

Insurance Rate History Summary

Health insurance:

- 2018 Coop \$692.50/\$1852.00 7.1% Increase
- 2019 Coop \$638.50/\$1698.50 12.3% Increase
- 2020 PEIP \$673.82/\$1782.36 6.3% Increase
- 2021 PEIP \$718.32/\$1901.10 6.6% Increase
- 2022 BCBS \$632.33/\$1673.51 11.9% Decrease
- 2023 BCBS \$687.98/\$1820.78 8.8% Increase
- 2024 BCBS \$736.14/\$1948.23 7.0% Increase

Dental insurance:

- 2019 \$45.22/\$125.64
- 2020 \$46.12/\$128.16 1.9% Increase
- 2021 \$46.12/\$128.16 0.0% Increase (rate guarantee)
- 2022 \$47.96/\$133.28 3.9% Increase
- 2023 \$47.96/\$133.28 0.0% Increase (rate guarantee)
- 2024 \$53.04/\$147.38 10.57% Increase



Renewal Summary

Prepared for City of Marshall
9/13/2023



Overview

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Your Plan Design

Effective 1/1/2024 to 12/31/2024



Current Plan Benefits

\$2,000 Deductible Plan

	In-network	Out-of-network
Deductible	Individual: \$2,000 Family: \$4,000	Individual: \$4,000 Family: \$8,000
Out-of-Pocket Maximum	Individual: \$3,000 Family: \$6,000	Individual: \$6,000 Family: \$12,000
Preventive Care	0% Coinsurance Deductible does not apply	Well Child Care: 0% Coinsurance. Deductible does not apply Other Services: 50% Coinsurance
Urgent Care	25% Coinsurance	50% Coinsurance
Office Visits	25% Coinsurance	50% Coinsurance
Hospital Visits	25% Coinsurance	50% Coinsurance
Special Visits	25% Coinsurance	50% Coinsurance
Emergency Room	25% Coinsurance	50% Coinsurance
Prescription Coverage	25% Coinsurance	Not Covered



Market Update



Market Assessment

Medical/RX:

Rx Trend and Trend Drivers

For prescription drug trend in 2023, most plans will see an average of high single digits to low double digits before rebates. As usual, specialty drug classes will be a trend driver, in addition to a few non-specialty drug classes such as diabetes and weight loss products, which in 2021 and 2022 surpassed insulins as the top drug for spend in the antidiabetic class.

The drug pipeline plays a major role in trend, and it's filled with costly therapies. New biosimilars and cellular & gene therapies are on the way. Biosimilars may provide up to 35% savings compared to the reference brands. Additionally, the long-anticipated expiration of Humira's patent will occur. However, substantial savings will likely not be seen until 2024 and beyond. (Source: National Cooperative Rx, 12-13-2022).

Managing Rising Health Care Costs

The average per-employee cost of employer-sponsored health plans continues to rise, often outpacing employers in their efforts to get strategic around healthcare spending. Healthcare navigation technology is becoming an increasingly popular tool for employers to help employees make the best decisions regarding their healthcare spending.

Curbing the Impact of Inflation

With the sting of inflation being felt across the nation, 40% of employees are anticipated to cut back on the benefits they choose during open enrollment. While approaching open enrollment with a different attitude than previous years, employees may require extra time and guidance this year as they reflect on their family's benefits needs and their own financial circumstances.

Compliance

For plan years beginning in 2023, employer plans will be considered affordable under the Affordable Care Act (ACA) if the employee's required contribution for self-only coverage does not exceed 9.12% of employee's household income. This is down from 9.61% in 2022, and the lowest the percentage has ever been set. Employers will want to

double-check their contribution strategy and/or consider adding a lower-cost minimum value plan if they are concerned about avoiding IRS penalties.

Human Resource Trends

Communicating with a Dynamic Workforce

According to a 2022 Gallup poll, over 80% of employees are currently working in a hybrid or fully-remote workplace models. While this impact may not be as strong in the public sector, investing in digital communication tools and enrollment systems can help ensure employees make good enrollment decisions.

Prioritizing Employee Well-Being

Employee well-being is a priority for many employers in 2023. Most employees are experiencing elevated stress, burnout and poor mental health due to inflation, increased job duties and the lingering effects of the pandemic. While many employers enhanced their mental health and well-being benefits to better support workers in response to the pandemic, more employers are expected to prioritize employee well-being in 2023.

Employee benefits, perks and wellness programs are expected to become more holistic to address overall employee mental, physical, and financial well-being.

Long-Term Care Insurance

The Cares Act in the state of Washington has ignited a national trend. Last year, the state of Washington rolled out legislation that creates a Long-Term Care benefit for all W-2 employees that meet the state's eligibility requirements - and it is funded by an employee payroll tax. Employees can seek exemption status from this payroll tax if they have a private LTC policy that meets the minimum requirements of the state.

To mitigate this tax, hundreds of thousands of Washington residents chose to buy private LTC insurance. Since the Cares Act, similar legislation is beginning to take shape in other states, including in the Midwest and East. Due to the new potential legislation, employers are considering educating their employees on risk and coverage levels, or offering voluntary LTC alternatives to the state plans.



