

Issue Analysis Form

Date: April 12, 2022
Item: Health, Vision & Dental Insurance – FY2022-23
Lead Department(s): Finance/Human Resources



Contact Person(s): Betsy Drewry & Corrie Hurt

Description and Current Status

Dental Insurance:

The 2022-23 renewal from Delta Dental was ***proposed at the same rates as in FY2021-22 (no 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 for active employee rates; page 5 for retiree rates.**

Vision Insurance:

The 2022-23 renewal from Anthem Blue View Vision was ***proposed at the same rates as in FY2021-22 (no increase)*** for active employees or retirees. Staff recommends renewal with Anthem Blue View Vision. Rate sheet is attached for board review – **See page 3 for active employee rates; page 5 for retiree rates.**

Health Insurance:

A full RFP was issued and proposals were received on March 18, 2022. Staff and our benefit consultant recommend continuing with Anthem on a self-insured basis, so this will be considered a renewal, rather than an award of contract. The 2022-23 renewal from Anthem was proposed with no increase in the employer or employee share/portion of premiums for the County. Retirees will continue to pay 100% of his/her premiums. Staff recommends renewal with Anthem and to separate health insurance from the School system. Rate sheet is attached for board review – **See page 4 for active employees and page 6 for retiree rates (no increase in employer contribution over 2021-22 for active employees).** Retiree rates are shown on Page 6; retirees bear 100% of the cost of health insurance premiums, and there is no proposed increase in premiums for retirees for 2022-23.

The employer contributions to the Health Savings Account (H S A) will remain the same as in FY2021-22. \$1,000 Employee Only; \$1,250 Employee + 1; \$1,500 for Employee + Children / Family.

The health insurance renewal also continues two targeted wellness incentives for FY2022-23 that were started in 2019-20 (Waist Incentive and HealthMapRx) and a new wellness incentive for hypertension (Blood pressure monitoring). The additional wellness incentive will have minimal financial impacts and can be absorbed in the total budgeted cost for health insurance.

Requested Board Action:

Renew with Delta Dental with no increase

Renew with Anthem - Blue View Vision with no increase; and

Renew with Anthem for health insurance separating from the schools with no increase in employer share of premium for active employees or retirees, and no increase in the H S A contribution.

Proposed rate sheets and draft resolution for adoption are attached.

Government Path

Does this require IDA action?

☐ Yes ☒ No

Does this require BZA action?

☐ Yes ☒ No

Does This require Planning Commission Action?

☐ Yes ☒ 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

There is no increase in fiscal impact to the County for the 2022-23 health insurance renewal based on premiums being the same for 2022-23 as in 2021-22. Employees and retirees pay 100% of the premium for dental insurance (Delta Dental) and for vision buy-up insurance (Anthem Blue View). There is no increase proposed for the voluntary dental insurance of vision buy-up insurance for 2022-23.

County Impact

Approval of the renewals will allow Human Resources to move forward with open enrollment communications.

Notes

ACTIVE EMPLOYEES**Prince George County Dental Rates FY/23****FY22 TO FY23 CHANGE****Effective June 2022 for July 1, 2022 coverage (monthly rates)****ACTIVE EMPLOYEES - 0% Increase; RETIREES - 0% Increase****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/23**NO INCREASE****Blue View 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%

ACTIVE EMPLOYEES

<div> <div>SEPARATING FROM SCHOOLS</div> <div> PROPOSED FY22-23 HEALTH RATES 10% INCREASE IN EMPLOYER CONTRIBUTION APPROVED </div> </div>								
Anthem PIN 30					CONTRIBUTION %		\$ INCREASE	
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost		EE	ER	EE INCREASE	ER INCREASE
Employee Only	\$ 40.00	\$ 818.19	\$ 858.19		4.66%	95.34%	\$ -	\$ -
Employee/Child	\$ 215.00	\$ 859.23	\$ 1,074.23		20.01%	79.99%	\$ -	\$ -
Employee/Children	\$ 425.00	\$ 898.98	\$ 1,323.98		32.10%	67.90%	\$ -	\$ -
Employee/Spouse	\$ 500.00	\$ 941.55	\$ 1,441.55		34.68%	65.32%	\$ -	\$ -
Employee/Family	\$ 710.00	\$ 967.55	\$ 1,677.55		42.32%	57.68%	\$ -	\$ -
					26.76%	73.24%		
Anthem High Deductible Health Plan (with HSA)								
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost	Annual Employer HSA Contribution	EE	ER	EE INCREASE	ER INCREASE
Employee Only	\$ -	\$ 779.48	\$ 779.48	\$ 1,000.00	0.00%	100.00%	\$ -	\$ -
Employee/Child	\$ 108.00	\$ 917.30	\$ 1,025.30	\$ 1,250.00	10.53%	89.47%	\$ -	\$ -
Employee/Children	\$ 213.00	\$ 1,082.99	\$ 1,295.99	\$ 1,500.00	16.44%	83.56%	\$ -	\$ -
Employee/Spouse	\$ 250.00	\$ 1,166.55	\$ 1,416.55	\$ 1,250.00	17.65%	82.35%	\$ -	\$ -
Employee/Family	\$ 355.00	\$ 1,319.03	\$ 1,674.03	\$ 1,500.00	21.21%	78.79%	\$ -	\$ -
					13.16%	86.84%		
NO CHANGE								
AVERAGE CONTRIBUTION %								
					EE	ER		
2022-2023	OVERALL AVG				19.96%	80.04%		
2022-2023	EE ONLY AVG				2.33%	97.67%		

