



RFP Analysis & Recommendations

City of Fair Oaks Ranch

July 24, 2024

Presented by:

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RFP Vendor Response List

[illegible]

RFP Timeline

Timeline	Date Completed
RFP Due	6/7/24 at 2pm
Meeting to discuss/ review initial RFP response	6/18/24
Meeting to discuss timing of Benefit Connector and feasibility of having system in place for OE	6/18/24
RFP Documentation & 1 st round of carrier questions	6/21/24
Meeting to discuss review RFP response Updates	6/27/24
UHC Renewal Delivery	7/9/24
Best and Final Round of Negotiations	Before 7/18/24
Meeting to review RFP Analysis & Recommendations	Afternoon of 7/24/24
Open Enrollment Meetings <i>(tentative)</i>	8/20/24 Starts 8/21 but closes TBD
Spreadsheet Open Enrollment Census to Carriers	9/6/24

Basic Life Coverage

BASIC LIFE BENEFITS	UHC	Renaissance	BCBS
	RENEWAL	PROPOSAL	PROPOSED
Class Description	All Active Full time Employees	All Active Full time Employees	All Active Full time Employees
Definition of Earnings	BAE	BAE rounded up to next \$1000	Earnings w/Comm
Basic Life Schedule	1x Salary	1x Salary	1x Salary
Minimum Benefit	\$50,000	\$50,000	\$50,000
Maximum Benefit	\$200,000	\$200,000	\$200,000
Guarantee Issue Amount	All Amounts are Guaranteed	\$200,000	\$200,000
Age Reduction Schedule	65-69, 65% 70-74, 50% 75+, 35%	65-69, 65% 70-74, 50% 75+, 35%	65-69, 65% 70-74, 50% 75+, 25%
Terminates at Retirement	Yes	Yes	Yes
Waiver of Premium	Yes	Yes	Yes
Accelerated Death Benefit	Yes	Yes	Yes
Conversion	Included	Included	Included
Portability	Included	Included	Included
BASIC AD&D BENEFITS	RENEWAL	PROPOSAL	PROPOSED
Class Description	All Active Full time Employees	All Eligible Employees	All Active Full time Employees
Definition of Earnings	Base Annual Earnings	BAE	Earnings w/Comm
Basic AD&D Schedule	1x Salary	1x Salary	1x Salary
Maximum Benefit	\$200,000	\$50,000	\$200,000
Age Reduction Schedule	65-69, 65% 70-74, 50% 75+, 35% Rounded to next higher \$1,000	65, 65% 70, 50% 75+, 35%	65, 35% 70, 50% 75+, 75% Rounded to next higher \$1,000
Travel Assistance	Included	Included	Included
Seatbelt	Included	Included	Included
Childcare	Included	Included	Included
FINANCIALS	RENEWAL	PROPOSED	PROPOSED
Volume	\$5,145,750	\$5,145,750	\$5,145,750
EE Rate (per \$1,000) -	\$0.165	\$0.135	\$0.137
EE Rate (per \$1,000) -	\$0.020	\$0.020	\$0.020
Monthly Premium	\$951.96	\$797.59	\$807.88
Annual Premium	\$11,423.57	\$9,571.10	\$9,694.59
\$ Change from Current	\$926.24	-\$1,790.72	-\$1,296.73
% Change from Current	9%	-16%	-12%
Employer Contribution	100%	100%	100%
Effective Date	10/1/2024	10/1/2024	10/1/2024
Participation Requirement	100%	100%	100%
Actively at Work	Not Waived	Not Waived	Not Waived
Rate Guarantee	2 years	3 Years	2 years
AM Best Rating	A	AA-	A+

Note: This is a brief summary and not intended to be a contract.