Medical Carrier Information



Blue Cross Blue Shield

Financial Summary—Fully Insured

Aware Network

- Insured response for January of 2024, would be a 7% increase, or \$118,073
- Revenue from current premium for 2023 is \$1,686,813
- BCBS proposed revenue, using current enrollment, would be \$1,804,886
- Renewal does not include renewal caps for 2025



Blue Cross® and Blue Shield® of Minnesota

1 Out of 3 Americans Are Members of a Blue Cross and Blue Shield Network

The Aware network¹ provides your employees with easy access to a statewide network that includes more than 98% of hospitals and physicians in Minnesota — making it easy to get the care they need.

Cost-Cutting Convenience

Designed to make saving on healthcare as easy as possible, Blue Cross Aware Network offers a broad footprint of participating providers.

Blue Cross contracts with only the top-performing providers proven to deliver top-quality, effective care. Your employees may see significant savings and gain greater provider access.

A Perfect Match for Your Employees

The Aware Network²

- 176 Hospitals
- 17,968 Primary Care Providers
- 37,860 Specialty Care Providers

Available at Home and Abroad

With 97% of doctors and 98% of hospitals participating in the national BlueCard® PPO network across the country, your employees won't have any trouble finding care. On top of that, BlueCard® PPO network includes network-participating doctors throughout the world, giving your employees peace-of-mind as they travel.

Blue Cross® and Blue Shield® of Minnesota is a non-profit independent licensee of the Blue Cross and Blue Shield Association.

The Aware® Network from Blue Cross Gives Your Employees More Access and More Savings



Broad Access

- 107 million members nationally
- \$382 million invested in health initiatives across the country³
- \$1 billion invested in 140 companies and technologies working to improve our health care⁴



Superior Network Savings

- 3.7% average discount advantage⁵
- 55% average savings on in-network claims⁶



Global Availability

- 170 countries and territories contain network-participating providers



Unlock More Providers

- 98% of claims paid in-network⁶
- 98% of hospitals participate⁷
- 97% of doctors participate⁷

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

¹ This network includes providers one county in to the neighboring states of Iowa, South Dakota, North Dakota, and Wisconsin.

When seeking care in these counties, employees should search for providers using Aware Network (not BlueCard PPO).

² Numbers are reflective of signed contracts as of March 2018 and are subject to change.

³ Blue Cross Blue Shield Community Investment Report, 2018.

⁴ Blue Cross Blue Shield Association Data, 2018.

⁵ National Discount Benchmarking Study, CY 2015.

⁶ ValueQuest Cost Model at a Glance, MY 2016.

⁷ Consortium Health Plans Network Compare Findings, Q3 2017.



Provider Discounts

The Aware PPO Network from Blue Cross Provides Impressive Discounts to Your Employees

Average Discounts: Aware Network (01/2019)			
Area	Inpatient Hospital	Outpatient Hospital	Physician
Minnesota Metro	44.3%	49.2%	36.4%
Minnesota Non-Metro	33.9%	33.6%	35.3%
Statewide	41.3%	43.4%	36.1%

Blue Cross only partners with healthcare providers proven to offer the highest quality and value of care to improve the health of your employees and lower costs. Value-based pricing does not apply to all providers in the Aware network.

Blue Cross sends this data back to the stakeholders of self-funded health benefit plans to help them assess the usage of their plans among network-participating providers.

Out-of-Network Provider Negotiations

There are some cases in which a participant must use a non-contracted provider or a provider located outside of Minnesota. When this occurs, Blue Cross utilizes a shared savings arrangement with MultiPlan, a third-party vendor, to evaluate and financially negotiate these claims. MultiPlan also analyzes claims for waste and abuse (e.g., seemingly unrelated services, excessive services reported, and unlikely combinations of services performed), and addresses these claims through clinical negotiation. With both negotiation products, the member is not held liable for the difference between the billed charges and the negotiated rate (known as balance billing).

In the cases where MultiPlan negotiations for Blue Cross claims are not successful, Blue Cross pays at the MultiPlan Data iSight rates.



Blue Cross Customer Service

Better Service. More Satisfied Customers

Through the Aware Network from Blue Cross and Blue Shield of Minnesota, your plan members gain toll-free telephone access to U.S.-based Customer Service Representatives from 7:00 a.m. to 8:00 p.m. Central time, Monday through Friday. More services are available outside of normal business hours, such as Blue Cross interactive voice response service or online resources.

These tools can help employees:

- Find answers to health plan questions
- Find doctors and hospitals
- Email a Customer Service Representative
- Schedule a Doctor On Demand Appointment



Live Phone Support, Monday-Friday from 7:00 a.m. to 8:00 p.m. CT



Secure Online Member Portal, Available 24 Hours



Interactive Voice Response by Phone, Available 24 Hours

Blue Cross Member Service Touchpoints			
Customer Service Representatives	Online Resources	Nurse Guides	Case Managers
<ul style="list-style-type: none"> • Assist employees with health coverage questions • Utilizes in-house experts for clinical support • Help finding network-participating providers • Inform employees of available services 	<ul style="list-style-type: none"> • 24/7 Access to “Find a Doctor” web-based tool • Claims and medical spending account questions • Cost/quality comparisons on providers • Doctor On Demand—live appointments via video on the web 	<ul style="list-style-type: none"> • Provide assistance in navigating the health care system • Offer clinical guidance • Assist employees in determining which services they need • Transfer to case managers, if needed 	<ul style="list-style-type: none"> • Assess member needs • Provide emotional support and education • Outline coordination of benefits for employees • Resolve gaps in care • Provide connection to health specialists
Self-Directed Support			Active Outreach



Blue Cross Blue Shield

Extras

Blue Care Advisor: A New Approach

Blue Cross has designed a platform to improve the way we support our members, our clients and to transform the way we provide service. Our team now has sophisticated tools they need not only to help members better understand their benefits, but also provide next best actions and support them throughout their benefits journey. Blue Care Advisor brings together member's health, wellness, and navigation needs into one easy-to-use solution. It engages your population where they are to drive next best actions and outcomes. Three big advantages include:

Tech Experience - The new platform features a high-tech and high-tough digital experience that encompasses the entire benefits ecosystem for an innovative point solution for our members.

