

## Effingham County 2023 Renewal Changes

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### Medical Plan Design

- USI suggested several plan changes to provide incentives to utilize basic services such as PCP visits, generic drugs, and physical therapy.
  - Core Plan
    - Lowered copays for PCP and specialist visits
    - Lowered copays for physical, occupational, and speech therapy as well as chiropractor services
    - Lowered Rx deductible to \$200 individual / \$400 family
    - Lowered generic Rx copay to \$10
    - Increase ER copay and made benefits subject to deductible
  - Buy-Up Plan
    - Lowered copays for PCP and specialist visits
    - Lowered copays for physical, occupational, and speech therapy as well as chiropractor services
    - Removed Rx deductible
    - Lowered generic Rx copay to \$10
    - Increase ER copay and made benefits subject to deductible
    - Lowered overall plan OOP max to \$5000 individual / \$10,000 family
- USI evaluated actuarial value for recommended plan designs and combined changes for all plans was less than 1%.

# Effingham County 2023 Renewal Changes

## Effingham County Board of Commissioners

### Medical Plan

#### Benefit Outline and Cost Summary

January 1, 2023 Renewal Date

Benefit Outline	Current		Current w/ Adjustments	
	Base	Buy-up	Base	Buy-up
Carrier	Meritain	Meritain	Meritain	Meritain
Plan Type, Name, Network	Aetna Choice POS II	Aetna Choice POS II	Aetna Choice POS II	Aetna Choice POS II
Deductible (Individual / Family)	\$2,500 / \$5,000	\$1,500 / \$3,000	\$2,500 / \$5,000	\$1,500 / \$3,000
Non-network Deductible (Individual / Family)	\$7,500 / \$15,000	\$4,500 / \$9,000	\$7,500 / \$15,000	\$4,500 / \$9,000
Deductible Embedded / Non-embedded	Embedded	Embedded	Embedded	Embedded
Out-of-Pocket Maximum (Individual / Family)	\$7,350 / \$14,700	\$7,150 / \$14,300	\$7,350 / \$14,700	<b>\$5,000 / \$10,000</b>
Non-network OOP Max (Individual / Family)	\$21,450 / \$42,900	\$21,450 / \$42,900	\$21,450 / \$42,900	\$21,450 / \$42,900
Prescription OOP Max (Individual / Family)	Included w/ Medical	Included w/ Medical	Included w/ Medical	Included w/ Medical
Coinsurance (In/Out)	80% / 50%	90% / 50%	80% / 50%	80% / 50%
Wellness / Preventive Care	100%	100%	100%	100%
Primary Care Office Visit	\$35 copay	\$25 copay	<b>\$25 copay</b>	<b>\$20 copay</b>
Specialist Office Visit	\$70 copay	\$50 copay	<b>\$45 copay</b>	<b>\$40 copay</b>
Walk-In / Urgent Care Visit	\$60 copay	\$60 copay	\$60 copay	\$60 copay
Emergency Room	\$250 copay + 80% (dw)	\$150 copay + 90% (dw)	<b>\$350 copay + 80% (ad)</b>	<b>\$250 copay + 90% (ad)</b>
Outpatient Lab / X-Ray	80% (ad)	90% (ad)	80% (ad)	90% (ad)
Complex Imaging (MRI, CAT, PET, et.al.)	80% (ad)	90% (ad)	80% (ad)	90% (ad)
Outpatient Surgical Facility	80% (ad)	90% (ad)	80% (ad)	90% (ad)
Inpatient Hospital Facility	80% (ad)	90% (ad)	80% (ad)	90% (ad)
Prescription Deductible (Individual / Family)	\$400 / \$800	\$200 / \$400	<b>\$200 / \$400</b>	<b>N/A</b>
Retail Prescription Drug Copays	\$15 / \$45 / \$85	\$15 / \$45 / \$85	<b>\$10 / \$45 / \$85</b>	<b>\$10 / \$45 / \$85</b>
Mail Order Prescription Drug Copays	\$15 / \$90 / \$255	\$15 / \$90 / \$255	\$15 / \$90 / \$255	\$15 / \$90 / \$255
Specialty Prescription Drugs	20% (ad) up to \$300 max	20% (ad) up to \$300 max	20% (ad) up to \$300 max	<b>20% (dw) up to \$300 max</b>

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### Effingham Cares Network

- USI and Meritain sent a request for information about the network arrangement on August 10. We have sent three additional follow up emails with no reply to date. We will continue to pursue information to see if this is a viable option for ECBOC in 2023.

### Rx: CVS Caremark (through Meritain)

- USI Truveris RFP complete. Meritain/CVS had best bid with 16% savings and no member disruption.

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## Dental & Vision : MetLife

- Dental renewal increase from MetLife is 25.1%. Vision renewal has no increase.
- USI marketed dental and vision for competitive rates.
  - Guardian is 13.1% above current on both plans and The Standard is 13.6% above current.
  - Guardian has their own dental network while The Standard uses the Avesis dental network.
  - Both carriers use the VSP vision network
  - Dental disruption reports are included
- *A revised renewal from MetLife lowered the overall renewal increase to 12.6%, which is lower than quotes from the market.*