



**BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO**

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**TOM GROSSMANN
SHANNON JONES
DAVID G. YOUNG**

BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO

MINUTES: Regular Session – October 11, 2022

This is a summary of actions and discussions of the meeting. You may view this meeting through our YouTube Channel at <https://www.youtube.com/channel/UC1ELh0jGpXd4VV2DTgsuqPA> or by contacting our office.

The Board met in regular session pursuant to adjournment of the October 4, 2022, meeting.

Tom Grossmann – present

David G. Young – present

Shannon Jones – present

Krystal Powell, Deputy Clerk – present

Minutes of the October 4, 2022 meeting were read and approved.

- 22-1515 A resolution was adopted to accept resignation of Riley Fuson, Emergency Communications Operator, within the Warren County Emergency Services Department, effective October 1, 2022. Vote: Unanimous
- 22-1516 A resolution was adopted to approve end of 365- day probationary period and approve a pay increase for Morgan Lowing within the Warren County Department of Job and Family Services, Children Services Division. Vote: Unanimous
- 22-1517 A resolution was adopted to approve end of 365- day probationary period and approve a pay increase for Seth Whitlock within Emergency Services Department. Vote: Unanimous
- 22-1518 A resolution was adopted to approve end of 365- day probationary period and approve a pay increase for Jordan Williams within the Emergency Services Department. Vote: Unanimous
- 22-1519 A resolution was adopted to approve a pay increase for Paige Barton within the Warren County Department of Emergency Services. Vote: Unanimous

- 22-1520 A resolution was adopted to approve Notice of Intent to award bid to Rack and Ballauer Excavating Co. for the FY22 Franklin Township – NE Pennyroyal Repaving 2 CDBG Project. Vote: Unanimous
- 22-1521 A resolution was adopted to approve Change Order No. 1 to the contract with Downing Construction Company for the construction of the Aeration Upgrades – Waynesville Regional Wastewater Treatment Plant Project, purchase order no. 21002122. Vote: Unanimous
- 22-1522 A resolution was adopted to approve and enter into a subgrant agreement with the Ohio Department of Job and Family Services (ODJFS) on behalf of the Warren County Department of Children Services (subgrantee). Vote: Unanimous
- 22-1523 A resolution was adopted to approve agreements and addendums with various providers relative to home placement and related services on behalf of Warren County Children Services. Vote: Unanimous
- 22-1524 A resolution was adopted to amend the contract between the Warren County Commissioners and Affordable Language Services on behalf of the Warren County Department of Human Services. Vote: Unanimous
- 22-1525 A resolution was adopted to acknowledge receipt of September 2022 Financial Statement. Vote: Unanimous
- 22-1526 A resolution was adopted to acknowledge payment of bills. Vote: Unanimous
- 22-1527 A resolution was adopted to enter into a subdivision public improvement performance and maintenance security agreement with Grand Communities, LLC for installation of certain water and/ or sanitary sewer improvements in Renaissance, Section 8 and Section 9 situated in the City of Middletown. Vote: Unanimous
- 22-1528 A resolution was adopted to approve various record plats. Vote: Unanimous
- 22-1529 A resolution was adopted to approve a cash advance from Engineer's Fund #2202 into Fund #4454 and cash advance repayments from Funds #4454 into Fund #2202. Vote: Unanimous
- 22-1530 A resolution was adopted to approve repayment of cash advance from the North Bound Columbia Turn Lane Fund #4438 into the Motor Vehicle Fund #2202. Vote: Unanimous
- 22-1531 A resolution was adopted to approve operational transfer from County Commissioners' Fund #11011112 Mary Haven Youth Treatment Center Fund #2270. Vote: Unanimous

