



# Blount County Government HR Committee 08/18/2015

*Presented by:*

***Cole Harris, RHU***

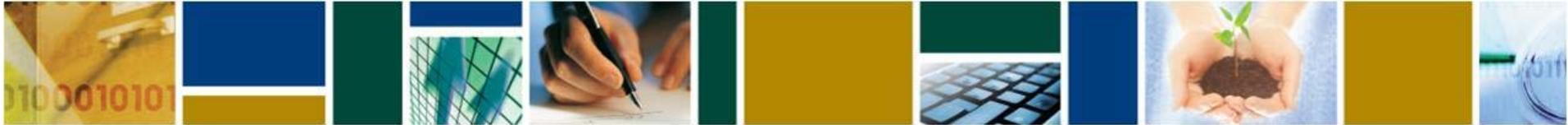
Vice President of Sales & Marketing  
CBIZ Benefits & Insurance Services of Tennessee, Inc.  
Office: 865-251-5149; Fax: 865-251-5143





# Summary

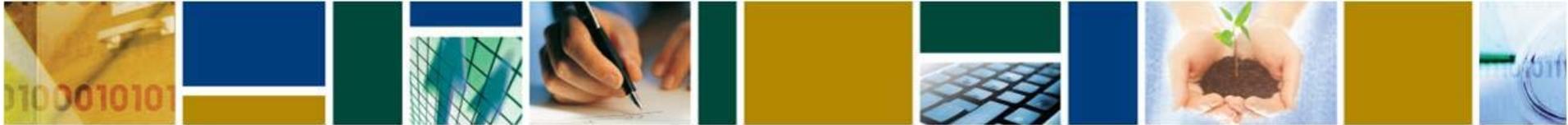
- Carrier Recommendations (to be voted on by Full Commission on 8/20):
  - ASO – Allegiance
  - PBM – Caremark (Employers Health)
  - Stop-Loss – HM Life (Current)
  - Dental Insurance – Delta Dental
  - Vision Insurance – Superior Insurance (Current)
  - Life/Disability – Dearborn National
  - Worksite Products – Colonial
- Wellness:
  - Increased Tobacco Fee of \$25 / \$50 per month for employees
  - Research and commit full wellness program for 2017 plan year



# Recommended Alternative

Benefit	Current	Alternative
Deductible	\$500 / \$1,000	\$750 / \$1,500
Medical Out-of-Pocket Maximum	\$1,500	\$4,000
Prescriptions	\$10 / 30% (max of \$60)	<ul style="list-style-type: none"> <li>• \$10</li> <li>• 30% (max of \$60)</li> <li>• 40% (max of \$100)</li> <li>• 50% (max of \$200)</li> </ul>



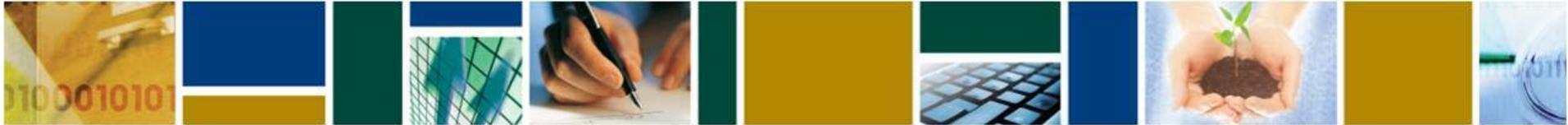


# Recommended Alternative

- Proposed Levels (Blount County Contribution + Employee)

	Alternative Per Month
Employee Only	\$510.00
Employee Spouse	\$1,175.00
Employee Child	\$1,150.00
Family	\$1,200.00





# Recommended Alternative

	Alternative (Per Month)		EE Change
	ER Cost	EE Cost	
Employee Only	\$425	\$85	+\$60
EE + Spouse	\$975	\$200	+\$50
EE + Child(ren)	\$975	\$175	+\$50
Family	\$975	\$225	+\$50





## Alternate Scenarios

- Keep Same Plan, Employee Contributions, and Vendors
  - **Expected Plan Deficit: \$2,749,255.39**
- Keep Same Plan and Employee Contributions: Change Vendors
  - **Expected Plan Fund Deficit: \$1,890,077.71**
- Recommended Alternative, Change Contributions, add tobacco surcharge, and Vendor Changes
  - **Plan Fund Deficit at \$182,555.34**



# Request for Vote

- 1 Plan Design
  - \$750 Individual Deductible / \$1500 Family Deductible
  - \$4,000 Out-Of-Pocket
- Prescriptions
  - Tier 1 - \$10 (Generics)
  - Tier 2 - 30% (Max of \$60)
  - Tier 3 - 40% (Max of \$100)
  - Tier 4 - 50% (Max of \$200)
- Tobacco Surcharge of \$25 for Individual / \$50 for Dependents
- Plan Funding Rates
  - Employee Contributions