

**SUMMARY OF COUNTY INSURANCE PROGRAMS  
EXPIRING AT THE END OF CALENDAR YEAR 2018**

<b>DENTAL INSURANCE - DPPO</b>			
<b>DESCRIPTION:</b>	Comprehensive dental benefits offered through a Dental Preferred Provider Organization (DPPO) on a voluntary, employee-paid basis. (See attached plan design)		
<b>CURRENT CARRIER:</b>	Humana		
<b>CONTRACT EXPIRATION:</b>	December 31, 2018		
<b>RENEWALS REMAINING:</b>	None		
<b>CONTRACT INFORMATION:</b>	<b>Humana DPPO</b>		
	<b>Year</b>	<b>Contract Value</b>	<b>Enrollment</b>
<b>(Paid 100% by Employee)</b>	2015	\$1,014,333.38	1,772
	2016	\$1,085,610.48	1,944
	2017	\$1,349,421.56	2,045
	2018		2,151
<b>PRODUCTS:</b>	DPPO Dental plans provide in- and out-of-network coverage, with services based on deductible and co-insurance. Plan has maximum annual limit of \$1,500 in-network and \$1,000 out-of-network. Plan benefits subject to exclusions and limitations.		

**ADDITIONAL INFORMATION:**

A DPPO dental plan provides dental services based on tiers of coverage: In-network Preventive Services at no cost, Basic Services at 80% after annual deductible, Major Services at 50% after annual deductible and Orthodontia for children through the age 18 at 50%. The plan also provides Out-of-Network benefits based on tiers of coverage.

**STAFF RECOMMENDATIONS:**

- Continue to offer a DPPO dental plan.
- Initiate procurement for DPPO dental plan on comparable terms to existing plan.

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<b>DENTAL INSURANCE - DHMO</b>			
<b>DESCRIPTION:</b>	Comprehensive dental benefits offered through a Dental Health Maintenance Organization (DHMO) on a voluntary, employee-paid basis. (See attached plan design)		
<b>CURRENT CARRIER:</b>	CompBenefits Company (DHMO)		
<b>CONTRACT EXPIRATION:</b>	December 31, 2018		
<b>RENEWALS REMAINING:</b>	None		
<b>CONTRACT INFORMATION: (Paid 100% by Employee)</b>	<b>Comp/Benefits</b>		
	<b>Year</b>	<b>Contract Value</b>	<b>Enrollment</b>
	2015	\$557,236.38	2,399
	2016	\$536,266.95	2,302
	2017	\$541,887.13	2,398
	2018		2,346
<b>PRODUCTS:</b>	DHMO Dental: in-network only, services provided based on Fee Schedule; no annual limit.		

**ADDITIONAL INFORMATION:**

A DHMO dental plan provides fee-for-service coverage for a set Schedule of identified American Dental Association (ADA) codes.

**STAFF RECOMMENDATIONS:**

- Continue to offer a DHMO dental plan.
- Initiate procurement for DHMO dental plan on comparable terms to existing plan.

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<b>LONG TERM DISABILITY INSURANCE (LTD)</b>			
<b>DESCRIPTION:</b>	Provides disability income when member is unable to work for an extended period of time due to a covered illness or injury. (See attached plan design)		
<b>CURRENT CARRIER:</b>	Standard Insurance Company		
<b>CONTRACT EXPIRATION:</b>	December 31, 2018		
<b>RENEWALS REMAINING:</b>	None		
<b>CONTRACT INFORMATION:</b>	<b>Year</b>	<b>Contract Value</b>	<b>Enrollment</b>
<b>(Paid 100% by Employee)</b>	2015	\$916,154.69	2,493
	2016	\$942,979.46	2,515
	2017	\$973,499.24	2,529
	2018		2,527
<b>PRODUCTS:</b>	Long Term Disability Insurance; 90 day waiting period, pays 60% of \$10,000 monthly pre-disability income, offset by any deductible income		

**ADDITIONAL INFORMATION:**

Long Term Disability rates are age and salary based and increase in ten-year age bands.

Plan cannot be continued post-employment.

**STAFF RECOMMENDATIONS:**

- Continue to offer employee-paid long term disability insurance.
- Initiate procurement for employee-paid long term disability insurance on comparable terms to existing plan.

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<b>LIFE INSURANCE</b>			
<b>DESCRIPTION:</b>	Term Life and Accidental Death and Dismemberment, Felonious Assault and Hazardous Occupation insurance products. Premiums are age based and increase in 5-year age bands. Policies have no cash value. (See attached plan design)		
<b>CURRENT CARRIER:</b>	Minnesota Life Insurance Company		
<b>CONTRACT EXPIRATION:</b>	December 31, 2018		
<b>RENEWALS REMAINING:</b>	None		
<b>CONTRACT VALUE:</b>	<b>Year</b>	<b>County-Paid</b>	<b>Optional-EE Paid</b>
<ul style="list-style-type: none"> <li>• \$25,000 paid by County</li> <li>• Optional Life paid 100% by Employee</li> </ul>	2015	\$435,660.48	EE - \$ 1,373,564.24 Sp - \$53,137.17 Ch - \$44,495.04
	2016	\$441,930.59	EE - \$1,423,560.34 Sp - \$51,691.39 Ch - \$47,174.74
	2017	\$451,519.58	EE - \$1,302,291.48 Sp - \$50,788.61 Ch - \$49,769.63
<b>PARTICIPATION:</b>	2015	5,390	EE - 3,062 Sp - 1,421 Ch - 1,188
	2016	5,288	EE - 3,077 Sp - 1,377 Ch - 1,265
	2017	5,598	EE - 3,182 Sp - 1,355 Ch - 1,324
	2018	5,668	EE - 3,252 Sp - 1,352 Ch - 1,390
<b>PRODUCTS:</b>	<ul style="list-style-type: none"> <li>• \$25,000 Basic Term Life and Accidental Death and Dismemberment paid for by County for benefit-eligible employees</li> <li>• Optional Term Life and Accidental Death and Dismemberment Insurance up to \$300,000 paid for by the employee</li> </ul>		

