

Employee Benefits Advisory Committee

Minutes from the June 15, 2022 Meeting

3:00 p.m. – 4:34 p.m.

Virtual via WebEx

Members in Attendance:

Mark Lacey (Chairperson)
Christina Goodell (Faculty)
Steve Milczanowski (Faculty)
Jeniah Jones (Faculty)
Lori Cimino – Alternate (APC)
Matt Wetzel (Career)
Mandi Miller (Career)
Cynthia Motzny – Alternate (Career)
Tara Haley (APC)
Jametoria Burton (APC)

Resources in Attendance:

Steve Stanford
Debbie Monnserratt
Tabitha Butler
Randi Brokvist
Tim Nelson
Janet Meigs

The meeting commenced at 3:00 p.m. A quorum was confirmed to be present. Chair Mark Lacey opened the meeting by welcoming everyone, introducing new members and thanking all for their attendance.

Health Plan Changes 2023 (Lacey)

Information related to the Consortium's redesign of the health insurance options was emailed to the EBAC June 6, 2022. Highlights include the following.

- The Consortium currently offers nine (9) plans. For 2023, six (6) plans will be offered.
 - HMO Gold
 - PPO Gold
 - PPO Silver
 - PPO Bronze
 - HDHP Gold
 - HDHP Silver
- There are noticeable changes to the structure of the plans (i.e., the HMO will require meeting a deductible) as well as the funding rates.
- An increase in the cost of dependent coverage is concerning.
- Colleges must notify the Consortium which plans they choose to offer by July 1, 2022.
- Once the plans have been selected, work can begin establishing the premiums.

Plan Comparison Current vs Gold (Lacey)

- The PPO Gold is comparable to the current PPO plan.
 - Employee deductible will increase from \$800 to \$1,200; family deductible will remain at \$2,400.

- Out-of-pocket maximum will increase from \$5,000/\$10,000 to \$6,000/\$12,000.
- Physician office visits increase from \$40 to \$50 (\$60 to \$70 for a specialist).
- Outpatient hospital facility charges change from having to meet the deductible to a co-pay.
- Generic prescriptions remain the same (\$15) while brand Rx goes from \$45 to \$60 and non-formulary brand goes from \$65 to \$100.
- The funding rate for this plan is actually lower than the current plan's funding rate. The savings may be able to be passed on employees with dependent coverage.
- The HMO Gold is the only HMO plan being offered.
 - The plan will now require an annual deductible (\$600/\$1,200).
 - The out-of-pocket maximum remains the same as the current plan.
 - Physician office visits increase from \$40 to \$45 (\$60 to \$65 for a specialist).
 - Generic prescriptions remain the same (\$15) while brand Rx goes from \$60 to \$45 and non-formulary brand goes from \$100 to \$65.
- For the HDHP, the increase in the funding rate reduces the attractiveness of the plan. For current and previous year offerings, the savings to the College from the lower cost allowed the College to contribute to the HSA. This may not be possible with the current funding rate.
 - It may be possible for a phased-in approach to be used to “soften” the impact of the dramatic increase.
 - Chair Lacey will follow-up with the Consortium to revisit the underlying causes of the steep increase and to ascertain the resulting impact of a phased-in approach.
 - Other questions to be addressed by the Consortium are 1) whether an employee can continue to contribute to their HSA in the absence of offering the HDHP; 2) what, if any, fees would be charged on HSA accounts without active contributions; and 3) can HSA funds be rolled over to a qualifying account or be cashed out.

The discussion on the HDHP plan was tabled to allow EBAC representatives to take the information back to their respective groups for discussion.

Motion: Recommend the College offer the PPO Gold and HMO Gold plans for 2023. (Moved by Mr. Milczanowski, seconded by Ms. Miller.) Five members voted in favor of the motion and none opposed.

Next Meeting

The next meeting will be held on Wednesday, 6/22/2022.

Adjournment

There being no further business, the meeting adjourned at 4:34 p.m.



FCSRMC

FLORIDA COLLEGE SYSTEM RISK MANAGEMENT CONSORTIUM

FSCJ

Florida State College
at Jacksonville

FSCJ 2023 Medical Plan Discussion

May 2022

welcome to brighter



Recap of Decision for 2023 Plan Year

Current State

- The FCSRMC offers eight Gold and one Bronze medical plan through Florida Blue
 - The medical plans have become expensive and difficult to administer over time
 - The medical plans are not priced according to their actuarial value (HDHP significantly underpriced compared to true value)
 - The plan tiers are also not all priced according to actuarial value
 - Dependent coverage is expensive
 - Because nearly all of the plans are Gold, participants and colleges don't have real choice

Future State

- For the 2023 plan year, the FCSRMC will offer six medical plans through Florida Blue – Gold, Silver and Bronze levels
- The new plans will offer broader value and better choice with no network disruption
- Colleges will continue to choose which plans to offer and set their own employee contribution cost
- Change impact will vary by college

Note: All rates and plan designs in this presentation should be considered “illustrative” until they have been reviewed and approved by the Operations Committee.

Current 2022 vs. 2023 “Status Quo” - PPO

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans				PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2023 Status Quo					
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %					FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE
PPO 3769 - 85.7%	< \$30k	EE	123	\$844.58	\$844.58	\$0.00	0.0%	PPO 3769 - 85.7%	< \$30k	EE	123	\$940.86	\$940.86	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	6	\$1,547.12	\$1,086.54	\$460.58	29.8%			EE + Sp	6	\$1,723.49	\$1,210.41	\$513.09	29.8%	\$52.51	11.4%
		EE + Ch	4	\$1,331.59	\$1,013.97	\$317.62	23.9%			EE + Ch	4	\$1,483.39	\$1,129.56	\$353.83	23.9%	\$36.21	11.4%
		Family	5	\$1,913.79	\$1,214.77	\$699.02	36.5%			Family	5	\$2,131.96	\$1,353.25	\$778.71	36.5%	\$79.69	11.4%
PPO 3769 - 85.7%	\$30k - \$39,999	EE	140	\$844.58	\$844.58	\$0.00	0.0%	PPO 3769 - 85.7%	\$30k - \$39,999	EE	140	\$940.86	\$940.86	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	3	\$1,547.12	\$1,045.41	\$501.71	32.4%			EE + Sp	3	\$1,723.49	\$1,164.59	\$558.90	32.4%	\$57.19	11.4%
		EE + Ch	12	\$1,331.59	\$984.93	\$346.66	26.0%			EE + Ch	12	\$1,483.39	\$1,097.21	\$386.18	26.0%	\$39.52	11.4%
		Family	3	\$1,913.79	\$1,149.44	\$764.35	39.9%			Family	3	\$2,131.96	\$1,280.48	\$851.49	39.9%	\$87.14	11.4%
PPO 3769 - 85.7%	\$40k - \$49,999	EE	120	\$844.58	\$844.58	\$0.00	0.0%	PPO 3769 - 85.7%	\$40k - \$49,999	EE	120	\$940.86	\$940.86	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	14	\$1,547.12	\$994.61	\$552.51	35.7%			EE + Sp	14	\$1,723.49	\$1,108.00	\$615.50	35.7%	\$62.99	11.4%
		EE + Ch	19	\$1,331.59	\$948.64	\$382.95	28.8%			EE + Ch	19	\$1,483.39	\$1,056.78	\$426.61	28.8%	\$43.66	11.4%
		Family	13	\$1,913.79	\$1,074.45	\$839.34	43.9%			Family	13	\$2,131.96	\$1,196.94	\$935.02	43.9%	\$95.68	11.4%
PPO 3769 - 85.7%	\$50k - \$59,999	EE	111	\$844.58	\$844.58	\$0.00	0.0%	PPO 3769 - 85.7%	\$50k - \$59,999	EE	111	\$940.86	\$940.86	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	14	\$1,547.12	\$951.03	\$596.09	38.5%			EE + Sp	14	\$1,723.49	\$1,059.45	\$664.04	38.5%	\$67.95	11.4%
		EE + Ch	14	\$1,331.59	\$917.18	\$414.41	31.1%			EE + Ch	14	\$1,483.39	\$1,021.74	\$461.65	31.1%	\$47.24	11.4%
		Family	18	\$1,913.79	\$1,004.27	\$909.52	47.5%			Family	18	\$2,131.96	\$1,118.76	\$1,013.21	47.5%	\$103.69	11.4%
PPO 3769 - 85.7%	\$60k - \$69,999	EE	66	\$844.58	\$844.58	\$0.00	0.0%	PPO 3769 - 85.7%	\$60k - \$69,999	EE	66	\$940.86	\$940.86	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	9	\$1,547.12	\$905.07	\$642.05	41.5%			EE + Sp	9	\$1,723.49	\$1,008.25	\$715.24	41.5%	\$73.19	11.4%
		EE + Ch	14	\$1,331.59	\$885.71	\$445.88	33.5%			EE + Ch	14	\$1,483.39	\$986.68	\$496.71	33.5%	\$50.83	11.4%
		Family	11	\$1,913.79	\$936.53	\$977.26	51.1%			Family	11	\$2,131.96	\$1,043.29	\$1,088.67	51.1%	\$111.41	11.4%
PPO 3769 - 85.7%	> \$70k	EE	52	\$844.58	\$844.58	\$0.00	0.0%	PPO 3769 - 85.7%	> \$70k	EE	52	\$940.86	\$940.86	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	6	\$1,547.12	\$844.58	\$702.54	45.4%			EE + Sp	6	\$1,723.49	\$940.86	\$782.63	45.4%	\$80.09	11.4%
		EE + Ch	7	\$1,331.59	\$844.58	\$487.01	36.6%			EE + Ch	7	\$1,483.39	\$940.86	\$542.53	36.6%	\$55.52	11.4%
		Family	4	\$1,913.79	\$844.58	\$1,069.21	55.9%			Family	4	\$2,131.96	\$940.86	\$1,191.10	55.9%	\$121.89	11.4%