- 22-1532 A resolution was adopted to approve operational transfer from Commissioners' Fund #11011112 into Children Services Fund #2273. Vote: Unanimous
- 22-1533 A resolution was adopted to approve supplemental appropriation into Warren County Garage Fund #11011620 for approved Garage Fleet Management System. Vote: Unanimous
- 22-1534 A resolution was adopted to approve supplemental appropriation into Coroner Fund #11012100. Vote: Unanimous
- 22-1535 A resolution was adopted to approve supplemental appropriations into Dog and Kennel Fund #2206. Vote: Unanimous
- 22-1536 A resolution was adopted to approve supplemental appropriation into Property Casualty Insurance #6637. Vote: Unanimous
- 22-1537 A resolution was adopted to approve appropriation adjustment from Commissioners' General Fund #11011110 into Board of Elections Fund #11011300. Vote: Unanimous
- 22-1538 A resolution was adopted to approve appropriation adjustment from Commissioners' General Fund #11012210. Vote: Unanimous
- 22-1539 A resolution was adopted to approve appropriation adjustment from Commissioners' General Fund #11011110 into Emergency Services Fund #11012850. Vote: Unanimous
- 22-1540 A resolution was adopted to approve appropriation adjustment within Auditor's Office Fund #11011120. Vote: Unanimous
- 22-1541 A resolution was adopted to approve appropriation adjustment within Facilities Management Fund #11011600. Vote: Unanimous
- 22-1542 A resolution was adopted to approve appropriation adjustment within Warren County Garage Fund #11011620. Vote: Unanimous
- 22-1543 A resolution was adopted to approve appropriation adjustment within Common Pleas Court Fund #11011220. Vote: Unanimous
- 22-1544 A resolution was adopted to approve appropriation adjustment within Common Pleas Court Fund #11011220. Vote: Unanimous
- 22-1545 A resolution was adopted to approve appropriation adjustments within Common Pleas Court Services Fund #11011223. Vote: Unanimous
- 22-1546 A resolution was adopted to approve appropriation adjustment from Common Pleas Court Fund #11011223 into #11011220. Vote: Unanimous

- 22-1547 A resolution was adopted to approve appropriation adjustment within Common Pleas Court Community Corrections Fund #2227. Vote: Unanimous
- 22-1548 A resolution was adopted to approve appropriation adjustment within Juvenile Detention Fund #110112600. Vote: Unanimous
- 22-1549 A resolution was adopted to approve appropriation adjustment within Dog and Kennel Fund #2206. Vote: Unanimous
- 22-1550 A resolution was adopted to approve appropriation adjustment within Human Services Fund #2211. Vote: Unanimous
- 22-1551 A resolution was adopted to approve appropriation adjustment within Grants Fund #2265. Vote: Unanimous
- 22-1552 A resolution was adopted to approve appropriation adjustment within Children Services Fund #2273. Vote: Unanimous
- 22-1553 A resolution was adopted to approve appropriation adjustment within the Water Revenue Fund No. 5510. Vote: Unanimous
- 22-1554 A resolution was adopted to approve appropriation adjustment within the Sewer Revenue Fund No. 5580. Vote: Unanimous
- 22-1555 A resolution was adopted to approve requisitions and authorize County Administrator to sign documents relative thereto. Vote: Unanimous

DISCUSSIONS

On motion, upon unanimous call of the roll, the Board accepted and approved the consent agenda.

Tammy Whitaker, Benefits Administrator, was present along with representatives from Horan Associates for a work session to discuss the 2023 Healthcare Plan.

Alison Ruehlmann, Horan Associates Account Manager, presented the attached PowerPoint presentation providing a historical analysis of the increase in cost as compared to market trend and presented a recap of the 2022 renewal information and the proposed 2023 projections.

Ms. Ruehlmann discussed stop loss renewal, aligning deductibles and out of pockets maximums, increasing FSA limits, and implementing a four-tier contribution strategy and employer HSA contribution incentive.

Commissioner Young stated his desire to become our own carrier for stop loss benefits over time. He expressed his willingness to take a little more risk in order to save resources. Mr. Young stated his opposition to the \$300 HSA incentive.

Commissioner Jones stated this is the most risk she is willing to take. She mentioned she is willing to follow direction to not delay in putting resources aside, but this would be her "risk threshold." Mrs. Jones further expressed being in favor for better employee benefits.

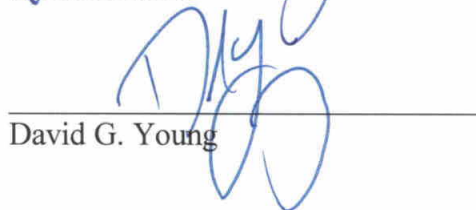
Upon further discussion, the Board stated their concurrence with the recommendations presented.

