

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

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www.scottcountyiowa.gov



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**Date:** October 24, 2023

**To:** Mahesh Sharma, County Administrator

**From:** Vanessa Wierman, Human Resources Director

**Subject:** Insurance Recommendations

#### Health/Pharmaceutical

After discussion with our consultants, Holmes Murphy, we are recommending a one-year agreement for our third-party administrative services with United Health Care (UHC). There is no increase to the rate per employee per month (PEPM). The current PEMP is \$56.96 and after RX rebates and bariatric administration fee, the cost is \$5.04 PEPM. UHC will continue to reimburse us up to \$20,000 for wellness costs. This credit in CY 24 will be used to offset costs associated with our Healthy Lifestyles/Wellsteps program.

#### Stop Loss Coverage

Once again Holmes Murphy has engaged their strategic partner, Stealth, to procure proposals for stop loss coverage. We are waiting for final documents from respondents and will bring a recommendation to the Board once those are received.

#### Dental

We are recommending a three-year renewal with Delta Dental. The agreement is for a \$0.30 PEPM increase in year one with no changes in years two and three. This brings the cost to \$5.84 PEPM for calendar years 2024 - 2026 for both the base plan and the buy up plan.

#### Vision

Last year, we entered into a four-year agreement with Avesis and we are currently in year two. On January 1, 2023 we made a plan enhancement which offered additional coverage for lenses. Anecdotally, we've had positive responses. This is a fully funded plan. There is no action at this time.

## Health Care Rates

The County has reviewed our health care rates with our actuary, Silverstone Group. Silverstone recommends a 13% increase in our funding levels. We have had several high dollar claims this past year, though our fund balance is stable. Through August 2023, we had 2 large claims which exceeds the specific stop loss and a handful that may exceed by the end of the calendar year. This results in a \$31.92 increase in the monthly family plan and a \$4.63 increase in the monthly single plan. While this increase is not insignificant, last year we were able to decrease the costs by around 5% and looking at the two years together, our increased amount is on pace with medical inflation.

Silverstone recommended no increases to the dental plan costs. Dental costs are typically predictable and we have made a few adjustments in the last couple of years to encourage staff to choose the right plan for their needs. There will also be no changes to the vision plan costs.

## Flex Savings Plan

iSolved is our flexible spending plan administrator and we are awaiting final rate information from them and will bring a recommendation to the Board once received.

The supporting documentation is attached.

Cc: David Farmer, Director of Budget and Administrative Services  
Anna Evans, Holmes Murphy

# MEDICAL/RX RENEWAL

	Current	2023
Total Employees (Subscribers)	500*	500*
Total Administration Fee (PEPM)	\$56.96	\$56.96
Admin Fee (RX) Rebate Credit	(\$52.27)	(\$52.27)
Bariatric Administration	\$ .35	\$ .35
Net Administration Fee (PEPM)	\$5.04	\$5.04
Annualized Total	\$30,240	\$30,240

- **\$20,000 WELLNESS BUDGET FOR 2024**
- **UHC CLAIMS ESTIMATED AT \$1,584.05 PSPM**
  - Utilized 7% Annualized Trend Rate
  - ~10% increase vs. 2023 Estimated PSPM (\$1,445.09)

\* Medic not included



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 26, 2023

APPROVAL OF ONE YEAR AGREEMENT FOR ADMINISTRATIVE SERVICES WITH  
UNITED HEALTH CARE

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

Section 1. That the proposal from United Health Care for one year for CY24 for third party administration services is approved.

Section 2. That the Human Resources Director is hereby authorized to sign the health insurance contract for services on behalf of the Board.

Section 3. This resolution shall take effect immediately.

