

Agenda Summary Report (ASR)

Franklin County Board of Commissioners

DATE SUBMITTED: 9/29/2021	PREPARED BY: Eric Wyant, HR Generalist
Meeting Date Requested: 10/5/2021	PRESENTED BY: Eric Wyant and Dave Gyll, Conover Insurance
ITEM: (Select One) <input type="checkbox"/> Consent Agenda <input checked="" type="checkbox"/> Brought Before the Board Time needed: 30 minutes	
SUBJECT: 2022 Employee Benefits Presentation	
FISCAL IMPACT: \$1,030 per eligible employee per month, based on current County contribution	
BACKGROUND: <p>Conover Insurance has obtained renewal rates for 2022 employee benefits. Conover was able to negotiate renewal rates from carriers for our medical, dental, vision, and life and disability benefit plans. Favorable renewal rates were negotiated for vision, and a rate pass was negotiated for life and disability. Based on our claims experience for the year and overall market trends, a lot of work was done to obtain what we believe to be the best rates possible for Franklin County.</p> <p>Throughout the year, the Benefits Committee was presented our claims experience data by Conover Insurance to assist them in their renewal recommendation process. Franklin County had a very challenging year of claims activity, with some of the statistics presented to the Committee being:</p> <ul style="list-style-type: none">• Through August, loss ratio for medical was 153%, loss ratio for prescriptions was 219%, for a combined loss ratio of 163%, meaning Premera paid \$1.63 out in claims for every \$1.00 received from Franklin County in the form of premiums. Last year, our combined loss ratio was 100%.• Through August, Franklin County had 23 large claims over \$25,000, totaling \$1.8 million, up from 11 claims and \$640,000 during the same period last year.• Through August, our dental plan loss ratio was 92%, compared to 77% during the same period last year. <p>To begin the renewal process for 2022 medical and dental plans, Conover worked with Premera to solicit renewal rates, shopped the market with other carriers, which we did receive some rate quotes from, and explored insurance pooling programs to solicit renewal rates. Based on the information provided, the County would not be eligible for membership in the AWC pool as they do not compete with County pools, and WCIF would not accept an application from Franklin County based on our claims experience data. Applying for entry to the PEBB pool was explored, and could be an option for the County, however, based on the pool's premium rates, and the manner in which the plans are administered, it is likely that PEBB would not be a viable option for Franklin County at this time. Additionally, our group's claims experience data is reviewed as part of the application process, and likely we would be denied based on that alone.</p> <p>The Benefits Committee reviewed in detail the rates provided for our current 2-tier rate structure based on status quo medical and prescription plan design. After a series of renewal meetings with the Benefits Committee, the Committee provided feedback to Conover to explore making medical and prescription plan design changes, including changes to the tiered rate structure as a way to obtain the best renewal rate possible. This allowed the Committee to review and consider with their groups, medical renewal rates that ranged from a 12.25 %(avg) to 39.67% increase, and dental renewal rates that ranged from a 14% decrease to a 22.67% increase.</p>	

Staff is requesting Board consensus with regard to plan design and rates in order to move forward with preparation for 2022 Open Enrollment. Contracts for selected plans and benefits will be presented to the Board in the coming months as they are finalized with the carriers.

RECOMMENDATION:

The Benefits Committee recommends the Board give consensus on moving forward with one of the following options for the 2022 plan year, as there was split feedback within the Committee.

Medical:

Changing to United Health Care from Premiera, and adopting the proposed plan design changes at either a 2-tier or 4-tier rate structure. Overall rate increase will vary based on the rate structure adopted.

Dental:

Changing to either MetLife or United Health Care from Premiera with the rate structure matching that of the medical plans. With a change to MetLife resulting in a 14.04% rate reduction, and a change to United Health Care having varying rate impacts based on the rate structure adopted.

Vision:

Vision Service Plan coverage with either "Option 1" or "Option 2" plan design change with a 2 year rate guarantee, at either a 12.79% rate reduction, or 7.47% rate increase respectively.

