

NOTICE OF MEETING
OF THE
WILLIAMSON COUNTY BENEFITS COMMITTEE

Date & Time: May 16, 2024, at 9:00 a.m.
Williamson County Georgetown Annex
100 Wilco Way, Purchasing Training Room #101
Georgetown, Texas 78626

Notice is hereby given that the Williamson County Benefits Committee will assemble at the above-referenced public meeting and, at such meeting, deliberate, discuss, consider, receive information, and take appropriate action regarding the matters referenced in this Notice of Meeting.

NOTICE OF POSSIBLE QUORUM
OF
WILLIAMSON COUNTY COMMISSIONERS COURT

Although the Williamson County Commissioners Court will take no action at the meeting, notice is hereby given, in accordance with the Texas Open Meetings Act, that a quorum of such members of the Williamson County Commissioners Court may be present at the meeting and such members may receive information from, give information to, ask questions of, or receive questions from any member of the Williamson County Benefits Committee or any third person, including an employee of Williamson County, about the public business or public policy over which the Williamson County Commissioners Court has supervision or control.

Agenda Items:

1. Roll Call.
2. Review and approval of minutes from the May 1, 2024, 9:00 a.m. Benefits Committee Meeting.
3. Discuss, consider, and take appropriate action regarding Holmes Murphy & United Health Care Strategy:
 - 2025 Proposed Benefits Budget
 - 2025 Benefit Plan Changes:
 - Medical, Dental and Vision
 - Employee/Retiree Rates and Employer Contribution
 - Quit For Life - Reasonable Alternative Program

- Teladoc Chronic Condition Management Program
- Maven Program
- Neonatal Resource Services
- Virtual Child and Family Behavioral Coaching

4. Discuss, consider and take appropriate action for all full-time and part-time employees, regarding the following preventative benefits for:
 - Onsite Flu Shots and Flu Shot Doses
 - Bexa Breast Screening
 - Dexa Screening
5. Discuss, consider and take appropriate action regarding the 2024 RFP, Employee Financial Coaching Services.

Next Meeting: November 15, 2024.

EXECUTIVE SESSION: "The Williamson County Employee Benefits Committee reserves the right to adjourn into executive session at any time during the course of this meeting to discuss any of the matters listed above, as authorized by Texas Government Code Sections 551.071 (Consultations with Attorney), 551.073 (Deliberations regarding Gifts and Donations), 551.074 (Personnel matters) and Section 551.0785 (Deliberations Involving Medical or Psychiatric Records of Individuals for a benefit from the plan; or a matter that includes a consideration of information in the medical or psychiatric records of any individual applicant for a benefit from the plan)."

Adjourn.

This notice of meeting was posted at www.wilcotx.gov and in the locked box located at the south side entrance of the Williamson County Historic Courthouse, a place readily accessible to the general public at all times, on the 10th day of May 2024, at 5:00 p.m. and remained posted for at least 72 continuous hours preceding the scheduled time of said meeting.

Benefits Committee Meeting

2.

Meeting Date: 05/16/2024

Submitted By: Shelley Loughrey, Human Resources

Department: Human Resources

Information

Agenda Item

Review and approval of minutes from the May 1, 2024, 9:00 a.m. Benefits Committee Meeting.

Background

Attachments

5.1.2024 Benefits Committee Meeting Minutes Draft

Form Review

Form Started By: Shelley Loughrey

Started On: 05/08/2024 11:10 AM

Final Approval Date: 05/08/2024

DRAFT
MEETING MINUTES

**NOTICE OF POSSIBLE QUORUM / MEETING
OF THE
WILLIAMSON COUNTY COMMISSIONERS COURT**

Notice is hereby given that members of the Commissioners Court of Williamson County, Texas, may assemble in numbers that constitute a quorum at a public meeting to be conducted / hosted by a quorum of the Williamson County Benefits Committee at the following location, date and time:

Date & Time: May 1, 2024, 9:00 a.m.
Williamson County Georgetown Annex
Human Resources
100 Wilco Way, Suite 101
Georgetown, Texas 78626