Note: All rates and plan designs in this presentation should be considered “illustrative” until they have been reviewed and approved by the Operations Committee.

Current 2022 vs. 2023 “Status Quo” - HMO

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans				PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2023 Status Quo					
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %					FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE
HMO 51 - 88.6%	< \$30k	EE	15	\$894.97	\$844.57	\$50.40	5.6%	HMO 51 - 88.6%	< \$30k	EE	15	\$997.00	\$940.85	\$56.15	5.6%	\$5.75	11.4%
		EE + Sp	1	\$1,614.31	\$1,088.95	\$525.36	32.5%			EE + Sp	1	\$1,798.34	\$1,213.09	\$585.25	32.5%	\$59.89	11.4%
		EE + Ch	1	\$1,393.19	\$1,013.95	\$379.24	27.2%			EE + Ch	1	\$1,552.01	\$1,129.54	\$422.47	27.2%	\$43.23	11.4%
		Family	2	\$1,994.97	\$1,217.20	\$777.77	39.0%			Family	2	\$2,222.40	\$1,355.96	\$866.44	39.0%	\$88.67	11.4%
HMO 51 - 88.6%	\$30k - \$39,999	EE	16	\$894.97	\$844.57	\$50.40	5.6%	HMO 51 - 88.6%	\$30k - \$39,999	EE	16	\$997.00	\$940.85	\$56.15	5.6%	\$5.75	11.4%
		EE + Sp	2	\$1,614.31	\$1,045.43	\$568.88	35.2%			EE + Sp	2	\$1,798.34	\$1,164.61	\$633.73	35.2%	\$64.85	11.4%
		EE + Ch	5	\$1,393.19	\$984.90	\$408.29	29.3%			EE + Ch	5	\$1,552.01	\$1,097.18	\$454.84	29.3%	\$46.55	11.4%
		Family	2	\$1,994.97	\$1,151.86	\$843.11	42.3%			Family	2	\$2,222.40	\$1,283.17	\$939.22	42.3%	\$96.11	11.4%
HMO 51 - 88.6%	\$40k - \$49,999	EE	18	\$894.97	\$844.57	\$50.40	5.6%	HMO 51 - 88.6%	\$40k - \$49,999	EE	18	\$997.00	\$940.85	\$56.15	5.6%	\$5.75	11.4%
		EE + Sp	2	\$1,614.31	\$997.02	\$617.29	38.2%			EE + Sp	2	\$1,798.34	\$1,110.68	\$687.66	38.2%	\$70.37	11.4%
		EE + Ch	8	\$1,393.19	\$951.02	\$442.17	31.7%			EE + Ch	8	\$1,552.01	\$1,059.44	\$492.58	31.7%	\$50.41	11.4%
		Family	4	\$1,994.97	\$1,076.87	\$918.10	46.0%			Family	4	\$2,222.40	\$1,199.63	\$1,022.76	46.0%	\$104.66	11.4%
HMO 51 - 88.6%	\$50k - \$59,999	EE	14	\$894.97	\$844.57	\$50.40	5.6%	HMO 51 - 88.6%	\$50k - \$59,999	EE	14	\$997.00	\$940.85	\$56.15	5.6%	\$5.75	11.4%
		EE + Sp	1	\$1,614.31	\$951.03	\$663.28	41.1%			EE + Sp	1	\$1,798.34	\$1,059.45	\$738.89	41.1%	\$75.61	11.4%
		EE + Ch	3	\$1,393.19	\$917.14	\$476.05	34.2%			EE + Ch	3	\$1,552.01	\$1,021.69	\$530.32	34.2%	\$54.27	11.4%
		Family	7	\$1,994.97	\$1,006.68	\$988.29	49.5%			Family	7	\$2,222.40	\$1,121.44	\$1,100.96	49.5%	\$112.67	11.4%
HMO 51 - 88.6%	\$60k - \$69,999	EE	6	\$894.97	\$844.57	\$50.40	5.6%	HMO 51 - 88.6%	\$60k - \$69,999	EE	6	\$997.00	\$940.85	\$56.15	5.6%	\$5.75	11.4%
		EE + Sp	3	\$1,614.31	\$905.09	\$709.22	43.9%			EE + Sp	3	\$1,798.34	\$1,008.27	\$790.07	43.9%	\$80.85	11.4%
		EE + Ch	5	\$1,393.19	\$885.66	\$507.53	36.4%			EE + Ch	5	\$1,552.01	\$986.63	\$565.39	36.4%	\$57.86	11.4%
		Family	2	\$1,994.97	\$936.52	\$1,058.45	53.1%			Family	2	\$2,222.40	\$1,043.28	\$1,179.11	53.1%	\$120.66	11.4%
HMO 51 - 88.6%	> \$70k	EE	3	\$894.97	\$844.57	\$50.40	5.6%	HMO 51 - 88.6%	> \$70k	EE	3	\$997.00	\$940.85	\$56.15	5.6%	\$5.75	11.4%
		EE + Sp	1	\$1,614.31	\$844.57	\$769.74	47.7%			EE + Sp	1	\$1,798.34	\$940.85	\$857.49	47.7%	\$87.75	11.4%
		EE + Ch	1	\$1,393.19	\$844.56	\$548.63	39.4%			EE + Ch	1	\$1,552.01	\$940.84	\$611.17	39.4%	\$62.54	11.4%
		Family	2	\$1,994.97	\$844.57	\$1,150.40	57.7%			Family	2	\$2,222.40	\$940.85	\$1,281.55	57.7%	\$131.15	11.4%

Note: All rates and plan designs in this presentation should be considered “illustrative” until they have been reviewed and approved by the Operations Committee.

