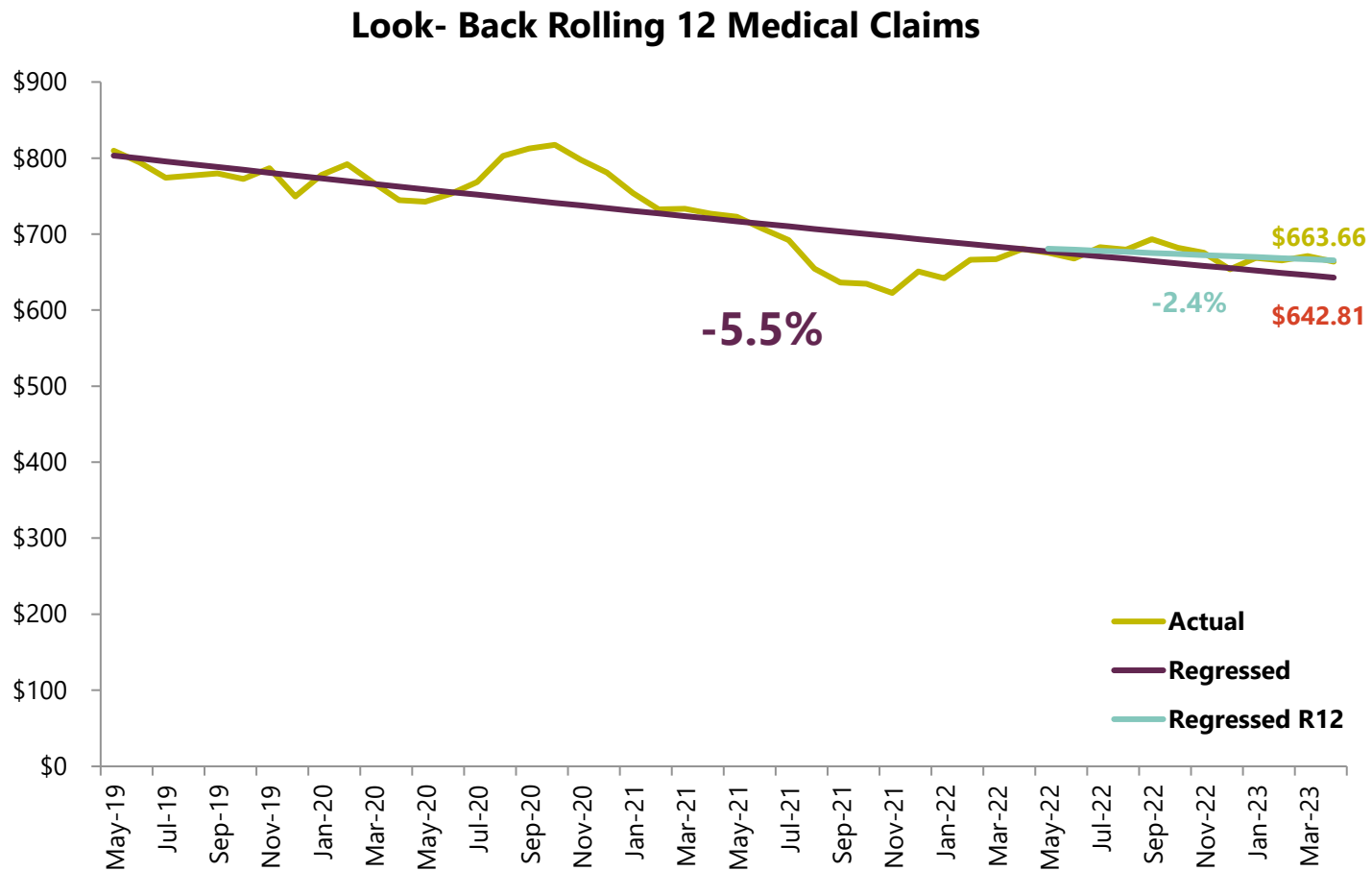




WILLIAMSON COUNTY
2024 BENEFITS FUND BUDGET –
BENEFIT COMMITTEE RECOMMENDATIONS
JUNE 6, 2023

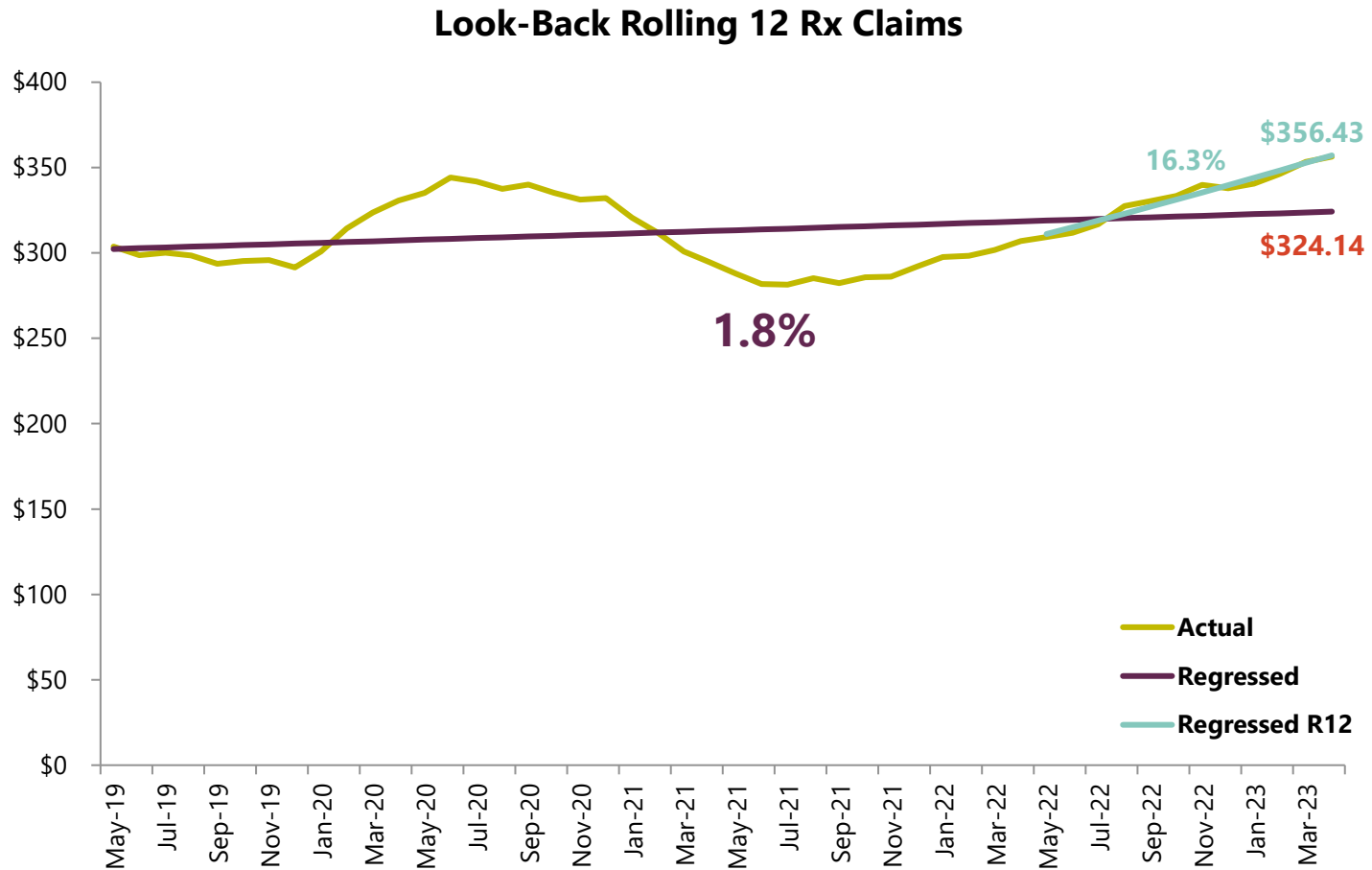
MEDICAL CLAIMS PER EMPLOYEE PER MONTH TREND



Rolling 12 Average PEPM is 2.4% lower than Prior Rolling 12 Average PEPM



PHARMACY CLAIMS PER EMPLOYEE PER MONTH TREND



Rolling 12 Average PEPM is 16.3% higher than Prior Rolling 12 Average PEPM



2024 PLAN YEAR ASSUMPTIONS

- **Medical/Rx**

- Projected costs based on Williamson County claims experience through April 2023
- Medical trend assumption of 7.4%, and Rx trend of 9.8% based on 2023 Segal Health Plan Cost Trend Survey
- Medical Past Coverage Level (PCL) selected at 65th percentile
- Rx PCL selected at 50th percentile
- Plan Changes:
 - Reduce Navigate PCP copay from \$30 to \$25, Specialist from \$55 to \$45
 - Reduce Choice+ PCP copay from \$30 to \$25, Specialist from \$55 to \$50
 - Reduce HSA Employee Only tier monthly contribution from \$44 to \$0
 - Expand Acupuncture coverage with UHC vs. current limited coverage
 - Offer enhanced Hearing Aid benefits
- Assumes 0% increase to current admin fees
- Assumes +20% increase to current Individual Stop Loss coverage fees, subject to final negotiation
- Assumes 2024 County budget rates will decrease slightly, and Employee/Retiree contributions will remain flat in plan year 2024



