

Memorandum



CITY OF DALLAS

DATE August 25, 2023

TO: Honorable Mayor and Members of the City Council

RE: **Responses to Questions Regarding Employee Benefits - City Manager's Recommended Biennial Budget for FY24 & FY25**

On August 16, 2023, staff presented to the City Council the Health Benefits Budget Overview and Plan Design for Fiscal Year 2023 – 2024. This memorandum provides responses to the questions not answered by staff during the presentation.

- 1. Develop a one-page fact sheet listing all City of Dallas employee benefits, to be used as a communication tool during recruitment. Also, develop a benefits statement for employees to communicate the value of benefits offered at the City and promote retention.**

The one-page recruitment benefits sheet and benefit statement are under development and will be shared with employees and the City Council prior to open enrollment, in September of 2023.

Currently, City applicants are referred to the HR Benefits and the City of Dallas Approved Employee Leaves pages below:

<https://dallascityhall.com/departments/humanresources/benefits/Pages/City%20of%20Dallas%20Approved%20Employee%20Leaves.aspx>

<https://dallascityhall.com/departments/humanresources/benefits/Pages/default.aspx>

An average active City of Dallas employee making \$70,000/yr. receives 10%-14% of their salary in Health Benefits, 12 paid holidays and City paid life insurance on day one of employment. This is competitive with the market with both public and private sectors.

- 2. Compare the benefits and plan value of the City of Dallas with those of peer Cities.**

Refer to the information on pages 9 through 12 in this memorandum, for a comparison of the City of Dallas health plan value with that of other cities, based on data provided by Holmes Murphy.

- 3. Explain the City's clinical and program review process.**

Internal clinical data and market insights form the basis for program adjustments and

DATE August 25, 2023

SUBJECT **Responses to Questions Regarding Employee Benefits - City Manager's Recommended Biennial Budget for FY24 & FY25**

new initiatives for City employee benefits. After the annual enrollment period, we initiate a process that involves planning, stakeholder engagement, and the integration of external market data and internal metrics.

We analyze engagement trends, highlighting successful programs and identifying areas needing attention. Clinical data is evaluated to identify both the incidence and cost of specific health-related conditions or issues. This analysis helps in understanding the prevalence of certain health conditions among individuals and assesses the associated financial implications, allowing for informed decision-making and the development of targeted interventions or programs.

We gather valuable feedback from vendor surveys and the City's employee benefits survey, offering a holistic view of program performance. This iterative approach aligns programs with employee preferences and health outcomes. By blending clinical insights, market realities, and employee preferences, our approach ensures seamless synergy between program offerings and desired health results.

4. Provide a financial forecast beyond 24 – 25 (Slide 14)

Refer to page 8 of this document that adds future projections, as developed by Holmes Murph, to Slide 14 of the Health Benefits Budget Overview and Plan Design for Fiscal Year 2023 – 2024, presented to Council on August 16, 2023.

5. Are the existing salary bands or tiers for health benefits monthly premiums still relevant?

The City's staff will assess the existing tiers and suggest adjustments, where needed, to keep a balanced focus on equity and long-term sustainability. We will keep refining both the tiers and the wider range of employee benefits to stay in line with industry standards. As we move forward, we will continue to review the equity tiers and make adjustment as needed.

6. What is the value of the wellness incentive and what is the utilization by Department?

Employees must complete two criteria, an annual physical and biometric lab screening, by August 31, 2023, to be eligible for the wellness incentive. Upon completion of all criteria, a \$500 deposit (less applicable taxes) will be applied to the employee's December paycheck. Below is list of current employee participants by department.

