

25A

MEMORANDUM

Date: September 28, 2015

From: Cynthia Castro

Subject: Employee Benefits Research

To: Erika Reyna

- 7 out of 11 participants use BCBS for their Health Insurance Benefits
- Lowest monthly premium to participating municipality (City of Pharr) pays \$331.45
- 2nd lowest monthly premium participant (City of Mission) pays \$362.50
- **Highest monthly cost to participating municipality (PSJA ISD) \$510.37**
- Lowest number of employees insured (City of Pharr) 550
- 2nd lowest number of employees insured (City of Mission) 586
- **Highest number of employees insured (PSJA ISD) 4,371**

Table Figures Based on Basic Plan

	1	2	3	4	5	6	7
	City of Pharr	City of Mission	Mission CISD	McAllen ISD	Cameron County	Hidalgo County	PSJA ISD
Monthly premium	\$331.45	\$362.50	\$364.26	\$329.00	\$466.67	Currently \$494/New Year Premium \$514	\$510.37
Monthly cost to employee	No cost to employee	No cost to employee	No cost to employee	\$52 monthly (Basic plan)	No cost to employee	No cost to employee	No cost to employee
# of employees	550	586	2,150	3,380	1,680	3,681	4,371

	Hidalgo County	Cameron County	El Paso County	Travis County	McAllen IS
4. **Do you offer an Employee Assistance Program?	No	Yes-Oaktree	Yes- Aetna	Yes	Yes-Deer C
a. Cost to municipality per employee monthly/annually?	N/A	\$1.32 monthly/\$15.84 annually per employee	\$2.18 monthly/\$26.16 annually per employee	\$1.05 monthly/\$12.60 annually per employee	Less than \$ employee monthly
b. Cost to employee monthly?	N/A	No cost to employee	No cost to employee	No cost to employee	No cost to employee
c. How many employees enrolled in EAP?	N/A	1,680	2,668	4,930	3,380
5. ***Do you offer a Flexible Spending Account (FSA)?	No	Yes-Boon Chapman	Yes-Payflex	Yes	Yes
a. Cost to municipality per employee monthly/annually?	N/A	No cost to County	\$4.50 monthly/\$54.00 annually per employee	\$3.25 monthly/\$39 annually per employee	No cost to employer
b. Cost to employee monthly?	N/A	Employee contribution only	\$.28 monthly/\$3.38 annually per employee	Employee contribution only	Employee contribution only
c. How many employees enrolled in FSA?	N/A	1,251	181	1,111	Not many participat

	Mission CISD	PSJA ISD	City of McAllen	City of Edinburg	City of Pharr	City of Mission
s	Yes- Magellan	No	Yes-Deer Oaks	Yes-Aetna	Yes-Magellan	Yes-Deer Oaks
per	Cost is paid for through BCBS as part of contract	N/A	Figure not available	Figure not available	\$1.58 monthly/\$18.96 annually per employee	\$1.45 monthly/\$17.40 annually per employee
	No cost to employee	N/A	No cost to employee	No cost to employee	No cost to employee	No cost to employee
	2,150	N/A	Number not available	730	Number not available	578
	Yes-David K. Young	Yes-David K. Young	Yes-JEM Flexible Spending Acct	No	No	No
	No cost to employer	No cost to employer	\$4.00 monthly/\$48 annually per employee	N/A	N/A	N/A
	Employee contribution only	Employee contribution only	Employee contribution only	N/A	N/A	N/A
	500	Number not available	Number not available	N/A	N/A	N/A

	Hidalgo County	Cameron County	El Paso County	Travis County	McCombs County
1. Who is your health insurance provider?	BCBS	BCBS	Aetna	United Healthcare	BCBS
a. What is cost to municipality per employee monthly/annually?	\$494 monthly/\$5,928 annually	\$466.67 monthly/\$5,600 annually	\$371.60 monthly/\$4,459.26 annually	\$810.50 (average cost per month per employee)	\$320 monthly/\$3,840 annually
b. Cost to employee monthly?	Basic=No cost to employee	Basic=No cost to employee	Basic \$49.44 monthly/Buy up \$158.36 (employee only)	No cost to employee if on PPO & Co-insured EPO Plan/\$91 monthly on EPO Plan (employee)	Basic \$49.44 monthly/Buy up \$158.36 (employee only)
c. How many employees enrolled in Health Insurance Plan?	3,681	1,680	2,281	4,384	3,381
2. Who is your Dental Carrier?	Humana	Delta Dental	Aetna	Assurant Freedom	BCBS
a. What is cost to municipality per employee monthly/annually?	No cost to County	No cost to County	\$27.99 monthly/\$335.08 annually	No cost to County	\$180 monthly/\$2,160 annually
b. Cost to employee monthly?	\$27.91 monthly/\$334.92 annually (employee only)	\$20.40 monthly/\$244.8 annually (employee only)	\$27.99 monthly/\$335.08 annually (employee only)	\$11.70 monthly/\$140.40 annually (employee only)	No cost to employee
c. How many employees enrolled in Dental Plan?	1,757	873	1,475	4,004	3,100
3. Who is your Vision Carrier?	Vision Service Plan	Davis Vision	Superior Vision	United Healthcare	Superior Vision
a. What is cost to municipality per employee monthly/annually?	No cost to District Co.	No cost to County	No cost to County	No cost to County	No cost to District
b. Cost to employee monthly?	\$8.04 monthly/\$96.48 annually (employee only)	\$6.36 monthly/\$76.32 annually (employee only)	\$7.28 monthly/\$87.36 annually (employee only)	\$4.26 monthly/\$51.12 annually (employee only)	Cost dependent on employee selection
c. How many employees enrolled in Vision Plan?	1,567	648	1,124	3,406	1,400

