

# MINUTES

THE CITY AND COUNTY OF BUTTE-SILVER BOW

HEALTH BENEFIT PLAN INSURANCE COMMITTEE, SPECIAL MEETING 5.11.2020 @  
1:00PM

Meeting held via Zoom Teleconference hosted by Lori Fearon from Payne West Insurance.

Roll call was taken verbally.

Present: Brandon Warner, Beth Parks, John Moodry, Michele Shea, Levi Davenport, Brian Cetraro, Julia Crain, Lori Fearon, Kareniesa Kohn, Leslie Clark, Sherrie Walsh, Danette Gleason, Ann Shea, DeHanza Kwong,

Absent: PJ O'Brien, Doug Conway

1. Danette Gleason presented information regarding \$150.00 per month for plan rehab to be applied to premium rates in addition to the employer share determined by collective bargaining agreements.
2. Rates to fund to expected are set with 20.3 % increase over last year rates. Includes stop loss premium rates with no lasers.
3. Married couples where both parties are employed in a benefit eligible position within Butte-Silver Bow will no longer be eligible for a no-cost health insurance plan, will have to pay 50% of the employee portion of the premium beginning July 1, 2020.
4. Individual rates - employer share determined by collective bargaining units, rate spreadsheets have been prepared and are being double checked for accuracy before sending out.
5. Open Enrollment will be held via teleconference this year due to COVID concerns. Payne West will facilitate meetings.
6. Committee is would like more time to review the calculations before approving the budget. Cost projections will be sent out via email with a request to vote via email before Commissioner meeting on May 13, 2020.
7. Regular Insurance Committee Meeting scheduled for May 12, 2020 to be cancelled.
8. Meeting was adjourned.

**City and County of Butte-Silverbow**

2020-21 Plan Year

Allegiance & HCC

<b>Medical/Dental/Vision</b>				
<b>Projected Budget - Active Rates</b>				
<b>Traditional Plan</b>				
	<u>Enrollment</u>	<u>2019-20</u> <u>Current</u>	<u>2020-21</u> <u>Projected</u>	<u>Maximum</u> <u>Liability</u>
Employee Only	45	\$1,442.31	\$1,734.80	\$2,092.51
Employee + One	64	\$1,608.52	\$1,934.72	\$2,333.65
Employee + Family	115	\$1,684.06	\$2,025.58	\$2,443.25
<b>Total</b>	<b>224</b>			
<b>Composite Rate</b>		<b>\$1,613.91</b>	<b>\$1,941.21</b>	<b>\$2,341.47</b>
<b>Annual Projected Budget</b>		<b>\$4,338,194</b>	<b>\$5,217,961</b>	<b>\$6,293,882</b>
<b>Change to Current</b>			<b>\$879,767</b>	<b>\$1,955,689</b>
			<b>20.3%</b>	<b>45.1%</b>

<b>Medical/Dental/Vision</b>				
<b>Projected Budget - Active Rates</b>				
<b>HDHP Plan</b>				
	<u>Enrollment</u>	<u>2019-20</u> <u>Current</u>	<u>2020-21</u> <u>Projected</u>	<u>Maximum</u> <u>Liability</u>
Employee Only	38	\$1,341.35	\$1,613.37	\$1,946.04
Employee + One	23	\$1,495.92	\$1,799.29	\$2,170.29
Employee + Family	29	\$1,566.17	\$1,883.78	\$2,272.21
<b>Total</b>	<b>90</b>			
<b>Composite Rate</b>		<b>\$1,453.29</b>	<b>\$1,748.01</b>	<b>\$2,108.45</b>
<b>Annual Projected Budget</b>		<b>\$1,569,557</b>	<b>\$1,887,856</b>	<b>\$2,277,124</b>
<b>Change to Current</b>			<b>\$318,299</b>	<b>\$707,567</b>
			<b>20.3%</b>	<b>45.1%</b>

<b>Total Medical/Dental/Vision Plan</b>				
<b>Projected Budget</b>				
<b>Composite Rate</b>		<b>\$1,567.87</b>	<b>\$1,885.83</b>	<b>\$2,274.68</b>
<b>Total Annual Projected Budget</b>		<b>\$5,907,750</b>	<b>\$7,105,817</b>	<b>\$8,571,006</b>
<b>Change to Current</b>			<b>\$1,198,066</b>	<b>\$2,663,256</b>
			<b>20.3%</b>	<b>45.1%</b>

<b>Composite Fixed Fees</b>			
	<u>2019-20</u> <u>Current</u>	<u>2020-21</u> <u>Projected</u>	<u>Change</u>
Medical Administration	\$29.00	\$29.50	1.7%
Health Joy	\$7.50	\$7.50	N/A
Health Rosetta			N/A
Aggregate Stop Loss Premium	\$6.38	\$8.82	38.2%
Individual Stop Loss Premium	\$104.81	\$196.47	87.5%
Maximum Claim Factors	\$1,728.81	\$2,016.79	16.7%
Aggregating Spec. Deductible	\$79.62		-100.0%
Broker Consulting Fee	\$15.60	\$15.60	0.0%

4/30/20