DATE August 25, 2023

SUBJECT **Responses to Questions Regarding Employee Benefits - City Manager's Recommended Biennial Budget for FY24 & FY25**

City of Dallas Department	Employee Participation
311	61
City Attorney's Office	96
City Auditor's Office	9
Aviation	169
Budget & Management Services	30
Building Services	104
City Controller's Office	47
Code Compliance	212
Convention & Event Services	15
City Manager's Office	42
Judiciary, Municipal Courts	22
Court & Detention Services	117
Civil Service	18
Dallas Animal Services	87
Data Analytics & Business Intelligence	16
Development Services	169
Dallas Fire & Rescue	1346
Dallas Police Department	2193
Department of Information and Technology Services	132
Dallas Water & Utilities	867
Office of Economic Development	24
Equipment and Fleet Management	133
Office of Equity & Inclusion	12*
Employee Retirement Fund	26
Housing & Neighborhood Revitalization	32
Office of Integrated Public Safety	21
Library	207
Mayor & City Council	40
Office of Bond & Construction	9
Office of Arts & Culture	38
Office of Community Care	168
Office of Emergency Management	11
Office of Environmental Quality & Sustainability	58
Office of Historic Preservation	2
Office of Homeless Solutions	22
Office of Community Police Oversight	2
Office of Risk Management	30
Office of Government Affairs	1
Communications, Outreach & Marketing	7
Office of Public Works	298
Human Resources	46
Parks & Recreation	382
Planning & Urban Development	35
Office of Procurement Services	17
Resilience Office/ Chief of Staff	1
Sanitation	248
Small Business Center	9
City Secretary's Office	15
Transportation	84
Grand Total	7730

*FHO and WCI included with Office of Equity & Inclusion

7. What is AIL and how many employees receive this incentive by Department?

Attendance Incentive Leave (AIL) rewards attendance by granting additional leave hours for employees with no sick leave, FMLA leave, military leave, paid parental leave, unpaid suspension, unapproved leave without pay, or approved leave without pay. The following link provides more details about the AIL program:

<https://dallascityhall.com/departments/humanresources/Pages/PaidLeave/PaidLeave-AIL.aspx>

As of August 2023, 8,117 employees have AIL balances. Below is a summary of the balances by civilian and uniform employees and attached, please find a detailed report by department.

Attendance Incentive Leave (AIL) Program Plan	Employee Count	Balance (Hours)	Average (Hrs./Employee)
<i>AIL Civilian Time Off Plan</i>	3,812	77,413.61	20.31
<i>AIL Fire (24-Hour Employee)</i>	1,453	44,988.42	30.96
<i>AIL Uniform (8-Hour Employees)</i>	2,852	34,129.44	11.97
Grand Total	8,117	156,531.47	19.28

8. What is the percent of eligible employees participating in the childcare subsidy program?

The program, with a funding allocation of \$500,000, has the capacity to support up to 250 employees. Presently, there are 218 employees enrolled, constituting an 87.2% utilization of the available funding for funding year 2022/2023.

The total eligible employee pool is 1,188. With the current enrollment in the program at 218 employees, the overall participation rate in the childcare subsidy program is 18.4%. Substantial outreach efforts have been undertaken to encourage additional employee enrollment. Many employees have communicated that their existing childcare arrangements do not necessitate the subsidy.

Comparing enrollment figures across years, 98 employees participated in the first year of the program during the 2021/2022 enrollment period. The subsequent 2022/2023 enrollment period experienced a notable increase to 218 participants, signifying 122% percent increase in participation over the program's first year.

In accordance with IRS regulations, enrollment in the program is exclusively confined to the annual open enrollment, life events periods, and new employees. Projections for the 2023 enrollment foresee full utilization of the 250 eligible slots within the funding scope. As the program evolves, careful evaluation will determine if additional funding is needed in subsequent years to accommodate workforce needs and growing demand for the childcare subsidy initiative.

DATE August 25, 2023
 SUBJECT Responses to Questions Regarding Employee Benefits - City Manager's Recommended Biennial Budget for FY24 & FY25

9. Please compare the active enrollment statistics to our employee base. For example, we have 36.1% of the over \$66K employees enrolled (PCP + Copay), what percent of our employees earn over \$66K?