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	<ul style="list-style-type: none"><li>• Spouse/Domestic Partner Term Life \$12,500 paid by the employee</li><li>• Dependent Term Life \$12,500 paid for by the employee</li><li>• Felonious Assault and Hazardous Occupation paid by for County for Security Guards and Transit Unit per bargaining agreements</li></ul>
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### ADDITIONAL INFORMATION:

The County currently provides \$25,000 in Term Life and Accidental Death and Dismemberment insurance to all benefit eligible employees effective on the first day of employment in a benefit-eligible position.

Employees can purchase optional Term Life and Accidental Death and Dismemberment insurance in increments of \$25,000 up to a maximum of \$300,000. Rates are age based and increase in five-year age bands. Employees purchasing a minimum of \$25,000 in optional Term Life can purchase \$12,500 on their spouse or registered domestic partner for a flat rate, and/or \$12,500 on their dependent child(ren) for a flat rate.

Life insurance can be continued post-retirement through the County at a higher group rate. Life insurance can be continued post-employment through the Carrier at a higher group rate through portability or can be converted to an individual whole life policy.

Pursuant to bargaining arrangements with some of the County's bargaining units, the County provides felonious assault coverage to its Transit Operations employees and hazardous occupation coverage for the County's Security Guards.

- Felonious assault provides coverage to members of the County's Transit Unit - bus operator, maintenance or service employee and supervisors (currently 854 employees) for a Loss from an Act of Physical Violence (robbery, or attempted robbery, felonious assault, or any other criminal act of violence) while on duty for loss of life, hand, foot, sight, speech, hearing or thumb and index finger or same hand. Loss benefits vary by type and severity.
- Hazardous occupation provides coverage to Security Guards (currently 28) in the case of death only as a result of a Line of Duty Injury.
- The combined 2017 cost for felonious assault and hazardous occupation coverage was \$1,024 for both policies.

### STAFF RECOMMENDATIONS:

- Continue to provide \$25,000 County-paid Term Life and Accidental Death and Dismemberment insurance.
- Continue to offer employee-paid Optional Term Life and Accidental Death and Dismemberment insurance.
- Initiate procurement for Term Life and Accidental Death and Dismemberment insurance on comparable terms to existing plans.

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<b>DECISION SUPPORT TOOL</b>	
<b>DESCRIPTION:</b>	Online Benefits Decision Support Tool.
<b>CURRENT CARRIER:</b>	JellyVision (ALEX)
<b>CONTRACT EXPIRATION:</b>	December 31, 2018
<b>RENEWALS REMAINING:</b>	None
<b>CONTRACT VALUE: (Paid 100% by Employer)</b>	2017 – \$69,000 2018 – \$72,450
<b>PARTICIPATION:</b>	2017 – 6,423 visits (open enrollment and year-round) 2018 – 3,049 visits (open enrollment and year-round)
<b>PRODUCTS:</b>	ALEX provides educational information on our plans and makes recommendations based on information supplied by employee.

**ADDITIONAL INFORMATION:**

A decision support tool is technology/data-based support tool that helps employees sort through their benefit plan options and choose plans that are the best fit based for their health needs based on their own claims history.

Support tools provide employees the ability to compare different health care spending scenarios to see how plans would work over the course of the benefit year and to project health care spending using their own claims and premiums.

As the health insurance world has shifted from traditional HMO and PPO plans that are co-pay driven to full or hybrid high deductible plans with deductibles and co-insurance, understanding the cost of health care has become more difficult. Decision support tools have been developed that have the ability to pull in and consolidate an employee’s actual claim data for health, pharmacy, dental, vision, and more. The ability to integrate plan information and data can help employees manage their health care spending more effectively throughout the year and provide tools to show the total expected cost of medical care.

In 2016, to assist in educating employees, ALEX, an educational, easy to use, online decision tool was implemented for open enrollment for Plan Year 2017. ALEX is programmed with our plan rates, health, pharmacy, health savings and health reimbursement account information, and based on information input by the employees, recommends a health plan that fits their needs. ALEX does not incorporate actual member data. Employee usage of ALEX in 2016

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was significant but declined by over 50% in 2017. ALEX was a good first step in moving toward a more robust, data-driven, decision support tool.

The County has been offered the opportunity to participate, at no cost, in a test of a new robust decision tool that has been developed for the data warehouse the County currently uses. This tool provides employees with their own actual cost data and makes recommendations based on expenditures from the prior year(s).

**STAFF RECOMMENDATIONS:**

- Participate in test of robust decision tool linked to our current data warehouse, at no cost for one year.