




Blount County Government HR/Insurance Committee

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Presented by:

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Topics –Employee Benefit Planning



- Current Vendors
- Contribution Strategy
- Dental Recommendation

2019 – Current Vendors

- Allegiance (medical / FSA) – Rate Hold
- Employers Health / CVS Pharmacy (pbm) – Re-negotiated reduced rate
- PartnersRE (stop loss) – Expected in September
- Delta Dental of Tennessee (fully-insured dental) – 5% increase for 2 year rate hold
- Superior Vision (vision) – Rate Hold
- USABLE (term life, STD, LTD) – Rate Hold
- USABLE (voluntary benefits: critical illness, accident, cancer) – Rate Hold
- Convenient Care Plus (telemedicine, Call-a-doc) – Rate Hold

Contribution Strategy

- Resolution to set Medical Contribution Percentages
 - Similar to current percentages paid out in 2019
- Contribution strategy:

Plan Coverage	Employer	Employee
Employee Only	85%	15%
Employee + Spouse	85%	15%
Employee + Child(ren)	87%	13%
Family	84%	16%

Delta Dental – Current Plan

Benefits	Current Plan
Annual Maximum	\$1,000
Deductible (Ind/Fam)	\$50 / \$150
Ortho Lifetime	\$1,000
Preventative/Basic/Major/Ortho	100% / 80% / 50%
Preventative Excluded from Max	No

Current Rates	Blount County	Employee	Total Rate
Employee Only	\$21.04	\$5.00	\$26.04
Family	\$21.04	\$60.64	\$81.68
Renewal Rates	Blount County	Employee	Total Rate
Employee Only	\$22.47	\$5.00	\$27.47
Family	\$22.47	\$63.70	\$86.17



Delta Dental – Self-Funded

- Average previous 12 months
 - Enrollment: 1,726 Subscribers
 - Claims: \$959,279
- Fully Insured Premiums:
 - 2019: \$1,112,209.92
 - 2020: \$1,173,333.84
- Expected Surplus over Fully-Insured
 - 2019: \$60,000
 - 2020: \$120,000
- Increase Annual Maximum benefit by \$200 to member

Current Rates	Blount County	Employee	Total Rate
Employee Only	\$21.04	\$5.00	\$26.04
Family	\$21.04	\$60.64	\$81.68

Self- Funded Rates	Blount County	Employee	Total Rate
Employee Only	\$21.57	\$5.00	\$26.57
Family	\$21.57	\$61.74	\$83.31



Dental Recommendation

- Dental carrier remain with Delta Dental
- Move from Fully-Insured to Self-Funded
- Increase member annual maximum from \$1,000 to \$1,200
- Adopt the following rate structure

Self- Funded Rates	Blount County	Employee	Total Rate
Employee Only	\$21.57	\$5.00	\$26.57
Family	\$21.57	\$61.74	\$83.31



Thank you!