

Wayne County Employee Benefit Plan

The Decisions we make

as individuals

affect all of us!!

**OUR
WAYNE COUNTY
EMPLOYEE BENEFIT PLAN
IS
SELF INSURED**

**Per Merriam-Webster.com, the definition of
“Self Insurance”**

is

**“Insurance of oneself or of one’s own interests
by the setting aside of money at regular intervals
to provide a fund to cover possible losses”**

Health Plan Fiscal Recap

Where our claims dollars are typically spent

23% Prescription Medicine

20% Inpatient Hospital Charges

17% Outpatient Facility Charges

15% Outpatient X-Ray and Lab

12% Doctors visits, including specialists

7% Dental

5% Emergency Room

.6% Chemotherapy and Radiation Therapy

.3% Mental Health Visits Outpatient

.1% Other

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Emergency room visits cost about \$900 each visit

- **Patient Average Out of Pocket = \$100**
- **Employee Out of Paycheck = \$160**

Physician Office visits cost about \$60 each visit

- **Patient Average Out of Pocket = \$20**
- **Employee Out of Paycheck = \$8.00**

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The Decisions we, as individuals, make on a daily basis affect what everyone else in this room pays, and what our Employer has available to fund our raises!!

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We can all get involved and work to get healthier or stay healthy and try to keep our cost of Self Insurance down!!

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Two areas of opportunity are:

- Becoming Smarter Consumers of Healthcare
- Wellness, reducing our use of Healthcare

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Consumerism

- **Do you know your doctor's last customer satisfaction rating?**
- **Did you ask your doctor if there were alternatives to medicine?**
- **Did you take notes at your last doctors visit?**
- **Do you have a list of the medicine you take?**
- **Do you know there is a link between your Oral Health and your overall Health?**

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Consumerism (cont.)

- **Do you know your surgeons post operative rate of infection?**
- **Do you know your surgeons re-admission rate within one week of surgery?**
- **Do you know what you should have done/tested annually for your condition?**
- **Do you know what “Never” events are?**

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Wellness Programs

- **Imagine the Medical Bills that you will never incur if the Wellness Program helps you to Stop Smoking, Lose Weight, Eliminate or Control Diabetes, High Blood Pressure or High Cholesterol!!**
- **You will feel better and have more quality time to spend with the ones you love, doing what you like to do!!**