As of 2023, a total of 12,844 employees of the City are eligible to receive benefits. Among this group, 11,318 employees have taken part in the 2023 Health Benefits Plan, for a significant participation rate of 88%. The distribution of enrollment across the various plans is outlined as follows:

PCP: 1,711 employees Copay: 5,901 employees HSA:3,718 employees

The table below provides a breakdown of City employees who have enrolled in the PCP and Copay Health Insurance Plans, categorized by salary range, along with the corresponding percentages:

Current Tiers	Enrolled in PCP or Copay	Total City FTE	% Of Total FTE
< \$44k	1,249 or 65.6%	1,904	15%
Middle Tier	2,264 or 61.6%	3,675	28%
> \$66k	4,089 or 55.9%	7,316	57%
Total:	7,602 or 59.0%	12,895	100%

The above numbers do not include members participating in the High Deductible Health Plan/HSA since that medical plan does not include salary tier breakouts.

10. Do we have slide 71 and 72 updated so council can see our progress?

Please see pages 13 and 14 of this document, for the updated slides 71 and 72.

We will continue to respond to questions about the City's Benefits proposed in the City Manager's Recommended Biennial Budget for Fiscal Year 2024 & Fiscal Year 2025, asked by members of the City Council over the next several weeks. Should you require any additional information or have further questions or concerns, please reach out to me or to Nina Arias, Director of Human Resources at 214-470-2727



Kimberly Bizer Tolbert
 Deputy City Manager

- c: T.C. Broadnax, City Manager
- Tammy Palomino, Interim City Attorney
- Mark Swann, City Auditor
- Biliera Johnson, City Secretary
- Preston Robinson, Administrative Judge
- Jon Fortune, Deputy City Manager
- Majed A. Al-Ghafry, Assistant City Manager
- M. Elizabeth (Liz) Cedillo-Pereira, Assistant City Manager
- Dr. Robert Perez, Assistant City Manager
- Carl Simpson, Assistant City Manager
- Jack Ireland, Chief Financial Officer
- Genesis D. Gavino, Chief of Staff to the City Manager
- Directors and Assistant Directors

DATE August 25, 2023

SUBJECT Responses to Questions Regarding Employee Benefits - City Manager's Recommended Biennial Budget for FY24 & FY25

Attendance Incentive Leave Program by Type and Department – August 2023

Attendance Incentive Leave Program Type	Employee Count	Balance (Hours)	Average (Hours/Employee)
Attendance Incentive Leave Civilian Time Off Plan	3,812	77,413.61	20.31
311	29	699.70	24.13
City Attorney's Office	67	974.50	14.54
City Auditor's Office	7	172.25	24.61
Aviation	127	2,401.87	18.91
Budget & Management Services	20	526.00	26.30
Building Services	88	1,794.95	20.40
City Controller's Office	30	816.00	27.20
Code Compliance	137	2,127.42	15.53
Convention & Event Services	11	377.00	34.27
City Manager's Office	36	1,129.00	31.36
Judiciary, Municipal Courts	18	361.50	20.08
Court & Detention Services	90	1,462.22	16.25
Civil Service	11	83.90	7.63
Dallas Animal Services	43	853.01	19.84
Data Analytics & Business Intelligence	9	112.00	12.44
Development Services	151	3,046.75	20.18
Dallas Fire & Rescue	55	1,075.65	19.56
Dallas Police Department	270	4,180.32	15.48
Department of Information & Technology Services	136	3,580.17	26.32
Dallas Water Utilities	930	19,936.67	21.44
Economic Development	17	518.50	30.50
Equipment & Fleet Management	114	2,493.55	21.87
Office of Equity & Inclusion	9	231.00	25.67
Employee Retirement Fund	25	903.00	36.12
Housing & Neighborhood Revitalization	19	343.00	18.05
Office of Integrated Public Safety	8	217.00	27.13
Library	121	1,772.27	14.65
Mayor & City Council	26	718.35	27.63
Office of Bond & Construction	5	84.00	16.80
Office of Arts & Culture	25	680.25	27.21
Office of Community Care	90	1641.40	18.24
Office of Emergency Management	6	122.00	20.33
Office of Environmental Quality & Sustainability	45	1013.52	22.52
Office of Historic Preservation	2	31.00	15.50
Office of Homeless Solutions	9	288.00	32.00
Office of Community Police Oversight	1	16.00	16.00
Office of Risk Management	26	725.20	27.89
Office of Government Affairs	3	16.00	5.33
Communications, Outreach & Marketing	6	93.00	15.50
Public Works	271	5,404.35	19.94
Human Resources	36	536.80	14.91
Parks & Recreation	338	6,201.25	18.35
Planning & Urban Development	26	496.00	19.08

