



HOLMES MURPHY®

THINKING AHEAD

WILLIAMSON COUNTY 2018 BENEFIT COMMITTEE RECOMMENDATIONS

OVERVIEW

ASSUMPTIONS	
MEDICAL TREND	7.6%
PHARMACY TREND	11.6%

2017 FORECAST	
MEDICAL CLAIMS	\$12,038,000
PHARMACY CLAIMS	\$4,142,000
STOP LOSS, ADMIN FEES & ACA FEES	\$2,846,000
EMPLOYER & EMPLOYEE PREMIUMS COLLECTED	\$18,523,000
DIFFERENCE	-\$503,000

2018 FORECAST	
MEDICAL CLAIMS	\$12,917,000
PHARMACY CLAIMS	\$4,602,000
STOP LOSS, ADMIN FEES & ACA FEES	\$3,089,000
EMPLOYER & EMPLOYEE PREMIUMS COLLECTED	\$18,523,000
DIFFERENCE	-\$2,085,000

TOTAL DEFICIT 2017 & 2018	-\$2,588,000
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PLAN CHANGES

column1	2017	2018
SPECIALIST VISIT CO-PAY	\$45	\$55
ER VISIT CO-PAY	\$225	\$300
RX GENERIC CO-PAY	30% (\$100 max.)	30% (\$100 max.) \$10 (min.)
RX PREFERRED CO-PAY	30% (\$100 max.)	30% (\$100 max.) \$40 (min.)
RX NON-PREFERRED CO-PAY	30% (\$100 max.)	30% (\$100 max.) \$75.00 (min.)
NICOTINE SURCHARGE (per month)	\$50	\$100
NON-COMPLETION OF HEALTH RISK ASSESSMENT SURCHARGE (per month)	\$25	\$50
NON-COMPLETION OF ANNUAL WELL EXAM (per month)	\$25	\$50

EMPLOYER CONTRIBUTION CHANGES

Column1	2017	2018
EMPLOYER CONTRIBUTION PER FULL-TIME POSITION, PER MONTH	\$710	\$745.50
TOTAL ESTIMATED EMPLOYER COST		\$804,000

EMPLOYEE CONTRIBUTION CHANGES

PY 2017 MONTHLY PREMIUMS				
	<u>E</u>	<u>S</u>	<u>C</u>	<u>F</u>
Seton Plan POS	\$30	\$95	\$85	\$180
	\$218.52	\$314.65	\$263.17	\$382.76
PY 2018 MONTHLY PREMIUMS				
	<u>E</u>	<u>S</u>	<u>C</u>	<u>F</u>
ACO Plan POS	\$50	\$200	\$105	\$210
	\$195	\$325	\$250	\$375
\$ Increase PER MONTH				
	<u>E</u>	<u>S</u>	<u>C</u>	<u>F</u>
ACO Plan POS	\$20	\$105	\$20	\$30
	(\$23.52)	\$10.35	(\$13.17)	(\$7.76)

RETIREE CONTRIBUTION CHANGES

Current Plan Year		2018 Plan Year	
Retire Prior to 2/1/2013			
Seton		ACO Plan	
Plan Tier	Base Rate Monthly	Plan Tier	Base Rate Monthly
Employee	\$30.00	Employee	\$50.00
Employee + Spouse	\$95.00	Employee + Spouse	\$200.00
Employee + Child(ren)	\$85.00	Employee + Child(ren)	\$105.00
Employee + Family	\$180.00	Employee + Family	\$210.00
POS		POS	
Plan Tier	Base Rate Monthly	Plan Tier	Base Rate Monthly
Employee	\$218.52	Employee	\$195.00
Employee + Spouse	\$314.65	Employee + Spouse	\$325.00
Employee + Child(ren)	\$263.17	Employee + Child(ren)	\$250.00
Employee + Family	\$382.76	Employee + Family	\$375.00

Current Plan Year		2018 Plan Year	
8-15 years of Wilco Service after 2/2013			
Seton		ACO Plan	
Plan Tier	Base Rate Monthly	Plan Tier	Base Rate Monthly
Employee	\$362.06	Employee	\$384.00
Employee + Spouse	\$691.14	Employee + Spouse	\$733.00
Employee + Child(ren)	\$563.48	Employee + Child(ren)	\$597.00
Employee + Family	\$852.40	Employee + Family	\$904.00
POS		POS	
Plan Tier	Base Rate Monthly	Plan Tier	Base Rate Monthly
Employee	\$507.62	Employee	\$538.00
Employee + Spouse	\$896.01	Employee + Spouse	\$950.00
Employee + Child(ren)	\$729.21	Employee + Child(ren)	\$773.00
Employee + Family	\$1,065.89	Employee + Family	\$1,130.00

