

Redlands Unified Insurance Committee

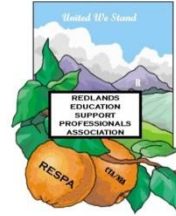
Health and Welfare Benefits Plan

April 2013

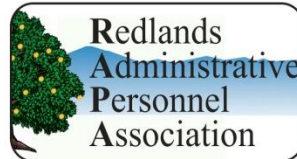
Insurance Committee Members



Maria Clark
Ray Andrzejewski
Deborah Severo
Mike Kress



Miguel Ruiz
Dan Kivett
Fred Nunez
Jolene Tripp



Kate Pearne
Janet Jungnickel
Curtis Marcell



Sabine Robertson-Phillips
Brad Mason
Brian Guggisberg
Sue Cenderelli
Felicia Robinson

Insurance Committee Mission Statement



Insurance Committee's Goals for 2013-14:

- Leave no stone unturned in exploring the lowest price employee benefits available in the marketplace
- Balance RUSD's H&W programs w/mandatory Health Care Reform requirements
- Minimize the disruption of services to members and their families

Insurance Committee Timeline

September-October

Committee reviewed loss ratio reports of current providers, health care reform updates, IRC 125, and health fair.

February

Committee received results of proposals from selected carriers and provided direction to Keenan.

November-December

Committee provided Keenan a list of providers for requests for proposals. Health care reform updates.

March- 1st Meeting

Committee listened to presentations from selected providers. Committee participated in a prioritization activity and reviewed rates submitted from selected providers.

January

Reviewed loss ratio reports and reviewed RFP letters.



Insurance Committee Timeline



March- 2nd Meeting

Worked on health plan decrements to reduce cost of plan for employees.



March- 3rd Meeting

Committee discussed rates and gave direction to Keenan to negotiate lower rates based on decrement adjustments.



April- 1st Meeting

Committee reviewed final health care rates. Committee also reviewed final rates of Rx and Mental Health plans.



Request for Proposals



2013-2014 Carriers Are Unchanged

Aetna

Kaiser

Mental Health Network

Express Scripts (Rx)

Delta Dental

Eye Med

Aetna Renewal Negotiations

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February 28, 2013 – *Initial Renewal*

Medical - 30.9%

Rx – 11.86%

Mental Health – 6.7%

March 19, 2013 – Renewal Update #1

Medical – 14.5%

Rx – 11.86%

Mental Health – 6.7%

Aetna Renewal Negotiations



March 26, 2013 – *Renewal Update #2*

Medical - 12%

Rx – 15.43%*

Mental Health – 3%

April 2, 2013 – Final Renewal

Medical – 8.9%

Rx – 13.46%

Mental Health – (-.2%)

AETNA



2013-2014 Aetna Plan Design Changes

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HMO Plan 1 –

- 8.5% Increase in Premium
 - 80% of Aetna subscribers are in Beaver, Redlands-Yucaipa Medical Groups (EPIC Management)
- Special Plan Offering for members who exclusively enroll with EPIC Management as Primary Medical Group
 - \$20 PCP – (\$10 waived by EPIC)
 - \$20 Beaver only Specialist (\$30 waived by EPIC)
- Referrals to non-Beaver specialists will have a new rate
 - \$50 co-pay applies

2013-2014 Aetna Plan Design Changes

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HMO Plan 1 –

- Out-of-pocket maximums increases to \$2500/\$5000
- In-patient hospitalization has a \$250 co-pay
- Out-patient surgical services has a \$100 co-pay

Aetna Tier 1 Information



- Providers included in HMO – Plan 1 are Beaver Medical Group, Redlands Yucaipa Medical Group, and Pinnacle Medical Group
- Epic Management still offering \$20 co-pay for office visits and **Urgent Care**

2013-2014 Aetna Plan Information



EPIC Management Medical Groups

Cannot change from Beaver, Redlands-Yucaipa or Pinnacle Medical Groups to another medical group mid-year

- Plan selection is for the entire fiscal year and cannot be changed until the next Open Enrollment window

Cannot split families on HMO Plan 1

- If the family has some members with Beaver, RYMG or Pinnacle Medical Groups and some in another medical group, the family must enroll in HMO Plan 2

2013-14 Aetna Plan Design Changes

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HMO Plan 2 Full Network -

- 8.5% (down from 30.9%) Increase in Premium
- Co-pay for Specialist - \$50
- Out-of-pocket maximums increases to \$2500/\$5000
- Out-patient surgical services has a \$100 co-pay
- Pregnancy and Maternity Care (Pre-Natal Care) \$50 co-pay per initial visit only
- In-patient hospitalization has a \$250 co-pay
- Acupuncture \$50 copay per visit

2013-2014 Aetna Plan Design Changes

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- **PPO plan**
 - 12.0% Increase in Premium down from 30.9%
 - No change in benefits