Voluntary Life Coverage

VOLUNTARY LIFE BENEFITS		UHC	Renaissance	BCBS
		2022-2024	PROPOSAL	PROPOSED
Class Description	All Active Full Time Employees working at least 30 hours per week.	All Eligible Employees	All Active Full Time Employees working at least 40 hours per week.	
Definition of Earnings	The employer defines the amount of	Base Salary	Earnings w/Comm	
Employee Life Schedule	Increments to \$10,000	Increments of \$10,000	Increments of \$10,000	
Employee Maximum Benefit	The lesser of 5 time pay \$500,000	\$500,000	The lesser of 5 time pay \$500,000	
Employee Guarantee Issue Amount	\$100,000	\$100,000	\$100,000	
Age Reduction Schedule	65% at age 65, 50% at 70, 35% at	35% at age 65, 50% at 70, 65% at	35% at age 70, 50% at 75	
Waiver of Premium	Included	Included	Included	
Waiver of Premium Trigger	Included	Included	Included	
Accelerated Death Benefit	80% to \$400,000 not combined with Basic Life	75%	80% to \$250k	
Spouse Life Schedule	Increments of \$5,000	Increments of \$5,000	Increments of \$5,000	
Spouse Maximum Benefit	\$100,000, not to exceed 50% of employee's Voluntary Life Benefit	\$100,000	\$100,000	
Spouse Guarantee Issue Amount	\$25,000	\$25,000	\$25,000	
Spouse Termination	Same as Employee	Same as Employee	Same as Employee	
Child(ren) Life Schedule	Birth under 15 days: \$100; Child 15 days to 6 month old: \$100; Child more than 6 months old: Options of Increments of \$2,000 up to \$10,000.	Birth to 6 Months \$100 Child 6 Months to age 26 \$2,000 to \$10,000	Birth to under 14 days: \$100; Child 15 days to 6 month old: \$100; Child more than 6 months old: Options of Increments of \$2,000 up to \$10,000.	
Conversion	Included	Included	Included	
Portability	Included.	Included	Included	
Suicide Clause	2 Years	2 years	2 Years	
FINANCIALS (per \$1,000)		CURRENT / RENEWAL	PROPOSED	PROPOSED
Age of Employee	Unismoker rate applies to both employee and spouse.	Unismoker rate applies to both employee and spouse.	Unismoker rate applies to both employee and spouse.	
Up to 24	\$0.060	\$0.060	\$0.060	
25 - 29	\$0.063	\$0.063	\$0.063	
30 - 34	\$0.082	\$0.082	\$0.082	
35 - 39	\$0.120	\$0.120	\$0.120	
40 - 44	\$0.185	\$0.185	\$0.185	
45 - 49	\$0.289	\$0.289	\$0.289	
50 - 54	\$0.427	\$0.427	\$0.427	
55 - 59	\$0.616	\$0.616	\$0.616	
60 - 64	\$0.801	\$0.801	\$0.801	
65 - 69	\$1.134	\$1.134	\$1.134	
70 - 74	\$2.146	\$2.146	\$2.146	
75 - 79	\$6.632	\$6.632	\$6.632	
80 - 84	\$6.632	\$6.632	\$6.632	
85 - 89	\$6.632	\$6.632	\$6.632	
90 - 94	\$6.632	\$6.632	\$6.632	
95 - 99	\$6.632	\$6.632	\$6.632	
Employee AD&D Rate (per Spouse & Child AD&D Rate (per \$1,000)	\$0.020	\$0.020	\$0.020	
Child(ren) Rates (per \$1,000)	\$0.120	\$0.120	\$0.12	
OTHER				
Participation Required	N/A	10 employees or 20%	13 employees	
Employer Contribution	0%	0%	0%	
Actively At Work	not waived	not waived	not waived	
Effective Date	10/1/2024	10/1/2024	10/1/2024	
Rate Guarantee	2 years	3 years	2 years	
True Open Enrollment	No	Yes	Yes	
Grandfather Current Amounts	Yes	Yes	Yes	
Annual Coverage Increase	No	Yes	Yes	

Note: This is a brief summary and not intended to be a contract.

Short-Term Disability Coverage

STD BENEFITS	UHC	Renaissance	BCBS
	2022-25	PROPOSAL	PROPOSED
Class Description	All Active Full Time Employees (30 Hours)	All Full-Time Active Employees	Available for covered employees
Definition of Earnings	BAE	BAE	Earnings w/Comm
Weekly Percentage	66.67%	66.67%	66.67%
Weekly Maximum	\$1,000	\$1,000	\$1,000
Minimum Weekly	\$10	\$25	\$25
Accident Benefits Begin Day	8	8	8
Sickness Benefits Begin Day	8	8	8
Maximum Duration from Date of Disability	90 days	12 weeks	13 weeks
Definition of Disability during Elim Period	Non-Occ <i>RFP did not address def of STD</i>	Residual with loss of duties & loss of earnings	Total or Partial Disability
Pre-existing Condition	None	None	None
Maternity Coverage	Yes	Yes	Yes
C-Section Benefit Duration	Yes	Yes	Yes
Taxable Benefit	No	Yes	Group decides during implementation
FICA Match	N/A	N/A	N/A
W2 Preparation	Unknown	Included	Included
FINANCIALS	CURRENT / RENEWAL	PROPOSED	PROPOSED
Volume	\$55,474	\$55,474	\$55,474
Rate per \$10	\$0.240	\$0.169	\$0.208
Estimated Monthly Premium	\$1,331	\$938	\$1,154
Annual Premium	\$15,976	\$11,250	\$13,846
\$ Change from Current		(\$4,726)	(\$2,130)
% Change from Current		-30%	-13%
OTHER			
What is the minimum participation requirement?	N/A	100%	100%
Will you waive Actively at Work?	Not Waived	Not Waived	Not Waived
Will Employees be required to use all of their accrued leave prior to accessing STD benefits?	Yes	No	Group decides during implementation
Can Employees receive pay from accrued leave, to make them whole? (i.e. City would use leave to pay the loss of income)	No	Yes	Yes
Effective Date	10/1/2022	10/1/2024	10/1/2024
Rate Guarantee	1 Year	3 Years	2 Years