DATE August 25, 2023

SUBJECT **Responses to Questions Regarding Employee Benefits - City Manager's
Recommended Biennial Budget for FY24 & FY25**

Office of Procurement Services	8	260.20	32.53
Resilience Office/ Chief of Staff	2	56.50	28.25
Sanitation	222	5,202.98	23.44
Small Business Center	6	116.00	19.33
City Secretary's Office	16	510.00	31.88
Transportation	65	1,011.60	15.56
Attendance Incentive Leave Fire 24 Time Off Plan	1,453	44,988.42	30.96
Dallas fire & Rescue	1,453	44,988.42	30.96
Attendance Incentive Leave Uniform 8 Time Off Plan	2,852	34,129.44	11.97
City Manager's Office	2	73.50	36.75
Dallas Fire & Rescue	548	6,783.59	12.38
Dallas Police Department	2,302	27,272.35	11.85
Grand Total	8,117	156,531.47	19.28

Max accrual eligibility, by employee type:

8-hour employees = Max accrual 48 hours

24-hour employees = Max accrual 72 hours

Part time employees = Max accrual 24 hours

Financial Impact – Current and Future Impact



Employee Benefits

Funds 260, 265, & 26A	2022-23 Fiscal Year Adopted	2022-23 Fiscal Year Amended	2022-23 Fiscal Year Forecast*	2023-24 Fiscal Year Budget	2024-25 Fiscal Year Planned	2025-26 Fiscal Year Illustrative model**	2026-27 Fiscal Year Illustrative model**
BEGINNING FUND BALANCE	\$25,972,362	\$25,972,362	\$12,548,707	\$0	\$1,184,238	\$3,179,244	TBD
REVENUES:							
Employee Contributions	\$44,675,798	\$44,675,798	\$45,629,633	\$46,665,178	\$47,869,891	\$49,801,650	\$51,127,283
Pre65 Retiree Contributions	\$16,030,810	\$16,030,810	\$14,321,839	\$14,991,353	\$15,681,068	\$16,483,326	\$17,603,358
Post65 Retiree Contributions	\$10,896,922	\$10,896,922	\$10,631,000	\$10,591,666	\$10,591,666	\$10,631,000	\$10,631,000
City Contributions	\$108,965,789	\$108,965,789	\$115,062,347	\$134,878,640	\$142,579,789	\$142,579,789	\$142,579,789
All Remaining Revenues		\$0	\$151,734	\$0			
TOTAL REVENUES	\$180,569,319	\$180,569,319	\$185,796,553	\$207,126,837	\$216,722,414	\$219,495,765	\$221,941,430
TOTAL RESOURCES AVAILABLE	\$206,541,681	\$206,541,681	\$198,345,260	\$207,126,837	\$217,906,653	\$222,675,009	\$221,941,430
TOTAL EXPENDITURES	\$189,583,785	\$189,583,785	\$202,171,722	\$205,942,599	\$214,727,408	\$231,500,232	\$243,408,806
ENDING FUND BALANCE	\$16,957,896	\$16,957,896	(\$3,826,461)	\$1,184,238	\$3,179,244	TBD	TBD

* FY 2022-23 Forecast updated with claim information through July 2023 projected to September 30, 2023

** FY 2025-26 & 2026-27 Employee Contributions have been updated to reflect a 5% increase as presented to City Council on August 16, 2023; City Contributions are shown equal to FY 2024-25 assumptions. FY 2025-26 and FY 2026-27 revenues and expenses will be evaluated during the annual budget development process. The 5% increase applies to the medical benefits and does not apply to dental, vision, or other benefits determined by the corresponding carrier.

