



Board of County Commissioners

Regular Meeting

Thursday, August 03, 2017

5:30 PM

School Board Administrative Complex



Employee Insurance Renewal

- Insurance Committee met on July 27, 2017 to review RFP No. 2017-P Group Health Insurance
- Health premiums increase 22.8% with no changes to current plans
- There are no changes to the ancillary plans (Dental, Vision, Life, etc.)
- Blue Cross and Blue Shield (BCBS) is providing \$50,000 for wellness
- Insurance Committee recommends adding BlueCare 60 HMO plan at no additional cost to the County
- Insurance Committee recommends adding ComPsych Employee Assistance Program at a cost of \$36 per employee



Employee Insurance Renewal

BlueCare – Benefit Plan 60

➤ Summary of Benefits for Covered Services

Financial Features	In-Network	Out-of-Network
Deductible	\$500/person \$1,000/family	Not Covered
Coinsurance	10% of allowed amount	Not Covered
Out-of-Pocket Max	\$3,500/person \$7,000/family	Not Covered
Office Services		Not Covered
Physician Office Services		
Primary Care Physician	\$25 Copay	Not Covered
Specialist	\$45 Copay	
Convenient Care	\$25 Copay	
e-Office Visit	\$10 Copay	



Employee Insurance Renewal ComPsych

- Employee Assistance Program (EAP) for behavioral health, wellness, work-life, HR, FMLA, and absence management services
- In-person behavior health counseling available 6 days a week
- Immediate response for Critical Incident Stress Management (CISM) services 24 hours a day
- Assist County through voluntary referral process
- Work-Life Services including family care, legal, and financial
- Pricing is \$3.00 per per-employee-per month (PEPM) basis



Employee Insurance Renewal

	Current 2017	Proposed 2018	Change
County Budget	\$ 7,001.40	\$ 8,584.68	\$ 1,583.28
Life & Disability	\$ 215.40	\$ 215.40	\$ -
EAP		\$ 36.00	\$ 36.00
Amount Available for Health Insurance	\$ 6,786.00	\$ 8,333.28	\$ 1,547.28



Employee Insurance Renewal

BCBS – Individual Plan

	BlueChoice 0317 Plan A	BlueOptions 03559 Plan C	BlueCare 60	BlueOptions 03160/61 Plan D	BlueOptions 05192/93 Plan F
Annual Premiums	\$ 10,689.12	\$ 10,109.52	\$ 9,432.12	\$ 8,333.28	\$ 6,374.28
County's Portion	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28
Employee's Portion of Annual Premium	\$ 2,355.84	\$ 1,776.24	\$ 1,098.84	\$ -	\$(1,959.00)
Amount Deducted Per 24 Pay Periods	\$ 98.16	\$ 74.01	\$ 45.78	\$ -	\$ (81.63)
Current Amount of Deduction	\$ 79.93	\$ 60.27	N/A	\$ -	\$ (66.45)
Increase Per Pay Period	\$ 18.23	\$ 13.74	N/A	\$ -	\$ (15.18)



Employee Insurance Renewal

BCBS – Family Plan

	BlueChoice 0317 Plan A	BlueOptions 03559 Plan C	BlueCare 60	BlueOptions 03160/61 Plan D	BlueOptions 05192/93 Plan F
Annual Premiums	\$ 19,354.80	\$ 18,297.96	\$ 17,078.64	\$ 15,090.12	\$ 11,542.56
County's Portion	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28
Employee's Portion of Annual Premium	\$ 11,021.52	\$ 9,964.68	\$ 8,745.36	\$ 6,756.84	\$ 3,209.28
Amount Deducted Per 24 Pay Periods	\$ 459.23	\$ 415.20	\$ 364.39	\$ 281.54	\$ 133.72
Current Amount of Deduction	\$ 373.96	\$ 338.10	N/A	\$ 229.26	\$ 108.93
Increase Per Pay Period	\$ 85.27	\$ 77.09	N/A	\$ 52.27	\$ 24.79



Employee Insurance Renewal

➤ Recommended Motion:

1. Evaluation Committee recommends the Board approve awarding RFP 2017-P, for group health insurance to Blue Cross Blue Shield
2. Insurance Committee recommends the Board approve adding BlueCare 60 Plan to the Employee Benefit Plan at no additional cost to the County
3. Insurance Committee recommends the Board approve adding ComPsych Employee Assistance Program to the Employee Benefit Plan for each employee at a cost of \$36 per year per employee
4. Administration recommends the Board approve the insurance rates for the Employee Benefit Plan as presented