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.173 for \$1,250= -23%

.244 for \$1,250= +2%

Long-Term Disability Coverage

LTD BENEFITS	UHC	UHC	Renaissance	BCBS
	2022-24	RENEWAL	PROPOSED	PROPOSED
Class Description	All Full Time Active Employees	All Full Time Active Employees	All Full Time Active Employees	All Full Time Active Employees
Definition of Earnings	BAE	BAE	BAE	Earnings w/Comm
Monthly Percentage	60%	60%	60%	60%
Monthly Maximum	\$6,000	\$6,000	\$6,000	\$6,000
Guarantee Issue	\$6,000	\$6,000	\$6,000	\$6,000
Minimum Benefit	None	None	\$100	\$100 or 10%
Elimination Period	90 Days	90 Days	90 Days	90 Days
Maximum Benefit Duration	ADEA I w/ NRA	ADEA I w/ NRA	SSNRA	SSNRA
Definition of Own Occ/Any Occ	Unable to perform duties of regular occupation, has a 20% or more loss in earnings.	Unable to perform duties of regular occupation, has a 20% or more loss in earnings.	2 Year Own Occupation	Due to a Sickness, or as a direct result of accidental injury
Earnings Test	80% during own occ / 60% any occ period	80% during own occ / 60% any occ period	80% during own occ / 60% any occ period	80% during own occ / 60% any occ period
Survivor Benefit	Included	Included	Included	Included
Pre-existing Limitations	3/12	3/12	3/12	3/12
Mental/Nervous Limits	2 Years per Lifetime	2 Years per Lifetime	2 Years per Lifetime	2 Years per Lifetime
Substance Abuse Limits	2 Years per Lifetime	2 Years per Lifetime	2 Years per Lifetime	2 Years per Lifetime
Family Care Benefit	Included	Included	Not Included	Included
LTC Benefit Provision	Included	Included	Not Included	Not Included
FINANCIALS	2022-24	RENEWAL	PROPOSED	PROPOSED
Covered Monthly Payroll	\$400,866	\$400,866	\$400,866	\$400,866
Rate per \$100	\$0.140	\$0.150	\$0.150	\$0.214
Monthly Premium	\$561.21	\$601.30	\$601.30	\$857.85
Annual Premium	\$6,734.55	\$7,215.59	\$7,215.59	\$10,294.24
\$ Change from Current		\$481.04	\$481.04	\$3,559.69
% Change from Current		7.14%	7.14%	52.86%
OTHER				
Number of Employees	61	73	70	70
Effective Date	10/1/22	10/1/24	10/1/2024	10/1/2024
Employer/ Employee Contribution	100%/0%	100%/0%	100%/0%	100%/0%
Participation Requirement	100%	100%	100%	100%
Actively at Work	Required	Required	Required	Required
Rate Guarantee	2 years	1 year	3 years	2 years