Wellbeing - Our wellbeing portfolio will be more user-friendly than ever, integrating programs to help members manage their physical, mental and financial health all in one place with recommendations from our customer service team to direct them to that next best action.

Data - Using robust data to provide members with transparent access to cost of care, ability to find the information they need and ultimately result in a measurable ROI for our clients as they see higher engagement with Blue Care Advisor than any platforms we previously had available.

Immediate access to care with Telehealth

Doctor On Demand delivers quality healthcare to consumers whenever and wherever they need it. Primary and urgent care providers and psychiatrists are available for video visits in all 50 states and the District of Columbia. All are board-certified and can answer health questions, diagnose conditions, and prescribe medications.

Virtual health and wellness support tools

From lowering stress to managing weight or a chronic condition, BCBS offers the virtual support your employees need. Their engaging health and wellness programs not only help prevent disease and injury today but reduce the likelihood of employees becoming ill or impaired tomorrow.



Renewal Analysis



Projected Renewal Year Claims Projection		Coverage Effective Date: 01/01/2024	
	(Most Recent)	(Prior Period)	
	<u>Rating Period 1</u>	<u>Rating Period 2</u>	
Total Incurred Claims	\$1,097,419	\$352,776	
- Remove Claims Above Pooling Level (at \$85,000)	(\$37,619)	(\$38,274)	
+ <u>Projection Year Adjustments Based on Target Plan</u> ¹	<u>\$52,288</u>	<u>\$8,001</u>	
Total Completed Claims	\$1,112,088	\$322,503	
x <u>(1+ Cost Trend Factor)</u> ²	<u>15.8%</u>	<u>20.1%</u>	
Trended Claims	\$1,287,338	\$387,465	
+ <u>Pooling Charge (for claims above \$85,000)</u>	<u>\$450,276</u>	<u>\$190,197</u>	
Projected Renewal Year Claims Dollars	\$1,737,614	\$577,662	
/ <u>Member Months</u>	<u>3,357</u>	<u>1,418</u>	
Projected Renewal Year Claims PMPM	\$517.61	\$407.38	
x Experience Period Weighting	90.4%	9.6%	
	<u>PMPM</u>	<u>Dollars</u>	
Weighted Projected Renewal Year Claims	\$507.08	\$1,703,791	

Renewal Development Summary			
	<u>Credibility</u>	<u>PMPM</u>	<u>Dollars</u>
Weighted Projected Renewal Year Claims	60%	\$507.08	
Manual Rate (Experience to Manual: 0.907)	40%	<u>\$559.22</u>	
Credibility Weighted Claims		\$527.94	\$1,773,869
Administrative Expense	<u>% of Premium</u>	<u>PMPM</u>	<u>Dollars</u>
+ General Admin Expense and Reserves	7.1%	\$41.32	
+ MN and ACA Taxes	1.0%	\$6.04	
+ <u>Agent Commission</u>	<u>1.5%</u>	<u>\$8.76</u>	
Total Administrative Expense	9.6%	\$56.12	\$188,567
		<u>PMPM</u>	<u>Dollars</u>
Total Calculated Premium Based on Target Plan		\$584.06	\$1,962,436
- Adjusted Benefits from Target Plan Back to Actual Plan Distribution ³		\$0.00	\$0
Total Calculated Premium After Benefit Adj		\$584.06	\$1,962,436
Total Current Premium			\$1,686,813
Calculated Rate Change			16.3%
Released Rate Change			7.0%

¹ Includes IBNR, settlements, withholds, benefits adjusted to target plan and other adjustments based on expectations of projected year experience.

² Per 1 = 19 mos @ 9.8% annually; Per 2 = 28 mos @ 8.2% annually

³ Includes pricing discount for TurnKey Plans, if applicable



Rate Display



BCBS Rates 2023

\$2,000 Deductible Plan

Single	\$687.98
Family	\$1,820.78

BCBS Rates 2024

\$2,000 Deductible Plan

Single	\$736.14
Family	\$1,948.23



Other Group Benefits You Offer



Dental Insurance

Summary

- This plan offering has been in force since 2021(through NIS)
- Renewal Rates came in at an overall 10.57% change compared to the 2023 Rates
- 5 Year Bids due for 1/1/2025
- 7 Carriers responded to the RFP; 5 Carriers provided quotes