**NOTICE OF POSSIBLE QUORUM
OF
WILLIAMSON COUNTY COMMISSIONERS COURT**

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Agenda Items:

1. Roll Call.

Present: Bill Gravell, Jr., County Judge
Cynthia Long, Committee Member
Matt Williamson, Committee Member
John Pelczar, Committee Member
Cathy Mendoza, Committee Member
Mike Knipstein, Committee Member
James Carmona, Committee Member

Others Present: Shannon Francis, Asst to General Counsel
Rebecca Clemons, Sr Human Resources Director
Shelley Loughrey, Director of Benefits Administration
Julie Kiley, County Auditor
Jalyn Morris, First Assistant Auditor
Ganae Hempe, Financial Director
Angela Collins, Wellness Coordinator
Jazzmin Myers, Benefits Analyst

Mercades Duhon, Sr. Benefits Specialist
Tori Killingsworth, Sr. Benefits Specialist
Ronny Porter, United Health Care Consultant
Matt Nolte, United Health Care Consultant
Laurie Macina, United Health Care Consultant
Amy Heidbrink, United Health Care Consultant
Hannah Smith, Holmes Murphy, Benefit Broker Consultant
David Gibson, Holmes Murphy, Benefit Broker Consultant

2. Review and approval of minutes from the January 24, 2024, 9:00 a.m. Benefits Committee Meeting.

Motion by: Committee Member James Carmona

Second: Committee Member Cynthia Long

Aye: County Judge Bill Gravell, Jr.

Committee Member Matt Williamson

Committee Member John Pelczar

Committee Member Cathy Mendoza

Committee Member Mike Knipstein

3. Discuss, consider and take appropriate action regarding Holmes Murphy & United Health Care Strategy:

- UHC Plan Health Plan Performance Review
- Holmes Murphy Presentation
- 2024/2025 Budget Add-Ons
- 2025 Benefit Plan Considerations
- Medical Trend
- Pharmacy Trend
- High Claimant Review
- Budget Model

No action needed.

4. Review the Human Resources Department Reports.

- Financial Reports
- Upcoming Key Wellness Benefit Dates:
 - Bexa Breast Screening:
 - April 29th - May 2nd - Williamson County Justice Center
 - April 30th - May 3rd - Williamson County Georgetown Annex
 - June 20th & June 21st - Williamson County Pct. 1
 - June 26th - 27th - Williamson County Pct. 2
 - Harbor Health Onsite Wellness Exams/Biometric Screening:
 - May 20th - 24th - Williamson County Central Maintenance
 - June 3rd - 7th - Williamson County Georgetown Annex
 - June 10th - 14th - EMS North Campus

No action needed.

Next Meeting: May 16, 2024, 9:00 a.m.

EXECUTIVE SESSION: "The Williamson County Employee Benefits Committee reserves the right to adjourn into executive session at any time during the course of this meeting to discuss any of the matters listed above, as authorized by Texas Government Code Sections 551.071 (Consultations with Attorney), 551.073 (Deliberations regarding Gifts and Donations), 551.074 (Personnel matters) and Section 551.0785 (Deliberations Involving Medical or Psychiatric Records of Individuals for a benefit from the plan; or a matter that includes a consideration of information in the medical or psychiatric records of any individual applicant for a benefit from the plan)."

Adjourn.