On motion, upon unanimous call of the roll, the Board entered into executive session at 10:41 a.m. to discuss imminent litigation with Legal Counsel present pursuant to Ohio Revised Code Section 121.22 (G)(3) and to discuss Sheriff's Office Union negotiations pursuant to Ohio Revised Code Section 121.22 (G)(4) and exited at 11:37 a.m.

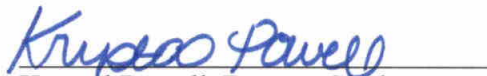
Upon motion the meeting was adjourned.

Tom Grossmann, President


Shannon Jones


David G. Young

I hereby certify that the foregoing is a true and correct copy of the minutes of the meeting of the Board of County Commissioners held on October 11, 2022, in compliance with Section 121.22 O.R.C.


Krystal Powell, Deputy Clerk
Board of County Commissioners
Warren County, Ohio



Warren County

2023 Renewal Recommendations

Agenda

- Historical Analysis
- 2022 Renewal Recap
- 2022 Year To Date Financials
- 2023 Total Costs
- 2023 Medical Renewal
- Stop Loss Request for Proposal (RFP) Update
- Recommendations

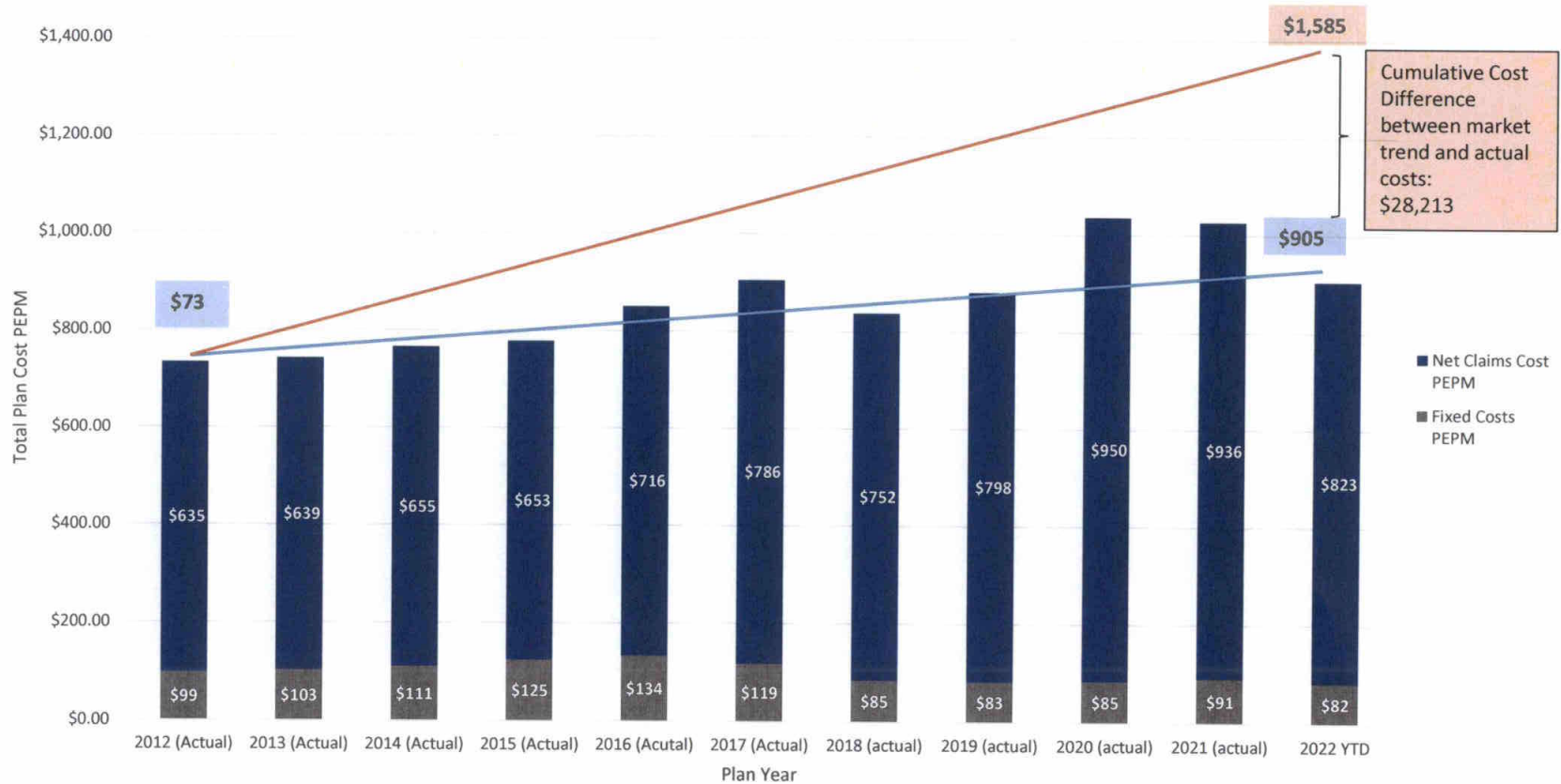




Historical Analysis and 2022 Renewal Recap

Historical Analysis – Plan Costs vs. Trend

- ✓ Trend: 8%
- ✓ Warren County's average change to Fully Insured Equivalent rates: 2%



2022 Renewal Recap

Overall, 9% increase (\$955K) to budget

Medical

- ✓ 17.5% decrease to admin rates (\$106k value) for 3 years (3% increase in 2024)
- ✓ Increased wellness funds from \$20k to \$45k
- ✓ Performance guarantees now offered (originally \$10k – increased to \$50k)
- ✓ Increased infertility coverage

Stop Loss:

- ✓ 2.5% (\$8K) increase to premium

Dental:

- ✓ Implemented PPO plan option through Dental Care Plus for out of network coverage
- ✓ Reduced administrative fees (\$2K annually)
- ✓ Enhanced performance guarantees



2022 Financials Year to Date

UHC Self-Funded Plan


Financials – Calendar Year 2022 through July