	2023	2024
Employee	\$47.96	53.04
Family	\$133.28	\$147.38



Delta Dental of Minnesota



Carrier	Rate(s)	Rate Guarantee
DELTA DENTAL	Employee - \$53.04 Family - \$147.38	N/A
Proposed		
AMERITAS LIFE INSURANCE CORP(2%)	New Choice Plus – Discounted Fee Plan 1 Employee - \$38.16 Plan 1 Family - \$107.00 Passive PPO – 90 th U&C Plan 2 Employee - \$45.80 Plan 2 Family - \$127.52	24 Months
BEAM BENEFITS(2%)	Employee - \$31.72 Family - \$110.31	24 Months
BLUE CROSS OF MINNESOTA(10%)	Plan 1 Employee - \$54.51 Plan 1 Family - \$151.48 Plan 2 Employee - \$55.28 Plan 2 Family - \$153.63	24 Months
METROPOLITAN LIFE(10%)	Employee - \$45.36 Family - \$126.04	12 Months
SIMPLE DENTAL(\$2.00PEPM)	ASO Fees w/out comp - \$6.20 Plan 1 Employee w/out fees added - <u>\$34.20</u> Plan 1 Employee + Spouse w/out fees added - <u>\$68.40</u> Plan 1 Employee + Children w/out fees added - <u>\$70.40</u> Plan 1 Family w/out fees added - <u>\$111.25</u> Plan 2 Employee w/out fees added - <u>\$45.95</u> Plan 2 Employee + Spouse w/out fees added - <u>\$91.90</u> Plan 2 Employee + Children w/out fees added - <u>\$93.90</u> Plan 2 Family w/out fees added - \$148.85	24 Months
HEALTHPARTNERS	DTQ - No Response	N/A
UNUM	DTQ - Uncompetitive	N/A



	Current Plan		Proposed Plan	
	Delta Dental		BEAM Benefits	
	In Network	Out Of Network	In Network	Out Of Network
Maximums	\$1,000	\$1,000	\$1,000	\$1,000
Deductible	\$50 Individual/ \$150 per family	\$50 Individual/ \$150 per family	\$50 Individual/ \$150 per family	\$50 Individual/ \$150 per family
UCR	90%	90%	95%	95%
Benefits				
Diagnostic				
Oral Exams	100%	100%	100%	100%
X-Rays	100%	100%	100%	100%
Prophylaxis (Cleaning)	100%	100%	100%	100%
Topical fluoride	100%	100%	100%	100%
Space Maintainers	100%	100%	100%	100%
Sealants	100%	100%	100%	100%
Palliative Treatment (pain)	80%	80%	80%	80%
Basic				
Fillings	80%	80%	80%	80%
Oral Surgery	80%	80%	80%	80%
Periodontal Services (gum disease)	80%	80%	80%	80%
Endodontic Services (root canals)	80%	80%	80%	80%
Repairs to bridges/dentures	50%	50%	50%	50%
Relining dentures	50%	50%	50%	50%
Major				
Bridges	50%	50%	50%	50%
Dentures	50%	50%	50%	50%
Crowns	50%	50%	50%	50%
Inlays/Onlays	50%	50%	50%	50%
Orthodontic				
Children Only to age 26	50%	50%	50%	50%
Lifetime Maximum	\$1,000	\$1,000	\$1,000	\$1,000
Rates	Current Plan	Renewal	80% ER Contribution	
ASO Fee in addition to projected claim rate (comp included)				
Employee	\$47.96	\$53.04	\$31.72	
Employee + Spouse	\$133.28	\$147.38	\$110.31	
Employee + Children	\$133.28	\$147.38	\$110.31	
Family	\$133.28	\$147.38	\$110.31	
Rate Guarantee	Thru Decemer 31,2023	12 months	24 months	
Participation Requirements	N/A	N/A	Minimum 2 employees	



Vision Insurance

Summary

- This plan offering has been in force since 2019
- Rates are guaranteed to 12/31/2024
- 5 Year Bids due 1/1/2025

	2023	2024
Employee	\$7.24	\$7.24
Employee + 1	\$13.76	\$13.76
Family	\$20.20	\$20.20



Disability Insurance

Summary

- This plan offering has been in force since 1992
- Rates are guaranteed until 1/1/2026
- 5 Year Bids and renewal due 1/1/2025



Benefit Recommendations



Benefit Recommendations

Medical Insurance: Our recommendation would be to accept the 7% Increase with Blue Cross Blue Shield effective 1/1/2024.

Dental Insurance: Our recommendation would be to accept the BEAM Proposal. This proposal offers a similar plan vs the current Delta Dental plan, with lower costs, no waiting periods, and a 24 month rate guarantee. Network options are included, but has a 95th % UCR. **UCR** stands for Usual, Customary and Reasonable. It is the amount that is paid for a medical service in a certain area based on what the providers in that area charge for that service or a similar one. The **UCR** may be used by the insurance to determine the allowed amount. With little to no disruption, the UCR would provide added benefit to go anywhere out of network and still receive similar benefits. This proposal does require 80% Mandatory Group Contribution.





Dental Quote

City of Marshall

Plan: SmartPremium Plus 100/80/50/50-1000-1000

Policy effective date: 2024-01-01

Policy length: 24 months

Minimum employer contributions: 80.0% for employee and 80.0% for dependent(s).

Quote id: 162871

Plan quote id: 1595557

Plan pricing

Employee	Family
\$31.72 monthly	\$110.31 monthly

Why Beam Benefits

Beam is setting a new standard for the industry: simpler, smarter employee benefits. Our plans are easy to understand, easy to implement, and even easier to use with technology when you want it and helpful support from real people when you need it.

- Digital-first, rapid implementation
- Self-service online administration management tool
- A national network of more than 500,000 access points.
[Find an in-network Dentist](#)
- Wellness-focused Beam Perks included for eligible groups*

Beam Perks

Our Beam Perks program incentivizes positive brushing habits with wellness rewards[#], meaning brighter benefits and bigger smiles.



Beam Brush

Smart, electric toothbrush.



Beam paste

High-quality, custom formulated toothpaste.