The Benefits Committee also recommends the Board give consensus to renew coverages for:

- Willamette Dental coverage at a 1.89% rate increase
- Lincoln Financial- Life and Disability coverage at a rate pass, with a 2 year rate guarantee

In order to proceed with preparation for a timely open enrollment, HR needs the Board to provide direction in the form of consensus for each of the following:

- **Medical Plan Carrier**
- **Medical Plan Design**
- **Medical Plan Rate Structure**
- **Dental Plan Carriers**
 - PPO Plan
 - Willamette Dental
- **Vision Plan Design**
- **Life and Disability Carrier**

COORDINATION:

From January through July of 2021, monthly Benefits Committee meetings were held to review claims data, and discuss Committee feedback on plan performance. These meetings were, on average, attended by 41% of employee and business partner group representatives. Email recaps and the PowerPoint presentation were sent to all Benefits Committee representatives following each meeting and the presentations were posted on the public drive.

From 7/14 - 7/31/2021 a medical benefits values survey was available to Franklin County benefits eligible employees with notification sent out via email as well as made available on Employee Online. Through that survey period, 34% of eligible employees participated in the survey.

On 8/2/2021, HR sent out a call for Benefits Committee representatives to All-County and all union business representatives. In that communication we expressed our continued desire to have at least one representative from each office/department and employee group/union to help us make sure all employee groups are represented on the Committee and informed on benefits related topics, including 2022 renewal plan and rate options. In response to this call, 40% of County groups had representatives in attendance at the 8/17/2021

meeting open house Benefits Committee meeting. Results from the medical benefits values survey were shared with the Benefits Committee at this meeting.

Following the 8/17/2021 meeting, a recap was sent out to the 2021 Committee representatives, again calling for confirmation of who will represent their groups (for those who hadn't responded) for the 2022 Committee. Following that email recap, a few additional County groups responded, bringing the total represented groups to 93% (all but two departments, Planning and Building and HAPO Center). Planning and Building employees in a bargaining unit, have representation on the Benefits Committee through their Courthouse bargaining unit representative. The HAPO Center is comprised solely of non-bargaining employees.

The County is currently engaged in negotiations with the Corrections and Corrections Maintenance Technician units for their CBAs, including benefits. These units have also chosen not to engage with, participate in, or provide a recommendation to, the Benefits Committee as their stated position is that this established committee process for analyzing and recommending changes to County benefits programs is not consistent with the County's duty to bargain. We will continue to negotiate in good faith with these units and bargain any impacts of the benefits decisions, but have communicated to the units' representative that the County must make decisions and move forward with 2022 benefits plans for all employees as our current plans end 12/31/2021. Representatives for these groups have continued to receive the same Benefits Committee communications as the rest of the representatives.

On 8/31/2021 to help facilitate the renewal process, a pre-renewal meeting was held for the Benefits Committee to meet and review the renewal timeline, review updated claims experience, discuss plan design and anticipated medical and dental renewal rates based on that claims experience, and review renewal rates for carriers we did receive a renewal from which included VSP, Willamette Dental, and Lincoln Financial. There was overwhelming consensus from the Committee to recommend renewing coverage for Willamette Dental and Lincoln Financial. At this meeting, there was consensus from the committee to recommend change to the VSP plan design with 58% of groups recommending a change, 33% with no preference, and 8% wanting to keep the plan design the same. With that feedback, representatives would discuss with their respective groups and determine which VSP plan design change option they wanted to recommend.

On 9/7/2021, the 2021 Benefits Committee met to review the renewal rate presentation from Conover representatives and discuss overall plan design. Representatives from 59% of County groups attended the presentation and participated in discussions of plan options, or provided their feedback in advance of the meeting. A break was given from the typical weekly renewal meeting schedule to allow more time for representatives to review the information with their respective groups.

On 9/21/2021, the Committee held an additional meeting to discuss individual group feedback based on the prior presentation. Conover representatives presented updated renewal rates based on plan design feedback from the Benefits Committee at their 9/7/2021 meeting. Representatives from 59% of County groups attended the presentation and participated in discussions of plan options, or provided their feedback in advance of the meeting.