Current 2022 vs. 2023 “Status Quo” – HDHP + Overall Summary

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans				PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2023 Status Quo					
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %					FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE
HDHP 5190/5191 - 84.7%	N/A	EE	163	\$553.20	\$553.20	\$0.00	0.0%	HDHP 5190/5191 - 84.7%	N/A	EE	163	\$616.26	\$616.26	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	18	\$1,013.36	\$553.20	\$460.16	45.4%			EE + Sp	18	\$1,128.88	\$616.26	\$512.62	45.4%	\$52.46	11.4%
		EE + Ch	36	\$872.19	\$553.20	\$318.99	36.6%			EE + Ch	36	\$971.62	\$616.26	\$355.35	36.6%	\$36.36	11.4%
		Family	29	\$1,253.53	\$553.20	\$700.33	55.9%			Family	29	\$1,396.43	\$616.26	\$780.17	55.9%	\$79.84	11.4%
Total		PPO 3769 -85.7%	788	\$9,526,670	\$8,247,471	\$1,279,199	13.4%	Total		PPO 3769 -85.7%	788	\$10,612,710	\$9,187,683	\$1,425,028	13.4%	\$145,829	11.4%
		HMO 51 -88.6%	124	\$1,806,345	\$1,340,630	\$465,715	25.8%			HMO 51 -88.6%	124	\$2,012,268	\$1,493,462	\$518,806	25.8%	\$53,091	11.4%
		HDHP 5190/5191 -84.7%	246	\$2,113,959	\$1,633,046	\$480,913	22.7%			HDHP 5190/5191 -84.7%	246	\$2,354,951	\$1,819,214	\$535,737	22.7%	\$54,824	11.4%
		Combined	1,158	\$13,446,974	\$11,221,148	\$2,225,827	16.6%			Combined	1,158	\$14,979,929	\$12,500,359	\$2,479,571	16.6%	\$253,744	11.4%

Overall Chg (+/-)	\$1,532,955
% (+/-)	11.4%
ER Change	\$1,279,211
% (+/-)	11.4%
EE Change	\$253,744
% (+/-)	11.4%

In addition to the Consortium’s HSA Contribution of \$500/\$1,000/\$1,500, FSCJ also contributes an additional \$1,500 regardless of tier.

Note: All rates and plan designs in this presentation should be considered “illustrative” until they have been reviewed and approved by the Operations Committee.

2023 Plan Options – HMO Gold, PPO Gold & PPO Silver

Final Proposed 2023 Medical/Rx Benefit Plans

FCSRMC						
Plan Details	Target 86%		Target 84%		Target 76%	
	HMO Gold		PPO Gold		PPO Silver	
HSA Employer Seed EE / FAM	N/A		N/A		N/A	
Medical Benefit Details	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible, Single	\$600	N/A	\$1,200	\$2,400	\$4,000	\$8,000
Annual Deductible, Family	\$1,200	N/A	\$2,400	\$4,800	\$8,000	\$16,000
Out of Pocket Maximum, Single	\$5,000	N/A	\$6,000	\$12,000	\$7,000	\$14,000
Out of Pocket Maximum, Family	\$10,000	N/A	\$12,000	\$24,000	\$14,000	\$28,000
Preventive Care	Free	N/A	Free	40%	Free	50%
Physician's Office Services	\$45	N/A	\$50	CYD + 40%	\$70	CYD + 50%
Specialist's Office Services	\$65	N/A	\$70	CYD + 40%	\$100	CYD + 50%
Emergency Services	\$250	N/A	\$250	\$250	\$450	\$450
Inpatient Facility (Hospital)	\$300/Day \$1,500 Max	N/A	\$300/Day \$1,500 Max	CYD + 40%	CYD + 30%	CYD + 50%
Outpatient Facility (Hospital)	\$300	N/A	\$300	CYD + 40%	CYD + 30%	CYD + 50%
Inpatient Physician (Hospital)	CYD + 20%	N/A	CYD + 20%	CYD + 20%	CYD + 30%	CYD + 30%
Outpatient Physician (Hospital)	CYD + 20%	N/A	CYD + 20%	CYD + 20%	CYD + 30%	CYD + 30%
Mental/Substance Inpatient	\$0	N/A	\$0	40%	\$0	50%
Mental/Substance Outpatient	\$0	N/A	\$0	40%	\$0	50%
Pharmacy Benefit Details	Retail	Mail-Order	Retail	Mail-Order	Retail	Mail-Order
Preventive	Free	Free	Free	Free	Free	Free
Generic	\$15	\$40	\$15	\$40	\$15	\$40
Brand	\$45	\$115	\$60	\$150	\$70	\$175
Non-Formulary Brand	\$65	\$165	\$100	\$250	\$110	\$275
Specialty	\$250	\$625	\$250	\$625	\$350	\$875



2023 Plan Options- HDHP Gold & HDHP Silver, PPO Bronze

Final Proposed 2023 Medical/Rx Benefit Plans

FCSRMC		Target 80%		Target 74%		Target <70%	
Plan Details		HDHP Gold		HDHP Silver		PPO Bronze	
HSA Employer Seed EE / FAM		\$400/\$800/\$1,200		\$300/\$600/\$900		N/A	
Medical Benefit Details		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible, Single		\$2,000	\$4,000	\$2,800	\$5,600	\$6,000	\$12,000
Annual Deductible, Family		\$4,000	\$8,000	\$5,600	\$11,200	\$12,000	\$24,000
Out of Pocket Maximum, Single		\$5,400	\$10,800	\$7,000	\$14,000	\$8,700	\$17,400
Out of Pocket Maximum, Family		\$10,800	\$21,600	\$14,000	\$28,000	\$17,400	\$34,800
Preventive Care		Free	40%	Free	50%	Free	50%
Physician's Office Services		CYD + 20%	CYD + 40%	CYD + 30%	CYD + 50%	\$60	CYD + 50%
Specialist's Office Services		CYD + 20%	CYD + 40%	CYD + 30%	CYD + 50%	CYD + 40%	CYD + 50%
Emergency Services		CYD + 20%	CYD + 20%	CYD + 30%	CYD + 30%	CYD + 40%	CYD + 40%
Inpatient Facility (Hospital)		CYD + 20%	CYD + 40%	CYD + 30%	CYD + 50%	CYD + 40%	CYD + 50%
Outpatient Facility (Hospital)		CYD + 20%	CYD + 40%	CYD + 30%	CYD + 50%	CYD + 40%	CYD + 50%
Inpatient Physician (Hospital)		CYD + 20%	CYD + 20%	CYD + 30%	CYD + 30%	CYD + 40%	CYD + 40%
Outpatient Physician (Hospital)		CYD + 20%	CYD + 20%	CYD + 30%	CYD + 30%	CYD + 40%	CYD + 40%
Mental/Substance Inpatient		CYD + 20%	CYD + 40%	CYD + 30%	CYD + 50%	\$0	50%
Mental/Substance Outpatient		CYD + 20%	CYD + 40%	CYD + 30%	CYD + 50%	\$0	50%
Pharmacy Benefit Details		Retail	Mail-Order	Retail	Mail-Order	Retail	Mail-Order
Preventive		Free	Free	Free	Free	Free	Free
Generic		CYD + 20%	CYD + 20%	CYD + 30%	CYD + 30%	\$15	\$40
Brand		CYD + 20%	CYD + 20%	CYD + 30%	CYD + 30%	CYD + 40%	CYD + 40%
Non-Formulary Brand		CYD + 20%	CYD + 20%	CYD + 30%	CYD + 30%	CYD + 40%	CYD + 40%
Specialty		CYD + 20%	CYD + 20%	CYD + 30%	CYD + 30%	CYD + 40%	CYD + 40%