Free shipping

Perks delivered right to you.



BEAM SUPPORT

intro@beambenefits.com | (800) 648 1179



LEARN MORE

beambenefits.com



Plan coverage

In-network

(PPO fee)

Out-of-network

(95th percentile UCR)

Preventive & Diagnostic

Diagnostic and preventive: exams, cleanings, fluoride, space maintainers, x-rays, and sealants

100%

100%

Basic

Emergency palliative treatment: to temporarily relieve pain

Endodontics: root canals

Minor restorative: fillings

Oral surgery: extractions and dental surgery

Periodontics: to treat gum disease

Prosthetic maintenance: relines and repairs to bridges and dentures

80%

After deductible

80%

After deductible

Major

Implants: endosteal in lieu of a 2 or 3 unit bridge

Major restorative: crowns, inlays, and onlays

Prosthetics: bridges

Prosthodontics: dentures

50%

After deductible

50%

After deductible

Orthodontia

Child Orthodontics: braces with age limit of 19

50%

50%

Plan maxes

Annual maximum is the most Beam will pay in a policy year, and applies to diagnostic & preventive, basic services, and major services. Lifetime maximum applies to orthodontic services.

Annual max based on Calendar Year.

Annual max (In network)

\$1,000 /yr

Annual max (Out of network)

\$1,000 /yr

Ortho lifetime max

\$1,000 /lifetime

Plan deductible

The deductible is the dollar amount paid towards the cost of care before the insurance benefit begins to cover the cost of claims. The deductible is waived for diagnostic & preventive services.

Individual

\$50 /yr

Family

\$150 /yr

Submit a claim

Beam Insurance Administrators
PO Box 75372
Cincinnati, OH 45275

Electronic payer ID
BEAM1

NEA ID
BEAM1

Fax number
(844) 688-4821

Phone number
(800) 648-1179

Claim form accepted
ADA form 2006 or later

Beam Dental PPO Standard coverages, as of August 1, 2019

Smart premium

How lowering your premium works

Using the Beam Brush earns you a Beam score. The better your group's Beam score, the bigger potential drop in your premium at your renewal.¹

Brush better, get a lower premium—pretty simple. Don't worry, your rates will not increase based on your group Beam score alone. Just get rewarded for good brushing by your group.

¹Rate changes are based on Beam score aggregate of your group, prior claims data analysis, and changes in dentist reimbursement contracts. The reduction stated above nor any reduction in premiums is guaranteed. Premium rates can be increased based on the factors previously stated, if determined in the underwriting process. Increase in premium will not occur based on group aggregate Beam score alone.

Additional details

See any dentist

Our PPO plans allow you to see any licensed dentist. Savings in plan cost and member out of pocket expenses may be obtained by utilizing participating network dentists.

Beam has partnered with leading regional and national PPO network partners through Dental Benefit Providers (DBP), Careington, DenteMax Plus, Connection Dental, First Dental Health, Maverest, and Beam Direct networks to provide you with the most choices possible.

Rating requirements

Minimum employer contributions: 80.0% for employee and 80.0% for dependent(s).

Minimum employee enrollment: 2 employees

Maximum number of subgroups: 10

Rates are valid for 90 days after 09/11/23

Frequencies & limitations

Coverage rules

Code	Procedure	Covered Under	Frequency	Notes
D0120, D0150, D9310	Periodic oral exam, Comprehensive oral exam, Consultation	Diagnostic	Limit of three per 12 months	Limited to 3 oral evaluation procedures, in any combination (D0120, D0150, D9310) per 12 month period
D0140	Limited oral exam	Diagnostic	Two per 12 months	Can do treatment on same day; no shared freq with D0120; shared freq with D0170
D0210	Radiographs-FMX	Diagnostic	One per 60 months	Shared freq with D0330; not reimbursed within 6 months of Bitewing Radiographs
D0220	Radiographs-periapical (first)	Diagnostic	Not covered if inclusive of a procedure with x-rays.	Bitewings and 7 or more periapicals will be reimbursed as FMX. Not covered on same day as D0210, D0330 or if considered a part of billed procedures
D0230	Radiographs-periapical (each additional)	Diagnostic	Not covered if inclusive of a procedure with x-rays.	Bitewings and 7 or more periapicals will be reimbursed as FMX. Not covered on same day as D0210, D0330 or if considered a part of billed procedures
D0270-D0274	Radiographs-bitewings	Diagnostic	Every 6 months	Can perform 6 months after D0210
D0330	Radiographs-panoramic	Diagnostic	One per 60 months	Shared freq with D0210
D1110	Prophylaxis	Preventive	Two per benefit period	Three per 12 months if pregnant 2nd/3rd trimester, four per 12 months if diabetic (N, V); not covered within 3 months of D4910
D1206, D1208	Fluoride	Preventive	One per 12 months	Covered under age 16
D1351, D1352	Sealants, Resins	Preventive	One per 36 months, per tooth	Covered under age 16, 1st & 2nd permanent molars
D2140-D2161	Fillings	Minor Restorative	One per 24 months, per tooth	Multiple restorations on one surface are payable as one surface. Multiple surfaces on a single tooth will not be paid as separate restorations.
D2330-D2394	Fillings	Minor Restorative	One per 24 months, per tooth	Multiple restorations on one surface are payable as one surface. Multiple surfaces on a single tooth will not be paid as separate restorations. Posterior composites covered.
D2740, D2750 ...	Crowns (N,X,A)	Major	One per 60 months, paid on seat date; seat date required	See * note below for details
D2950	Core Build-up (X)	Major	One per 60 months	See * note below for details
D4341-D4342	Periodontal scaling and root planing (N, P, X)	Periodontics	One per 24 months, per quadrant	Can perform all 4 quads in one day
D4910	Periodontal maintenance (H)	Periodontics	Two per year unless pregnant (3) or diabetes (4)	After periodontal treatment; can be alternated with D1110 for one per three months
D6010	Endosteal Implants (N,M,X2)	Major	One per lifetime	In lieu of a single tooth replacement when a 2 or 3 unit bridge has been approved for coverage when adjacent teeth are not in need of crowns on their own merit; if there are no additional teeth missing throughout the arch. Alternate benefit of a partial denture will be considered if criteria is not met.
Not covered:	D0350, D0364, D0470, D1330, D2962, D3110, D3120, D8093, D9230, D9248			

