

ANOKA COUNTY

AGENDA

BENEFITS AND COMPENSATION COMMITTEE and Meeting of the Anoka County Board of Commissioners**

Commissioners Schulte (Chair) and Julie Braastad

FOR THE SEPTEMBER 5, 2023, MEETING
9:00 a.m.

CONFERENCE ROOM #772 - Anoka County Government Center

1. Public Comment: Public comments are welcome at this time. In consideration of others wishing to speak, please limit comments to 2 minutes. Questions directed to the committee will not be answered immediately, however, whenever possible, all appropriate questions will be responded to in a timely and effective manner by county staff.
2. Consider approving the following for 30-hour or more per week benefit eligible positions, non-union and union employees:
 - a. The Self-Insured Health Insurance rates and county contributions.
 - b. The HRA contribution of \$1,000 for single and \$2,000 for family.**See attached** action item worksheet.
3. Consider approving the proposed Dental coverage with Health Partners (Contract #C0010257), starting on January 1, 2024 through December 31, 2028. **See attached** action item worksheet.
4. Consider approving the following:
 - a. Renew with BCBS the Group Medicare Advantage as described beginning January 1, 2024, with the offered not to exceed rates.
 - b. Provide the County contribution as calculated in the Anoka County Personnel Rules and Regulations.**See attached** action item worksheet
5. Consider, for informational purposes, an update on 2024 ancillary benefits to include Life Insurance, Short Term Disability, Long Term Disability, and Vision (materials only). **See attached** information worksheet.

*** Actions taken by this Committee do not bind the County Board. In addition to the County Commissioners appointed to this committee, additional County Commissioners may attend. Non-committee Commissioners may choose to participate in the discussions and/or ask questions, but they will not vote on any item, nor will they agree to take a specific action on business conducted by the committee. If their attendance and limited participation in the committee meeting is considered a meeting of the County Board, this shall serve as notice of a County Board meeting. This shall also serve as notice of a County Board Meeting for any committee comprised of four or more members of the board.*



ANOKA COUNTY BENEFITS COMMITTEE

ACTION ITEM

September 5, 2023

Human Resources and Risk Management

ACTION REQUESTED	<p>Consider recommending to the County Board to approve the following for 30-hour or more per week benefit eligible positions, non-union and union employees:</p> <ul style="list-style-type: none"> ▪ The Self-Insured Health Insurance Rates and County Contributions as outlined below. ▪ the HRA contribution of \$1,000 for single and \$2,000 for Family 																																																																																											
BACKGROUND	<p>Anoka County conducted an RFP in 2020 for health insurance. As a result, we moved to a self-insured plan with BCBS as our administrator.</p> <p>Some of the highlights of the program are:</p> <ul style="list-style-type: none"> • Blue Cross will commit to a self-insured transition allowance and wellness credits of \$330,000. • Aggregate stop loss level of 115% with Specific Stop Loss level of \$200K with a 2nd Stop loss year rate cap of 8%, and 3rd year not to exceed 15%. • Administrative fees of \$43.45 PEPM remain flat for 2023 • EAP carved out for a more robust EAP plan to include a dedicated person for EAP/wellness initiatives/programs/incentives. • Include Health (formerly Grand Rounds) cost of \$75K per year to assist employee health benefit steering to high-quality doctors and top-rated medical facilities within insurance network for the next three years. • RX rebate pass-through on monthly basis (90% of actual-estimated value of \$1.4M). • Omada Chronic Conditions program (Diabetes). • Learn to Live mental health program. • KeyRx to eliminates some drugs that can either be purchased over the counter or has other alternatives that are less expensive. • Sharecare digital health management and rewards will be replaced with Blue Care Advisor(BCA). BCA lets you seamlessly connect to all your benefits, claims, programs, rewards and more. 																																																																																											
CONCLUSION	<p>Approve the County Contribution for the HRA and the Health Plan. Approve the Self-Insured Rates below.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Plan</th> <th>2022 Monthly Premium</th> <th>2023 Monthly Premium</th> <th>County Contrib.</th> <th>Employee Contrib.</th> <th>County Contrib. Change</th> <th>EE Contrib. Change</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Aware HRA (\$2K / \$4K)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: left;">Single</td> <td>\$808.78</td> <td>\$808.78</td> <td>\$700.00</td> <td>\$108.78</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td style="text-align: left;">Family</td> <td>\$1,784.98</td> <td>\$1,784.98</td> <td>\$1,362.00</td> <td>\$422.98</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td style="text-align: left;">HVN (\$2K / \$4K)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: left;">Single</td> <td>\$779.88</td> <td>\$779.88</td> <td>\$700.00</td> <td>\$79.88</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td style="text-align: left;">Family</td> <td>\$1,581.12</td> <td>\$1,581.12</td> <td>\$1,362.00</td> <td>\$219.12</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td style="text-align: left;">Aware HRA (\$3K / \$6K)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: left;">Single</td> <td>\$729.30</td> <td>\$729.30</td> <td>\$700.00</td> <td>\$29.30</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td style="text-align: left;">Family</td> <td>\$1,509.56</td> <td>\$1,509.56</td> <td>\$1,362.00</td> <td>\$147.56</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td style="text-align: left;">HVN (\$3K / \$6K)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: left;">Single</td> <td>\$700.00</td> <td>\$700.00</td> <td>\$700.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td style="text-align: left;">Family</td> <td>\$1,375.48</td> <td>\$1,375.48</td> <td>\$1,362.00</td> <td>\$13.48</td> <td>\$0.00</td> <td>\$0.00</td> </tr> </tbody> </table>	Plan	2022 Monthly Premium	2023 Monthly Premium	County Contrib.	Employee Contrib.	County Contrib. Change	EE Contrib. Change	Aware HRA (\$2K / \$4K)							Single	\$808.78	\$808.78	\$700.00	\$108.78	\$0.00	\$0.00	Family	\$1,784.98	\$1,784.98	\$1,362.00	\$422.98	\$0.00	\$0.00	HVN (\$2K / \$4K)							Single	\$779.88	\$779.88	\$700.00	\$79.88	\$0.00	\$0.00	Family	\$1,581.12	\$1,581.12	\$1,362.00	\$219.12	\$0.00	\$0.00	Aware HRA (\$3K / \$6K)							Single	\$729.30	\$729.30	\$700.00	\$29.30	\$0.00	\$0.00	Family	\$1,509.56	\$1,509.56	\$1,362.00	\$147.56	\$0.00	\$0.00	HVN (\$3K / \$6K)							Single	\$700.00	\$700.00	\$700.00	\$0.00	\$0.00	\$0.00	Family	\$1,375.48	\$1,375.48	\$1,362.00	\$13.48	\$0.00	\$0.00
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RECOMMENDED	<p>Consider recommending to the County Board to approve the following for 30-hour or more per week benefit eligible positions, non-union and union employees:</p> <ul style="list-style-type: none"> • The Self-Insured Health Insurance Rates and County Contributions as outlined. • The HRA contribution of \$1,000 for single and \$2,000 for Family 																																																																																											