Comparison of the City of Dallas Health Plans Value with Peer Cities

Data provided by Holmes Murphy

Metallic values serve to classify health insurance benefit plans based on their actuarial value, indicating the coverage percentage of medical expenses. These values are categorized as Bronze, Silver, Gold, and Platinum tiers, aiding plan comparison and cost-sharing understanding.

The charts in the next pages assess self-funded health plans across municipalities, utilizing the metallic value framework for evaluation. The metallic values correspond to coverage percentages as follows:

- Bronze (60%): Lower coverage, higher premiums, and out-of-pocket costs.
- Silver (70-73%): Moderate coverage, balanced costs.
- Gold (80%): Higher premiums, lower out-of-pocket costs.
- Platinum (90%): Highest coverage, highest premiums, lowest out-of-pocket costs.

Self-funded plans in the municipalities listed have coverage ranging from 73% to 89%, falling within Silver/Gold categories. Currently, City of Dallas plans are at 80-81% coverage (Gold). The charts also include deductibles, out-of-pocket limits, and coinsurance details.

In the realm of health insurance benefits, the City of Dallas has positioned itself advantageously in comparison to its peers. With its self-funded plans falling within the Gold category, offering coverage levels at 80-81%, the city strikes a balance between comprehensive healthcare provision and prudent financial management. This strategic alignment not only attracts and retains employees by providing them with substantial value in benefits but also underscores the city's commitment to good stewardship and sustainability. By offering plans that cater to regular medical needs while maintaining a sustainable financial approach, the City of Dallas exhibits a thoughtful approach that resonates positively with employees, reinforcing its reputation as a responsible and caring employer in the region.

PPO or Broad Network Option

Self-Funded Benefits (2022 Plan Year)	Plan Metallic Value	Provider Network	Monthly Employee Only Contribution	Monthly Employee + Family Contribution	In-Network Calendar Year Deductible (Ind/Fam)	Annual Out-of-Pocket (Ind/Fam) INN (Medical)	Coinsurance In-Network	Pharmacy (Retail)
City of Dallas (Blue Choice Copay Plan)	81%	PPO	\$75	\$578	\$1,500/\$3,000	\$6,350/\$12,700	80%	\$15/\$40/\$75
City of Allen	80%	PPO	\$35	\$326	\$1,250/\$2,500	\$4,250/\$8,500	80%	\$10/\$30/\$60
City of Austin	87%	PPO	\$30	\$674	\$600/\$3,000	\$4,250/\$13,250	70%	\$10/\$30/\$50
City of Denton	87%	PPO	\$110	\$448	\$1,000/\$2,000	\$3,500/\$7,000	70%	\$10/\$40/\$60
City of Houston	81%	PPO	\$132	\$395	\$850/\$1,700	\$850/\$1,700	70%	\$10/\$45/\$55
City of Irving	86%	PPO	\$17	\$639	\$1,000/\$3,000	\$8,550/\$17,100	80%	\$0/\$80/\$120
City of Mesquite	82%	PPO	\$52	\$240	\$1,000/\$2,000	\$4,500/\$13,500	70%	30%/50%/50%
City of Plano	85%	PPO	\$54	\$422	\$1,250/\$2,500	\$7,000/\$14,000	80%	\$15/\$45/\$60/\$100
City of Richardson	80%	PPO	\$30	\$450	\$2,000/\$4,000	\$6,600/\$13,200	80%	\$10/\$50/\$80
City of San Antonio	85%	PPO	\$159	\$799	\$1,500/\$3,000	\$3,500/\$7,000	80%	\$10/\$35/N/A
City of Arlington	Does not currently offer a PPO plan option							
City of Carrollton	Does not currently offer a PPO plan option							
City of Fort Worth	Does not currently offer a PPO plan option							
City of Frisco	Does not currently offer a PPO plan option							
City of Garland	Does not currently offer a PPO plan option							
City of Grand Prairie	Does not currently offer a PPO plan option							
City of Lewisville	Does not currently offer a PPO plan option							
City of McKinney	Does not currently offer a PPO plan option							