2023 New Plan Rates – FSCJ

Plan	Tier	Funding Rates
Gold HMO	EE	\$807.73
	Sp	\$1,696.23
	CH	\$1,453.91
	FAM	\$2,342.42
Gold PPO	EE	\$790.31
	Sp	\$1,659.66
	CH	\$1,422.57
	FAM	\$2,291.91
Silver PPO	EE	\$721.30
	Sp	\$1,514.72
	CH	\$1,298.34
	FAM	\$2,091.75
Bronze PPO	EE	\$647.17
	Sp	\$1,359.05
	CH	\$1,164.91
	FAM	\$1,876.78
Gold HDHP	EE	\$752.98
	Sp	\$1,581.25
	CH	\$1,355.36
	FAM	\$2,183.62
Silver HDHP	EE	\$694.30
	Sp	\$1,458.05
	CH	\$1,249.76
	FAM	\$2,013.49

Tier	PPO Tier Relationship	HMO Tier Relationship	HDHP Tier Relationship	New Tier Relationship
EE	1.0	1.0	1.0	1.0
EE + Sp	1.8	1.8	1.8	2.1
EE + Ch(ren)	1.6	1.6	1.6	1.8
Family	2.3	2.3	2.3	2.9

Note: All rates and plan designs in this presentation should be considered “illustrative” until they have been reviewed and approved by the Operations Committee.

Comparing 2022 Plans To 2023 Scenarios Using Current Contribution Strategy

2022 vs. 2023 New Plans Scenario (PPO to PPO Gold using current Contribution %)

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans				PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2023 - New Plans					
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %					FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE
PPO 3769 - 85.7%	< \$30k	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Gold - 84.3%	< \$30k	EE	105	\$790.31	\$790.31	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$1,086.54	\$460.58	29.8%			EE + Sp	10	\$1,659.66	\$1,165.58	\$494.08	29.8%	\$33.50	7.3%
		EE + Ch	11	\$1,331.59	\$1,013.97	\$317.62	23.9%			EE + Ch	11	\$1,422.57	\$1,083.25	\$339.32	23.9%	\$21.70	6.8%
		Family	9	\$1,913.79	\$1,214.77	\$699.02	36.5%			Family	9	\$2,291.91	\$1,454.78	\$837.13	36.5%	\$138.11	19.8%
PPO 3769 - 85.7%	\$30k - \$39,999	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Gold - 84.3%	\$30k - \$39,999	EE	105	\$790.31	\$790.31	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$1,045.41	\$501.71	32.4%			EE + Sp	10	\$1,659.66	\$1,121.46	\$538.21	32.4%	\$36.50	7.3%
		EE + Ch	11	\$1,331.59	\$984.93	\$346.66	26.0%			EE + Ch	11	\$1,422.57	\$1,052.22	\$370.34	26.0%	\$23.68	6.8%
		Family	9	\$1,913.79	\$1,149.44	\$764.35	39.9%			Family	9	\$2,291.91	\$1,376.54	\$915.37	39.9%	\$151.02	19.8%
PPO 3769 - 85.7%	\$40k - \$49,999	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Gold - 84.3%	\$40k - \$49,999	EE	105	\$790.31	\$790.31	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$994.61	\$552.51	35.7%			EE + Sp	10	\$1,659.66	\$1,066.96	\$592.70	35.7%	\$40.19	7.3%
		EE + Ch	11	\$1,331.59	\$948.64	\$382.95	28.8%			EE + Ch	11	\$1,422.57	\$1,013.45	\$409.11	28.8%	\$26.16	6.8%
		Family	10	\$1,913.79	\$1,074.45	\$839.34	43.9%			Family	10	\$2,291.91	\$1,286.74	\$1,005.17	43.9%	\$165.83	19.8%
PPO 3769 - 85.7%	\$50k - \$59,999	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Gold - 84.3%	\$50k - \$59,999	EE	105	\$790.31	\$790.31	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$951.03	\$596.09	38.5%			EE + Sp	10	\$1,659.66	\$1,020.21	\$639.45	38.5%	\$43.36	7.3%
		EE + Ch	12	\$1,331.59	\$917.18	\$414.41	31.1%			EE + Ch	12	\$1,422.57	\$979.84	\$442.72	31.1%	\$28.31	6.8%
		Family	10	\$1,913.79	\$1,004.27	\$909.52	47.5%			Family	10	\$2,291.91	\$1,202.69	\$1,089.22	47.5%	\$179.70	19.8%
PPO 3769 - 85.7%	\$60k - \$69,999	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Gold - 84.3%	\$60k - \$69,999	EE	105	\$790.31	\$790.31	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$905.07	\$642.05	41.5%			EE + Sp	10	\$1,659.66	\$970.91	\$688.76	41.5%	\$46.71	7.3%
		EE + Ch	12	\$1,331.59	\$885.71	\$445.88	33.5%			EE + Ch	12	\$1,422.57	\$946.22	\$476.34	33.5%	\$30.46	6.8%
		Family	10	\$1,913.79	\$936.53	\$977.26	51.1%			Family	10	\$2,291.91	\$1,121.57	\$1,170.34	51.1%	\$193.08	19.8%
PPO 3769 - 85.7%	> \$70k	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Gold - 84.3%	> \$70k	EE	105	\$790.31	\$790.31	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$844.58	\$702.54	45.4%			EE + Sp	10	\$1,659.66	\$906.02	\$753.65	45.4%	\$51.11	7.3%
		EE + Ch	12	\$1,331.59	\$844.58	\$487.01	36.6%			EE + Ch	12	\$1,422.57	\$902.28	\$520.28	36.6%	\$33.27	6.8%
		Family	10	\$1,913.79	\$844.58	\$1,069.21	55.9%			Family	10	\$2,291.91	\$1,011.45	\$1,280.46	55.9%	\$211.25	19.8%

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2022 vs. 2023 New Plans Scenario (PPO to PPO Silver using current Contribution %)