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Vision Benefits

VISION BENEFITS		United Healthcare	BCBS	Cigna	Renaissance
		SH418			
Eye Exam	Network	\$10	\$10	\$10	\$10
	Non-Network	\$40	\$30	\$45	\$45
Frames/ Lenses, and/or Contacts		2023-25	PROPOSED	PROPOSED	PROPOSED
Single Vision	Network	\$25 copay	\$25 copay	\$25 copay	\$25 copay
	Non-Network	\$40 max	\$25 max	\$32 max	\$30 max
Bifocal Lenses	Network	\$25 copay	\$25 copay	\$25 copay	\$25 copay
	Non-Network	\$60 max	Up to \$40	\$55 max	\$50 max
Trifocal Lenses	Network	\$25 copay	\$25 copay	\$25 copay	\$25 copay
	Non-Network	\$80 max	Up to \$55	\$65 max	\$65 max
Progressive Lenses	Network	\$25 copay	\$90 Copay	\$25 copay	\$55-\$175 copay
	Non-Network	\$80 max	\$40 max	\$80 max	\$50 max
Frames	Network	\$25 copay - \$170 allowance +30%	\$150 allowance +20%	\$170 allowance	\$180 allowance
	Non-Network	\$45 allowance	\$75 allowance	\$95 allowance	\$70 allowance
Medically Necessary Contacts- 1 year supply	Network	\$0 copay	\$0 copay	\$0 copay	\$25 copay
	Non-Network	\$210 allowance	\$210 allowance	\$210 allowance	\$210 allowance
Elective Contacts-1 year supply	Network	\$180 allowance	\$150 allowance	\$170 allowance	\$180 allowance
	Non-Network	\$144 allowance	\$120 allowance	\$136 allowance	\$210 allowance
Exam Frequency		12 Months	12 Months	12 Months	12 Months
Lens Frequency		12 Months	12 Months	12 Months	12 Months
Frames / Contacts Frequency		12 Months	12 Months	12 Months	12 Months
Network		United Healthcare	EyeMed+	EyeMed	VSP Choice
CURRENT RATES		EE's	CURRENT / RENEWAL	PROPOSED	PROPOSED
Employee Only		41	\$7.92	\$9.47	\$7.06
Employee + Spouse		1	\$15.03	\$17.99	\$13.40
Employee + Child		3	\$17.63	\$18.93	\$15.72
Employee & Family		22	\$24.82	\$27.83	\$22.12
FINANCIALS					
Employer Contribution Requirements			100%	100%	100%
Monthly Premium			\$938.68	\$1,075.31	\$836.66
Annual Premium			\$11,264.16	\$12,903.72	\$10,039.92
\$ Change from Current			\$0.00	\$1,639.56	-\$1,224.24
% Change from Current			0%	15%	-11%
Participation requirement			none	10 enrolled lives	15%
Rate Guarantee			1 Year	2 Years	2 Years
Network Website			www.uhc.com	www.bcbsbx.com	cigna.com
					renaissancebenefits.com

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Dental Benefits

DENTAL BENEFITS		UHC	CIGNA	BCBS of Texas
		X4887	OPPO w/ Ortho	DTNHR32
		RENEWAL	PROPOSED	PROPOSED
Type I – Preventive Services		No Waiting Period	No Waiting Period	No Waiting Period
Deductible		None	None	None
(2) Oral Exams per calendar year		No Cost	No Cost	No Cost
(2) Fluoride treatments-children		No Cost	No Cost	No Cost
(2) Cleanings per calendar year		No Cost	No Cost	No Cost
Sealants for children		No Cost	No Cost	No Cost
Full mouth X-ray 1 series		No Cost	No Cost	No Cost
Periapical and Intraoral X-rays		No Cost	No Cost	No Cost
Bitewings X-rays once per calendar year		No Cost	No Cost	No Cost
Space Maintainers- for lost teeth for children		No Cost	No Cost	No Cost
Type II – Basic Services		No Waiting Period	No Waiting Period	No Waiting Period
Coinsurance		20%	20%	20%
Emergency Exams		20%	No Cost	20%
Non-preventive X-rays		20%	20%	20%
Amalgam and resin-based composite fillings		20%	20%	20%
Stainless Steel Crowns		20%	50%	20%
X Rays		20%	No Cost	20%
Anesthesia		20%	20%	20%
Oral Surgery		20%	20%	20%
Periodontics / Endodontics		20%	20%	20%
Type III – Major Services		No Waiting Period	No Waiting Period	No Waiting Period
Coinsurance		50%	50%	50%
Onlays/Inlays replacement		50%	50%	50%
Crowns and Crown Build-ups		50%	50%	50%
Replacement of Crowns and Bridges > 5 yrs		50%	50%	50%
Removable / fixed bridge-work		50%	50%	50%
Dental Implants / Dentures / Bridges		50%	50%	50%
Type IV – Orthodontia		No Waiting Period	No Waiting Period	No Waiting Period
Coinsurance		50%	50%	50%
Orthodontia Eligibility		Child under 19	Child under 19	Adult + Child under 19
Orthodontia Lifetime Maximum		\$2,000 per lifetime	\$2,000 per lifetime	\$2,000 per lifetime
Calendar Year Deductible		II, III	II, III	II, III
Individual		\$50	\$50	\$50
Family		\$150	\$150	\$150
Dental Annual Maximum		\$2,000	\$2,000	\$2,000
UCR Out of Network Percentile		90th Percentile	90th Percentile	90th Percentile
FINANCIALS		RENEWAL	PROPOSED	PROPOSED
Employee Only	39	\$38.21	\$24.74	\$31.65
Employee & Spouse	7	\$76.42	\$49.47	\$63.31
Employee & Child(ren)	11	\$102.41	\$66.30	\$89.55
Employee & Family	14	\$149.20	\$96.59	\$134.18
Monthly Premium		\$5,240.44	\$3,392.71	\$4,541.09
Annual Premium		\$62,885.28	\$40,712.52	\$54,493.08
\$ Change from Renewal		\$9,066.36	-\$13,106.40	\$674.16
% Change from Renewal		16.8%	-24.4%	1.3%