EPO or HMO (No out of Network Benefits/Network Tiering)

Self-Funded Benefits (2022 Plan Year)	Plan Metallic Value	Provider Network	Monthly Employee Only Contribution	Monthly Employee + Family Contribution	In-Network Calendar Year Deductible (Ind/Fam)	Annual Out-of-Pocket (Ind/Fam) INN (Medical)	Coinsurance INN	Pharmacy (Retail)
City of Dallas (Blue Essentials PCP Plan)	81%	HMO	\$40	\$488	\$1,500/\$3,000	\$6,350/\$12,700	80%	\$15/\$40/\$75
City of Arlington	87%	EPO	\$101	\$402	\$1,750/\$3,500	\$6,000/\$12,000	80%	15%/25%/40%
City of Austin	95%	HMO	\$10	\$326	\$600/\$1,800	\$4,750/\$9,500	60%	\$10/\$35/\$55
City of Carrollton	87%	EPO	\$24	\$322	\$2,500/\$5,000	\$5,500/\$8,000	80%	\$0/\$40/\$80
City of Fort Worth	81%	HMO	\$104	\$723	\$1,500/\$3,000	\$6,000/\$12,000	80%	\$30/\$50/\$75
City of Frisco	94%	EPO/HRA	\$63	\$345	\$1,000/\$2,000	\$3,000/\$6,000	80%	\$15/\$35/\$50
City of Garland	75%	EPO	\$120	\$630	\$1,500/\$3,000	\$6,000/\$12,000	80%	\$10/\$45/\$65
City of Grand Prairie	80%	EPO	\$85	\$631	\$1,500/\$3,000	\$6,000/\$12,000	80%	\$10/\$40/\$65
City of Houston	90%	EPO	\$0	\$221	\$200/\$600	\$8,550/\$17,100	00% after deductible	\$10/\$45/\$60
City of Irving	81%	EPO	\$79	\$505	\$1,500/\$5,500	\$7,150/\$14,300	70%	\$0/\$80/\$120
City of Lewisville	68%	EPO	\$16	\$158	\$5,000/\$10,000	\$6,350/\$12,700	80%	10%/25%/40%
City of McKinney	86%	EPO	\$125	\$697	\$750/\$1,500	\$4,400/\$8,800	80%	\$10/\$30/\$60
City of San Antonio	85%	HMO	\$77	\$427	\$1,500/\$3,000	\$3,500/\$7,000	80%	\$10/\$35/\$100
City of Allen	Does not currently offer an EPO or HMO plan option							
City of Denton	Does not currently offer an EPO or HMO plan option							
City of Mesquite	Does not currently offer an EPO or HMO plan option							
City of Plano	Does not currently offer an EPO or HMO plan option							
City of Richardson	Does not currently offer an EPO or HMO plan option							

HDHP/HSA (No out of Network Benefits/Network Tiering Options)