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans				PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2023 - New Plans					
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %					FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE
PPO 3769 - 85.7%	< \$30k	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Silver - 77%	< \$30k	EE	105	\$721.30	\$721.30	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$1,086.54	\$460.58	29.8%			EE + Sp	10	\$1,514.72	\$1,063.78	\$450.93	29.8%	-\$9.65	-2.1%
		EE + Ch	11	\$1,331.59	\$1,013.97	\$317.62	23.9%			EE + Ch	11	\$1,298.34	\$988.65	\$309.69	23.9%	-\$7.93	-2.5%
		Family	9	\$1,913.79	\$1,214.77	\$699.02	36.5%			Family	9	\$2,091.75	\$1,327.73	\$764.02	36.5%	\$65.00	9.3%
PPO 3769 - 85.7%	\$30k - \$39,999	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Silver - 77%	\$30k - \$39,999	EE	105	\$721.30	\$721.30	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$1,045.41	\$501.71	32.4%			EE + Sp	10	\$1,514.72	\$1,023.51	\$491.20	32.4%	-\$10.51	-2.1%
		EE + Ch	11	\$1,331.59	\$984.93	\$346.66	26.0%			EE + Ch	11	\$1,298.34	\$960.33	\$338.00	26.0%	-\$8.66	-2.5%
		Family	9	\$1,913.79	\$1,149.44	\$764.35	39.9%			Family	9	\$2,091.75	\$1,256.33	\$835.43	39.9%	\$71.08	9.3%
PPO 3769 - 85.7%	\$40k - \$49,999	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Silver - 77%	\$40k - \$49,999	EE	105	\$721.30	\$721.30	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$994.61	\$552.51	35.7%			EE + Sp	10	\$1,514.72	\$973.78	\$540.94	35.7%	-\$11.57	-2.1%
		EE + Ch	11	\$1,331.59	\$948.64	\$382.95	28.8%			EE + Ch	11	\$1,298.34	\$924.95	\$373.39	28.8%	-\$9.56	-2.5%
		Family	10	\$1,913.79	\$1,074.45	\$839.34	43.9%			Family	10	\$2,091.75	\$1,174.36	\$917.39	43.9%	\$78.05	9.3%
PPO 3769 - 85.7%	\$50k - \$59,999	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Silver - 77%	\$50k - \$59,999	EE	105	\$721.30	\$721.30	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$951.03	\$596.09	38.5%			EE + Sp	10	\$1,514.72	\$931.11	\$583.61	38.5%	-\$12.48	-2.1%
		EE + Ch	12	\$1,331.59	\$917.18	\$414.41	31.1%			EE + Ch	12	\$1,298.34	\$894.27	\$404.06	31.1%	-\$10.35	-2.5%
		Family	10	\$1,913.79	\$1,004.27	\$909.52	47.5%			Family	10	\$2,091.75	\$1,097.66	\$994.10	47.5%	\$84.58	9.3%
PPO 3769 - 85.7%	\$60k - \$69,999	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Silver - 77%	\$60k - \$69,999	EE	105	\$721.30	\$721.30	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$905.07	\$642.05	41.5%			EE + Sp	10	\$1,514.72	\$886.11	\$628.60	41.5%	-\$13.45	-2.1%
		EE + Ch	12	\$1,331.59	\$885.71	\$445.88	33.5%			EE + Ch	12	\$1,298.34	\$863.59	\$434.74	33.5%	-\$11.14	-2.5%
		Family	10	\$1,913.79	\$936.53	\$977.26	51.1%			Family	10	\$2,091.75	\$1,023.62	\$1,068.13	51.1%	\$90.87	9.3%
PPO 3769 - 85.7%	> \$70k	EE	105	\$844.58	\$844.58	\$0.00	0.0%	PPO Silver - 77%	> \$70k	EE	105	\$721.30	\$721.30	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	10	\$1,547.12	\$844.58	\$702.54	45.4%			EE + Sp	10	\$1,514.72	\$826.89	\$687.83	45.4%	-\$14.71	-2.1%
		EE + Ch	12	\$1,331.59	\$844.58	\$487.01	36.6%			EE + Ch	12	\$1,298.34	\$823.49	\$474.85	36.6%	-\$12.16	-2.5%
		Family	10	\$1,913.79	\$844.58	\$1,069.21	55.9%			Family	10	\$2,091.75	\$923.12	\$1,168.63	55.9%	\$99.42	9.3%

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2022 vs. 2023 New Plans Scenario (HMO to HMO Gold using current Contribution %)

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans				PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2023 - New Plans					
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %					FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE
HMO 51 - 88.6%	< \$30k	EE	12	\$894.97	\$844.57	\$50.40	5.6%	HMO Gold - 86.2%	< \$30k	EE	12	\$807.73	\$757.33	\$50.40	6.2%	\$0.00	0.0%
		EE + Sp	1	\$1,614.31	\$1,088.95	\$525.36	32.5%			EE + Sp	1	\$1,696.23	\$1,144.21	\$552.02	32.5%	\$26.66	5.1%
		EE + Ch	4	\$1,393.19	\$1,013.95	\$379.24	27.2%			EE + Ch	4	\$1,453.91	\$1,058.14	\$395.77	27.2%	\$16.53	4.4%
		Family	3	\$1,994.97	\$1,217.20	\$777.77	39.0%			Family	3	\$2,342.42	\$1,429.19	\$913.23	39.0%	\$135.46	17.4%
HMO 51 - 88.6%	\$30k - \$39,999	EE	12	\$894.97	\$844.57	\$50.40	5.6%	HMO Gold - 86.2%	\$30k - \$39,999	EE	12	\$807.73	\$757.33	\$50.40	6.2%	\$0.00	0.0%
		EE + Sp	1	\$1,614.31	\$1,045.43	\$568.88	35.2%			EE + Sp	1	\$1,696.23	\$1,098.48	\$597.75	35.2%	\$28.87	5.1%
		EE + Ch	4	\$1,393.19	\$984.90	\$408.29	29.3%			EE + Ch	4	\$1,453.91	\$1,027.83	\$426.09	29.3%	\$17.80	4.4%
		Family	3	\$1,994.97	\$1,151.86	\$843.11	42.3%			Family	3	\$2,342.42	\$1,352.47	\$989.95	42.3%	\$146.84	17.4%
HMO 51 - 88.6%	\$40k - \$49,999	EE	12	\$894.97	\$844.57	\$50.40	5.6%	HMO Gold - 86.2%	\$40k - \$49,999	EE	12	\$807.73	\$757.33	\$50.40	6.2%	\$0.00	0.0%
		EE + Sp	1	\$1,614.31	\$997.02	\$617.29	38.2%			EE + Sp	1	\$1,696.23	\$1,047.62	\$648.62	38.2%	\$31.33	5.1%
		EE + Ch	4	\$1,393.19	\$951.02	\$442.17	31.7%			EE + Ch	4	\$1,453.91	\$992.47	\$461.44	31.7%	\$19.27	4.4%
		Family	3	\$1,994.97	\$1,076.87	\$918.10	46.0%			Family	3	\$2,342.42	\$1,264.42	\$1,078.00	46.0%	\$159.90	17.4%
HMO 51 - 88.6%	\$50k - \$59,999	EE	12	\$894.97	\$844.57	\$50.40	5.6%	HMO Gold - 86.2%	\$50k - \$59,999	EE	12	\$807.73	\$757.33	\$50.40	6.2%	\$0.00	0.0%
		EE + Sp	2	\$1,614.31	\$951.03	\$663.28	41.1%			EE + Sp	2	\$1,696.23	\$999.29	\$696.94	41.1%	\$33.66	5.1%
		EE + Ch	4	\$1,393.19	\$917.14	\$476.05	34.2%			EE + Ch	4	\$1,453.91	\$957.11	\$496.80	34.2%	\$20.75	4.4%
		Family	3	\$1,994.97	\$1,006.68	\$988.29	49.5%			Family	3	\$2,342.42	\$1,182.00	\$1,160.41	49.5%	\$172.12	17.4%
HMO 51 - 88.6%	\$60k - \$69,999	EE	13	\$894.97	\$844.57	\$50.40	5.6%	HMO Gold - 86.2%	\$60k - \$69,999	EE	13	\$807.73	\$757.33	\$50.40	6.2%	\$0.00	0.0%
		EE + Sp	2	\$1,614.31	\$905.09	\$709.22	43.9%			EE + Sp	2	\$1,696.23	\$951.02	\$745.21	43.9%	\$35.99	5.1%
		EE + Ch	4	\$1,393.19	\$885.66	\$507.53	36.4%			EE + Ch	4	\$1,453.91	\$924.26	\$529.65	36.4%	\$22.12	4.4%
		Family	3	\$1,994.97	\$936.52	\$1,058.45	53.1%			Family	3	\$2,342.42	\$1,099.63	\$1,242.79	53.1%	\$184.34	17.4%
HMO 51 - 88.6%	> \$70k	EE	13	\$894.97	\$844.57	\$50.40	5.6%	HMO Gold - 86.2%	> \$70k	EE	13	\$807.73	\$757.33	\$50.40	6.2%	\$0.00	0.0%
		EE + Sp	2	\$1,614.31	\$844.57	\$769.74	47.7%			EE + Sp	2	\$1,696.23	\$887.43	\$808.80	47.7%	\$39.06	5.1%
		EE + Ch	4	\$1,393.19	\$844.56	\$548.63	39.4%			EE + Ch	4	\$1,453.91	\$881.37	\$572.54	39.4%	\$23.91	4.4%
		Family	3	\$1,994.97	\$844.57	\$1,150.40	57.7%			Family	3	\$2,342.42	\$991.66	\$1,350.75	57.7%	\$200.35	17.4%