On 9/28/2021, the Committee conducted a final meeting to discuss group recommendations/consensus, with the goal of determining the Committee's recommendation to the Board for 2022 benefits plans. 59% of the County groups were present at this meeting or shared their groups' feedback prior to the meeting. Following that meeting, an additional group provided their feedback which brought total Committee participation to 63%.

Of those groups, their collective consensus/recommendation was as follows:

For medical:

- The Committee overwhelmingly recommended a change to United Health Care from Premiera with 69% of groups making this recommendation, 13% recommending staying with Premiera, and 18% not having a preference.
- The Committee overwhelmingly recommended a change from the current plan design structure, to the alternate plan design structure with 56% of groups making this recommendation, 25% of groups did not have a preference, 13% were split, and 6% recommended the current plan design structure.
- The Committee was split in their recommendation of the current 2-tier rate structure, or making a change to a 4-tier rate structure, with 4-tier being the slight favorite. 38% recommended a change to a 4-tier rate structure, 12% were split between the 4-tier rate structure and a composite rate structure, 31% recommended staying with the current 2-tier rate structure, and 19% did not have a preference.

For dental:

- For the Committee groups that had a recommendation, they were split on their carrier recommendation. 38% of groups did not have a preference, 25% recommended United Health Care, 19% recommended MetLife, and 12% recommended Premiera.

For vision:

- The Committee was again split with 44% recommending Option 2, 37% recommending Option 1, and 19% with no preference.

Over the course of the renewal meetings, individual members of the Committee expressed general concern regarding rising health care and premium costs, and a stagnant County contribution, particularly for those covering families.

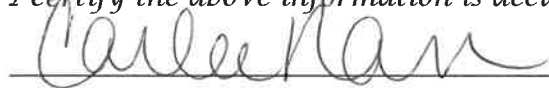
ATTACHMENTS: (Documents you are submitting to the Board)

1. Conover Benefits Renewal Presentation

HANDLING / ROUTING: (Once document is fully executed it will be imported into Document Manager. Please list name(s) of parties that will need a pdf)

n/a

I certify the above information is accurate and complete.



Carlee Nave, HR Director



FRANKLIN COUNTY

COMMISSIONER PRESENTATION

OCTOBER 5, 2021



2021 YEAR TO DATE (THROUGH AUGUST) LOSS RATIO BY COVERAGE

	Premium	Claims	YTD Loss Ratio
Medical	\$1,220,921	\$1,717,677	153.2%
Rx	\$211,926	\$395,334	218.6%
COMBINED	\$1,432,847	\$2,113,011	162.9%
Dental	\$154,248	\$123,051	91.5%
TOTAL	\$1,587,095	\$2,236,062	156.0%

MEDICAL & PRESCRIPTION CLAIMS SUMMARY

I-I-2021 THRU 8-31-2021

	AETNA 2017	Premiera 2018	Premiera 2019	Premiera 2020	Premiera 2021
MEDICAL	\$1,363,202	\$762,044	\$773,961	\$910,789	\$1,871,426
PRESCRIPTION (Rx) DRUGS	\$213,129	\$256,203	\$277,097	\$461,076	\$463,285
TOTAL MEDICAL & RX DRUGS	\$1,576,331	\$1,018,247	\$1,051,057	\$1,371,865	\$2,334,711
Ave Employee Count	225	231	223	215	204
PEPM Claims Cost	\$875.74	\$551.00	\$589.16	\$797.60	\$1,430.58
RX as a % of Medical/RX	14%	25%	26%	34%	20%
LARGE CLAIMS \$25,000 +	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Number	7	8	7	11	23
Dollar Amount	\$943,806	\$429,328	\$316,786	\$640,886	\$1,848,274
% OF TOTAL CLAIMS	59.9%	42.2%	30.1%	46.7%	79.2%