- ✓ YTD plan is running 11% (\$701k) under budget
- ✓ Large claimants over \$25k are above benchmark norm of 45-50% by 12%
- ✓ One large claim has exceeded stop loss limits (both Individual and Aggregating Specific); \$823K in SL reimbursements through July

	Employees	Members	Administration	Stop Loss	Warren County Ohio Expected Claims	HCC Max Claims Liability	Medical Paid Claims	Rx Paid Claims	Total Paid Claims	Total Plan Cost	Expected Total Plan Cost	Actual vs Expected Monthly Total Plan Cost (%)
Jan-22	864	1,973	\$41,524	\$28,604	\$813,776	\$1,100,988	\$1,073,353	\$147,794	\$1,221,148	\$1,291,276	\$883,904	146%
Feb-22	864	1,974	\$41,524	\$28,664	\$815,440	\$1,102,831	\$498,189	\$133,300	\$631,489	\$701,677	\$885,627	79%
Mar-22	858	1,961	\$41,235	\$28,480	\$810,044	\$1,095,658	\$561,689	\$197,774	\$759,463	\$829,178	\$879,760	94%
Apr-22	852	1,948	\$40,947	\$28,327	\$805,473	\$1,089,407	\$519,313	\$249,622	\$768,935	\$838,209	\$874,746	96%
May-22	845	1,920	\$40,611	\$28,009	\$796,795	\$1,077,815	\$732,266	\$175,215	\$907,481	\$976,100	\$865,414	113%
Jun-22	849	1,938	\$40,803	\$28,220	\$802,611	\$1,085,361	\$476,648	\$217,112	\$693,761	\$762,784	\$871,635	88%
Jul-22	848	1,915	\$46,290	\$27,936	\$789,343	\$1,076,334	\$556,101	\$217,388	\$773,489	\$847,716	\$863,570	98%
Aug-22												
Sep-22												
Oct-22												
Nov-22												
Dec-22												
Total	5,980	13,629	\$292,934	\$198,239	\$5,633,481	\$7,714,592	\$4,417,560	\$1,338,206	\$5,755,766	\$6,246,939	\$6,124,655	102%
Avg. / PEPM	854	1,947	\$49	\$33	\$942	\$1,290	\$739	\$224	\$963	\$1,045	\$1,024	102%
ISL Loss Ratio (ISL reimbursements / ISL Premium):			477%			Less Estimated Stop Loss Reimbursements:			\$823,777			
Net Total Plan Cost:									\$4,931,988	\$5,423,161	\$6,124,655	89%
Over/Under Claims Budget:											\$701,493	