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2 Year Rate Guarantee

Medical Cost

MEDICAL BENEFITS		PPO	EPO	United Healthcare		uhc	BCBS	BCBS		CIGNA		
				PPO	EPO	EPO		PPO	HMO	PPO	EPO	
FINANCIALS					EE's	2023-24	2023-24	Current Base EPO	PPO	PROPOSED	PROPOSED	2023-24
Employee Only	39	21	18	\$866.63	\$845.07	\$591.89	\$663.70	\$663.70	\$561.00	\$626.67	\$591.89	
Employee & Spouse	14	7	7	\$1,759.28	\$1,715.51		\$1,347.31	\$1,347.31	\$1,138.84	\$1,272.14	\$1,201.55	
Employee & Child(ren)	10	6	4	\$1,525.27	\$1,487.33		\$1,168.12	\$1,168.12	\$987.38	\$1,102.93	\$1,041.73	
Employee & Family	8	6	2	\$2,556.52	\$2,492.92		\$1,957.91	\$1,957.91	\$1,654.96	\$1,848.64	\$1,746.05	
	71	40	31									
Monthly Premium		71		\$55,005	\$38,155		\$64,291	\$72,091	\$42,125	\$25,329	\$39,774	\$26,724
Annual Months				\$660,059	\$457,860		\$771,493	\$865,093	\$505,501	\$303,952	\$477,293	\$320,687
Combined Monthly				\$93,160					\$67,454		\$66,498	
Combined Annual				\$1,117,919					\$809,452		\$797,980	
\$ Change from Current				\$319,939				\$93,600	\$11,472		\$0	
% Change from Current				40.1%		9% Rate Reduction	12%	1.4%		0.0%		
Less Premium Tax: .0175%						(-5% rates, -%2.5 bundle, -%1.75 tax)	-\$77,858	\$14,165		includes bundling credit		
Less Discount: .075%							2%	\$59,647				
*New Annual								\$735,640				
Est. \$ Change from Current								-\$62,340				
Est. % Change from Current								-7.8%				

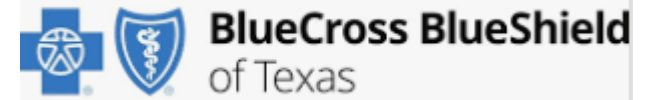
*estimate / will be reflected in revised rates that will be generated by Underwriting