BENEFITS COMMITTEE ACTIVITY

- 27 total employee and business partner groups
 - 2 have declined to name a representative (Planning and Building, and HAPO Center.)
 - 2 have opted to exclusively utilize the bargaining process (Corrections and Corrections Maintenance Technicians.)
- 5 total meetings held regarding renewal
 - 8/17/21 All-County Open House Meeting
 - 8/31/21 Pre-Renewal Meeting (Reviewed YTD figures and discussed overall renewal process)
 - 9/7/21 Renewal Meeting #1 (Discussed group feedback on plan design and introduced renewal rates received by carriers)
 - 9/21/21 Renewal Meeting #2 (Reviewed updated renewal rates from carriers based on Committee plan design feedback)
 - 9/28/21 Final Renewal Meeting (Committee recommendation on plan design, and carriers)

FRANKLIN COUNTY – VSP RENEWAL AND PLAN DESIGN OPTIONS

2 Year Rate Guarantee	Renewal	Option 1	Option 2
Exam Copay	\$0	\$0	\$0
Exam Frequency	Every 12 months	Every 12 months	Every 12 months
Hardware Copay	\$20	\$20	\$20
Lens Frequency	Every 12 months	Every 12 months	Every 12 months
Frame Allowance	\$130	\$200	\$200
Frame Frequency	Every 24 months	Every 24 months	Every 12 months
Contact Allowance	\$130	\$130	\$130
Contact Frequency	Every 12 months	Every 12 months	Every 12 months
Enhancements	Scratch Resistant Coating Anti-Reflective Coating	Scratch Resistant Coating Anti-Reflective Coating	Scratch Resistant Coating Anti-Reflective Coating Tints
Monthly Rate - \$18.61 (current)	\$15.04	\$16.24	\$20.00
% of Change from Current	-19.18%	-12.79%	7.47%

Benefit Committee Recommendation: Renew VSP coverage for 2022, however the Committee's recommendation was split between Options 1 and 2.

FRANKLIN COUNTY – LIFE & DISABILITY RENEWAL

Lincoln Financial – 2 Year Rate Guarantee

- | | |
|-----------------------------------|----------------|
| ■ Base Life Insurance | No Rate Change |
| ■ Voluntary Life Insurance | No Rate Change |
| ■ Base Long Term Disability | No Rate Change |
| ■ Buy-Up Long Term Disability | No Rate Change |
| ■ Voluntary Short Term Disability | No Rate Change |

**No carriers could match Lincoln Financial's rates and rate structures on the Base Long Term Disability and Base Life Insurance. **

FRANKLIN COUNTY DENTAL RENEWAL SUMMARY

CARRIER	INCREASE / DECREASE	
WILLAMETTE - RENEWAL	+ 1.89%	**Dental quotes were received from 10 other carriers that were not as competitive with the options listed **
PREMERA - RENEWAL	+22.67%	
METLIFE – OPTION	- 14.04%	
UNITED HEALTHCARE – OPTION*	-0.04%*	
*2% Medical rate discount if packaged with UHC medical. Equivalent to a 24.28% reduction on UHC dental.		

Benefit Committee Recommendation: Renew Willamette Dental coverage for 2022, and the Committee's recommendation was split between United Health Care, and MetLife for the PPO plan option.

DENTAL RENEWAL & OPTIONS

HIGH PLAN: \$50/\$150 DED. / \$2000 ANNUAL MAX

BENEFITS	PREMERA	METLIFE	UHC
PREVENTIVE	100%	100%	100%
BASIC	90% / 80%	90% / 80%	90% / 80%
MAJOR	60% / 50%	60% / 50%	60% / 50%
ORTHO	100%	80%	50%
RENEWAL RATE CAPS	No	5%/yr (2 yrs)	No
PACKAGE DISCOUNTS	No	No	2% off Med
2 - TIER MONTHLY RATES	CURRENT	RENEWAL	OPTION
Employee Only	\$47.02	\$57.68	\$40.44
Employee & Dependents	\$131.64	\$161.48	\$113.18
% Change from Current		22.67%	-14.03 %
			-0.04%
4 - TIER MONTHLY RATES			
Employee Only	\$47.02	\$57.68	\$40.44
Employee & Spouse	\$131.64	\$131.11	\$78.18
Employee & Children	\$131.64	\$112.48	\$92.86
Employee/SP/CH	\$131.64	\$185.91	\$145.82
% Change from Current		21.61%	-11.27%
			0.33%

Composite rates were obtained from the carriers, but were not one of the top recommendations from the Benefits Committee. **Benefits Committee recommendation (highlighted in green): the Committee was split between 2-tier and 4-tier plan structure, as well as MetLife and United Health Care.

