

DECEMBER 1, 2020

RENEWAL



PREPARED FOR:
Warren County
Personnel & Administration
Committee

PRESENTED BY:
Kurt W. Jaeger, RHU, ChHC
Executive Vice President &
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Jaeger & Flynn Associates



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Agency Partner
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**JAEGER
& FLYNN**

BENEFITS | HUMAN RESOURCES | RISK MANAGEMENT | INSURANCE

Warren County Renewal: 12/01/2020 – 11/30/2021

RECOMMENDED MEDICAL & PRESCRIPTION PREMIUM EQUIVALENTS

Not to exceed:

EPO 5098 (644 employees enrolled)			
	Current	Renewal	<u>% Change</u>
Employee Only	\$759.95	\$759.95	0%
Employee + 1	\$1,557.87	\$1,557.87	0%
Family	\$2,184.57	\$2,184.57	0%
EPO 6398 (59 employees enrolled)			
	Current	Renewal	<u>% Change</u>
Employee Only	\$579.49	\$579.49	0%
Employee + 1	\$1,187.95	\$1,187.95	0%
Family	\$1,665.84	\$1,665.84	0%

2020 plan observances

- **Medical (12/1/20 renewal)**
 - No co-pay or deductible changes are being implemented.
 - Blue Shield was determined to be the best network and partner for Warren County early in the plan year.
 - Medical claims were lower due to COVID-19, but less so than many groups.
 - TeleHealth utilization has skyrocketed. TeleMed utilization is mostly flat
 - Recommending an increase to the reinsurance/stop-loss from \$100k to \$115k.

- **RX (12/1/20 renewal)**
 - No co-pay or deductible changes are being implemented.
 - A newly negotiated prescription contract is going into effect as of the 12/1/20 renewal that will generate significant savings back to the County. No change to co-pay, and minimal formulary changes.
 - The SaveOn Rx program has been working for the members and the County.

- **Medicare Advantage (1/1/21 renewal)**
 - Significant decrease in premiums due to COVID-19.
 - Humana is considering the rate decrease as a one-time claim reduction, and is basing any potential 2022 rate change off of a base rate of \$197.60.
 - Retiree feedback has been outstanding.

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ADDITIONAL LINES OF COVERAGE

- **Medicare eligible retirees:** The Humana plan is decreasing by 20.5%.

Humana (486 retirees & spouses enrolled)			
	Current	Renewal	<u>% Change</u>
Rate per person	\$207.53	\$165.03	-20.5%

- **Dental:** The Delta Dental plan is renewing with a 0% increase. Warren County’s cost is fixed, and there is no cost impact to Warren County. Delta Dental is providing a 25% premium credit for the August and September invoice, which will be applied in January.

Delta Dental (573 employees enrolled)			
	Current	Renewal	<u>% Change</u>
Employee Only	\$29.75	\$29.75	0%
Family	\$76.56	\$76.56	0%

- **Vision:** The Empire voluntary vision plan is in a rate guarantee, costs will not be changing.

Empire (453 employees enrolled)			
	Current	Renewal	<u>% Change</u>
Employee Only	\$5.42	\$5.42	0%
Family	\$13.58	\$13.58	0%

- Voluntary Life
- Voluntary Accident
- NEW as of 12/1/20: Voluntary Critical Illness

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EXHIBIT 1

	CRITICAL ILLNESS
	Guardian
Benefit Options	EE: \$10,000 / Spouse: \$5,000 / Child: \$2,500
Guaranteed Issue	Employee: \$10,000 / Spouse: \$5,000
Participation	5 Enrolled
Major Medical Required?	Yes

End-Stage Renal Failure	100%
Heart Attack	100%
Stroke	100%
Carcinoma in situ	30%
Invasive Cancer	100%
Skin Cancer	\$250
Wellness Screening Benefit	\$50
Pre-Existing Condition Limitation	6/6

Monthly Premium for Non-Smoking \$10K Benefit	18-29	30-39	40-49	50-59	60-69
Employee	\$4.40	\$6.20	\$12.20	\$23.70	\$41.40
Employee + Spouse	\$7.40	\$10.10	\$19.10	\$36.35	\$62.90
Employee + Child(ren)	\$4.40	\$6.20	\$12.20	\$23.70	\$41.40
Family	\$7.40	\$10.10	\$19.10	\$36.35	\$62.90