

Issue Analysis Form

Date: April 23, 2019
Item: Health, Vision & Dental Insurance – FY2019-20
Lead Department(s): Finance/Human Resources



Contact Person(s): Betsy Drewry & Corrie Hurt

Description and Current Status

Dental Insurance:

The 2019-20 renewal from Delta Dental was ***proposed at the same rates as in FY2018-19 (0% increase)*** for active employees and retirees. Staff and our benefit consultant recommend renewal with Delta Dental on a fully insured basis. Rate sheet is attached for board review – **See page 3.**

Vision Insurance:

The 2019-20 renewal from Anthem Blue View Vision was ***proposed at the same rates as in FY2018-19 (0% increase)*** for active employees or retirees for FY2019-20. Staff recommends renewal with Anthem Blue View Vision. Rate sheet is attached for board review – **See page 3.**

Health Insurance:

The 2019-20 renewal from Anthem was proposed at an increase of 9.35% to be absorbed by the County. Staff recommends renewal with Anthem and to remain combined with the School system. Rate sheet is attached for board review – **See page 4.** Retiree rates are shown on Page 5; retirees bear 100% of the cost of health insurance premiums.

The employer contributions to the Health Savings Account (H S A) will remain the same as in FY2018-19. \$1,000 Employee Only; \$1,250 Employee + 1; \$1,500 for Employee + Children / Family.

The health insurance renewal also includes two targeted wellness incentives for FY2019-20.

Requested Board Action:

Renew with Delta Dental, renew with Anthem - Blue View Vision, and renew with Anthem for health insurance on a combined basis with schools. This necessitates a 9.35% increase in the employer rates.

Proposed rate sheets and draft resolution for adoption are attached.

Government Path

Does this require IDA action?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Does this require BZA action?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Does This require Planning Commission Action?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Does this require Board of Supervisors action?

☒ Yes

☐ No

Does this require a public hearing?

☐ Yes

☒ No

If so, before what date?

☐ Yes

☐ No

Fiscal Impact Statement

The 9.35% increase in health insurance is to be absorbed by the County and is included in the proposed budget (\$158,027).

County Impact

Notes

ACTIVE EMPLOYEES**Prince George County Dental Rates FY/20***Effective June 2019 for July 1, 2019 coverage (monthly rates)***ACTIVE EMPLOYEES - 0% Increase; RETIREES - 0% Increase****FY19 TO FY20 CHANGE**

Delta Low Tier Dental Plan			
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost
Employee Only	\$ 28.98	\$ -	\$ 28.98
Employee/Child	\$ 62.32	\$ -	\$ 62.32
Employee/Children	\$ 62.32	\$ -	\$ 62.32
Employee/Spouse	\$ 59.04	\$ -	\$ 59.04
Employee/Family	\$ 68.74	\$ -	\$ 68.74

Premium Change	% Change
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%

Delta High Tier Dental Plan			
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost
Employee Only	\$ 35.56	\$ -	\$ 35.56
Employee/Child	\$ 79.86	\$ -	\$ 79.86
Employee/Children	\$ 79.86	\$ -	\$ 79.86
Employee/Spouse	\$ 71.12	\$ -	\$ 71.12
Employee/Family	\$ 100.53	\$ -	\$ 100.53

Premium Change	% Change
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%

Prince George County Vision Rates FY/20**NO INCREASE**

Blue View (formerly Unicare) Vision Buy-Up (Voluntary)			
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost
Employee Only	\$ 5.91	\$ -	\$ 5.91
Employee/Child	\$ 10.34	\$ -	\$ 10.34
Employee/Children	\$ 11.81	\$ -	\$ 11.81
Employee/Spouse	\$ 10.34	\$ -	\$ 10.34
Employee/Family	\$ 17.18	\$ -	\$ 17.18

Premium Change	% Change
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%

RECOMMENDED FY19-20 HEALTH RATES 9.35% COUNTY ABSORBED

INCREASE EMPLOYER ABSORBED

COMBINED WITH SCHOOLS

Anthem PIN 30

	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost
Employee Only	\$ 40.00	\$ 743.81	\$ 783.81
Employee/Child	\$ 215.00	\$ 781.12	\$ 996.12
Employee/Children	\$ 425.00	\$ 817.25	\$1,242.25
Employee/Spouse	\$ 500.00	\$ 855.95	\$1,355.95
Employee/Family	\$ 710.00	\$ 879.59	\$1,589.59

CONTRIBUTION %

\$ INCREASE

EE	ER	EE INCREASE	ER INCREASE
5.10%	94.90%	\$ -	\$ 63.60
21.58%	78.42%	\$ -	\$ 66.79
34.21%	65.79%	\$ -	\$ 69.88
36.87%	63.13%	\$ -	\$ 73.19
44.67%	55.33%	\$ -	\$ 75.21
28.49%	71.51%		

