

COCHISE COUNTY

**COCHISE COMBINED TRUST
PROPOSED BENEFIT RATES
FY 2023/2024**

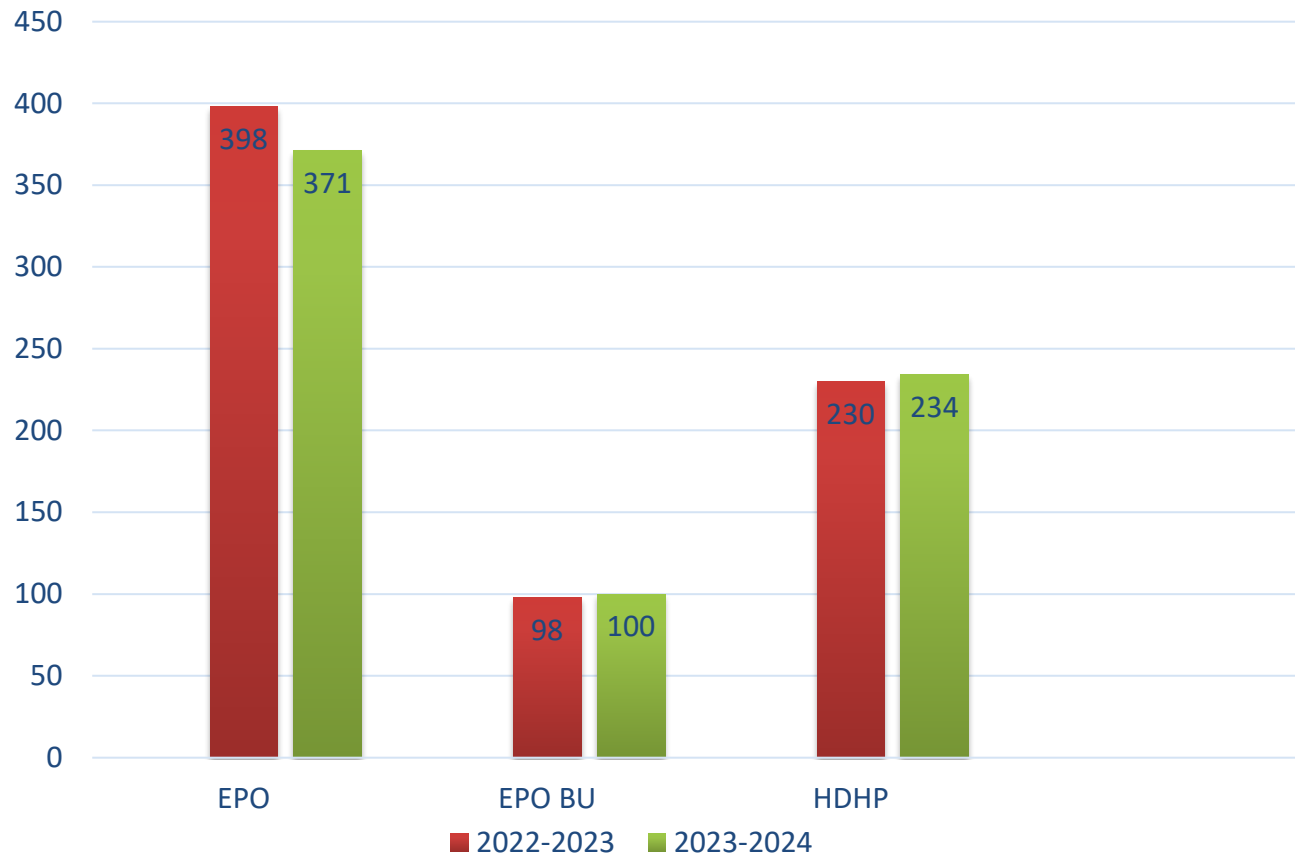
March 14, 2023



Public Programs...Personal Service

COCHISE COUNTY

EMPLOYEE ENROLLMENTS BY PLAN



2023-2024 PLAN CHANGES

- Co-pay increase:
 - \$30 PCP \$40 Specialist and Teledoc
- EPO: Maximum Out of Pocket Increase
 - \$6,000/\$14,300 to \$9,100/\$18,200
- EPO: Buy up Maximum Out of Pocket Increase
 - \$4,500/\$11,000 to \$5,500/\$11,000
- Specialty Pharmacy Co-pay 20% up to \$150



2023-2024 PLAN CHANGES

- HDHP: Out of Network Deductible
 - \$5,000/\$10,000 to \$7500/\$11,000
- All plans
 - Air ambulance paid at 200% Medicare rate
- Short term disability changes
 - Waiting period reduced from 45 to 30 days
 - Percentage payable from 60% to 66 2/3%
 - Maximum days payable 135 to 180 days



RATE INCREASES

- Increase in premium rates:
 - EPO and EPO Buy up plans
- Increase for Dental:
 - Single - \$10.87 to \$11.07 per pay period
 - Family - \$30.38 to \$31.04 per pay period



RECOMMENDED MOTION

Approve the Cochise Combined Trust premium rate structure for medical, dental and vision benefits for FY 23-24.

