



County Staff Meeting

September 17, 2024

County Benefits

- Last year there was a 15% increase in health insurance costs
 - As a result, the County shifted the benefit rate from 85% to 75%
- This summer we explored the health insurance market
 - Reviewed Public Sector Healthcare Group and One Digital
 - One Digital included several insurance carriers
- Last week the County Health Pool announced a 9% increase for 2025
- **Recommendation:** switch to One Digital for health insurance and related benefits

Recommended Health Insurance: 39 North / First Health

- 39 North uses the First Health Network
 - First Health Group Corporation is a wholly owned subsidiary of Aetna
- Four Tier System
 - Employee Only
 - Employee + Spouse
 - Employee + Child(ren)
 - Employee + Family
- 2025 Rates include significant savings that will allow the County raise the benefit rate.
- Recommending 3 Options for Employees
 - Silver HDHP - Similar to Current HDHP
 - Gold 3T - Similar to B2000
 - Platinum - Similar to Plan A
- Total Cost presented in the table
- <https://www.39n.co/>

Tier	Silver HDHP	Gold 3T	Platinum
E Only	624.25	655.83	831.92
E+1	1,254.30	1,343.52	1,732.60
E+Child/ Children	969.62	1,032.70	1,325.50
Family	1,685.77	1,814.59	2,349.56

Recommended Benefit Rate: 95% of Base

Silver HDHP	E Only	E+1	E+Child(ren)	E+Family
Monthly Insurance Cost	\$624.25	\$1,254.30	\$969.62	\$1,685.77
Employee Monthly Deduction	\$31.21	\$62.72	\$48.48	\$84.29
Benefit Amount	\$593.04	\$1,191.59	\$921.14	\$1,601.48
Gold 3T	E Only	E+1	E+Child(ren)	E+Family
Monthly Insurance Cost	\$655.83	\$1,343.52	\$1,032.70	\$1,814.59
Employee Monthly Deduction	\$62.79	\$151.94	\$111.56	\$213.11
Benefit Amount	\$593.04	\$1,191.59	\$921.14	\$1,601.48
Platinum	E Only	E+1	E+Child(ren)	E+Family
Monthly Insurance Cost	\$831.92	\$1,732.60	\$1,325.50	\$2,349.56
Employee Monthly Deduction	\$238.88	\$541.02	\$404.36	\$748.08
Benefit Amount	\$593.04	\$1,191.59	\$921.14	\$1,601.48

Employee Out of Pocket Comparison

County Health Pool		39 North		County Health Pool		39 North	
Tier	2024 HDHP 2500	2025 HDHP 2500	2025 Silver HDHP	Tier	2024 B2000	2025 B2000	2025 Gold 3T
E Only	110.75	120.75	31.21	E Only	288.75	314.75	62.79
E+1	206.75	225.25	62.72	E+1	541.75	590.25	151.94
E+Child/ Children			48.48	E+Child/ Children			111.56
E+Family	256.75	279.75	84.29	E+Family	664.75	724.75	213.11

Recommended Auxiliary Insurance: Standard

- Dental rates are cheaper than CHP
- Vision rates are more expensive
- Life Insurance is a major driver of this recommendation
 - Base life insurance is slightly cheaper than CHP
 - Includes line of duty benefit, addition \$50K for Law Enforcement
 - Able to provide employer paid long term disability insurance for high-risk positions: Sheriff's Office, Road and Bridge, Public Works, and IT
- <https://www.standard.com/>

Recommended Benefit Rate: 95%

Standard Dental PPO	E only	E+1	E+Family
Monthly Insurance Cost	\$28.29	\$56.46	\$73.45
Employee Deduction	\$1.41	\$2.82	\$3.67
Benefit Amount	\$26.88	\$53.64	\$69.78
Standard VSP Choice Vision	E only	E+1	E+Family
Monthly Insurance Cost	\$6.94	\$13.82	\$17.96
Employee Deduction	\$0.35	\$0.69	\$0.90
Benefit Amount	\$6.59	\$13.13	\$17.06

Budget Impact

Comparison Using 2024 Employee Choices				2025 39 North	2024 Budgeted	Difference
	2025 One Digital	2025 CHP	2024 Budgeted	\$1,413,192.42	\$1,424,703.04	-\$11,510.62
Health	\$1,334,232.40	\$1,475,721.00	\$1,353,717.00			
Vision	\$60,686.53	\$57,828.60	\$57,828.60	2025 39 North \$1,413,192.42	2025 CTSI \$1,546,707.04	Difference -\$133,514.62
Dental	\$15,011.98	\$9,733.50	\$9,733.50			
Life	\$3,261.51	\$3,423.94	\$3,423.94			
Total	\$1,413,192.42	\$1,546,707.04	\$1,424,703.04	2025 CTSI \$1,546,707.04	2024 Budgeted \$1,424,703.04	Difference \$122,004.00

Sept 17, 2024



Questions?