2024 ASSUMPTIONS (CONT'D)

- **Dental**

- Projected costs based on Williamson County experience through April 2023
- Dental trend of 4% based on 2023 Segal Health Plan Cost Trend Survey
- Dental PCL selected at 40th percentile
- Assumes no plan design changes
- Assumes 0% increase to current admin fees
- Assumes 2024 budget rates and EE contributions will remain flat

- **Vision**

- No changes. Vision coverage is fully-insured
- Vision premiums are employee-pay-all

- **Life Insurance**

- Increase Employer paid Employee Life insurance from \$20k to \$50k
- Increase Employer paid Spouse Life insurance from \$5k to \$10k
- Increase Employee voluntary life election up to \$400k

New- Wellness

- For 2024 \$40 per quarter massage reimbursement for EE's only

FSA – 2024

- Allow up to \$250 Rollover



2024 MEDICAL/RX PLAN DESIGN

Medical Plan Design

Coinsurance
Annual Deductible (Individual)
Out of Pocket Max (Individual)

Physician Office Visit
Specialist Office Visit

Inpatient Hospital
Emergency Room
Urgent Care

Pharmacy

Rx Deductible
Generic
Preferred Brand
Non-preferred Brand
Specialty Pharmacy

HSA Deposit (Individual/Family)

Active Enrollment %

Current Plan Year (2023)		2024 Plan Year	
In-Network Benefits			
Navigate / Choice+ Plan	HSA Plan	Navigate / Choice+ Plan	HSA Plan
80%	80%	80%	80%
\$2,000	\$3,000	\$2,000	\$3,000
\$5,500	\$5,500	\$5,500	\$5,500
\$30	Deductible / Coinsurance	\$25 / \$25	Deductible / Coinsurance
\$55	Deductible / Coinsurance	\$45 / \$55	Deductible / Coinsurance
80%	Deductible / Coinsurance	80%	Deductible / Coinsurance
\$400	Deductible / Coinsurance	\$400	Deductible / Coinsurance
\$45	Deductible / Coinsurance	\$45	Deductible / Coinsurance
<u>Retail</u>	<u>Retail</u>	<u>Retail</u>	<u>Retail</u>
\$0	Integrated w/ Medical	\$0	Integrated w/ Medical
35% (\$10 Min/\$100 Max)	Deductible / Coinsurance	35% (\$10 Min/\$100 Max)	Deductible / Coinsurance
35% (\$40 Min/\$100 Max)	Deductible / Coinsurance	35% (\$40 Min/\$100 Max)	Deductible / Coinsurance
35% (\$75 Min/\$100 Max)	Deductible / Coinsurance	35% (\$75 Min/\$100 Max)	Deductible / Coinsurance
\$125	Deductible / Coinsurance	\$125	Deductible / Coinsurance
N/A	\$1,500/\$1,500	N/A	\$1,500/\$1,500
67% / 20%	13%	67% / 20%	13.0%



2024 BUDGET PROJECTION – INCLUDING PLAN DESIGN CHANGES

	2023 Budget	2024 HMA Projection
Total Operating Expenses	\$26,309,738.78	\$26,999,144.99
Total Revenue Accounts	\$24,622,347.00	\$26,579,308.48
(Surplus)/Deficit	\$1,687,391.78	\$419,836.51
FTE Positions	2,014	2,064
FTE Funding	\$844	\$800
<i>FTE Funding Change</i>		-5.2%