Anthem High Deductible Health Plan (with HSA)

	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost	Annual Employer HSA Contribution
Employee Only	\$ -	\$ 708.62	\$ 708.62	\$ 1,000.00
Employee/Child	\$ 108.00	\$ 833.91	\$ 941.91	\$ 1,250.00
Employee/Children	\$ 213.00	\$ 984.54	\$1,197.54	\$ 1,500.00
Employee/Spouse	\$ 250.00	\$1,060.50	\$1,310.50	\$ 1,250.00
Employee/Family	\$ 355.00	\$1,199.12	\$1,554.12	\$ 1,500.00

EE	ER	EE INCREASE	ER INCREASE
0.00%	100.00%	\$ -	\$ 60.59
11.47%	88.53%	\$ -	\$ 71.30
17.79%	82.21%	\$ -	\$ 84.18
19.08%	80.92%	\$ -	\$ 90.68
22.84%	77.16%	\$ -	\$ 102.53
14.23%	85.77%		

NO CHANGE

AVERAGE CONTRIBUTION %

	EE	ER
2019-2020 OVERALL AVG	21.36%	78.64%
2019-2020 EE ONLY AVG	2.55%	97.45%

RETIREES**Prince George County Dental Rates FY/20***Effective June 2019 for July 1, 2019 coverage (monthly rates)***RETIREES - 0% Increase**

Delta Low Tier Dental Plan			
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost
Employee Only	\$ 30.50	\$ -	\$ 30.50
Employee/Child	\$ 65.56	\$ -	\$ 65.56
Employee/Children	\$ 65.56	\$ -	\$ 65.56
Employee/Spouse	\$ 62.12	\$ -	\$ 62.12
Employee/Family	\$ 72.32	\$ -	\$ 72.32

FY19 TO FY20 CHANGE

Premium Change	% Change
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%
\$ -	0.00%

Delta High Tier Dental Plan			
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost
Employee Only	\$ 37.42	\$ -	\$ 37.42
Employee/Child	\$ 84.02	\$ -	\$ 84.02
Employee/Children	\$ 84.02	\$ -	\$ 84.02
Employee/Spouse	\$ 74.82	\$ -	\$ 74.82
Employee/Family	\$ 105.76	\$ -	\$ 105.76

Premium Change	% Change
\$ -	0.00%
\$ -	0.00%
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Prince George County Vision Rates FY/20**NO CHANGE**

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	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost
Employee Only	\$ 5.91	\$ -	\$ 5.91
Employee/Child	\$ 10.34	\$ -	\$ 10.34
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Employee/Spouse	\$ 10.34	\$ -	\$ 10.34
Employee/Family	\$ 17.18	\$ -	\$ 17.18

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Board of Supervisors
County of Prince George, Virginia

Resolution

At a regular meeting of the Board of Supervisors of the County of Prince George held in the Boardroom, Third Floor, County Administration Building, 6602 Courts Drive, Prince George, Virginia this 23rd day of April, 2019:

Present:

Vote:

Donald R. Hunter , Chairman
Floyd M. Brown, Jr., Vice-Chairman
Alan R. Carmichael
Marlene J. Waymack
T. J. Webb

A-3

On motion of _____, seconded by _____, which carried unanimously, the following Resolution was adopted:

RESOLUTION; APPROVAL OF RECOMMENDED FY2020 HEALTH, DENTAL AND VISION INSURANCE RENEWALS WITH RECOMMENDED RATES AS ATTACHED.

BE IT RESOLVED That the Board of Supervisors of the County of Prince George this 23rd day of April, 2019, does hereby authorize renewing for FY2020

Health Insurance with Anthem for an overall 9.35% increase all County/employer absorbed remaining combined for health insurance with the school division;

Dental Insurance with Delta Dental of Virginia with no increase to active employees or retirees;

Vision Insurance with Blue View Vision with no increase to active employees or retirees.

BE IT FURTHER RESOLVED That the Board of Supervisors of the County of Prince George this 23rd day of April, 2019, does hereby approve recommended FY2020 rates as provided and attached.

A Copy Teste:

Percy C. Ashcraft
County Administrator

RECOMMENDED FY19-20 HEALTH RATES 9.35% COUNTY ABSORBED					INCREASE EMPLOYER ABSORBED				COMBINED WITH SCHOOLS			
Anthem PIN 30					CONTRIBUTION %		\$ INCREASE					
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost		EE	ER	EE INCREASE	ER INCREASE				
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