RETIREES**Prince George County Dental Rates FY/23***Effective June 2022 for July 1, 2022 coverage (monthly rates)***RETIREES - 0% Increase****FY22 TO FY23 CHANGE**

Delta Low Tier Dental Plan					
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost	Premium Change	% Change
Employee Only	\$ 30.50	\$ -	\$ 30.50	\$ -	0.00%
Employee/Child	\$ 65.56	\$ -	\$ 65.56	\$ -	0.00%
Employee/Children	\$ 65.56	\$ -	\$ 65.56	\$ -	0.00%
Employee/Spouse	\$ 62.12	\$ -	\$ 62.12	\$ -	0.00%
Employee/Family	\$ 72.32	\$ -	\$ 72.32	\$ -	0.00%
Delta High Tier Dental Plan					
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost	Premium Change	% Change
Employee Only	\$ 37.42	\$ -	\$ 37.42	\$ -	0.00%
Employee/Child	\$ 84.02	\$ -	\$ 84.02	\$ -	0.00%
Employee/Children	\$ 84.02	\$ -	\$ 84.02	\$ -	0.00%
Employee/Spouse	\$ 74.82	\$ -	\$ 74.82	\$ -	0.00%
Employee/Family	\$ 105.76	\$ -	\$ 105.76	\$ -	0.00%
Prince George County Vision Rates FY/23					
NO CHANGE					
Blue View Vision Buy-Up (Voluntary)					
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost	Premium Change	% Change
Employee Only	\$ 5.91	\$ -	\$ 5.91	\$ -	0.00%
Employee/Child	\$ 10.34	\$ -	\$ 10.34	\$ -	0.00%
Employee/Children	\$ 11.81	\$ -	\$ 11.81	\$ -	0.00%
Employee/Spouse	\$ 10.34	\$ -	\$ 10.34	\$ -	0.00%
Employee/Family	\$ 17.18	\$ -	\$ 17.18	\$ -	0.00%

PROPOSED FY22-23 RETIREE HEALTH RATES NO INCREASE						
INCREASE PROPOSED						
Anthem PIN 30					\$ INCREASE	
	Retiree Contribution Amount	Employer Contribution Amount	Total Health Premium Cost		RETIREE INCREASE	% Increase
Employee Only	\$ 858.19	\$ -	\$ 858.19		\$ -	0.00%
Employee/Child	\$ 1,074.23	\$ -	\$ 1,074.23		\$ -	0.00%
Employee/Children	\$ 1,323.98	\$ -	\$ 1,323.98		\$ -	0.00%
Employee/Spouse	\$ 1,441.55	\$ -	\$ 1,441.55		\$ -	0.00%
Employee/Family	\$ 1,677.55	\$ -	\$ 1,677.55		\$ -	0.00%
Anthem High Deductible Health Plan (with HSA)						
	Retiree Contribution Amount	Employer Contribution Amount	Total Health Premium Cost	Annual Employer HSA Contribution	RETIREE INCREASE	
Employee Only	\$ 779.48	\$ -	\$ 779.48	\$ -	\$ -	0.00%
Employee/Child	\$ 1,025.30	\$ -	\$ 1,025.30	\$ -	\$ -	0.00%
Employee/Children	\$ 1,295.99	\$ -	\$ 1,295.99	\$ -	\$ -	0.00%
Employee/Spouse	\$ 1,416.55	\$ -	\$ 1,416.55	\$ -	\$ -	0.00%
Employee/Family	\$ 1,674.03	\$ -	\$ 1,674.03	\$ -	\$ -	0.00%
				NO EMPLOYER HSA CONTRIBUTION FOR RETIREES		