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2022 vs. 2023 New Plans Scenario (HDHP to HDHP Gold or HDHP Silver)

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans			
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %
HDHP 5190/5191 - 84.7%	N/A	EE	169	\$553.20	\$553.20	\$0.00	0.0%
		EE + Sp	19	\$1,013.36	\$553.20	\$460.16	45.4%
		EE + Ch	36	\$872.19	\$553.20	\$318.99	36.6%
		Family	32	\$1,253.53	\$553.20	\$700.33	55.9%

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2023 - New Plans					
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE
HDHP Gold - 80.4%	N/A	EE	169	\$752.98	\$752.98	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	19	\$1,581.25	\$863.22	\$718.04	45.4%	\$257.88	56.0%
		EE + Ch	36	\$1,355.36	\$859.66	\$495.70	36.6%	\$176.71	55.4%
		Family	32	\$2,183.62	\$963.66	\$1,219.96	55.9%	\$519.63	74.2%

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans			
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %
HDHP 5190/5191 - 84.7%	N/A	EE	169	\$553.20	\$553.20	\$0.00	0.0%
		EE + Sp	19	\$1,013.36	\$553.20	\$460.16	45.4%
		EE + Ch	36	\$872.19	\$553.20	\$318.99	36.6%
		Family	32	\$1,253.53	\$553.20	\$700.33	55.9%

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2023 - New Plans					
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE
HDHP Silver - 74.1%	N/A	EE	169	\$694.30	\$694.30	\$0.00	0.0%	\$0.00	0.0%
		EE + Sp	19	\$1,458.05	\$795.96	\$662.09	45.4%	\$201.93	43.9%
		EE + Ch	36	\$1,249.76	\$792.68	\$457.08	36.6%	\$138.09	43.3%
		Family	32	\$2,013.49	\$888.58	\$1,124.91	55.9%	\$424.58	60.6%

Note: All rates and plan designs in this presentation should be considered “illustrative” until they have been reviewed and approved by the Operations Committee.

2022 vs. 2023 New Plans Scenario (Projected Cost Impacts of New 2023 Plans + Maintaining Current Contribution Strategy)

	PPO Silver	HMO Gold	HDHP Gold	EE Change	ER Change	Total
Change in Cost (\$\$)	\$37,606	\$47,551	\$312,872	\$398,029	(\$159,977)	\$238,052
Change in Cost (%)	2.9%	10.2%	65.1%	17.9%	-1.4%	1.8%
	PPO Silver	HMO Gold	HDHP Silver	EE Change	ER Change	Total
Change in Cost (\$\$)	\$37,606	\$47,551	\$251,026	\$336,182	(\$344,327)	(\$8,145)
Change in Cost (%)	2.9%	10.2%	52.2%	15.1%	-3.1%	-0.1%
	PPO Gold	HMO Gold	HDHP Gold	EE Change	ER Change	Total
Change in Cost (\$\$)	\$391,669	\$47,551	\$312,872	\$752,092	\$317,283	\$1,063,375
Change in Cost (%)	30.6%	10.2%	65.1%	33.8%	2.8%	8.0%
	PPO Gold	HMO Gold	HDHP Silver	EE Change	ER Change	Total
Change in Cost (\$\$)	\$391,669	\$47,551	\$251,026	\$690,246	\$132,933	\$823,179
Change in Cost (%)	30.6%	10.2%	52.2%	31.0%	1.2%	6.1%

Alleviate Employee Cost-Share via Defined Contribution Strategy

2022 vs. 2023 New Plans Scenario (New Plans + Defined Contribution with Silver HDHP)

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans			
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %
PPO 3769 - 85.7%	Average > \$50k	EE	229	\$844.58	\$844.58	\$0.00	0.0%
		EE + Sp	29	\$1,547.12	\$900.23	\$646.89	41.8%
		EE + Ch	35	\$1,331.59	\$882.49	\$449.10	33.7%
		Family	33	\$1,913.79	\$928.46	\$985.33	51.5%
PPO 3769 - 85.7%	Average < \$50k	EE	383	\$844.58	\$844.58	\$0.00	0.0%
		EE + Sp	23	\$1,547.12	\$1,086.54	\$504.93	29.8%
		EE + Ch	35	\$1,331.59	\$1,013.97	\$349.08	23.9%
		Family	21	\$1,913.79	\$1,214.77	\$767.57	36.5%
HMO 51 - 88.6%	Average All Bands	EE	72	\$894.97	\$894.97	\$50.40	0.0%
		EE + Sp	10	\$1,614.31	\$1,112.60	\$642.30	31.1%
		EE + Ch	23	\$1,393.19	\$1,046.53	\$460.32	24.9%
		Family	19	\$1,994.97	\$1,230.62	\$956.02	38.3%
HDHP 5190/5191 - 84.7%	N/A	EE	163	\$553.20	\$553.20	\$0.00	0.0%
		EE + Sp	18	\$1,013.36	\$553.20	\$460.16	45.4%
		EE + Ch	36	\$872.19	\$553.20	\$318.99	36.6%
		Family	29	\$1,253.53	\$553.20	\$700.33	55.9%
Total	Combined	PPO 3769 - 85.7%	788	\$9,526,670	\$8,247,471	\$1,279,199	13.4%
		HMO 51 - 88.6%	124	\$1,806,345	\$1,340,630	\$465,715	25.8%
		HDHP 5190/5191 - 84.7%	246	\$2,113,959	\$1,633,046	\$480,913	22.7%
		Combined	1,158	\$13,446,974	\$11,221,148	\$2,225,827	16.6%

PLAN	RATE TIERS	PROJ. ENROLLED	2023 New Plans: Defined Contribution + Migration Assumptions						
			FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE	
Gold PPO - 84.3%	EE	229	\$790.31	\$694.30	\$96.01	12.1%	\$96.01	0.0%	
			EE + Sp	\$1,659.66	\$1,093.54	\$566.13	34.1%	-\$80.77	-17.5%
				\$1,422.57	\$937.32	\$485.25	34.1%	\$36.15	11.4%
				Family	\$2,291.91	\$1,510.12	\$781.79	34.1%	-\$203.54
Silver PPO - 77.0%	EE	383	\$721.30	\$694.30	\$26.99	3.7%	\$26.99	0.0%	
			EE + Sp	\$1,514.72	\$1,093.54	\$421.18	27.8%	-\$83.76	-16.7%
				\$1,298.34	\$937.32	\$361.02	27.8%	\$11.94	3.4%
				Family	\$2,091.75	\$1,510.12	\$581.63	27.8%	-\$185.94
Gold HMO - 86.2%	EE	72	\$807.73	\$694.30	\$113.43	14.0%	\$63.03	0.0%	
			EE + Sp	\$1,696.23	\$1,093.54	\$602.70	35.5%	-\$39.60	-7.2%
				\$1,453.91	\$937.32	\$516.59	35.5%	\$56.28	14.7%
				Family	\$2,342.42	\$1,510.12	\$832.30	35.5%	-\$123.72
Silver HDHP - 74.1%	EE	163	\$694.30	\$694.30	\$0.00	0.0%	\$0.00	0.0%	
			EE + Sp	\$1,458.05	\$1,093.54	\$364.51	25.0%	-\$231.58	-38.8%
				\$1,249.76	\$937.32	\$312.44	25.0%	-\$101.97	-24.6%
				Family	\$2,013.49	\$1,510.12	\$503.37	25.0%	-\$406.15
Total	Gold PPO - 84.3%	326	\$4,254,412	\$3,280,181	\$974,231	22.9%	\$334,632	26.2%	
			Silver PPO - 77.0%	\$4,805,577	\$4,267,063	\$538,513	11.2%	-\$101,086	-21.7%
				\$1,836,777	\$1,334,110	\$502,667	27.4%	\$36,952	7.7%
				\$2,913,589	\$2,524,706	\$388,882	13.3%	-\$92,031	0.0%
Combined	1,158	\$13,810,354	\$11,406,061	\$2,404,294	17.4%	\$178,467	8.0%		

Overall Chg (+/-)	\$363,380
% (+/-)	2.7%
ER Change	\$184,913
% (+/-)	1.6%
EE Change	\$178,467
% (+/-)	8.0%

Note: All rates and plan designs in this presentation should be considered “illustrative” until they have been reviewed and approved by the Operations Committee.