Frequently asked questions

Continuation of service?	Covered starting on patient's effective date	N = Narrative of medical necessity
Continuation of benefits?	Earlier effective date is primary	P = Perio charting
Frequency of ortho payments?	Monthly – submit claims for on-going treatment	X = Labeled & dated, pre-op x-rays
Are prior extractions covered?	Yes – no missing tooth clause	X2 = Labeled & dated, pre-op and post op x-rays
Timely Filing limit?	12 months from date of service unless otherwise specified by state law. Please refer to your Certificate	H = Periodontal history
Is pre-authorization mandatory?	No – but estimates recommended for \$300+ services	A = date of prior insertion of existing crown
		M = panoramic x-ray or FMX (if available), all missing teeth
		V = Verification from physician (if pregnant requires due date)

Disclaimer

This quote is not a complete description of the insurance coverage. Controlling provisions are provided in the policy, and this quote does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this quote and the contract, the contract will govern.

Unless otherwise requested, the producer that you designate as your broker of record will receive commission as a percentage of paid premium for the insurance policies included in this quote. The producer may also qualify for bonuses based on new policies sold and/or retention of existing policies within a specific calendar year. This compensation may vary on a number of factors, including the volume and/or profitability of the insurance contracts that the producer places with Beam Insurance Services LLC. Any bonuses paid are not directly charged to the insurance policies included in this quote and do not have a direct impact on your premium rate. You may obtain information about the compensation expected to be received by the producer by requesting such information from your broker of record.

Dental insurance product underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA). Dental policy form number NDNGRP 2020. Dental product underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID, LA, UT, OH, TX and NM. Dental coverage applicable to policy form GDTL AO L20, or state equivalent. Dental product administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Not all Products Available in All States.

Two life groups made up of only a husband-wife, domestic partners or same-sex couple are not eligible for coverage.

National Guardian Life Insurance Company, Madison, WI, is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.

Beam is not a subsidiary of Nationwide Life Insurance Company. Beam Insurance Services LLC and Beam Insurance Administrators LLC are separate companies and not affiliated with Nationwide Life Insurance Company.

National Guardian Life Insurance Company, Two East Gilman, Madison, Wisconsin 53703

Nationwide Life Insurance Company, One Nationwide Plaza, Columbus, OH 43215

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**2023 Comparable Cities Survey--Health and Dental
Combined Employer Contribution
SINGLE PLANS**

Total Employer Contribution Rank High to Low			Deductible	Monthly Premium	Monthly Employer Contribution	Monthly Employer Contribution %	Monthly Employee Contribution	Annual HSA ER Contribution	Total Annual Employer Contribution	TOTAL COMBINED EMPLOYER CONTRIBUTION
SINGLE										SINGLE
1	Waseca	United Health Care MetLife	5000/10000 \$50	\$847.14 \$28.20	\$847.14 \$0.00	100.00% 0.00%	\$0.00 \$28.20	\$ 3,405.00	\$ 13,570.68 \$ -	\$ 13,570.68
2	St Peter	Medica Simple	3500 \$50	\$767.02 \$34.54	\$767.02 \$34.54	100.00% 100.00%	\$0.00 \$0.00	\$ 2,400.00	\$ 11,604.24 \$ 414.48	\$ 12,018.72
3	Worthington	PEIP Aflac Dental	HSA Plan 2000/4000	\$885.22	\$885.22 \$0.00	100.00% 0.00%	\$0.00	\$ 750.00	\$ 11,372.64 \$ -	\$ 11,372.64
4	Albert Lea	HDHP Delta Dental	3250/6500 \$50	\$925.20 \$34.16	\$814.20 \$0.00	88.00% 0.00%	\$111.00 \$34.16	\$ 1,200.00	\$ 10,970.40 \$ -	\$ 10,970.40
5	Fairmont	Plan D-Complete Delta Dental	5000/10000 \$25	\$785.60 \$42.92	\$785.60 \$38.63	100.00% 90.00%	\$0.00 \$4.29	\$ 500.00	\$ 9,927.20 \$ 463.56	\$ 10,390.76
6	Northfield	BCBS Guardian - High Plan	3000/6000	\$751.72 \$34.24	\$688.36 \$17.34	91.57% 50.64%	\$63.36 \$15.80	\$ 1,750.00	\$ 10,010.32 \$ 208.08	\$ 10,218.40
7	Willmar	PEIP	2000/3000 \$100	\$616.27 \$38.42	\$581.93 \$0.00	94.43% 0.00%	\$34.34 \$38.42	\$ 3,000.00	\$ 9,983.16 \$ -	\$ 9,983.16
8	New Ulm	BCBS of MN Guardian - High Plan	3250/6500 50	\$812.45 \$17.70	\$812.45 \$8.85	100.00% 50.00%	\$0.00 \$8.85	\$ -	\$ 9,749.40 \$ 106.20	\$ 9,855.60
9	Faribault	Medica Principal	3000 \$50	\$785.94 \$30.75	\$723.06 \$24.60	92.00% 80.00%	\$62.88 \$6.15	\$ 673.20	\$ 9,349.92 \$ 295.20	\$ 9,645.12
10	MARSHALL	BCBS Delta Dental	2000/4000 50	\$687.98 \$47.96	\$591.66 \$38.37	86.00% 80.00%	\$96.32 \$9.59	\$ 1,500.00	\$ 8,599.92 \$ 460.44	\$ 9,060.36
11	North Mankato	MSI PP ASO MetLife	4000/8000 50	\$712.42 \$29.40	\$569.94 \$0.00	80.00% 0.00%	\$142.48 \$29.40	\$ 1,750.00	\$ 8,589.28 \$ -	\$ 8,589.28
12	Owatonna	Medica Health Partners	3375/6750 \$25/person	\$692.16 \$36.75	\$568.00	82.06% 0.00%	\$124.16 \$36.75	\$ 1,225.00	\$ 8,041.00 \$ -	\$ 8,041.00
13	Hutchinson	Health Partners Assurant-self funded	2000/4000	\$558.20 \$33.35	\$446.56 \$22.23	80.00% 66.66%	\$111.64 \$11.12	\$ 1,000.00	\$ 6,358.72 \$ 266.76	\$ 6,625.48