RETIREE CONTRIBUTION CHANGES CONTINUED

Current Plan Year

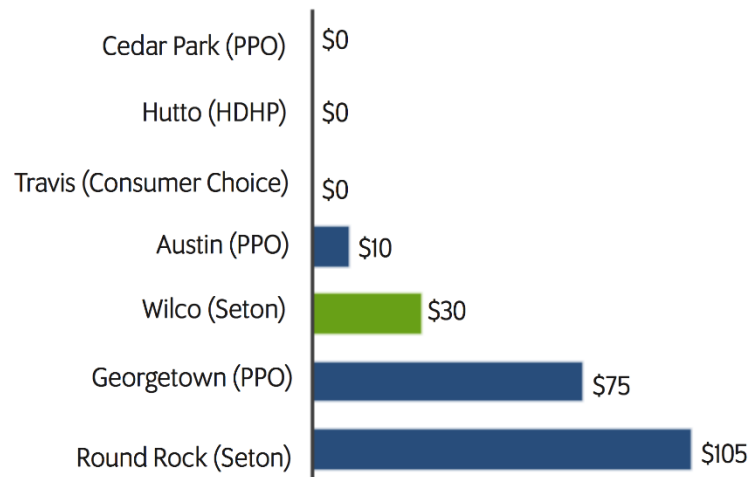
16+ years of Wilco Service after 2/2013

2018 Plan Year

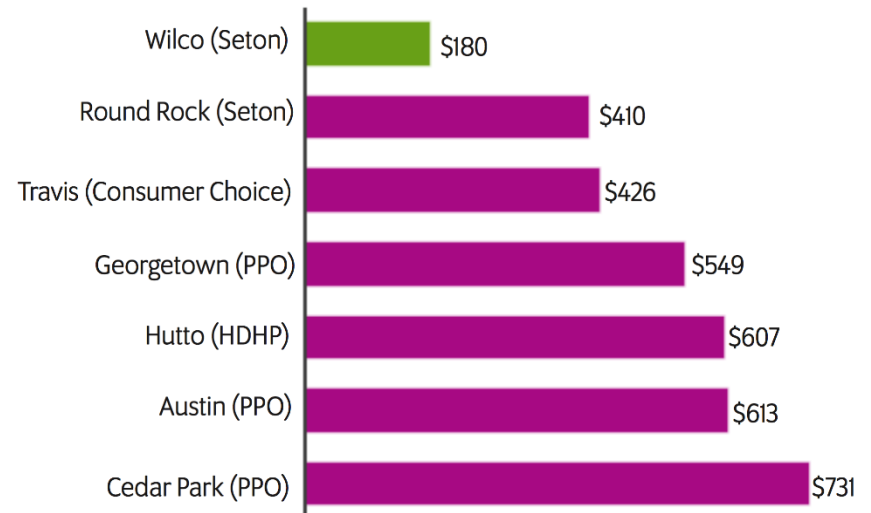
Seton		ACD Plan	
Plan Tier	Base Rate Monthly	Plan Tier	Base Rate Monthly
Employee	\$196.03	Employee	\$211.00
Employee + Spouse	\$393.07	Employee + Spouse	\$422.00
Employee + Child(ren)	\$324.24	Employee + Child(ren)	\$328.00
Employee + Family	\$516.20	Employee + Family	\$497.00
POS		POS	
Plan Tier	Base Rate Monthly	Plan Tier	Base Rate Monthly
Employee	\$363.07	Employee	\$350.00
Employee + Spouse	\$605.33	Employee + Spouse	\$700.00
Employee + Child(ren)	\$496.19	Employee + Child(ren)	\$475.00
Employee + Family	\$724.32	Employee + Family	\$700.00

2017 EMPLOYEE MEDICAL PREMIUM COMPARISONS

Single Rate Per Month



Family Rate Per Month



OTHER BENEFITS

- VISION STILL INCLUDED IN MEDICAL COVERAGE
- NO CHANGE IN DENTAL PLAN DESIGN
- NO CHANGE IN DENTAL PLAN PREMIUMS
- NO CHANGE IN BASIC LIFE, VOLUNTARY LIFE, LONG TERM OR SHORT TERM DISABILITY
- COBRA RATES WILL BE 102% OF THE TOTAL RATE

QUESTIONS