Benefits Committee Meeting

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Meeting Date: 05/16/2024

Submitted By: Shelley Loughrey, Human Resources

Department: Human Resources

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Agenda Item

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- 2025 Proposed Benefits Budget
- 2025 Benefit Plan Changes:
 - Medical, Dental and Vision
 - Employee/Retiree Rates and Employer Contribution
 - Quit For Life - Reasonable Alternative Program
 - Teladoc Chronic Condition Management Program
 - Maven Program
 - Neonatal Resource Services
 - Virtual Child and Family Behavioral Coaching

Background

Attachments

5.16.2024 Holmes Murphy Benefit Committee Recommendations

Form Review

Form Started By: Shelley Loughrey

Started On: 05/09/2024 09:11 PM

Final Approval Date: 05/09/2024



Williamson County

2025 Benefits Fund Budget –
Benefit Committee Recommendations

May 16, 2024

2024/2025 Budget Add-Ons

*LifeLine

- Wellness Week in 2025
- Estimated cost: 140 scans at \$169 per scan = \$23,660

*Heart CT Scan

- 2025 estimated 500 scans at \$75 per scan = \$37,500

Dexa

- 2025 two events estimated 6 busses at \$12,000 = \$24,000

Airrosti Benefit Change to \$0 copay

- 2024 estimated cost = \$875
- 2025 Would like to offer onsite options. This would require the Choice plan being added to the plan offerings of three (3) additional visits a total of six (6), estimating 85 members times (3) visits = \$6,375

*Will require further discussion with providers ability to apply the EE Co-payment of \$25.00 per test, one per plan year.

Additional estimated expense from above Preventive services and screenings should be considered cost neutral due to added benefits of early detection resulting in less costly current and future utilization.



2024/2025 Budget Add-Ons, Estimated add'l Costs

Maven Maternity Program

- Cost is \$925 per case – Estimated \$13,500k

Neonatal Resource Services

- Cost is \$1,700 per case – Estimated \$6,800k

Teledoc Health Chronic Condition Management

- Cost is \$69 per case, (minimum of five (5) months billed) – Estimated \$50k - \$60k

Quit4Life 12-week program

- Cost is \$455.61 per case - Estimated \$200k

Child & Family Behavior Coaching

- Cost is \$240 for month 1, \$144 for months 2+ - Estimated \$20k-\$30k



2024/2025 Budget Add-Ons, Estimated add'l Costs

\$0 copay for Childcare PCP Visits for kids under 18

- Estimated Costs \$15,000

Dental Plan Changes

- Low Plan: Increase Individual Calendar Year Max from \$750 to \$1,000
- High Plan: Increase Individual Calendar Year Max from \$1,500 to \$1,750
- High Plan: Increase Child Ortho Max from \$2,000 to \$2,500
- Estimated Increased Cost \$4.55 per employee per month