Medical Benefits

Medical Benefits	United Healthcare DQ6T (EPO Premier) RX: G5S8 RENEWAL	United Healthcare DQ6S (EPO Premier) Rx: IU RENEWAL	BCBS of Texas MTBCP002 Blue Choice PROPOSED	BCBS of Texas MTBEE002 Blue Essentials PROPOSED	CIGNA Open Access Plus (OAP 36790295) PROPOSED	CIGNA Open Access Plus (OAPIN 36790313) EPO PROPOSED
Deductible						
In-Network	\$750 Ind. / \$1,500 Fam.	\$750 Ind. / \$1,500 Fam.	\$500 Ind. / \$1,500 Fam.	\$500 Ind. / \$1,500 Fam.	\$750 Ind. / \$1,500 Fam.	\$750 Ind. / \$1,500 Fam.
Non-Network	\$5,000 Ind. / \$10,000 Fam.	-	\$10,000 Ind. / \$20,000 Fam.	-	\$5,000 Ind. / \$10,000 Fam.	N/A
Out Of Pocket Max						
In-Network	Includes Deductible, Copay, Coinsurance \$2,500 Ind. / \$5,000 Fam.	Includes Deductible, Copay, Coinsurance \$2,500 Ind. / \$5,000 Fam.	Includes Deductible, Copay, Coinsurance \$1,500 Ind. / \$4,500 Fam.	Includes Deductible, Copay, Coinsurance \$1,500 Ind. / \$4,500 Fam.	Includes Deductible, Copay, Coinsurance \$2,500 Ind. / \$5,000 Fam.	Includes Deductible, Copay, Coinsurance \$2,500 Ind. / \$5,000 Fam.
Non-Network	\$10,000 Ind. / \$20,000 Fam.	-	Unlimited	-	\$10,000 Ind. / \$20,000 Fam.	N/A
Coinsurance						
In-Network	0%	0%	0%	0%	0%	0%
Non-Network	30%	-	50%	-	30%	N/A
Telemedicine	\$0	\$0	\$0	\$0	\$0	\$0
Physician Office Visit						
In-Network	\$0 Copay for children <18 \$25	\$0 Copay for children <18 \$25	\$30	\$30	\$25	\$25
Non-Network	Ded./ 30%	-	Ded./ 50%	-	Ded./ 30%	N/A
Specialist Office Visit						
In-Network	\$25/\$50	\$25/\$50	\$60	\$60	\$50	\$50
Non-Network	Ded./ 30%	-	Ded./ 50%	-	Ded./ 30%	N/A
Outpatient Lab, X-ray						
In-Network	0%- Covered in OV Copay	0%- Covered in OV Copay	0%- Covered in OV Copay	0%- Covered in OV Copay	0%- Covered in OV Copay	0%- Covered in OV Copay
Non-Network	Ded./ 30%	-	Ded./ 50%	-	Ded./ 30%	N/A
RehabTherapy PT / OT / ST						
In-Network	\$25/\$50	\$25/\$50	\$60	\$60	\$50	\$50
Non-Network	Ded./ 30%	-	Ded./ 50%	-	Ded./ 30%	N/A
Emergency Room						
In-Network	\$300	\$300	\$500 + Ded.	\$500 + Ded.	\$300	\$300
Non-Network			\$500 + Ded.			
Urgent Care						
In-Network	\$75	\$75	\$75	\$75	\$75	\$75
Non-Network	Ded./ 30%	-	Ded./ 50%	-	Ded./ 30%	N/A
Outpatient Surgery / Hospitalization						
In-Network	Ded.	Ded.	Ded.	Ded.	Ded.	Ded.
Non-Network	Ded./ 30%	-	Ded./ 50%	-	Ded./ 30%	N/A
Prescriptions						
Network Pharmacy	\$15/\$40/\$75	\$15/\$40/\$75	\$0/\$10, \$50/\$70, \$100/\$120, \$150	\$0/\$10, \$50/\$70, \$100/\$120, \$150	\$15/\$40/\$75	\$15/\$40/\$75
Network Mail Order	2.5X	2.5X	3	3	2.5X	2.5X
Mac A/ST/QL / PA	Included	Included	Included	Included	Included	Included

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BCBS Pharmacy



Employees will always pay the lowest cost for generic and brand drugs at a preferred pharmacy. (specialty copays are the same):

- Tier 1 - Preferred generic: \$0 (\$10)
- Tier 2 - Non-preferred generic: \$10 (\$20)
- Tier 3 - Preferred brand: \$50 (\$70)
- Tier 4 - Non-preferred brand: \$100 (\$120)
- Tier 5 - Preferred specialty: \$150 (\$150)
- Tier 6 - Non-preferred specialty: \$250 (\$250)

Preferred pharmacies for 2024:

- **Walgreens, HEB, Albertsons, Walmart, Brookshire Grocery, & independents per pharmacy directory**
- *** CVS & CVS Target Pharmacy are OUT OF NETWORK**

Networks

NETWORK HOSPITALS

Common Systems

Methodist
Baptist
Christus

25 Miles / UHC	25 Miles / BCBS	25 Miles / CIGNA
Methodist Hospital	Baptist Hospital Hausman	PAM Specialty Hospital S.A.
Baptist Neighborhood Shavano Park	North Central Baptist Hospital	Cumberland Surgical Hospital of S.A.
Baptist Neighborhood Hospital Hausman	Baptist Emergency Hospital	Baptist Neighborhood Shavano Park
Methodist Hospital Landmark	University Health	Methodist Hospital Landmark
University Health	Methodist Hospital	Baptist Hospital Hausman
Baptist Neighborhood Hospital Overlook	Baptist Hospital Westover Hills	Methodist Hospital Stone Oak
North Central Baptist Hospital	Baptist Health System	Baptist Hospital Overlook
Christus Santa Rosa Hospital	S.Texas Spine & Surgical Hospital	N. Central Baptist Hospital
S. Texas Spine & Surgical Hospital	Methodist Stone Oak Hospital	S. Texas Spine and Surgical Hospital
Foundation Surgical Hospital of S.A.	Foundation Surgical Hospital of S.A.	Methodist Hospital Stone Oak
Methodist Stone Oak Hospital	Methodist Specialty & Transplant Hospital	Baptist Neighborhood Hospital Thousand Oaks
Baptist Neighborhood Hospital Thousand Oaks	Santa Rosa Westover Hills	Foundation Surgical Hospital S.A.
Methodist Specialty and Transplant	Northeast Baptist Hospital	PAM specialt hospital of S.A.
St Lukes Baptist Hospital	Santa Rosa Medical Center	Kindred Hospital S.A.
Methodist Childrens Hospital	Christus Santa Rosa Hospital Alamo Heights	Texas Transplant Institute
Baptist Medical Center	Metropolitan Methodist Hospital	Christus Santa Rosa Hospital
Baptist Neighborhood Hospital Westover	Legent Orthopedic plus Spine	Methodist Hospital Specialty and Transplant
Christus Children's	Baptist Emergency Hospital NWM	Texas Transplant Institute
Christus Santa Rosa Hospital Westover Hills	Baptist Emergency Overlook	St. Lukes Baptist Hospital
Methodist TexSAN Hospital	St. Lukes Baptist Hospital	Methodist Childrens Hospital
Christus Santa Rosa Hospital Alamo Heights	Methodist TexSAN Hospital	Methodist Hospital
Northeast Baptist Hospital	Northeast Methodist Hospital	Methodist Hospital TexSAN
Metropolitan Methodist Hospital	Baptist Emergency Hospital Schertz	Christus Santa Rosa Hospital
		Christus Westover Hills
		Christus Santa Rosa Hospital Alamo Heights.
		Baptist Neighborhood Westover Hills
		Northeast Baptist Hospital
		Christus Children's
		Methodist Hospital Northeast
		Methodist Hospital Metropolitan
		Baptist Medical Center
		Kindred Hospital S.A. Central
		Baptist Hospital Schertz