DENTAL RENEWAL & OPTIONS

LOW PLAN: \$50/\$150 DED./\$1000 ANNUAL MAX

BENEFITS	PREMERA	METLIFE	UHC	
PREVENTIVE	100%	100%	100%	
BASIC	70%	70%	70%	
MAJOR	50%	50%	50%	
ORTHO	100%	80%	50%	
RENEWAL RATE CAPS	No	5%/yr (2 yrs)	No	
PACKAGE DISCOUNTS	No	No	2% off Med	
2 – TIER MONTHLY RATES	CURRENT	RENEWAL	OPTION	OPTION
Employee Only	\$32.80	\$40.24	\$28.20	\$32.80
Employee & Dependents	\$91.82	\$112.64	\$78.94	\$91.80
% Change from Current		22.68%	-14.04%	-0.03%
4 – TIER MONTHLY RATES				
Employee Only	\$32.80	\$40.24	\$28.20	\$30.34
Employee & Spouse	\$91.82	\$91.47	\$47.68	\$60.66
Employee & Children	\$91.82	\$78.47	\$61.66	\$70.40
Employee/SP/CH	\$91.82	\$129.70	\$94.76	\$106.06
% Change from Current		24.47%	-14.06%	-2.83%

*Composite rates were obtained from the carriers, but were not one of the top recommendations from the Benefits Committee. **Benefits Committee recommendation (highlighted in green):** the Committee was split between 2-tier and 4-tier plan structure, as well as MetLife and United Health Care.

FRANKLIN COUNTY MEDICAL INITIAL RENEWAL SUMMARY

CARRIER	FUNDING	INCREASE
PREMERA	Fully Insured - Renewal	39.67%
PREMERA	Self-Funded - Option	52.07%
UNITED HEALTHCARE	Fully Insured 2% Packaged Discount w/ UHC Dental	33.03%
HMA / VOYA	Self-Funded - Option	80.53%

The following carriers declined to provide a quote:

- AETNA
- CIGNA
- PACIFIC SOURCE
- ASURIS
- KAISER
- WCIF
- AWC

The following carrier was reviewed and determined to not be a viable option for Franklin County at this time:

- PEBB

BENEFITS COMMITTEE MEDICAL PLAN DESIGN FEEDBACK

What plan design changes were Committee groups open to?

- Changing Insurance Companies – **Open to changing**
- Changing Tier Structure – **Open to changing**
- Increasing Medical Deductibles – **Open to changing**
- Increasing Rx Deductibles – **Open to changing**
- Increasing Office Visit Co-Pays – **Open to changing**
- Increasing Rx Co-Pays – **Open to changing**
- Higher Office Visit Co-Pays for Specialist Visits – **Split Committee**
- Increasing Out-of-Pocket Maximums – **Split Committee**
- Increasing Co-Insurance - **No**
- Additional Authorizations for Prescription Drugs - **No**