2022 vs. 2023 New Plans Scenario (New Plans + Defined Contribution with Gold HDHP)

PLAN	Salary Band	RATE TIERS	PROJ. ENROLLED	2022 Current Plans			
				FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %
PPO 3769 - 85.7%	Average > \$50k	EE	229	\$844.58	\$844.58	\$0.00	0.0%
		EE + Sp	29	\$1,547.12	\$900.23	\$646.89	41.8%
		EE + Ch	35	\$1,331.59	\$882.49	\$449.10	33.7%
		Family	33	\$1,913.79	\$928.46	\$985.33	51.5%
PPO 3769 - 85.7%	Average < \$50k	EE	383	\$844.58	\$844.58	\$0.00	0.0%
		EE + Sp	23	\$1,547.12	\$1,086.54	\$504.93	29.8%
		EE + Ch	35	\$1,331.59	\$1,013.97	\$349.08	23.9%
		Family	21	\$1,913.79	\$1,214.77	\$767.57	36.5%
HMO 51 - 88.6%	Average All Bands	EE	72	\$894.97	\$894.97	\$50.40	0.0%
		EE + Sp	10	\$1,614.31	\$1,112.60	\$642.30	31.1%
		EE + Ch	23	\$1,393.19	\$1,046.53	\$460.32	24.9%
		Family	19	\$1,994.97	\$1,230.62	\$956.02	38.3%
HDHP 5190/5191 - 84.7%	N/A	EE	163	\$553.20	\$553.20	\$0.00	0.0%
		EE + Sp	18	\$1,013.36	\$553.20	\$460.16	45.4%
		EE + Ch	36	\$872.19	\$553.20	\$318.99	36.6%
		Family	29	\$1,253.53	\$553.20	\$700.33	55.9%
Total		PPO 3769 - 85.7%	788	\$9,526,670	\$8,247,471	\$1,279,199	13.4%
		HMO 51 - 88.6%	124	\$1,806,345	\$1,340,630	\$465,715	25.8%
		HDHP 5190/5191 - 84.7%	246	\$2,113,959	\$1,633,046	\$480,913	22.7%
		Combined	1,158	\$13,446,974	\$11,221,148	\$2,225,827	16.6%

PLAN	RATE TIERS	PROJ. ENROLLED	2023 New Plans: Defined Contribution + Migration Assumptions						
			FUNDING RATES	EMPLOYER COST SHARE	EMPLOYEE CONTRIB.	CONTRIB. %	\$ CHANGE	% CHANGE	
Gold PPO - 84.3%	EE	229	\$790.31	\$721.30	\$69.01	8.7%	\$69.01	0.0%	
			EE + Sp	\$1,659.66	\$1,136.04	\$523.63	31.6%	-\$123.27	-26.8%
			EE + Ch	\$1,422.57	\$973.75	\$448.81	31.5%	-\$0.29	-0.1%
			Family	\$2,291.91	\$1,568.81	\$723.10	31.5%	-\$262.23	-37.5%
Silver PPO - 77.0%	EE	383	\$721.30	\$721.30	\$0.00	0.0%	\$0.00	0.0%	
			EE + Sp	\$1,514.72	\$1,136.04	\$378.68	25.0%	-\$126.25	-25.2%
			EE + Ch	\$1,298.34	\$973.75	\$324.58	25.0%	-\$24.49	-7.1%
			Family	\$2,091.75	\$1,568.81	\$522.94	25.0%	-\$244.63	-32.0%
Gold HMO - 86.2%	EE	72	\$807.73	\$721.30	\$86.43	10.7%	\$36.03	0.0%	
			EE + Sp	\$1,696.23	\$1,136.04	\$560.20	33.0%	-\$82.10	-14.9%
			EE + Ch	\$1,453.91	\$973.75	\$480.16	33.0%	\$19.84	5.2%
			Family	\$2,342.42	\$1,568.81	\$773.60	33.0%	-\$182.42	-21.7%
Gold HDHP - 80.4%	EE	163	\$752.98	\$721.30	\$31.68	4.2%	\$31.68	0.0%	
			EE + Sp	\$1,581.25	\$1,136.04	\$445.21	28.2%	-\$150.88	-25.3%
			EE + Ch	\$1,355.36	\$973.75	\$381.61	28.2%	-\$32.80	-7.9%
			Family	\$2,183.62	\$1,568.81	\$614.81	28.2%	-\$294.71	-32.4%
Total		Gold PPO - 84.3%	326	\$4,254,412	\$3,407,698	\$846,714	19.9%	\$207,114	16.2%
		Silver PPO - 77.0%	462	\$4,805,577	\$4,432,956	\$372,621	7.8%	-\$266,978	-57.3%
		Gold HMO - 86.2%	124	\$1,836,777	\$1,385,972	\$450,805	24.5%	-\$14,909	-3.1%
		Gold HDHP -	246	\$3,159,785	\$2,622,854	\$536,931	17.0%	\$56,018	0.0%
Combined	1,158	\$14,056,551	\$11,849,480	\$2,207,071	15.7%	-\$18,755	-0.8%		

Overall Chg (+/-)	\$609,577
% (+/-)	4.5%
ER Change	\$628,332
% (+/-)	5.6%
EE Change	(\$18,755)
% (+/-)	-0.8%

Note: All rates and plan designs in this presentation should be considered “illustrative” until they have been reviewed and approved by the Operations Committee.



**Florida State College at Jacksonville
District Board of Trustees**

AGENDA ITEM NO. A – 2.

Subject:	Purchasing: Employee Group Plans for Health, Dental and Vision Insurance
Meeting Date:	September 14, 2021

RECOMMENDATION: It is recommended that the District Board of Trustees approve the continuation of insurance benefit premiums for the period of January 1, 2022 through December 31, 2022 (Plan Year), as shown.

Health Insurance – Florida Blue (via the Florida College System Risk Management Consortium (FCSRMC))
Dental Insurance – Delta Dental (FCSRMC)
Vision Insurance – Humana
Life Insurance – The Hartford Company
Long Term Disability (LTD) – The Hartford Company

The tables listed below are the recommended 2022 Plan year premiums for each of the health, dental and vision plans offered to College employees, employee's spouse and dependent coverage, retirees, retiree's spouse and dependent coverage, and COBRA employee and employee's spouse and dependent coverage. All health insurance amounts reflect an increase of 4.4% over the 2021 calendar year.