Frequency of Large Claimants

Claim Level	Prior Period: 08/01/2020 - 07/31/2021	Current Period: 08/01/2021 - 07/31/2022	Benchmark Expected
\$25,000	82	74	66
\$50,000	39	38	26
\$75,000	21	20	16
\$100,000	13	10	10
\$125,000	12	8	7
\$150,000	11	4	5
\$175,000	9	3	4
\$200,000	7	2	3
\$250,000	4	2	2
\$300,000	1	2	1
\$500,000	0	1	0
\$1,000,000	0	1	0



2023 Total Costs and Renewal

2023 Total Projected Costs

Budget to increase 3.7% in 2023

- *Total cost includes:*
 - *Administration (medical/dental/vision)*
 - *Stop loss premium*
 - *Expected claims*
 - *Health savings account (HSA) employer contributions*
 - *Purchased/consulting services*

	2022	2023
Total Costs	\$12,157,243	\$12,598,706
% Increase	-	3.7%
\$ Increase	-	\$441,463

2023 Medical Renewal

Claims

Claims projected to decrease \$100K

- *Warren County Budget numbers*
- *Includes high-cost claimant liability*

UHC Administration

Rate Guarantee – no changes to admin rates in 2023

- *\$45K in wellness funds*
- *Christ Hospital Spine and Joint program (no fee)*
- *Performance Guarantees (\$50K admin fees at risk)*

Stop Loss

Firm renewal: 47% (\$159K) increase

- *No changes to spec or aggregating specific*
- *Laser liability of \$850K*
- *Firm quote if accepted 10/15*

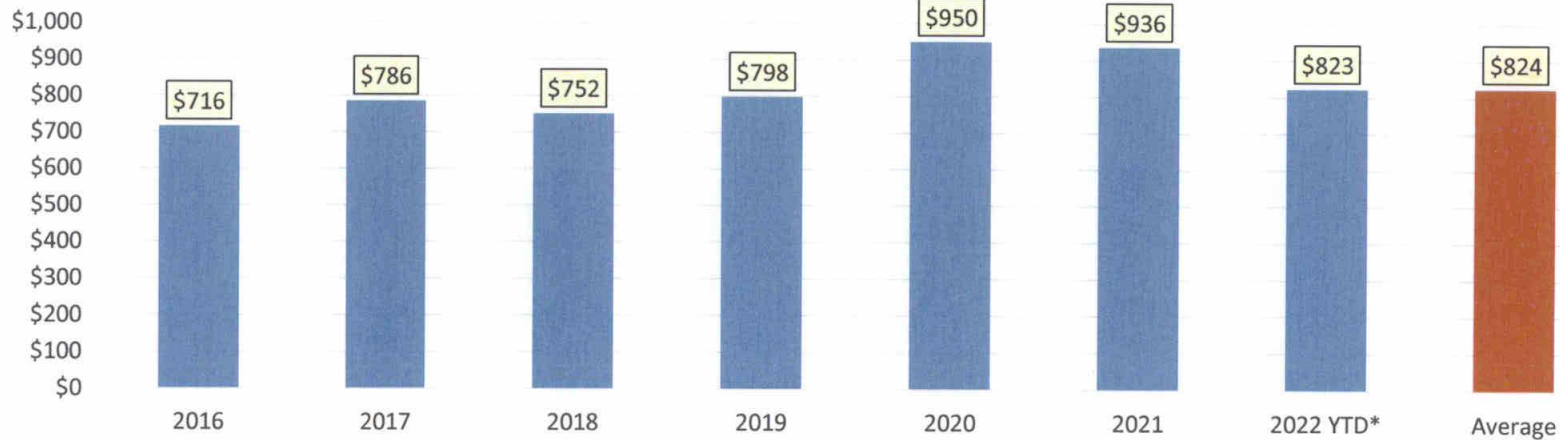
Claims and Renewal History

Average cost increase since 2016: 2%

- Trend 7-9%
- Net cost vs. expected has ran at an average 100.7% last 6 plan years
- 2020 and 2021 – two years of increased large claimant volatility and prevalence



Net Paid Claims PEPM



An aerial photograph of a complex multi-level highway interchange. The roads are filled with cars, and the surrounding area includes green trees, some buildings, and a small pond. A semi-transparent white rectangular box is centered over the interchange, containing the text "Stop Loss Updates" in a bold, dark blue font.

