

DEKALB COUNTY

ITEM NO.

BOARD OF COMMISSIONERS

BUSINESS AGENDA / MINUTES

MEETING DATE: March 22, 2022

Substitute AGENDA ITEM

HEARING TYPE
Preliminary

ACTION TYPE
Resolution

SUBJECT: Group Health & Wellness Benefits effective July 1, 2022

DEPARTMENT: Finance

PUBLIC HEARING: YES NO

ATTACHMENT: YES NO

PAGES:

INFORMATION CONTACT: Larry Jacobs
Asst. Finance Director

PHONE NUMBER: (404) 371-2050

PURPOSE: To approve group health benefits and rates for new plan year commencing July 1, 2022.

NEED/IMPACT:

To ensure the County is offering an affordable and valuable health plan for employees and retirees. The plan year for County employees and pre-65 retirees expires June 30, 2022.

The proposed healthcare costs have been reviewed by the ERPS Committee.

RECOMMENDATION(S):

1. Approve a 12.4% rate increase for Anthem and a 13.0% rate increase for Kaiser for pre-65 retirees. No rate increase for County employees.
2. Approve Anthem Cancer Concierge Care program.
3. Approve continuation of The Hartford Life and AD&D offering to County employees and retirees.
4. Approve new Transamerica Universal Life with Long Term Care Rider to all County employees.

FISCAL IMPACT: \$78.4 million budgetary estimate.

Request to authorize the Chief Executive Officer to execute all necessary documents.

DEKALB COUNTY PY 2022/23 MEDICAL RENEWAL FACTORS FOR SELF-FUNDED AND FULLY INSURED HEALTH BENEFITS AND FULLY INSURED DENTAL BENEFITS

Monthly rates per Enrolled Employee or Retiree

Anthem Active and Pre-65 Retirees

		<u>PY 2021/22</u>	<u>PY 2022/23</u>	<u>% Increase</u>
PPO Administration Fee	PEPM*	\$38.95	\$38.95	0.0%
Nurseline/DM/Maternity/Coaching Fee	PEPM*	\$8.01	\$8.01	0.0%
HSA Fee (only applicable to HSA enrollees) ¹	PEPM*	\$2.95	\$2.95	0.0%
Total Administration Fee	PEPM*	\$46.96	\$46.96	0.0%
Stop Loss Fee (\$300,000 ISL) ¹ **	PEPM*	\$52.72	\$63.26	20.0%
Composite Rate (PPO Admin Fee + Stop Loss)	PEPM*	\$99.68	\$110.22	10.6%

Active Employee Contributions (Per Month)

	<u>PY 2021/22</u>				
	<u>Blue Open Access HMO</u>	<u>Blue Open Access POS</u>	<u>Blue Open Access HSA</u>	<u>Kaiser HMO</u>	<u>Kaiser HSA</u>
Employee Only	\$196.88	\$162.12	\$60.52	\$128.65	\$50.76
Employee + 1	\$509.92	\$419.92	\$156.74	\$333.31	\$131.29
Family	\$610.32	\$502.61	\$187.59	\$398.24	\$156.86

Active Employee Contributions (Per Month)

	<u>PY 2021/22</u>					<u>PY 2022/23</u>		
	<u>Blue Open Access HMO</u>	<u>Blue Open Access POS</u>	<u>Blue Open Access HSA</u>	<u>Kaiser HMO</u>	<u>Kaiser HSA</u>	<u>Anthem % Increase</u>	<u>Kaiser HMO % Increase</u>	<u>Kaiser HSA % Increase</u>
Employee Only	\$196.88	\$162.12	\$60.52	\$128.65	\$50.76	0.0%	0.0%	0.0%
Employee + 1	\$509.92	\$419.92	\$156.74	\$333.31	\$131.29	0.0%	0.0%	0.0%
Family	\$610.32	\$502.61	\$187.59	\$398.24	\$156.86	0.0%	0.0%	0.0%

Pre-65 Retiree Contributions (Per Month)

	<u>PY 2021/22</u>				
	<u>Blue Open Access HMO</u>	<u>Blue Open Access POS</u>	<u>Blue Open Access HSA</u>	<u>Kaiser HMO</u>	<u>Kaiser HSA</u>
Retiree Only	\$611.52	\$418.62	\$156.92	\$251.72	\$193.59
Retiree + 1	\$1,583.82	\$1,084.21	\$406.42	\$652.88	\$502.11
Family	\$1,895.71	\$1,297.71	\$486.45	\$780.10	\$599.95

Pre-65 Retiree Contributions (Per Month)

	<u>PY 2021/22</u>					<u>PY 2022/23</u>		
	<u>Blue Open Access HMO</u>	<u>Blue Open Access POS</u>	<u>Blue Open Access HSA</u>	<u>Kaiser HMO</u>	<u>Kaiser HSA</u>	<u>Anthem % Increase</u>	<u>Kaiser HMO % Increase</u>	<u>Kaiser HSA % Increase</u>
Retiree Only	\$687.49	\$470.63	\$176.41	\$284.44	\$218.76	12.4%	13.0%	13.0%
Retiree + 1	\$1,780.58	\$1,218.90	\$456.91	\$737.75	\$567.38	12.4%	13.0%	13.0%
Family	\$2,131.21	\$1,458.92	\$546.88	\$881.51	\$677.94	12.4%	13.0%	13.0%

United Concordia

Active Employee Dental Contributions (Per Month)

	<u>PY 2021/22</u>		<u>PY 2022/23</u>		<u>% Increase</u>	
	<u>Low Plan</u>	<u>High Plan</u>	<u>Low Plan</u>	<u>High Plan</u>	<u>Low Plan</u>	<u>High Plan</u>
Employee Only	\$7.00	\$9.80	\$7.00	\$9.80	0.0%	0.0%
Employee + 1	\$13.64	\$19.58	\$13.64	\$19.58	0.0%	0.0%
Family	\$17.50	\$29.36	\$17.50	\$29.36	0.0%	0.0%

United Concordia

Retiree Dental Contributions (Per Month)

	<u>PY 2021/22</u>		<u>PY 2022/23</u>		<u>% Increase</u>	
	<u>Low Plan</u>	<u>High Plan</u>	<u>Low Plan</u>	<u>High Plan</u>	<u>Low Plan</u>	<u>High Plan</u>
Retiree Only	\$7.04	\$10.52	\$7.04	\$10.52	0.0%	0.0%
Retiree + 1	\$14.07	\$21.04	\$14.07	\$21.04	0.0%	0.0%
Family	\$17.59	\$31.57	\$17.59	\$31.57	0.0%	0.0%

¹ These renewals are still in negotiation.

* Per Employee Per Month

** Stop Loss Insurance limits the County's liability for individual claims to the amount shown