Average \$ 10,026.28

**2023 Comparable Cities Survey--Health and Dental
Combined Employer Contribution
FAMILY PLANS**

TOTAL EMPLOYER CONTRIBUTION Rank High to Low			Deductible	Monthly Premium	Monthly Employer Contribution	Monthly Employer Contribution%	Monthly Employee Contribution	Annual HSA/VEBA Employer Contribution	Total Annual Employer Contribution	TOTAL COMBINED EMPLOYER CONTRIBUTION
FAMILY									FAMILY	FAMILY
1	Waseca	United Health Care MetLife	5000/10000 0	\$2,634.61 \$110.50	\$2,500.00 \$0.00	94.89% 0.00%	\$134.61 \$110.50	\$ 4,929.00	\$ 34,929.00 \$ -	\$ 34,929.00
2	St Peter	Medica Simple	3500 \$150	\$2,530.82 \$92.10	\$2,230.82 \$92.10	88.15% 100.00%	\$300.00 \$0.00	\$ 4,000.00	\$ 30,769.84 \$ 1,105.20	\$ 31,875.04
3	Albert Lea	HDHP Delta Dental	3250/6500 \$150	\$2,725.00 \$115.10	\$2,234.00 \$0.00	81.98% 0.00%	\$491.00 \$115.10	\$ 1,900.00	\$ 28,708.00 \$ -	\$ 28,708.00
4	Faribault	Medica-F Principal	3000 150	\$2,515.11 \$188.35	\$2,062.40 \$75.34	82.00% 40.00%	\$452.71 \$113.01	\$ 673.20	\$ 25,422.00 \$ 904.08	\$ 26,326.08
5	Worthington	Medica Aflac	HSA Plan 2000/4000	\$2,478.61	\$1,982.89 \$0.00	80.00% 0.00%	\$495.72	\$ 1,500.00	\$ 25,294.68 \$ -	\$ 25,294.68
6	Willmar	PEIP Delta Dental	4000/6000 \$100 lifetime	\$1,617.16 \$139.08	\$1,533.49 \$0.00	94.83% 0.00%	\$83.67 \$139.08	\$ 6,000.00	\$ 24,401.88 \$ -	\$ 24,401.88
7	Fairmont	Plan D-Complete Delta Dental	5000/10000 \$150	\$1,940.85 \$141.94	\$1,720.58 \$99.36	88.65% 70.00%	\$220.27 \$42.58	\$ 2,000.00	\$ 22,646.96 \$ 1,192.32	\$ 23,839.28
8	North Mankato	MSI PP ASO MetLife	4000/8000 unknown	\$2,075.38 \$97.76	\$1,660.30 \$0.00	80.00% 0.00%	\$415.08 \$97.76	\$ 3,500.00	\$ 23,423.60 \$ -	\$ 23,423.60
9	MARSHALL	BCBS Delta Dental	2000/4000 150	\$1,820.78 \$133.28	\$1,529.46 \$106.62	84.00% 80.00%	\$291.32 \$26.66	\$ 2,000.00	\$ 20,353.52 \$ 1,279.44	\$ 21,632.96
10	Owatonna	BCBS Health Partners	3375/6750	\$1,914.94 \$106.09	\$1,584.00 \$0.00	82.72% 0.00%	\$330.94 \$106.09	\$ 2,500.00	\$ 21,508.00 \$ -	\$ 21,508.00
11	Northfield	BCBS (HSA plan) Guardian - High Plan	3000/6000 \$150	\$2,026.95 \$130.12	\$1,428.50 \$17.34	70.48% 13.33%	\$578.50 \$105.42	\$ 3,500.00	\$ 20,642.00 \$ 208.08	\$ 20,850.08
12	New Ulm	BCBS of MN Guardian - High Plan	3250/6500 \$150	\$1,900.97 \$64.00	\$1,485.16 \$32.00	78.13% 50.00%	\$422.62 \$32.00	\$ 2,463.60	\$ 20,285.52 \$ 384.00	\$ 20,669.52
13	Hutchinson	Medica Assurant	2000/4000 self funded \$0	\$1,618.80 \$69.54	\$1,295.04 \$46.36	80.00% 66.67%	\$323.76 \$23.18	\$ 2,000.00	\$ 17,540.48 \$ 556.32	\$ 18,096.80