MEDICAL - \$750 DEDUCTIBLE

Benefit Description	Premera		Premera	United HC	United HC
	Current / Renewal		Option	CL-8Y Mod	CL-8Y Mod. 3
Medical Deductible (Ind / Fam)	\$750 / \$1500		\$1000 / \$3000	\$750 / \$1500	\$1000 / \$3000
Office Co-pay Primary / Specialist	\$20 / \$20		\$30 / \$50	\$20 / \$20	\$35 / \$55
Emergency Room	\$150 Co-pay + 20%		\$150 Co-pay + 20%	\$150 Co-pay	\$150 Co-pay
Prescription Deductible	\$300		\$500	\$300	\$500
RX Co-pays					
Tier 1 Retail (Mail Order)	\$30 (\$45)		\$30 (\$45)	\$30 (\$75)	\$25 (\$62.50)
Tier 2 Retail (Mail Order)	\$100 (\$150)		\$125 (\$187.50)	\$100 (\$250)	\$80 (\$200)
Tier 3 Retail (Mail Order)	\$200 (\$300)		\$250 (\$375)	\$200 (\$500)	\$175 (\$437.50)
Tier 4 - Monthly via Mail order*	\$300*		\$350*	\$300 (\$750)	\$350 (\$875)
Out of Pocket Maximums	\$3000 / \$9000		\$5000 / \$10,000	\$3000 / \$9000	\$5000 / \$10,000
Monthly Rates - 2 Tier					
Employee Only	\$574.04	\$801.76	\$737.62	\$748.40	\$671.06
Employee & Dependents	\$1,377.72	\$1,924.26	\$1,770.31	\$1,796.16	\$1,610.54
% Change From Current	N/A	39.67%	28.50%	30.37%	16.90%
Monthly Rates - 4 Tier					
Employee Only	\$574.04	\$801.76	\$737.62	\$653.28	\$603.50
Employee & Spouse	\$1,377.72	\$1,639.67	\$1,508.49	\$1,371.90	\$1,267.36
Employee & Child(ren)	\$1,377.72	\$1,322.90	\$1,217.08	\$1,175.90	\$1,086.30
Employee, Spouse & Child(ren)	\$1,377.72	\$2,160.81	\$1,987.95	\$1,959.84	\$1,810.50
% Change from Current	NA	39.20%	28.06%	18.94%	9.88%
% Increases Based on Employees electing same plan and dependent status					

**Composite rates were obtained from the carriers, but were not one of the top recommendations from the Benefits Committee. Benefits Committee recommendation (highlighted in green) on carrier, and plan design. The Committee was split between 2-tier and 4-tier plan structure.

MEDICAL - \$1500 DEDUCTIBLE

Benefit Description	Premiera	Premiera	United HC	United HC
	Current / Renewal	Option	CL-6Q Mod	CL-6Q Mod. 2
Medical Deductible (Ind / Fam)	\$1500 / \$4500	\$2000 / \$6000	\$1500 / \$4500	\$2000 / \$6000
Office Co-pay Primary / Specialist	\$30 / \$30	\$40 / \$60	\$30 / \$30	\$40 / \$60
Emergency Room	\$150 Co-pay + 20%	\$150 Co-pay + 20%	\$150 Co-pay	\$150 Co-pay
Prescription Deductible	\$300	\$500	\$300	\$500
RX Co-pays				
Tier 1 Retail (Mail Order)	\$30 (\$45)	\$30 (\$45)	\$30 (\$75)	\$25 (\$62.50)
Tier 2 Retail (Mail Order)	\$100 (\$150)	\$125 (\$187.50)	\$100 (\$250)	\$80 (\$200)
Tier 3 Retail (Mail Order)	\$200 (\$300)	\$250 (\$375)	\$200 (\$500)	\$175 (\$437.50)
Tier 4 *Monthly via Mail Order	\$300*	\$350*	\$300 (\$750)	\$350 (\$875)
Out of Pocket Maximums	\$4000 / \$12,000	\$6000 / \$12,000	\$4000 / \$12,000	\$6000 / \$12,000

Monthly Rates - 2 Tier

Employee Only	\$535.04	\$747.29	\$693.69	\$698.52	\$625.46
Employee & Dependents	\$1,284.12	\$1,793.53	\$1,664.88	\$1,676.44	\$1,501.10
% Change From Current	N/A	39.67%	29.65%	30.55%	16.90%

Monthly Rates - 4 Tier

Employee Only	\$535.04	\$747.29	\$693.69	\$600.74	\$554.22
Employee & Spouse	\$1,284.12	\$1,528.27	\$1,418.65	\$1,261.56	\$1,163.86
Employee & Child(ren)	\$1,284.12	\$1,233.03	\$1,144.59	\$1,081.34	\$997.60
Employee, Spouse & Child(ren)	\$1,284.12	\$2,014.01	\$1,869.55	\$1,802.22	\$1,662.66
% Change from Current	NA	36.92%	27.10%	16.45%	7.43%

% Increases Based on Employees electing same plan and dependent status.