2025 Medical and Rx Budget Assumptions

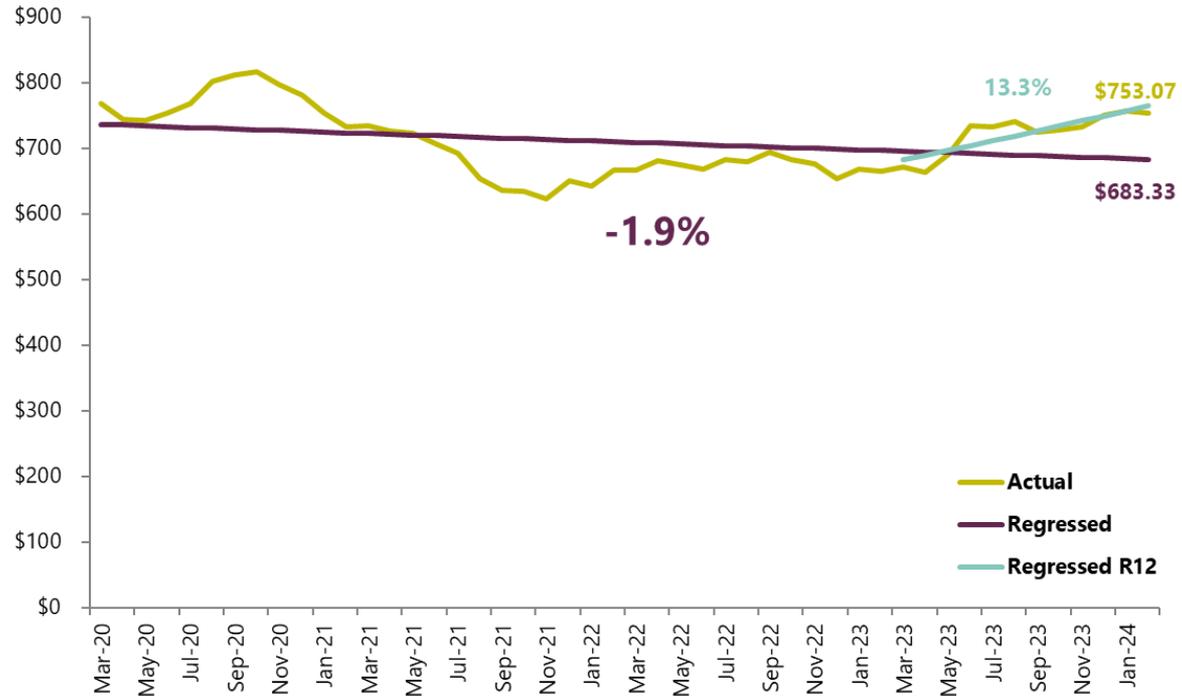
- Projected costs based on Williamson County claims experience through March 2024
- Medical trend assumption of 6.8%, and Rx trend of 9.9% based on 2024 Segal Health Plan Cost Trend Survey
- Medical Past Coverage Level (PCL) selected at 65th percentile
- Rx PCL selected at 50th percentile
- Plan Changes:
 - Change Navigate plan network to Choice+ EPO (no out-of-network benefits), Plan Name Choice
 - Increase Choice Plan Specialist copay from \$45 to \$50 & Reduce Dependent Child under age 19, Co-pay for both the Choice & Choice+ Plan \$=0
 - Increase Navigate plan deductibles from \$2,000/\$4,000 to \$2,500/\$5,000
 - Decrease Choice+ plan deductibles from \$2,000/\$4,000 to \$1,500/\$3,000
 - Increase Navigate and Choice+ plans Rx copays for tiers 1-3 from \$100 to \$125 and specialty from \$125 to \$150
- Fixed Cost Assumptions:
 - Assumes 0% increase to current admin fees
 - Assumes +20% increase to current Individual Stop Loss coverage fees, subject to final negotiation
- Assumes 2025 County budget rates will increase slightly, and Employee/Retiree contributions will remain flat in plan year 2025 except the Navigate plan rates will increase slightly



Medical Trend Rolling 12

- Since 2020 the County's medical trend has been negative 1.9% before stop loss reimbursements
- For the last 12 months the County's medical trend has been 13.3% due to inflation and higher utilization (before stop loss reimbursements)
- The County's medical trend is lower than national average