# DENTAL PLAN RENEWAL

## Delta Dental PPO<sup>SM</sup>

### Base Plan

Current Enrollment			
	<u>Single</u>	<u>Family</u>	
	105	180	
Projected Claim Factors 1/1/24 through 12/31/24			
	<u>Single</u>	<u>Family</u>	
	\$29.31	\$88.24	
Fixed Fees			
<u>Current</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>
\$5.54	\$5.84	\$5.84	\$5.84
Suggested Rates 1/1/24 through 12/31/24			
	<u>Single</u>	<u>Family</u>	
	\$31.54	\$95.83	

## Delta Dental PPO<sup>SM</sup>

### Buy Up Plan

Current Enrollment			
	<u>Single</u>	<u>Family</u>	
	60	160	
Projected Claim Factors 1/1/24 through 12/31/24			
	<u>Single</u>	<u>Family</u>	
	\$31.64	\$93.73	
Fixed Fees			
<u>Current</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>
\$5.54	\$5.84	\$5.84	5.84
Suggested Rates 1/1/24 through 12/31/24			
	<u>Single</u>	<u>Family</u>	
	\$33.87	\$101.32	

- **ADMIN FEE INCREASE + \$.30 PEPM**
- **BOTH PLAN SUGGESTED RATES INCREASED**
- **PROJECTED CLAIM FACTORS INCREASED**

### Suggested Rates 1/1/23 through 12/31/23

<u>Single</u>	<u>Family</u>
\$30.83	\$93.66

### Suggested Rates 1/1/23 through 12/31/23

<u>Single</u>	<u>Family</u>
\$33.11	\$99.03



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R E S O L U T I O N

SCOTT COUNTY BOARD OF SUPERVISORS

OCTOBER 26, 2023

APPROVAL OF ONE YEAR AGREEMENT FOR ADMINISTRATIVE SERVICES WITH  
DELTA DENTAL

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

Section 1. That the proposal from Delta Dental for three years CY24 – CY26 for third party administration services is approved.

Section 2. That the Human Resources Director is hereby authorized to sign the health insurance contract for services on behalf of the Board.

Section 3. This resolution shall take effect immediately.

**HUMAN RESOURCES DEPARTMENT**  
 600 West Fourth Street  
 Davenport, Iowa 52801-1030

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Date: October 24, 2023  
 To: Mahesh Sharma, County Administrator  
 From: Vanessa Wierman, Human Resources Director  
 Subject: Approval of Health Insurance Premium Rates for CY24

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

United Healthcare Plan (TPA) (Self-Funded as of 1-1-10)	CY23 Rates	CY24 Rates	Employee Rate
	\$712.19 Single \$1,940.48 Family	\$804.78 Single \$2,192.72 Family	\$ 40.24 Single \$ 277.58 Family

Delta Dental (TPA) (Self-funded as of 7-1-10)	CY23 Rates	CY24 Rates	Employee Rate
	\$31.46 Single \$94.36 Family	\$31.46 Single \$94.36 Family	\$ 1.56 Single <sup>1</sup> \$ 12.58 Family <sup>1</sup>

<sup>1</sup> Employee's opting to take the Dental supplemental plan shall pay an additional \$10.00/month for single or \$21.60/month for family coverage.

Avesis Vision (Contracted since 7-1-10)	CY23 Rates	CY24 Rates	Employee Rate
	\$9.31 Single \$21.79 Family	\$9.31 Single \$21.79 Family	\$ 0.46 Single \$ 2.50 Family

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SCOTT COUNTY AUDITOR

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

### SCOTT COUNTY BOARD OF SUPERVISORS

October 26, 2023

### APPROVAL OF HEALTH CARE PREMIUM RATES FOR SCOTT COUNTY EMPLOYEES IN CALENDAR YEAR 2024

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

Section 1. The following schedule of single health care premium rates for Scott County employees in calendar year 2024 is hereby approved:

Health/Pharmaceutical	\$ 40.24 / mo
Dental	\$ 1.56 / mo
Avesis Vision	\$ 0.46 / mo

Section 2. The following schedule of family health care premium rates for Scott County employees in calendar year 2024 is hereby approved:

Health/Pharmaceutical	\$ 277.58 / mo
Dental	\$ 12.58 / mo
Avesis Vision	\$ 2.50 / mo

Section 3. Employee's opting to take the Dental supplemental plan shall pay an additional \$10.00/month for single or \$21.60/month for family coverage.

Section 4. This resolution shall take effect on January 1, 2024.