

PfISD Insurance Committee Meeting

May 14, 2024

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1. Medical, HSA, FSA, COBRA RFP Update
2. Life, Disability and Dental RFP Update
3. Vision Plan
4. Updates & Reminders

Agenda

Current State of the Plan

Healthcare costs, including our cost, have continued to rise each year

2022 and 2023 costs ran higher than budgeted (due to unexpected level of high cost claimants)

2024 claims cost are expected to exceed budget

**Medical, HSA, FSA,
COBRA RFP**



Medical, HSA, FSA, COBRA RFP Finalists

Medical Claims Administrator:

- Blue Cross Blue Shield
- Healthcare Highways
- Cigna

Direct primary care: Frontier

HSA, FSA, and COBRA:

- Ameriflex
- Inspira
- WEX
- Gulf Coast Educators Federal Credit Union (HSA only)

Life, Disability, and Dental RFP

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Life & Disability RFP Results

Respondents:

- Standard (current)
- Ochs
- Unum
- Hartford
- BCBS (no disability)
- Guardian (no disability)
- Metlife (no disability)

Dental RFP Finalists

Guardian (+20%)

Ameritas (+13.3%, triple plan option)

Standard (+15%)

Provider Disruption	Guardian	Ameritas	Standard
In Network	592	740	723
	61.9%	77.3%	75.5%
Out of Network	365	217	234
	39.1%	23.7%	24.5%

Dental RFP Finalists

		Guardian				Ameritas			Standard			
Dental - Dual Plan Features	Dental Services by Plan			Current / Renewal				Option 2			Option 3	
				Low Plan		High Plan		Low Plan	Middle Plan	High Plan	Low Plan	High Plan
	Dual Option			In Network		In Network		In Network	In Network	In Network	In Network	In Network
	Individual Deductible			\$50		\$50		\$50 Lifetime	\$50 Lifetime	\$50 Lifetime	\$50	\$50 Lifetime
	Family Deductible			\$150		\$150		N/A	N/A	N/A	\$150	N/A
	Annual Maximum			\$1,250		\$2,000		\$1,000	\$1,250	\$2,000	\$1,250	\$2,000
	Late Entrant Penalty			True Annual Open Enrollment				True Annual Open Enrollment			True Annual Open Enrollment	
	Preventive (Type 1)			100%		100%		100%	100%	100%	100%	100%
	Basic (Type 2)			80%		80%		50%	80%	80%	80%	80%
	Major (Type 3)			Not Included		50%		Not Included	50%	50%	Not Included	50%
	Orthodontics (Type 4)			Not Included		50%		Not Included	50%	50%	Not Included	50%
	Implants			Not Included		50%		Not Included	Not Included	50%	Not Included	50%
	Orthodontic Lifetime Maximum			N/A		\$1,500		N/A	\$1,500	\$1,500	Not Included	\$1,500
	Out-of-Network Reimbursement			80th UCR		80th UCR		MAC Allowance	MAC Allowance	80th UCR	80th UCR	80th UCR
Rate Guarantee			2 years				2 years			1 year		
Participation Requirement			Assumes Current				60%			60%		

Enrollment & Premium	Enrollment & Rates by Plan		Low Plan	High Plan	Current	Renewal	Current	Renewal	Option 2			Option 3		
	Employee Only	809	708	\$24.94	\$29.93	\$45.76	\$54.91	\$22.52	\$37.32	\$57.68	\$28.68	\$52.62		
	Employee + Spouse	47	69	\$50.30	\$60.36	\$101.68	\$122.02	\$45.32	\$75.48	\$128.16	\$57.84	\$116.93		
	Employee + Children	183	232	\$42.16	\$50.59	\$92.22	\$110.66	\$44.00	\$74.80	\$116.32	\$48.48	\$106.05		
	Employee + Family	74	115	\$64.68	\$77.62	\$131.20	\$157.44	\$66.88	\$113.52	\$165.40	\$74.38	\$150.88		
	total by plan	1113	1124											
	Total Annual Renewal Premium - Both Plans				\$1,597,518				\$1,508,665				\$1,530,894	
	Total Annual Current Premium - Both Plans				\$1,331,270				\$1,331,270				\$1,331,270	
	\$ Difference from Current				\$266,248				\$177,395				\$199,623	
	% Difference from Current				20.0%				13.3%				15.0%	

Vision Plan



Vision Plan

Option to increase frames frequency from once every 24 months to once every 12 months

Includes Lightcare benefit: enrolled members who do not need prescription glasses/contacts can use the allowance benefit toward non-prescription sunglasses or blue light glasses

	Current	Alternate Option	<i>Difference</i>
Employee Only	\$5.80	\$7.13	\$1.33
Employee + Spouse	\$10.42	\$12.82	\$2.40
Employee + Child(ren)	\$11.04	\$13.58	\$2.54
Employee + Family	\$16.54	\$20.34	\$3.80

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