Stop Loss Updates

Stop Loss Request for Proposal

- HORAN conducted stop loss RFP to attempt obtaining competitive stop loss quotes
- Requested quotes from 11 carriers; majority uncompetitive rates
 - One carrier (SA Benefits) competitive; however, proposal *still illustrative and need September claims data*

	Current	Renewal (Firm)	HCC Alternate (Firm)
Specific Stop Loss Deductible	\$250,000	\$250,000	\$300,000
Aggregating Specific Deductible	\$350,000	\$350,000	\$350,000
Lasers	None	1 @ \$850K	1 @ \$850K
Specific Premium			
Composite Rate 849	\$28.99	\$44.27	\$31.65
Annual Specific Premium	\$295,343	\$451,023	\$322,446
Aggregate Premium			
Composite Rate 849	\$4.25	\$4.60	\$4.64
Annual Aggregate Premium	\$43,299	\$46,865	\$47,272
Total Annual Stop Loss Costs	\$338,642	\$497,888	\$369,718
Stop Loss \$ Change From Current	-	\$159,246	\$31,077
Stop Loss % Change From Current	-	47.0%	9.2%

	Current	Renewal	SA Benefits	SA Benefits
Specific Stop Loss Deductible	\$250,000	\$250,000	\$250,000	\$300,000
Aggregating Specific Deductible	\$350,000	\$350,000	\$350,000	\$350,000
Lasers	None	1 @ \$850K	TBD	TBD
Spec. Composite Rate 849	\$28.99	\$44.27	\$32.97	\$22.52
Annual Specific Premium	\$295,343	\$451,023	\$335,864	\$229,422
Agg. Composite Rate 849	\$4.25	\$4.60	\$4.28	\$4.60
Annual Aggregate Premium	\$43,299	\$46,865	\$43,605	\$46,865
Total Annual Stop Loss Costs	\$338,642	\$497,888	\$379,468	\$276,287
Stop Loss \$ Change From Current	-	\$159,246	\$40,827	(\$62,355)
Stop Loss % Change From Current	-	47.0%	12.1%	-18.4%

Stop Loss History

Stop Loss Premiums vs Reimbursements						
Year - Carrier	Specific Ded. Level	Aggregating Specific	TOTAL Stop Loss Premium	Total Reimbursement	Total Loss Ratio	# of Claims Over Specific
2011 - CDB/HM Life	\$150,000	N/A	\$695,732	\$1,616,076	232.3%	8
2012 - UHC	\$200,000	N/A	\$393,026	\$95,268	24.2%	2
2013 - UHC	\$200,000	N/A	\$456,825	\$202,178	44.3%	3
2014 - UHC	\$200,000	N/A	\$527,478	\$47,015	8.9%	1
2015 - UHC	\$200,000	N/A	\$620,814	\$163,855	26.4%	3
2016 - Optum	\$200,000	N/A	\$639,644	\$172,227	26.9%	4
2017 - Optum	\$250,000	N/A	\$621,960	\$252,571	80.7%	1
2018 - Tokio Marine	\$250,000	\$300,000	\$271,051	\$0	0%	1
2019 - Tokio Marine	\$250,000	\$350,000	\$253,802	\$0	0%	0
2020 - Tokio Marine	\$250,000	\$350,000	\$282,490	\$0	0%	4
2021 - Tokio Marine	\$250,000	\$350,000	\$336,606	\$0	0%	3
2022 (thru July) - TM	\$250,000	\$350,000	\$198,239	\$823,777	415%	1
Total/Avg	-		\$5,297,667	\$3,372,967	64%	31