Look- Back Rolling 12 Medical Claims

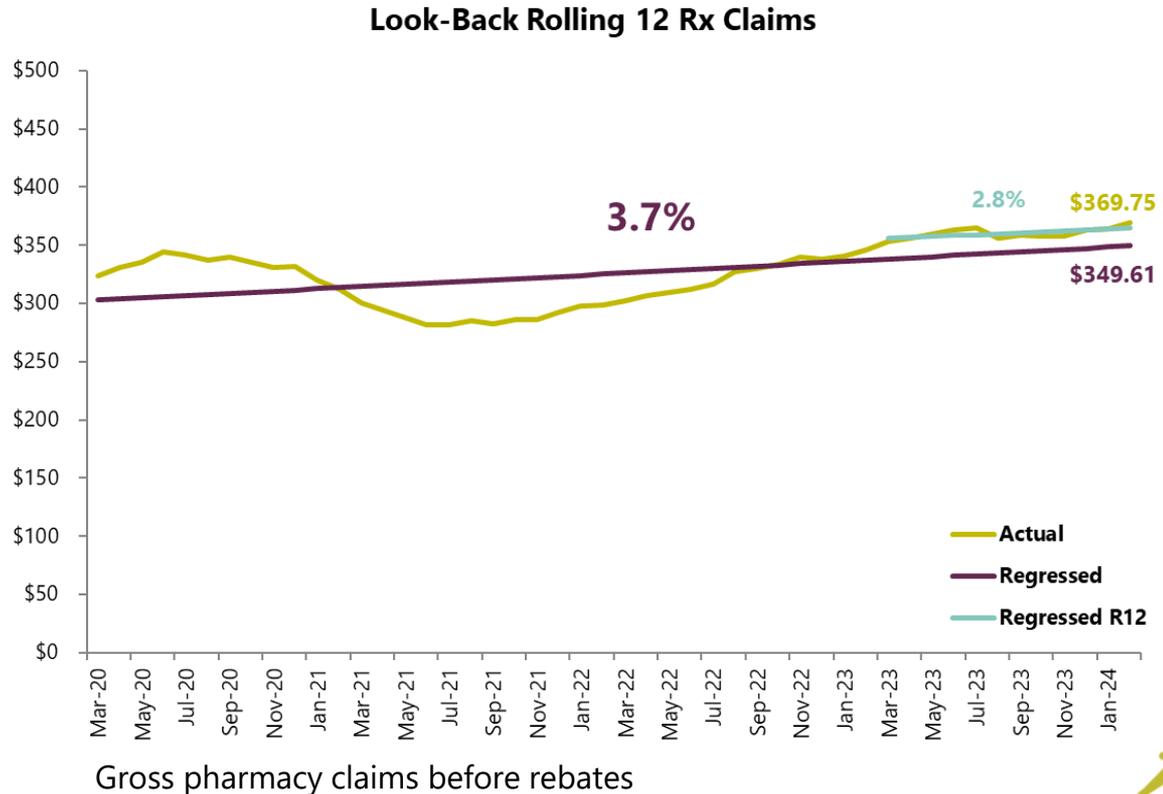


Gross medical claims before SL reimbursements



Pharmacy Trend Rolling 12

- Since 2020 the County's pharmacy trend has been 3.7% before pharmacy rebates
- For the last 12 months the County's pharmacy trend has been 2.8% (before pharmacy rebates)
- The County's pharmacy trend is lower than national average



2024 Current Plan Design

	HSA Plan		Traditional Plan Navigate Plan		Traditional Plan Choice+	
	<u>In-Network ONLY</u>		<u>In-Network ONLY</u>		<u>In-Network*</u>	
Coinsurance (Employer portion)	80%		80%		80%	
Deductible (Ind/Fam)	\$3,200 / \$6,000		\$2,000 / \$4,000		\$2,000 / \$4,000	
Out-of-Pocket Max (Ind/Fam)	\$5,500 / \$11,000		\$5,500 / \$11,000		\$5,500 / \$11,000	
Medical Plan Design						
Primary Office Visit	**20% Coinsurance		\$25 Copay		\$25 Copay	
Specialist Office Visit	**20% Coinsurance		\$45 Copay		\$50 Copay	
In Patient Hospital	**20% Coinsurance		**20% Coinsurance		**20% Coinsurance	
Emergency Room	**20% Coinsurance		\$400 Copay		\$400 Copay	
Laboratory OP/PR Services	**20% Coinsurance		**20% Coinsurance		**20% Coinsurance	
X-rays and Diagnostic Imaging	**20% Coinsurance		**20% Coinsurance		**20% Coinsurance	
Rx Plan Design						
	<u>Retail</u>	<u>Mail Order</u>	<u>Retail</u>	<u>Mail Order</u>	<u>Retail</u>	<u>Mail Order</u>
Generics	**20% Coinsurance		35% (\$10 Min/\$100 Max)	\$20 Copay	35% (\$10 Min/\$100 Max)	\$20 Copay
Preferred Brand Drugs	**20% Coinsurance		35% (\$40 Min/\$100 Max)	\$80 Copay	35% (\$40 Min/\$100 Max)	\$80 Copay
Non-Preferred Brand Drugs	**20% Coinsurance		35% (\$75 Min/\$100 Max)	\$100 Copay	35% (\$75 Min/\$100 Max)	\$100 Copay
Specialty High-Cost Drugs	**20% Coinsurance		\$125 Copay	\$125 Copay	\$125 Copay	\$125 Copay

