

Group Benefits FY 2024

Regular City Council Meeting

August 15, 2023

Lisa Hernandez, HR Director



Purpose

- To review and award the bid for employee group benefits:
 - Medical
 - Dental Life
 - Life
- There is 4.65% increase from last year's rate

Medical Renewal

Base Plan

HEALTH INSURANCE Product Type	Current Base Plan BLUE PPO	Proposed Base Plan BLUE PPO
CYD	\$2,000	\$2,000
Max OOP	\$5,000	\$6,000
Preventative	100%	100%
Office Copays	\$30PCP/\$30 Spec	\$35PCP/\$70 Spec
Urgent Care	\$55	\$75
ER (Copay)	25% after \$100	40% after \$500
Prescription - Preferred	\$20/\$40/\$60	\$0/\$10/\$50/\$100
Premium		
EE Only	\$666.41	\$697.38
EE & Spouse	\$1,212.88	\$1,238.53
EE & Child	\$946.32	\$974.93
EE & Family	\$1,772.69	\$1,822.24

Dental & Life

DENTAL INSURANCE	Current Base Plan	Renewal Base Plan
Product Type	BLUE	BLUE
CYD	\$50	\$50
Preventative	100%	100%
Basic- ER Exam, Root Canal	80%	80%
Major-Crowns Implants	50%	50%
Benefit Maximum	\$1,500	\$1,500
Premium		
EE Only	\$23.69	\$24.87
EE & Spouse	\$47.38	\$49.75
EE & Child	\$64.12	\$67.33
EE & Family	\$97.11	\$101.97

LIFE INSURANCE	Current Base Plan	Renewal Base Plan
Product Type	FDL	FDL
\$10,000 Basic / AD&D	\$1.30	\$1.30



Other Benefits

- Employee Medical Buy-Up or Buy-Down plan options:
 - Buy-up decreases deductible to \$1,000
 - Buy-down increases deductible to \$7,000
 - City pays up to Base Plan Premium Rate (\$697.38) for Employee Only; Employee is responsible for difference above the base premium for either buy-option.
- Employee Dental Buy-Up (High) plan option.
 - City pays up to Base Plan Premium Rate (\$24.87) for Employee Only; Employee is responsible for difference above the base premium for high plan option.
- Vision Coverage at employee cost.
- Supplemental Critical Illness and Accident plans with Allstate at employee cost.
- Supplemental Term Life options with Dearborn above the Basic Life/AD&D Benefit at employee cost.

Fiscal Impact

- The City's group insurance benefits is budgeted in the FY 2023 budget.

Base Employer Cost	Current	Renewal
Health	\$666.41	\$697.38
Dental	\$23.69	\$24.87
Life	\$1.30	\$1.30
Total per Month per Emp	\$691.40	\$723.55
\$ Increase/(Decrease) from Last Year		\$32.15
% Increase/(Decrease) from Last Year		4.65%

Recommendations

- To renew benefits bid with Blue Cross Blue Shield for Insurance Plans:
 - Medical: MTBCP018 Blue Choice PPO Plan
 - Dental: DTNLM08 Blue Care Dental Low Plan
 - Life: Dearborn Basic / AD&D
- To provide employee optional buy plans for medical and dental insurance.