Recommended Strategies and Solutions

Medical Plan Recommendations

Align Single/Family Deductible & Out of Network deductible / out of pocket max plan design with In Network

- Consistency among plan design
- Minimal cost impact to employee and the County
- Out of network utilization very minimal (.6%)

In-Network

Deductible - Single	\$3,000	\$1,750
Deductible - Family	\$6,000	\$3,500
Out - of - Pocket Maximum - Single	\$5,950	\$3,400
Out - of - Pocket Maximum - Family	\$11,900	\$6,800



Deductible - Single	\$3,000	\$1,750
Deductible - Family	\$6,000	\$3,500
Out - of - Pocket Maximum - Single	\$6,000	\$3,500
Out - of - Pocket Maximum - Family	\$12,000	\$7,000

Out of Network

Deductible - Single	\$5,400	\$3,000
Deductible - Family	\$10,800	\$6,000
Out - of - Pocket Maximum - Single	\$11,900	\$11,900
Out - of - Pocket Maximum - Family	\$23,800	\$23,800



Deductible - Single	\$6,000	\$3,500
Deductible - Family	\$12,000	\$7,000
Out - of - Pocket Maximum - Single	\$12,000	\$7,000
Out - of - Pocket Maximum - Family	\$24,000	\$14,000

Increase FSA Limit from \$2500 to IRS Maximum of \$2850

- Allows members ability for higher upfront funds day one of plan year
- Immediate increased funds may help pay for high-cost medications
- Majority of employers allow full access to IRS maximum election amount

Medical Cost Share Recommendation

Implement a 4—tier contribution strategy (currently only EE and Family)

- Allows for greater decision-making and appropriate rating among membership
- 94% of employers (through Milliman National Survey) offer 4-tier rates
- No additional cost to County; rate division distributed differently and based upon needed budget

Implement Base and Buy-Up Employer HSA Contribution Incentive \$300 EE only / \$600 Family coverage

- If single, must receive an annual blood draw and physical; if family, applicable spouse must receive annual blood draw and physical
- Day For Life remains in force
- Estimated to cost additional \$400K for County
- Those who are not eligible for HSA may receive funds in either FSA / HRA

Proposed 2-tier rates

Buy-Up HSA									
Current					January 1, 2023 Renewal				
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ
Single	151	\$543.60	\$81.54	15%	\$576.22	\$86.43	15%	\$4.89	6.0%
Family	229	\$1,440.85	\$216.13	15%	\$1,527.30	\$229.10	15%	\$12.97	6.0%
Buy-Up Cost Summary		Current	Renewal	\$ Change	% Change				
Employee Cost		\$741,676	\$786,176	\$44,501	6.0%				
Employer Cost		\$4,202,783	\$4,454,950	\$252,167	6.0%				
Base Plan									
Current					January 1, 2023 Renewal				
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ
Single	197	\$500.69	\$0.00	0%	\$530.73	\$0.00	0%	\$0.00	-
Family	272	\$1,327.06	\$0.00	0%	\$1,406.68	\$0.00	0%	\$0.00	-
Base Cost Summary		Current	Renewal	\$ Change	% Change				
Employee Cost		\$0	\$0	\$0	-				
Employer Cost		\$5,515,155	\$5,846,064	\$330,909	6.0%				

Total Cost Summary				
	Current	Renewal	\$ Change	% Change
Employee Cost	\$741,676	\$786,176	\$44,501	6.0%
Employer Cost	\$9,717,938	\$10,301,015	\$583,076	6.0%

Enrollment Population 9/2022 Per Pay x 26

Base

Single	197	\$	-
Emp + Child(ren)	64	\$	-
Emp + Spouse	82	\$	-
Family	115	\$	-
	458		

Buy--Up

Single	152	\$	(0.88)
Emp + Child(ren)	38	\$	(38.26)
Emp + Spouse	61	\$	(18.31)
Family	128	\$	11.61
	379		

