

# Plan Year 2015-16 Changes

*for future alignment of benefit year with plan year*

Your County's Plan year begins on October 1

- **10/01/15 Renewal**
- Plan year is October through September
- Benefit Year is January through December

Deductible accumulated during 4<sup>th</sup> Quarter 2015 will carry over to January 1, 2016

## **2015-16 Plan Year**

**Benefit Year will be prorated to 9 months:**  
**1/1/16 – 9/30/2016**

Multiply annual deductible\* and annual co-insurance maximum by 75% (or divide by 12 months and multiply by 9)

2016 – 2017  
Renewal

4<sup>th</sup> Quarter Carryover will no longer apply

- **10/01/16 Renewal**
- Deductibles and out-of-pocket maximums will accumulate from 10/01/16 - 9/30/17

Plan Year and Benefit Year are now aligned:  
October 1 - September 30

\* Health and Prescription deductible as applicable