BlueOptions 03769 (Core PPO) Health Insurance							Monthly Premiums Proposed 01/01/22 – 12/31/22	
Income Based Range	< \$30,000	\$30,000 – \$39,999	\$40,000 – \$49,999	\$50,000 – \$59,999	\$60,000 – \$69,999	> \$70,000	Retiree	Cobra
Employee (paid by College)	\$844.58	\$844.58	\$844.58	\$844.58	\$844.58	\$844.58		
Employee Contribution	\$0	\$0	\$0	\$0	\$0	\$0		
Individual							\$844.58	\$861.47
Spouse	\$460.58	\$501.71	\$552.51	\$596.09	\$642.05	\$702.54	\$702.54	\$716.58
Children	\$317.62	\$346.66	\$382.95	\$414.41	\$445.88	\$487.01	\$487.01	\$496.75
Family	\$699.02	\$764.35	\$839.34	\$909.52	\$977.26	\$1,069.21	\$1,069.21	\$1,090.59

Purchasing: Employee Group Plans for Health, Dental and Vision Insurance
(Continued)

202200218

BlueCare 51 (HMO) Health Insurance			Monthly Premiums Proposed 01/01/22 – 12/31/22					
Income Based Range	< \$30,000	\$30,000 – \$39,999	\$40,000 – \$49,999	\$50,000 – \$59,999	\$60,000 – \$69,999	> \$70,000	Retiree	Cobra
Employee (paid by College)	\$844.58	\$844.58	\$844.58	\$844.58	\$844.58	\$844.58		
Employee Contribution	\$50.40	\$50.40	\$50.40	\$50.40	\$50.40	\$50.40		
Individual							\$894.97	\$912.87
Spouse	\$474.96	\$518.48	\$566.89	\$612.88	\$658.82	\$719.34	\$719.34	\$733.73
Children	\$328.84	\$357.89	\$391.77	\$425.65	\$457.13	\$498.22	\$498.22	\$508.18
Family	\$727.37	\$792.71	\$867.70	\$937.89	\$1,008.05	\$1,100.00	\$1,100.00	\$1,122.00

Health Savings Account (HSA) High Deductible Plan	Proposed 01/01/22 – 12/31/22
Employee Coverage (paid by College)	\$553.20
Dependent Spouse Coverage	\$460.16
Dependent Child(ren) Coverage	\$318.99
Dependent Family Coverage	\$700.33

PPO Dental Coverage Monthly Premiums (Current Employees)	Proposed 01/01/22 – 12/31/22
Employee Coverage (paid by College)	\$24.95
Employee Dependent Spouse Coverage	\$27.20
Employee Dependent Child(ren) Coverage	\$27.69
Employee Dependent Family Coverage	\$62.37

PPO Dental Coverage Monthly Premiums (Retiree & Cobra)	Proposed 01/01/22 – 12/31/22
Retiree Coverage	\$24.95
COBRA Former Employee Coverage	\$25.45
Retiree Spouse Coverage	\$27.20
Retiree Child(ren) Coverage	\$27.69
Retiree Family Coverage	\$62.37
COBRA Spouse Coverage	\$27.74
COBRA Child(ren) Coverage	\$28.24
COBRA Family Coverage	\$63.62

Purchasing: Employee Group Plans for Health, Dental and Vision Insurance
(Continued)

202200219

DHMO Fully Insured Premium Rates (Current Employees)	Proposed 01/01/22 –12/31/22
Employee Coverage (paid by College)	\$12.68
Employee Dependent Spouse Coverage	\$9.52
Employee Dependent Child(ren) Coverage	\$13.97
Employee Dependent Family Coverage	\$24.74

DHMO Fully Insured Monthly Premiums (Retirees & COBRA)	Proposed 01/01/22 –12/31/22
Retiree Coverage	\$12.68
COBRA Former Employee Coverage	\$12.93
Retiree Spouse Coverage	\$9.52
Retiree Child(ren) Coverage	\$13.97
Retiree Family Coverage	\$24.74
COBRA Spouse Coverage	\$9.71
COBRA Child(ren) Coverage	\$14.25
COBRA Family Coverage	\$25.23

Vision Insurance Fully Insured Monthly Premiums	Proposed 01/01/22 – 12/31/22
Employee Coverage (paid by College)	\$5.65
Dependent(s)	\$6.73
Retiree	\$5.65
Retiree Dependent(s)	\$6.73
COBRA – Former Employee	\$5.76
COBRA – Former Dependent(s)	\$6.86

DV (Dental and Vision) Plans (for opt out employees)	Proposed 01/01/22 – 12/31/22
Employee Coverage (paid by College)	\$111.00
Dependent Spouse Coverage	32.06
Dependent Child(ren) Coverage	32.84
Dependent Family Coverage	71.38

Purchasing: Employee Group Plans for Health, Dental and Vision Insurance
(Continued)

Life Insurance Monthly Premiums	Proposed 01/01/22 – 12/31/22
Per \$1,000 of Coverage	
Employee Coverage (paid by College)	\$0.221
Employee Supplemental (paid by employees)	\$0.267
Retiree Basic, Closed Class (paid by employees, retired or enrolled in the Deferred Retirement Option Plan "DROP" (by December 31, 2003)	\$4.355
Retiree Basic, Open Class (paid by retirees who had not enrolled in DROP by December 31, 2003). Coverage level at \$5,000, no age reduction feature.	\$4.355
Fixed Amount Coverage	
Spouse \$25,000 coverage (paid by employees)	\$7.64
Children \$10,000 coverage (paid by employees)	\$2.10

Long Term Disability Insurance Monthly Premiums	Proposed 01/01/22 – 12/31/22
Per \$100 of Coverage	
Employee Coverage (paid by College)	\$0.150

BACKGROUND:

Group Health Insurance

The College obtains health insurance through the Florida College System Risk Management Consortium (FCSRMC), utilizing Florida Blue group health insurance contracts. The group health plan will experience a 4.4% increase in 2022. Employees who opt out of health insurance coverage are provided the FCSRMC dental/vision insurance plan, as well as \$720 (\$60/month) to offset their health care costs. The premium for the FCSRMC opt out dental/vision, which is paid by the College, remains the same as the 2021 rate.

Qualified retirees may select a FCSRMC BlueMedicare Rx only option or a BlueMedicare PPO plan with Rx.

Group Dental Insurance

The College obtains dental insurance (beginning in the 2020 plan year) through the Florida College System Risk Management Consortium (FCSRMC), utilizing Delta Dental group dental insurance contracts. The group dental PPO insurance plan will experience a 10.0% increase over the 2021 plan year, and the dental DHMO insurance plan will experience a 8.2% increase over the 2021 plan year.

Group Vision Insurance

The College continues to utilize Humana for group vision insurance. This program has defined benefit limits of an annual vision exam and lens replacement, biannual frame replacement and an

Purchasing: Employee Group Plans for Health, Dental and Vision Insurance
(Continued)

annual exam for contact lens users. The group vision insurance plan will experience no rate changes for the 2022 plan year.

Group Term Life Insurance

The College utilizes The Hartford Company for group term life insurance, to include college-paid coverage of insurance equal to one times an employee's base salary. The employee may purchase additional coverage at their expense of one, two, or three times their salary up to a maximum of \$350,000. An employee may also purchase \$25,000 in coverage for a spouse and/or \$10,000 for each child. The employee basic, supplemental life and retiree group term life insurance plan will experience a 30% increase in 2022 with no rate change to supplemental dependent coverage.

Group Long Term Disability Insurance

The College utilizes The Hartford Company for group long term disability insurance that provides a 60% benefit (after a 90-day elimination period). The insurance plan rate will remain the same for 2022.

HDHP with a Health Savings Account (HSA)

Beginning January 1, 2019, the College began offering a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) to provide employees with a lower-cost insurance option. Lower HDHP premiums are due to slightly higher deductibles and increased consumer participation in their health care needs. As a part of the standard HDHP, the Consortium will provide a funded HSA between \$500 and \$1,500, depending on dependent coverage. The College will contribute an additional \$1,500 to the HSA for year 2022.

RATIONALE: These recommended benefits will provide continued coverage for medical, dental, vision, and life insurance for full-time employees, retirees and their eligible dependents. These benefits also provide for a flexible benefits program for full-time employees and their dependents.

FISCAL NOTES: The Administration's current projections for Plan Year 2022 are that the College will pay approximately \$12,289,853 for employee group health insurance, approximately \$370,652 for dental and vision insurance, and approximately \$204,772 for life insurance. Amounts are comprehended in the College's annual budget.