Self-Funded Benefits (2022 Plan Year)	Plan Metallic Value	Provider Network	Monthly Employee Only Contribution	Monthly Employee + Family Contribution	In-Network Calendar Year Deductible (Ind/Fam)	Annual Out-of-Pocket (Ind/Fam) INN (Medical)	Coinsurance INN	Pharmacy (Retail)
City of Dallas (Blue Choice HSA Plan)	80%	HSA	\$30	\$458	\$3,000/\$6,000	\$6,350/\$12,700	80%	20%/20%/20%
City of Allen	78%	HSA	\$0	\$269	\$2,700/\$5,400	\$4,000/\$8,000	80%	\$10/\$30/\$60
City of Arlington	88%	HSA	\$67	\$203	\$2,250/\$4,500	\$6,000/\$12,000	90%	10%/10%/10%
City of Fort Worth	80%	HSA	\$0	\$525	\$2,800/\$5,499	\$6,550/\$13,000	80%	20%/20%/20%
City of Garland	73%	HSA	\$59	\$410	\$3,000/\$6,000	\$6,000/\$12,000	80%	20%/20%/20%
City of Grand Prairie	73%	HSA	\$35	\$345	\$3,000/\$6,000	\$6,000/\$12,000	80%	20%/20%/20%
City of Houston	86%	HSA	\$49	\$368	\$1,750/\$3,500	\$8,550/\$17,100	80%	20%/20%/20%
City of Irving	82%	HSA	\$43	\$274	\$2,450/\$6,550	\$6,550/\$13,100	80%	\$0/20%/20%
City of Lewisville	73%	HSA	\$29	\$467	\$3,000/\$6,000	\$5,950/\$11,900	80%	10%/30%/40%
City of McKinney	89%	HSA	\$27	\$272	\$3,000/\$6,000	\$5,500/\$11,000	100% after	\$10/\$30/\$120
City of Mesquite	82%	HSA	\$0	\$128	\$3,000/\$6,000	\$3,000/\$6,000	100%	100% after deducti
City of Richardson	75%	HSA	\$30	\$450	\$2,800/\$5,400	\$5,200/\$10,400	80%	\$10/\$50/\$85
City of San Antonio	84%	HSA	\$41	\$266	\$2,000/\$4,000	\$4,000/\$8,000	60%	20%/20%/20%
City of Austin	Does not currently offer an HDHP/HSA plan option							
City of Carrollton	Does not currently offer an HDHP/HSA plan option							
City of Denton	Does not currently offer an HDHP/HSA plan option							
City of Frisco	Does not currently offer an HDHP/HSA plan option							
City of Plano	Does not currently offer an HDHP/HSA plan option							

Offering Competitive Benefits - Medical



	2019	2020	2021	2022	2023	2024
Plan Design	\$2,500 Ded 75/25 HRA Plan \$2,000 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA	\$2,500 Ded 75/25 HRA Plan \$2,000 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA	\$1,500 Ded 80/20 PCP Plan \$1,500 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA	\$1,500 Ded 80/20 PCP Plan \$1,500 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA	1,500 Ded 80/20 PCP Plan \$1,500 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA 10/1 Midwife Coverage Added	1,500 Ded 80/20 PCP Plan \$1,500 Ded 80/20 Copay Plan \$3,200 Ded 80/20 HDHP w/ HSA
Network Access & Complexity Reduction	Broad Network Enhanced Tier Steerage LocalPlus Network	Broad Network Enhanced Tier Steerage LocalPlus Network Copay Plan Enhancements Increased HSA Funding	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses
Preventive Care Coverage (100% Covered)	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med
Wellness - Incentive	\$300 HRS/HSA Contribution \$10 per paycheck premium credit (\$240 value)	3 Clearly Defined Goals \$500 Incentive (December) (Incentive will pay in year earned)	3 Clearly Defined Goals \$500 Incentive (December) (Incentive will pay in year earned)	2 Clearly Defined Goals \$500 Incentive (December) (Incentive will pay in year earned)	2 Clearly Defined Goals \$500 Incentive (December) (Incentive will pay in year earned)	2 Clearly Defined Goals. \$500 Incentive (December) (Incentive will pay in year earned) Pending Updates
Post Retiree Coverage	7 Medicare Supp. Plans 2 DPD Plans 2 Medicare Advantage Plans	2 Medicare Group PPO Advantage Plans (Combined medical & Rx coverage, Specialized Wellness Programs, Eliminated multiple retiree policies)	2 Medicare Group PPO Advantage Plans	2 Medicare Group PPO Advantage Plans	2 Medicare Group PPO Advantage Plans	2 Medicare Group PPO Advantage Plans