*Out-of-Network Benefits available but not listed

**20% Coinsurance, after deductible is met



2025 Proposed Plan Design Changes

	HSA Plan	Traditional Plan Navigate Plan → Choice		Traditional Plan Choice+		
	<u>In-Network ONLY</u>	<u>In-Network ONLY</u>		<u>In-Network*</u>		
Coinsurance (Employer portion)	80%	80%		80%		
Deductible (Ind/Fam)	\$3,200 / \$6,000	\$2,500 / \$5,000		\$1,500 / \$3,000		
Out-of-Pocket Max (Ind/Fam)	\$5,500 / \$11,000	\$5,500 / \$11,000		\$5,500 / \$11,000		
Medical Plan Design						
Primary Office Visit	**20% Coinsurance	\$25 Copay, \$0 <19 Child		\$25 Copay, \$0 <19 Child		
Specialist Office Visit	**20% Coinsurance	\$50 Copay		\$50 Copay		
In Patient Hospital	**20% Coinsurance	**20% Coinsurance		**20% Coinsurance		
Emergency Room	**20% Coinsurance	\$400 Copay		\$400 Copay		
Laboratory OP/PR Services	**20% Coinsurance	**20% Coinsurance		**20% Coinsurance		
X-rays and Diagnostic Imaging	**20% Coinsurance	**20% Coinsurance		**20% Coinsurance		
Rx Plan Design						
	<u>Retail</u>	<u>Mail Order</u>	<u>Retail</u>	<u>Mail Order</u>	<u>Retail</u>	<u>Mail Order</u>
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Non-Preferred Brand Drugs	**20% Coinsurance		35% (\$75 Min/\$125 Max)	\$100 Copay	35% (\$75 Min/\$125 Max)	\$100 Copay
Specialty High-Cost Drugs	**20% Coinsurance		\$150 Copay	\$150 Copay	\$150 Copay	\$150 Copay

*Out-of-Network Benefits available but not listed

**20% Coinsurance, after deductible is met



Illustrative 2025 Active Medical Cost

(Assuming Rate adjustments are split between the County Contribution and Employee Rates, for discussion during interactive budget modeling)

	HSA Plan			
	<u>Employee Per Pay Period</u>	<u>Employee Monthly</u>	<u>Employer Monthly</u>	<u>Total Cost</u>
Employee Only	\$0.00	\$0.00	\$864.46	\$864.46
Employee + Spouse	\$88.00	\$176.00	\$1,945.01	\$2,121.01
Employee + Child	\$46.12	\$92.24	\$1,728.90	\$1,821.14
Employee + Family	\$102.29	\$204.58	\$2,809.47	\$3,014.05

	Navigate Plan → Choice Plan			
	<u>Employee Per Pay Period</u>	<u>Employee Monthly</u>	<u>Employer Monthly</u>	<u>Total Cost</u>
Employee Only	\$30.66	\$61.32	\$871.32	\$932.64
Employee + Spouse	\$128.12	\$256.24	\$1,066.23	\$1,322.47
Employee + Child	\$64.22	\$128.44	\$938.44	\$1,066.87
Employee + Family	\$134.28	\$268.56	\$1,078.55	\$1,347.11

	Choice+ Plan			
	<u>Employee Per Pay Period</u>	<u>Employee Monthly</u>	<u>Employer Monthly</u>	<u>Total Cost</u>
Employee Only	\$108.73	\$217.46	\$1,027.45	\$1,244.91
Employee + Spouse	\$180.50	\$361.00	\$1,170.99	\$1,531.99
Employee + Child	\$138.72	\$277.44	\$1,087.44	\$1,364.88
Employee + Family	\$208.35	\$416.70	\$1,226.70	\$1,643.40

Total Cost
 =
Medical & RX Claims
 +
Administration
 +
Stop Loss Coverage



Thank
you.