2024 MED/RX EMPLOYER/EMPLOYEE PLAN COST

With All Incentives				
	Employee Per Pay Period	Monthly Employee	Monthly Employer	Total Cost
Navigate Plan				
Employee Only	\$27.87	\$55.75	\$613.56	\$669.31
Employee/Spouse	\$111.40	\$222.81	\$1,283.14	\$1,505.95
Employee/Child	\$58.38	\$116.76	\$1,221.86	\$1,338.62
Employee/Family	\$116.76	\$233.52	\$1,941.74	\$2,175.26
With All Incentives				
	Employee Per Pay Period	Monthly Employee	Monthly Employer	Total Cost
Choice Plus Plan				
Employee Only	\$108.73	\$217.45	\$518.79	\$736.24
Employee/Spouse	\$180.50	\$360.99	\$1,295.55	\$1,656.55
Employee/Child	\$138.72	\$277.44	\$1,195.04	\$1,472.49
Employee/Family	\$208.35	\$416.70	\$1,976.09	\$2,392.79
With All Incentives				
	Employee Per Pay Period	Monthly Employee	Monthly Employer	Total Cost
HSA Plan				
Employee Only	\$0	\$0	\$642.56	\$642.56
Employee/Spouse	\$66.00	\$132.00	\$1,313.75	\$1,445.75
Employee/Child	\$24.12	\$48.23	\$1,236.88	\$1,285.11
Employee/Family	\$80.29	\$160.58	\$1,927.73	\$2,088.31

**Total Cost = Medical & RX claims + Administration
+ Stop Loss Insurance costs**



2024 RETIREE CONTRIBUTIONS

RETIRE PRIOR TO 2/1/2013

PY 2023 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan Choice +	\$55.75	\$222.81	\$116.76	\$276.60
	\$217.45	\$360.99	\$277.44	\$475.36
PY 2024 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan Choice +	\$55.75	\$222.81	\$116.76	\$276.60
	\$217.45	\$360.99	\$277.44	\$475.36
Monthly \$ Increase				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan Choice +	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00

PY 2023 Enrollment				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan Choice +	6	2	2	0
	3	2	0	0



2024 RETIREE CONTRIBUTIONS

8-15 YRS OF SERVICE, RETIRE AFTER 2/1/2013

PY 2023 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$423.46	\$814.11	\$663.07	\$1,188.87
Choice +	\$597.73	\$1,055.13	\$858.03	\$1,430.97
PY 2024 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$423.46	\$814.11	\$663.07	\$1,188.87
Choice +	\$597.73	\$1,055.13	\$858.03	\$1,430.97
Monthly \$ Increase				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	\$0.00	\$0.00	\$0.00	\$0.00
Choice +	\$0.00	\$0.00	\$0.00	\$0.00

PY 2023 Enrollment				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	4	3	0	0
Choice +	1	0	1	0



2024 RETIREE CONTRIBUTIONS

16+ YRS OF SERVICE, RETIRE AFTER 2/1/2013

PY 2023 Monthly Premiums				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$232.64	\$469.19	\$364.21	\$653.44
Choice +	\$388.85	\$777.69	\$528.10	\$887.18
PY 2024 Monthly Premiums				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	\$232.64	\$469.19	\$364.21	\$653.44
Choice +	\$388.85	\$777.69	\$528.10	\$887.18
Monthly \$ Increase				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	\$0.00	\$0.00	\$0.00	\$0.00
Choice +	\$0.00	\$0.00	\$0.00	\$0.00

PY 2022 Enrollment				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	38	14	6	9
Choice +	9	2	1	3



2024 PROPOSED DENTAL PREMIUMS

NO INCREASE

Monthly Premiums				
Low Plan	Enrollment	2023	2024	Change
EE	236	\$34.00	\$34.00	\$0.00
ES	31	\$63.00	\$68.00	\$0.00
EC	61	\$70.00	\$70.00	\$0.00
EF	72	\$77.00	\$77.00	\$0.00
High Plan	Enrollment	2023	2023	Change
EE	392	\$47.00	\$47.00	\$0.00
ES	157	\$87.00	\$94.00	\$0.00
EC	169	\$95.00	\$95.00	\$0.00
EF	343	\$106.00	\$106.00	\$0.00

- Dental premiums are employee-pay-all
- Recommend holding rates flat for 2024



2024 PROPOSED VISION PREMIUMS

NO INCREASE

Monthly Premiums				
Low Plan	Enrollment	2023	2024	Change
EE	361	\$12.69	\$12.69	\$0.00
ES	110	\$25.38	\$25.38	\$0.00
EC	109	\$27.67	\$27.67	\$0.00
EF	172	\$39.23	\$39.23	\$0.00
High Plan	Enrollment	2023	2024	Change
EE	241	\$17.36	\$17.36	\$0.00
ES	74	\$34.72	\$34.72	\$0.00
EC	72	\$37.84	\$37.84	\$0.00
EF	114	\$53.63	\$53.63	\$0.00

- Vision premiums are employee-pay-all
- Assumes 60% of actives + retirees will enroll in the Low Plan and 40% will enroll in the High Plan



Thank You!