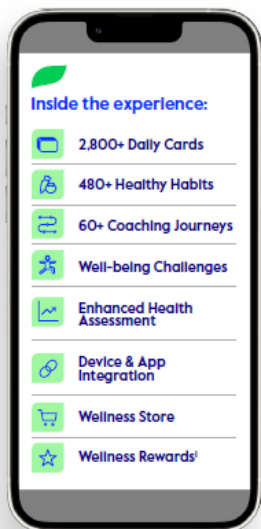
Wellbeing Solutions: CIGNA

Encourage employees to make healthy decisions, and reward them for their effort.

Anything we do to improve our health has its own reward. The Well-Being Solution from Cigna HealthcareSM takes the benefit of healthy decisions even further. **With the Points and Levels design, employees earn points as they complete eligible actions, unlocking up to four levels with increasing rewards that total up to \$100 or \$300.**

Choose Maximum Incentive Amount:
\$100 or \$300

Reward Options:
Wellness Cash or
Client Administered



	\$100	\$300
Points Reached	Dollars Earned	
7,000	\$10	\$40
25,000	+\$20	+\$60
40,000	+\$30	+\$80
60,000	+\$40	+\$120
Maximum Total	\$100	\$300

Category	Action	Frequency	Point Value
Survey	Complete the Health Assessment	Once per program year	500
Screening	Complete a Biometric Screening (or reasonable alternative form)	Once per program year	500
Physical Activity	Every 1,000 steps	Once per day Daily max: 14,000 steps	10 – 140 max
	15 active minutes in a day	Once per day Daily max: 140 pts*	70
	30 active minutes in a day		100
	45 active minutes in a day		140
	Workout for 15 minutes in a day		70
	Workout for 30 minutes in a day		100
	Workout for 45 minutes in a day		140
	Manual workout rewards 30-59 minutes	Once per day Tracked/entered via Healthy Habit tracker	30
	Manual workout rewards 60-89 minutes		60
	Manual workout rewards 90+ minutes		100
	20-day Triple Tracker: 10,000 steps/ 30 active minutes/30 workout minutes	Monthly Validated activity only	500
	Track steps or active minutes 10 days in a month		100
	Connect an activity device	Once ever	200
Cards	Do Your Daily Cards	2x per day	20
	Complete 10 Daily Cards in a month	Monthly	100
	Complete 20 Daily Cards in a month	Monthly	200
General	Complete Registration	Once ever	100
	Set Your Interests	Once per quarter	100
	Set a Well-Being goal	Once per program year	200
	Complete Nicotine Free Agreement	Once per program year	100
	Invite a colleague to join	5x per year	50
	Add friends outside your company	Once ever	100
	First 5 friends	Once ever	250
	Add profile picture	Once ever	100
Healthy Habits Tracking	Track Your Healthy Habits	3x per day	10
	Track Healthy Habits 10 Days in a Month	Monthly	200
	Track Healthy Habits 20 Days in a Month	Monthly	300
	First time tracking Healthy Habits 5 days in a month	Once ever	300

❑ Cigna has provided the City a \$2,000 wellness fund for incentives.

