

HUMAN RESOURCES DEPARTMENT  
600 W. 4<sup>TH</sup> Street  
Davenport, IA 52801

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**Date:** October 13, 2015

**To:** Dee Bruemmer, County Administrator

**From:** Mary J. Thee, Human Resources Director/Asst. County Administrator

**Subject:** Insurance Recommendations

#### Health/Pharmaceutical

We are in the third and final year of our Administrative Service Agreement with United Health Care. The contract has cap of a 5% increase. However, while UHC did raise our ASO fee by 5% they increased our Rx rebate considerably which actually nets out to a 7% decrease. Our net (after Rx rebate credit) ASO fee is going from \$38.87 PEPM down to \$36.95. This results in an annual savings of approximately \$11,000.

We do not have a final price on our Specific Stop Loss and Aggregate Stop Loss coverage. We will present this at a future Board meeting.

#### Dental

We are in the second year of a three year Administrative Services Agreement with Delta Dental of Iowa, thus there is no rate increase this year. However in our annual meeting there were discussions about offering a supplemental plan that would allow employees to access services such as adult orthodontia and implants. We have discussed the matter with employee groups and are recommending the additional plan be offered with a month fee to access it at an additional \$5.00. The plan includes Delta Dental's Carryover - To Go feature which allows an employee to carryover any unused benefit period maximum to the next year.

#### Vision

We are in the second year of our 2 year agreement with our vision provider Avesis. This is a fully funded plan.

## Health Care Rates

The County has reviewed our health care rates with our actuarial, Silverstone Group. They have recommended larger increase to the employee premium rates for CY16, than we've experienced recently due to the significant large claims experience. The recommended increase is 5.2% for health and 0% for dental. This results in an employee family premium increase of \$9.20 a month. The premium increase averages to 2% annually over the last 6 years since becoming self-funded!

The supporting documentation is attached.

Cc: David Farmer, Budget Manager  
Jeff Scarpinato, Holmes Murphy  
Benefits Coordinator

**HUMAN RESOURCES DEPARTMENT**

600 West Fourth Street  
Davenport, Iowa 52801-1030

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www.scottcountyiowa.com



Date: October 13, 2015  
To: Dee F. Bruemmer, County Administrator  
From: Mary J. Thee, Human Resources Director/Asst. County Administrator  
Subject: Approval of Health Insurance Premium Rates for CY16

The final rates for the Medical, Dental and Vision benefits are as follows:

<b>United Healthcare Plan (TPA) (Self Funded as of 1-1-10)</b>	<b>CY15 Rates</b>	<b>CY16 Rates</b>	<b>Employee Family Rate</b>
	\$ 474.00 Single \$1,294.00 Family	\$ 504.00 Single \$1,370.00 Family	\$173.20

<b>Delta Dental (TPA) (Self funded as of 7-1-10)</b>	<b>CY15 Rates</b>	<b>CY16 Rates</b>	<b>Employee Family Rate</b>
	\$29.18 Single \$87.46 Family	\$29.18 Single \$87.46 Family	\$11.66

Employee's opting to take the Dental supplemental plan shall pay an additional \$5.00/month for single or family coverage.

<b>Avesis Vision (Contracted since 7-1-10)</b>	<b>CY14 Rates</b>	<b>CY15 Rates</b>	<b>Employee Family Rate</b>
	\$6.68 Single \$15.38 Family	\$6.68 Single \$15.38 Family	\$1.74



## Delta Dental of Iowa

### Summary of Covered Services and Benefits: Buy Up - Option 1

#### Scott County Group # 92270

Deductibles, Maximums & Eligibility	Delta Dental PPO™	Delta Dental Premier® / Non Par
- Individual Deductible	\$0	\$25
- Family Deductible	\$0	\$75
- Deductible applies to Check-Ups and Teeth Cleaning?	No	No
- Benefit Period Maximum	\$1,500	\$1,500
- Eligible children to age	26	26
- Full-time (unmarried) students eligible to age	99	99
- Does Individual Deductible apply to Orthodontics?	Yes	Yes
- Orthodontic lifetime maximum	\$1,500	\$1,500
- Orthodontics: Eligible children to age	19	19
- Orthodontics: Full-time students eligible to age	19	19
- Adult Orthodontics	Yes	Yes
<b>Benefits</b>		
<b>Check-Ups and Teeth Cleaning</b>	100%	100%
<b>(Diagnostic and Preventive Services)</b>		
- Dental Cleaning		
- Oral Evaluations		
- Fluoride Applications		
- X-Rays		
- Sealant Applications		
- Space Maintainers		
<b>Cavity Repair and Tooth Extractions</b>	90%	80%
<b>(Routine and Restorative Services)</b>		
- Emergency Treatment		
- General Anesthesia/Sedation		
- Restoration of Decayed or Fractured Teeth		
- Limited Occlusal Adjustments		
- Routine Oral Surgery		
- Consultations		
- Posterior Composites w/o Alternate Processing		
<b>Root Canals (Endodontic Services)</b>	90%	80%
- Apicoectomy		
- Direct Pulp Cap		
- Pulpotomy		
- Retrograde Fillings		
- Root Canal Therapy		
<b>Gum and Bone Diseases (Periodontal Services)</b>	90%	80%
- Conservative Procedures (Non-surgical)		
- Complex Procedures (Surgical)		
- Periodontal Maintenance Therapy		
<b>High Cost Restorations (Cast Restorations)</b>	80%	80%
- Cast Restorations		
- Crowns		
- Inlays		
- Onlays		
- Post and Cores		
- Recementing Crowns/Inlays/Onlays		
<b>Dentures and Bridges (Prosthetic Services)</b>	50%	50%
- Bridges		
- Dentures		
- Repairs and Adjustments		
- Recementing of Bridges		
- <b>Implants w/out Alternate Processing</b>		
<b>Straighter Teeth (Orthodontics)</b>	50%	50%
<b>Additional Options</b>		
-Enhanced Benefits Program	Included	Included
-Annual Maximum Carryover - To Go <sup>SM</sup>	Included	Included

This dental plan includes the Enhanced Benefits Program (EBP) which allows additional benefits for Covered Person(s) with designated dental or medical conditions.  
**This dental plan includes the Annual Maximum Carryover – To Go<sup>SM</sup> for carryover of unused Benefit Period Maximum to the next benefit contract year.**

This is a general description of coverage. It is not a statement of your contract. Actual coverage is subject to terms and conditions specified in the benefits document itself and enrollment regulations in force when the benefits become effective. Certain exclusions and limitations apply. Please refer to your dental benefits document for details.

2016

THE COUNTY AUDITOR'S SIGNATURE CERTIFIES  
THAT THIS RESOLUTION HAS BEEN FORMALLY  
APPROVED BY THE BOARD OF SUPERVISORS ON

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SCOTT COUNTY AUDITOR

## R E S O L U T I O N

### SCOTT COUNTY BOARD OF SUPERVISORS

October 22, 2015

#### APPROVAL OF FAMILY HEALTH CARE PREMIUM RATES FOR SCOTT COUNTY EMPLOYEES IN CALENDAR YEAR 2016

BE IT RESOLVED BY the Scott County Board of Supervisors as follows:

Section 1. The following schedule of family health care premium rates for Scott County employees in calendar year 2016 is hereby approved:

Health/Pharmaceutical	\$173.20 / mo
Dental	\$ 11.66 / mo
Avesis Vision	\$ 1.74 / mo

Section 2. Employee's opting to take the Dental supplemental plan shall pay an additional \$5.00/month for single or family coverage.

Section 3. This resolution shall take effect on January 1, 2016.