ACTIVE EMPLOYEES				FY22 TO FY23 CHANGE	
Prince George County Dental Rates FY/23					
Effective June 2022 for July 1, 2022 coverage (monthly rates)					
ACTIVE EMPLOYEES - 0% Increase; RETIREES - 0% Increase					
Delta Low Tier Dental Plan					
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Employee/Child	\$ 62.32	\$ -	\$ 62.32	\$ -	0.00%
Employee/Children	\$ 62.32	\$ -	\$ 62.32	\$ -	0.00%
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Employee/Children	\$ 79.86	\$ -	\$ 79.86	\$ -	0.00%
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Employee/Family	\$ 100.53	\$ -	\$ 100.53	\$ -	0.00%
Prince George County Vision Rates FY/23					
NO INCREASE					
Blue View Vision Buy-Up (Voluntary)					
	Employee Contribution Amount	Employer Contribution Amount	Total Health Premium Cost	Premium Change	% Change
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Employee/Child	\$ 10.34	\$ -	\$ 10.34	\$ -	0.00%
Employee/Children	\$ 11.81	\$ -	\$ 11.81	\$ -	0.00%
Employee/Spouse	\$ 10.34	\$ -	\$ 10.34	\$ -	0.00%
Employee/Family	\$ 17.18	\$ -	\$ 17.18	\$ -	0.00%

ACTIVE EMPLOYEES

PROPOSED FY22-23 HEALTH RATES					SEPARATING FROM SCHOOLS			
10% INCREASE IN EMPLOYER CONTRIBUTION APPROVED								
Anthem PIN 30					CONTRIBUTION %			
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Employee/Family	\$ 355.00	\$ 1,319.03	\$ 1,674.03	\$ 1,500.00	21.21%	78.79%	\$ -	\$ -
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Prince George County Vision Rates FY/23					
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Blue View Vision Buy-Up (Voluntary)					
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Employee/Child	\$ 10.34	\$ -	\$ 10.34	\$ -	0.00%
Employee/Children	\$ 11.81	\$ -	\$ 11.81	\$ -	0.00%
Employee/Spouse	\$ 10.34	\$ -	\$ 10.34	\$ -	0.00%
Employee/Family	\$ 17.18	\$ -	\$ 17.18	\$ -	0.00%

PROPOSED FY22-23 RETIREE HEALTH RATES NO INCREASE						
INCREASE PROPOSED						
Anthem PIN 30					\$ INCREASE	
	Retiree Contribution Amount	Employer Contribution Amount	Total Health Premium Cost		RETIREE INCREASE	% Increase
Employee Only	\$ 858.19	\$ -	\$ 858.19		\$ -	0.00%
Employee/Child	\$ 1,074.23	\$ -	\$ 1,074.23		\$ -	0.00%
Employee/Children	\$ 1,323.98	\$ -	\$ 1,323.98		\$ -	0.00%
Employee/Spouse	\$ 1,441.55	\$ -	\$ 1,441.55		\$ -	0.00%
Employee/Family	\$ 1,677.55	\$ -	\$ 1,677.55		\$ -	0.00%
Anthem High Deductible Health Plan (with HSA)						
	Retiree Contribution Amount	Employer Contribution Amount	Total Health Premium Cost	Annual Employer HSA Contribution	RETIREE INCREASE	
Employee Only	\$ 779.48	\$ -	\$ 779.48	\$ -	\$ -	0.00%
Employee/Child	\$ 1,025.30	\$ -	\$ 1,025.30	\$ -	\$ -	0.00%
Employee/Children	\$ 1,295.99	\$ -	\$ 1,295.99	\$ -	\$ -	0.00%
Employee/Spouse	\$ 1,416.55	\$ -	\$ 1,416.55	\$ -	\$ -	0.00%
Employee/Family	\$ 1,674.03	\$ -	\$ 1,674.03	\$ -	\$ -	0.00%
				NO EMPLOYER HSA CONTRIBUTION FOR RETIREES		

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 12th day of April, 2022:

Present:

Vote:

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

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

RESOLUTION; APPROVAL OF RECOMMENDED FY2023 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 12th day of April, 2022, does hereby authorize renewing for FY2023

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;

Health Insurance with Anthem with no increase to active employees or retirees and separating health insurance from the school division.

BE IT FURTHER RESOLVED That the Board of Supervisors of the County of Prince George this 12th day of April, 2022, does hereby approve recommended FY2023 rates as provided and attached.

A Copy Teste:

Jeffrey D. Stoke
Interim County Administrator