Plan Rates – Aetna



Benefit Package for 2013-2014	Aetna Tier 1 Beaver MG	Aetna Tier 2 Full Network	Aetna PPO
	\$20 PCP/\$20 Specialist Copay	\$30 PCP/\$50 Specialist Copay	\$30 PCP/\$50 Specialist Copay, 80/60 Coinsurance
Medical	\$9,087.12	\$13,303.32	\$13,973.76
KPPC Pharmacy	\$2,121.12	\$2,121.12	\$2,121.12
Behavioral Health (MHN)	\$585.24	\$585.24	\$585.24
Delta Dental	\$1,542.72	\$1,542.72	\$1,542.72
EyeMed Vision	\$140.88	\$140.88	\$140.88
Prudential	\$156.00	\$156.00	\$156.00
Total Health & Welfare Premium Cost	\$13,633.08	\$17,849.28	\$18,519.72
Maximum District Contribution	\$10,640.64	\$10,640.64	\$10,640.64
Employee Pay Annually	\$2,992.44	\$7,208.64	\$7,879.08
Employee Pay - 10thly*	\$299.24	\$720.86	\$787.91

Express Scripts Preferred Home Delivery



- Maximum savings to all employees was to move to *Preferred Home Delivery* for maintenance medication.
- On the third refill of your maintenance medication, you must utilize the home delivery service or be charged a higher co-pay on maintenance medication refills at a local pharmacy.

Preferred Home Delivery	Co-Pays
First two refills at local pharmacy	\$10/\$25/\$40
On the third refill, if you do not sign up for <i>Home Delivery</i>	\$20/\$50/\$80

- If you do not utilize *Preferred Home Delivery*, your co-pay will be \$20/\$50/\$80 for a 30-day supply.

Mental Health Plan Changes



- Mental Health Plan Changes are:
 - Now has a \$10 co-pay per office visit

KAISER



2013- 2014 Kaiser Permanente Plan Design Changes



- 6.7% Increase in Premium
- Specialist co-pay increases to \$50
- Out-of-Pocket maximum increases to \$3000/\$6000
- Out-patient services increases to \$100 per procedure
- Hospitalization services has a \$250 co-pay per admission
- Mental Health/ Substance Abuse in-patient services has a \$250.00 co-pay per admission

2013- 2014 Kaiser Permanente Plan Design Rx Information



No Changes in Rx:

- Generic: \$10 for up to 30 day supply, \$20 for 31-60 day supply, \$30 for 61-100 day supply
- Brand Name: \$20 for up to 30 day supply, \$40 for 31-60 day supply, \$60 for 61-100 day supply
- Brand Name Mail Order: \$20 for up to 30 day supply, \$40 for 31-100 day supply

Plan Rates- Kaiser



Benefit Package for 2013-2014	Kaiser Permanente
	\$30 PCP/\$50 Specialist Copay
Medical	\$10,076.16
KPPC Pharmacy	Included
Behavioral Health (MHN)	Included
Delta Dental	\$1,542.72
EyeMed Vision	\$140.88
Prudential	\$156.00
Total Health & Welfare Premium Cost	\$11,915.76
Maximum District Contribution	\$10,640.64
Employee Pay Annually	\$1,275.12
Employee Pay - 10thly*	\$127.51

Dental/Vision/Life Information



**NO
CHANGES**

Health Care Reform – Enhanced Benefits



- HCR now provides for Preventive Care covered at 100% (no copay)
 - Well baby & well child care
 - Screenings (mammography, well-woman, well-man, prostate, colonoscopies, etc.)
 - Co-pay applies only when a diagnosis is made
- Adult children can be covered on their parent's health benefit plan until age 26
 - Coverage does not apply to spouses or dependent children of the adult child
 - **Requires State issued Certificate of Birth or Court Approved Adoption Papers and must be presented to the Benefits Office**
 - **Request birth certificates NOW**

Open Enrollment

If you are remaining with your current carrier and you are not making any changes to your dependents, you **do not** have to participate in the Open Enrollment Process



Information Meeting Timeline



- April 17, 2013 @ 10:00 a.m. General Information Meeting
- April 17, 2013 @ 5:00 p.m. General Information Meeting
- April 18, 2013 @ 3:00 p.m. General Information Meeting
- April 18, 2013 @ 4:00 p.m. General Information Meeting
- May 9, 2013 @ 2:00 p.m. Retiree Information Meeting

RETIREES ONLY

All information meetings will be held in the Board Room

- May 13, 2013 Open Enrollment Begins
- May 24, 2013 Open Enrollment Closes
- July 1, 2013 New Benefit Cards received by staff

**Computer Lab open daily 8:00 a.m. – 5:00 p.m.
during the Open Enrollment Period.**