Composite rates were obtained from the carriers, but were not one of the top recommendations from the Benefits Committee. **Benefits Committee recommendation (highlighted in green) on carrier, and plan design. The Committee was split between 2-tier and 4-tier plan structure.

MEDICAL - \$3000 DEDUCTIBLE

Benefit Description	Premera		Premera	United HC	United HC
	Current/Renewal		Option	CL-74 Mod	CL-74 Mod. 3
Medical Deductible (Ind / Fam)	\$3000 / \$6000		\$3500 / \$7000	\$3000 / \$6000	\$3500 / \$7000
Office Co-pay Primary / Specialist	\$30 / \$30		\$45 / \$65	\$30 / \$30	\$45 / \$65
Emergency Room	\$150 Co-pay + 20%		\$150 Co-pay + 20%	\$150 Co-pay	\$150 Co-pay
Prescription Deductible	\$300		\$500	\$300	\$500
RX Co-pays					
Tier 1 Retail (Mail Order)	\$30 (\$45)		\$30 (\$45)	\$30 (\$75)	\$25 (\$62.50)
Tier 2 Retail (Mail Order)	\$100 (\$150)		\$125 (\$187.50)	\$100 (\$250)	\$80 (\$200)
Tier 3 Retail (Mail Order)	\$200 (\$300)		\$250 (\$375)	\$200 (\$500)	\$175 (\$437.50)
Specialty - Monthly via Mail order*	\$300 *		\$350 *	\$300 (\$750)	\$350 (\$875)
Out of Pocket Maximums	\$6000 / \$12,000		\$6500 / \$13,000	\$6000 / \$12,000	\$7000 / \$14,000
Monthly Rates - 2 Tier					
Employee Only	\$499.36	\$697.45	\$669.66	\$652.96	\$583.76
Employee & Dependents	\$1,198.46	\$1,673.89	\$1,607.17	\$1,567.10	\$1,401.02
% Change From Current	N/A	39.67%	34.10%	30.76%	16.90%
Monthly Rates - 4 Tier					
Employee Only	\$499.36	\$697.45	\$669.66	\$537.36	\$494.98
Employee & Spouse	\$1,198.46	\$1,426.34	\$1,369.51	\$1,128.46	\$1,039.46
Employee & Child(ren)	\$1,198.46	\$1,150.79	\$1,104.94	\$967.26	\$890.96
Employee, Spouse & Child(ren)	\$1,198.46	\$1,879.68	\$1,869.55	\$1,612.08	\$1,484.94
% Change from Current	NA	41.72%	39.35%	18.70%	9.34%
% Increases Based on Employees electing same plan and dependent status.					

**Composite rates were obtained from the carriers, but were not one of the top recommendations from the Benefits Committee. Benefits Committee recommendation (highlighted in green) on carrier, and plan design. The Committee was split between 2-tier and 4-tier plan structure.

MEDICAL - \$2500 HIGH DEDUCTIBLE PLAN

Benefit Description	Premiera	Premiera	United HC	United HC
Medical Deductible (Ind / Fam)	Current/Renewal \$2500 / \$5000	Option \$3500 / \$7000	CL-9G Mod \$2500 / \$5000	CL-9G Mod. 2 \$3500 / \$7000
Office Co-pay Primary / Specialist	20%	20%	20%	20%
Emergency Room	20%	20%	20%	20%
Prescription Deductible	Included w/ Med	Included w/ Med	Included w/ Med	Included w/ Med
RX Co-pays				
Tier 1 Retail (Mail Order)	20%	20%	20%	20%
Tier 2 Retail (Mail Order)	20%	20%	20%	20%
Tier 3 Retail (Mail Order)	20%	20%	20%	20%
Tier 4 *Monthly via Mail Order	20%*	20%*	20%	20%
Out of Pocket Maximums	\$5000 / \$10,000	\$5500 / \$11,000	\$5000 / \$10,000	\$5500 / \$11,000