2023 - Focus on Engagement

- Promote importance of age appropriate and preventive care as it relates to overall health status
- Promote clinical programs within medical plan to reduce cost and disease prevalence
- Engage Retiree resource for health care navigation and support



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Offering Competitive Benefits – All Other



	2019	2020	2021	2022	2023	2024
Dental Vision	Two dental plans One vision plan offered	Two dental plans One vision plan offered	Two dental plans, enhanced PPO offered Two vision plan offered	Two dental plans Two vision plan offered	Two dental plans Two vision plan offered	Two dental plans Two vision plan offered
Life	\$50,000 basic life coverage Voluntary life coverage offered	\$50,000 basic life coverage Mid-year Increased to \$75,000 Voluntary life coverage offered	\$75,000 basic life coverage Voluntary life coverage offered	\$75,000 Basic Life coverage Voluntary life coverage offered	\$75,000 Basic Life coverage Voluntary life coverage offered	\$75,000 Basic Life coverage Voluntary life coverage offered
Disability	Individual plans offered	Group voluntary short and long term disability offered	Group voluntary short and long term disability offered	Group voluntary short term disability Group employer paid long term disability offered at 1-year of service	Group voluntary short term disability Group employer paid long term disability offered at 1-year of service	Group voluntary short term disability Group employer paid long term disability offered at 1-year of service
Worksite Benefits	Individual accident, critical illness, and legal plans offered	Group accident, critical illness, hospital indemnity plans offered	Same group plans offered with enhanced health screening benefit for critical illness and hospital indemnity plans	Group accident, critical illness, hospital indemnity plans offered Procuring pet insurance and group legal/ID theft coverage	Group accident, critical illness, hospital indemnity plans, pet insurance, and group legal/ID theft coverage offered	Group accident, critical illness, hospital indemnity plans, pet insurance, and group legal/ID theft coverage offered
Employee Assistance Program (EAP)	Standard EAP program offered to all employees	Standard EAP program offered to all employees	Engaged stand alone EAP resource Employee webinars offered by EAP vendor	Stand alone EAP resource Employee webinars offered by EAP vendor	Stand alone EAP resource Employee webinars offered by EAP vendor	Stand alone EAP resource Employee webinars offered by EAP vendor
Clinical Programs	Kannact Diabetes Program offered. Clinical resources, testing supplies and equipment.	Obtained CLUE* data Kannact Diabetes Program *(Clinical Learning and Understanding Engine)	Obtained updated CLUE data Kannact Diabetes Program with employee engagement campaign	Obtained CLUE data Kannact Diabetes and Cardiovascular Program	Analyze CLUE data* Kannact Diabetes and Cardiovascular Program *To be released late 2023	Analyze CLUE data* Kannact Diabetes and Cardiovascular Program *To be released late 2024
Wellbeing	Wellness Incentive	Wellbeing plan development including phased approach to disease states	Wellbeing pillars developed (social, financial, physical, community, mental)	Development of wellbeing logo Introduction of wellbeing newsletter	Launched Navigate Wellbeing Solutions Full Health & Wellness Platform Launched Health Advocate Platform for Retiree Advocacy Solutions	Navigate Wellbeing Solutions Full Health & Wellness Platform Launched Health Advocate for Retiree Advocacy Solutions
Systems	Enrollment through Lawson	Engaged EBC for active and pre-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment



2023 - Focus on Engagement

- Promote importance annual dental & vision screenings and the connection to undiagnosed medical conditions
- Partner with a wellness vendor to promote wellness and wellbeing health improvement and maintenance

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