Well on Target: BCBS



WELLNESS COACHING**

- Dedicated coach
- Goal-setting tools
- Online and telephonic support



CLIENT REPORTING

- Through Blue Access for EmployersSM
- Weekly utilization reporting
- Aggregate reporting



WORKSITE WELLNESS

- Wellness webinars and onsite classes*
- Health fairs*
- Wellness consultants and coordinators*



MEMBER PORTAL

- Well onTarget portal
- AlwaysOn mobile app
- Self-management programs
- Trackers
- Health articles
- Interactive symptom checker
- Fitness Program
- Secured messaging
- Fitness and nutrition device integration
- Personal Challenges



ASSESSING HEALTH

- Health Assessment
- Personal Wellness Report
- Biometric screenings*



ENGAGING EVERYONE

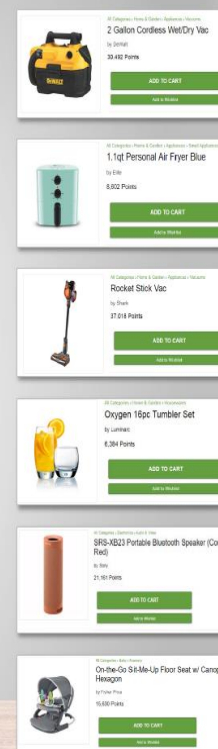
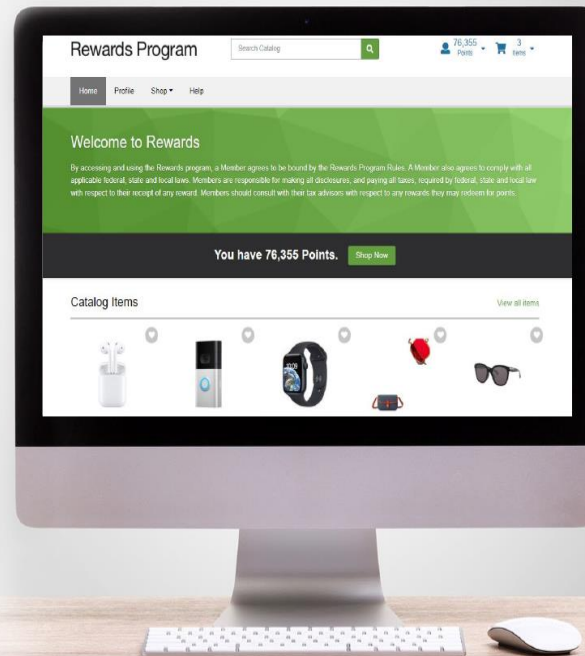
- Blue PointsSM
- ondemand client website
- Personalized member communications

BUILT-IN Blue PointsSM

Offerings that earn points:

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health Assessment completion
- Digital Self-management Program completion
- Fitness program visits

Redeem points in the online Shopping Mall



FINPATH- Workplace Financial Wellness

Key Program Benefits



Certified Financial Coaches

Coaches provide guidance to the personal financial issues that matter most. Coaches are always available via phone, chat, video, and email.



FinPath University Courses

Interactive financial courses designed by FinPath Wellness Coaches help address the major financial milestones employees face every day.



Engagement & Communication

For both launch, and ongoing, a full communications program is provided with video, email templates and social media posts and monthly newsletters.



Budgeting Tools

Users can ditch old spreadsheets and unsecured sites. FinPath helps manage debt by creating payoff plans, all with powerful budgeting tools.



Financial Health Analysis

Users begin by taking an assessment to determine their Financial Health. This score initiates personalized recommended tips, blogs, and courses.



Low-Interest Loans

If faced with an emergency expense, payday loans and pulling from retirement savings is often the answer. We provide a better alternative.

According to a study by the American Psychological Association, 7 in 10 employees admit to financial stress at work, translating to higher absenteeism, turnover, and poor overall health.

Financial stress can come different forms—a car accident, a natural disaster, a medical emergency, or even a global pandemic. No employee should ever have to live paycheck to paycheck or feel like support is unattainable.

That's why FinPath works with organizations of all sizes to provide each employee access to trusted financial coaches, unbiased guidance, and powerful money tools.

Partnering with FinPath can help bring your staff these resources:



Personal, 1:1 Financial Coaching



FinPath University Financial Education



Financial Health Tools



FinPath Program Perks

And with FinPath, you'll have access to a dedicated Client Success Manager, as well as a full team of customer service, marketing, and sales support professionals ready to help you make the program a success.

Ready to learn more?

Book a demo at www.finpathwellness.com



About Us



6,100+
plans under
advisement



450+
offices across
North America



14,000+
employees in
North America

* Source: <https://bit.ly/2IK26Zs>



HUB

Advocacy | Tailored Insurance Solutions | Peace of Mind