print you a claims itemization for the year you are getting reimbursed for (i.e. 2015, ask for an itemization for service from 01/01/2015 to current). The reimbursement is for the medical deductible only and not the \$25 dental deductible included in some claims itemizations. Here are some examples:

Employee has paid \$347.00 towards their deductible.

	Employee
Deductible amount paid	\$347.00
Less any dental deductible amounts	(0.00)
Less deductible base amount	<u>(200.00)</u>
Subtotal	\$147.00
At the 80% reimbursement	<u>x 80%</u>
Total to be reimbursed	\$117.60

Another example is an employee & spouse or an employee & kid(s). The same scenario as above, but the employee has a \$1500 deductible and the spouse or kid(s) have a separate \$1500 deductible.

	Employee	Spouse or kid(s)
Deductible amount paid	\$347.00	\$425.00
Less any dental deductible amounts	(0.00)	(25.00)
Less deductible base amount	<u>(200.00)</u>	<u>(200.00)</u>
Subtotal	\$147.00	\$200.00
At the 80% reimbursement	<u>x 80%</u>	<u>x 80%</u>
Total to be reimbursed for each	\$117.60	\$160.00
Total Reimbursed		<u>\$277.60</u>

Another example is an employee & spouse with kid(s) ("Family"). The "Family" has a \$3,000.00 total deductible.

	Employee	Spouse	Child1	Child2
Deductible amount paid	\$283.00	\$1,425.00	\$1,217.50	\$124.50
Less dental deductible amt	<u>(0.00)</u>	<u>(25.00)</u>	<u>(25.00)</u>	<u>(0.00)</u>
Subtotal	\$283.00	\$1,400.00	\$1,192.50	\$124.50
Total from this "Family"		\$3,000.00		
Less deductible base amount		<u>(400.00)</u>		
Subtotal		\$2,600.00		
At the 80% reimbursement		<u>x 80%</u>		
Total Reimbursed		<u>\$2,080.00</u>		

If you have any questions on the deductible reimbursement, please give me a call at ext 3024 or send me an email.