837

23 2-Tier Rate Study

22 FIE Rates	2022 ER Mt	2022 EE Mt	2023% Inc	2023 \$ Inc	2023 FIE Rate		Mt Rate Rev	EE Count	Annual Rate Rev	ER Mt	EE Mt	FIE Mt	2023 EE PP x 24	2022 EE PP x 24	% Inc
500.69 \$	500.69 \$	-	6%	\$ 30.04	\$ 530.73	12	\$ 6,368.78	198	\$ 1,261,017.81	\$ 530.73	\$ -	\$ 530.73	\$ -	\$ -	6.00%
1,327.06 \$	1,327.06 \$	-	6%	\$ 79.62	\$ 1,406.68	12	\$ 16,880.20	260	\$ 4,388,852.83	\$ 1,406.68	\$ -	\$ 1,406.68	\$ -	\$ -	6.00%
543.60 \$	462.06 \$	81.54	6%	\$ 32.62	\$ 576.22	12	\$ 6,914.59	154	\$ 1,064,847.17	\$ 489.78	\$ 86.43	\$ 576.22	\$ 43.22	\$ 40.77	6.00%
1,440.86 \$	1,224.72 \$	216.14	6%	\$ 86.45	\$ 1,527.31	12	\$ 18,327.74	225	\$ 4,123,741.32	\$ 1,298.21	\$ 229.10	\$ 1,527.31	\$ 114.55	\$ 108.07	5.99%
								837	\$ 10,838,459.13						

ER % Inc Mt
 6.00%
 -30.01%
 -10.02%
 19.98%

ER % Inc Mt	2023 EE Mt	2023 EE Prem x 26	2022 EE Prem x 24	\$ Diff
6.00% \$	86.43 \$	39.89 \$	40.77 \$	(0.88)
-30.01% \$	151.26 \$	69.81 \$	108.07 \$	(38.26)
-10.02% \$	194.47 \$	89.76 \$	108.07 \$	(18.31)
19.98% \$	259.30 \$	119.68 \$	108.07 \$	11.61

Pharmacy Recommendations

Renew with OptumRx for a 3-year contract

- 3-year contract expires 1/1/2023
- Proposal provides approximately \$1.3MM in savings (\$433K/annually) compared to current contract
 - Savings through increased rebates and overall drug spend
- No disruption to current pharmacy drug list (PDL) or network

Enhance Rx coverage by offering expanded preventive drug list to increase medication adherence

- Provides access to maintenance medications at no cost for membership
- IRS compliant with HDHP plans
- Estimated to cost an additional \$20-30K for County (based off utilization)



Dental and Vision Recommendations

Increase Dental Annual Maximum from \$1000 to \$1500 Per Person

- Richer plan design for membership
- Aligns more within benchmark for public entities
- Claims are projected to decrease in 2023, meaning current rates can offset any increased claims spend due to benefit enhancement

Increase Vision Frame Allowance From \$130 to \$170

- No impact to admin rate guarantee
- Employees spending \$177 on average on frames. Only 31% of members are purchasing frames within \$130 allowance.
- Claims are projected to decrease \$56K, meaning current rates will offset any increased claims spend due to benefit enhancement

An aerial photograph of a complex multi-level highway interchange. The roads are filled with cars, and the surrounding area includes green trees, some buildings, and a small park area. A semi-transparent white rectangular box is centered over the interchange, containing the text "Ancillary Benefits" in a bold, dark blue font.

Ancillary Benefits

Dental

Dental Care Plus Group

- Full PPO replacement took effect 1/1/2022
- Rate guarantee through 1/1/2024

Current Performance Guarantees:

- Claims Processing Timeliness:
 - 95% of all claims will be accurately adjudicated within 15 business days after receipt of a complete and accurate claim form, including any required attachments and 98% of all claims will be accurately adjudicated within 30 business days after receipt. If one of these thresholds is not met, DCPG will reimburse 3% of annual paid administrative fees.
- Customer Service Guarantee:
 - Average speed to answer will not exceed 30 seconds. If exceeds threshold for the year, DCPG will reimburse 35 of annual paid administrative fees.
- Network Utilization Guarantee:
 - Minimum of 91% of the overall paid claims amount will be paid on an in-network basis. If percentage falls below, DCPG will reimburse 3% of annual paid administrative fees.





Vision

EyeMed

- Admin rate guarantee through 1/1/2024



Basic Life and Voluntary Life

Minnesota Life

- Rate guarantee through 1/1/2025



THANK YOU