Monthly Rates - 2 Tier

Employee Only	\$495.56	\$692.15	\$639.16	\$656.20	\$579.32
Employee & Dependents	\$1,189.34	\$1,661.15	\$1,533.97	\$1,574.88	\$1,390.36
% Change From Current	N/A	39.67%	28.98%	32.42%	16.90%
Monthly Rates - 4 Tier					
Employee Only	\$495.56	\$692.15	\$639.16	\$595.20	\$541.40
Employee & Spouse	\$1,189.34	\$1,415.50	\$1,307.13	\$1,249.92	\$1,136.94
Employee & Child(ren)	\$1,189.34	\$1,142.05	\$1,054.61	\$1,071.36	\$974.52
Employee, Spouse & Child(ren)	\$1,189.34	\$1,865.40	\$1,722.58	\$1,785.60	\$1,624.20
% Change from Current	NA	47.91%	36.59%	34.52%	22.36%
% Increases Based on Employees electing same plan and dependent status.					

**Composite rates were obtained from the carriers, but were not one of the top recommendations from the Benefits Committee. Benefits Committee recommendation (highlighted in green) on carrier, and plan design. The Committee was split between 2-tier and 4-tier plan structure.

CURRENT FRANKLIN COUNTY EMPLOYEE MEDICAL ENROLLMENT BREAKDOWN AND AVERAGE MONTHLY OUT-OF-POCKET COST/VEBA CONTRIBUTION ACROSS ALL PLANS

Plan Tiers	Current Enrollment Counts	2021 Monthly Out-of-Pocket/(VEBA Contribution) Average	2022 Benefits Committee Recommendation (2-tier)	2022 Benefits Committee Recommendation (4-tier)
Employee Only	112	(\$419.00)	(\$345.35)	(\$396.48)
Employee + Spouse	22	\$317.41	\$530.76	\$206.91
Employee + Child(ren)	12	\$317.41	\$530.76	\$42.35
Employee + Family	60	\$317.41	\$530.76	\$732.36
Waive Coverage	53	(\$945.00)	(\$945.00)	(\$945.00)

HISTORICAL MEDICAL RATE CHANGES SAMPLE

\$1500 DEDUCTIBLE PLAN- EMPLOYEE MONTHLY OUT-OF-POCKET/VEBA CONTRIBUTION

	2015	2016	2017	2018	2019	2020	2021
County Medical Contribution- Non Bargs	\$945	\$945	\$945	\$945	\$945	\$945	\$945
Employee Only (VEBA Cont.)	(\$493.89)	(\$490.46)	(\$451.33)	(\$456.42)	(\$477.43)	(\$460.88)	(\$409.96)
Employee + Spouse	\$70.01	\$77.82	\$165.88	\$154.30	\$177.17	\$216.88	\$339.12
Employee + Child (VEBA Cont.)	(\$155.55)	(\$149.55)	(\$81.07)	(\$89.98)	\$177.17	\$216.88	\$339.19
Employee + Family	\$408.35	\$418.64	\$536.04	\$520.74	\$177.17	\$216.88	\$339.12
	2022 Initial Premera (2-tier)	2022 Premera Option (2-tier)	2022 Premera Option (4-tier)	2022 Initial United HC (2-tier)	2022 Initial United HC (4-tier)	2022 United HC Option (2-tier)	2022 United HC Option (4-tier)
Employee Only (VEBA Cont.)	(\$197.71)	(\$251.31)	(\$251.31)	(\$246.48)	(\$344.26)	(\$319.54)	(\$390.78)
Employee + Spouse	\$848.53	\$719.88	\$473.65	\$731.44	\$316.56	\$556.10	\$218.86
Employee + Child	\$848.53	\$719.88	\$199.59	\$731.44	\$136.34	\$556.10	\$52.60
Employee + Family	\$848.53	\$719.88	\$924.55	\$731.44	\$857.22	\$556.10	\$717.66



Questions?

Thank you for using Conover Insurance.