Average \$ 24,734.99

2024 Health and Dental Insurance Renewals

BCBS Renewal is 7.0%

Delta Dental Renewal is 10.57%

HEALTH INSURANCE

DENTAL INSURANCE

COMBINED HEALTH AND DENTAL

7% increase to both ER and EE

80-20% cost share

	Current (was an 8.8% renewal) 2023 BCBS		Recommended Renewal 7.0% 2024 BCBS	
	Single	Family	Single	Family
Monthly Premium	\$ 687.98	\$ 1,820.78	\$ 736.14	\$ 1,948.23
Employer Contribution	\$ 591.66 86%	\$ 1,529.46 84%	\$ 633.08 86%	\$ 1,636.51 84%
Employee Contribution	\$ 96.32 14%	\$ 291.32 16%	\$ 103.06 14%	\$ 311.72 16%
ER Annual Premium	\$ 7,099.92	\$ 18,353.52	\$ 7,596.96	\$ 19,638.12
EE Annual Premium	\$ 1,155.84	\$ 3,495.84	\$ 1,236.72	\$ 3,740.64
ER HSA/VEBA contribution	\$ 1,500.00	\$ 2,000.00	\$ 1,500.00	\$ 2,000.00
Total Annual ER contribution	\$ 8,599.92	\$ 20,353.52	\$ 9,096.96	\$ 21,638.12

	Current (was 4% renewal w 2nd yr rate guarantee) 2023 Delta Dental		Not Recommended Renewal 10.57% 2024 Delta Dental		Recommended Alternative Proposal 2024 Beam Dental	
	Single	Family	Single	Family	Single	Family
Monthly Premium	\$ 47.96	\$ 133.28	\$ 53.04	\$ 147.38	\$ 31.72	\$ 110.31
Employer Contribution	\$ 38.37	\$ 106.62	\$ 42.43	\$ 117.90	\$ 25.38	\$ 88.25
Employee Contribution	\$ 9.59	\$ 26.66	\$ 10.61	\$ 29.48	\$ 6.34	\$ 22.06
ER Annual Premium	\$ 460.44	\$ 1,279.44	\$ 509.16	\$ 1,414.80	\$ 304.56	\$ 1,059.00
EE Annual Premium	\$ 115.08	\$ 319.92	\$ 127.32	\$ 353.76	\$ 76.08	\$ 264.72
ER HSA/VEBA contribution	\$ 1,500.00	\$ 2,000.00	\$ 1,500.00	\$ 2,000.00	\$ 1,500.00	\$ 2,000.00
Total Annual ER contribution	\$ 460.44	\$ 1,279.44	\$ 509.16	\$ 1,414.80	\$ 304.56	\$ 1,059.00

	Current Health and Dental Contribution		Recommended Health and Dental Contribution	
	Single	Family	Single	Family
Monthly Premium	\$ 735.94	\$ 1,954.06	\$ 767.86	\$ 2,058.54
Employer Contribution	\$ 630.03	\$ 1,636.08	\$ 658.46	\$ 1,724.76
Employee Contribution	\$ 105.91	\$ 317.98	\$ 109.40	\$ 333.78
ER Annual Premium	\$ 7,560.36	\$ 19,632.96	\$ 7,901.52	\$ 20,697.12
EE Annual Premium	\$ 1,270.92	\$ 3,815.76	\$ 1,312.80	\$ 4,005.36
ER HSA/VEBA contribution	\$ 1,500.00	\$ 2,000.00	\$ 1,500.00	\$ 2,000.00
Total Annual ER contribution	\$ 9,060.36	\$ 21,632.96	\$ 9,401.52	\$ 22,697.12

Proposed annual increase to Employer in 2024:	\$ 497.04	\$ 1,284.60
Proposed annual increase to Employee in 2024:	\$ 80.88	\$ 244.80
# of contracts (as of 09/30/2023)	17	64
Estimated 2024 Employer increase based on current contracts:	\$ 8,449.68	\$ 82,214.40
Total Est Employer Annual Cost:	\$ 1,448,823.92	
Total Est Employer increase for 2024:		\$ 90,664.08

Proposed annual increase to Employer in 2024:	\$ 48.72	\$ 135.36	\$ (155.88)	\$ (220.44)
Proposed annual increase to Employee in 2024:	\$ 12.24	\$ 33.84	\$ (39.00)	\$ (55.20)
# of contracts (as of 09/30/2023)	14	69	14	69
Estimated 2024 Employer increase based on current contracts:	\$ 6,446.16	\$ 88,281.36	\$ 7,128.24	\$ 97,621.20
Total Est Employer Annual Cost:	\$ 94,727.52		\$ 104,749.44	\$ 77,334.84
Total Est Employer increase for 2024:			\$ 10,021.92	Savings \$ (17,392.68)

Total Est Annual Employer \$ Increase Across All Funds \$ 73,271.40

Total Employer % increase: 3.77% Single 4.92% Family
Total Employee % increase: 3.30% 4.97%