ANOKA COUNTY BENEFITS COMMITTEE

ACTION ITEM

September 5, 2023

Human Resources and Risk Management

ACTION REQUESTED	<p>Consider recommending to the County Board to approve the proposed Dental coverage with Health Partners (Contract #C0010257), starting on January 1, 2024 through December 31, 2028.</p> <p style="text-align: center;">Proposed Dental Rates</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th rowspan="2" style="text-align: left; padding: 5px;">2024 Rates</th> <th colspan="4" style="text-align: center; padding: 5px;">Single</th> </tr> <tr> <th style="text-align: center; padding: 5px;">Current</th> <th style="text-align: center; padding: 5px;">New</th> <th style="text-align: center; padding: 5px;">% Change</th> <th style="text-align: center; padding: 5px;">\$ Change</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Monthly Premium</td> <td style="text-align: right; padding: 5px;">\$49.60</td> <td style="text-align: right; padding: 5px;">\$50.60</td> <td style="text-align: center; padding: 5px;">2%</td> <td style="text-align: right; padding: 5px;">\$1.00</td> </tr> <tr> <td style="padding: 5px;">Monthly County Contribution</td> <td style="text-align: right; padding: 5px;">\$43.06</td> <td style="text-align: right; padding: 5px;">\$43.92</td> <td style="text-align: center; padding: 5px;">2%</td> <td style="text-align: right; padding: 5px;">\$0.86</td> </tr> <tr> <td style="padding: 5px;">Monthly Employee Contribution</td> <td style="text-align: right; padding: 5px;">\$6.54</td> <td style="text-align: right; padding: 5px;">\$6.68</td> <td style="text-align: center; padding: 5px;">2%</td> <td style="text-align: right; padding: 5px;">\$0.14</td> </tr> <tr> <th rowspan="2" style="text-align: left; padding: 5px;">2024 Rates</th> <th colspan="4" style="text-align: center; padding: 5px;">Family</th> </tr> <tr> <th style="text-align: center; padding: 5px;">Current</th> <th style="text-align: center; padding: 5px;">New</th> <th style="text-align: center; padding: 5px;">% Change</th> <th style="text-align: center; padding: 5px;">\$ Change</th> </tr> <tr> <td style="padding: 5px;">Monthly Premium</td> <td style="text-align: right; padding: 5px;">\$125.66</td> <td style="text-align: right; padding: 5px;">\$128.16</td> <td style="text-align: center; padding: 5px;">2%</td> <td style="text-align: right; padding: 5px;">\$2.50</td> </tr> <tr> <td style="padding: 5px;">Monthly County Contribution</td> <td style="text-align: right; padding: 5px;">\$43.06</td> <td style="text-align: right; padding: 5px;">\$43.92</td> <td style="text-align: center; padding: 5px;">2%</td> <td style="text-align: right; padding: 5px;">\$0.86</td> </tr> <tr> <td style="padding: 5px;">Monthly Employee Contribution</td> <td style="text-align: right; padding: 5px;">\$82.60</td> <td style="text-align: right; padding: 5px;">\$84.24</td> <td style="text-align: center; padding: 5px;">2%</td> <td style="text-align: right; padding: 5px;">\$1.64</td> </tr> </tbody> </table>	2024 Rates	Single				Current	New	% Change	\$ Change	Monthly Premium	\$49.60	\$50.60	2%	\$1.00	Monthly County Contribution	\$43.06	\$43.92	2%	\$0.86	Monthly Employee Contribution	\$6.54	\$6.68	2%	\$0.14	2024 Rates	Family				Current	New	% Change	\$ Change	Monthly Premium	\$125.66	\$128.16	2%	\$2.50	Monthly County Contribution	\$43.06	\$43.92	2%	\$0.86	Monthly Employee Contribution	\$82.60	\$84.24	2%	\$1.64
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BACKGROUND	<ul style="list-style-type: none"> Minnesota State Statutes required to conduct an RFP this year. The RFP was very competitive and resulted in a 2% overall rate increase. The rate is guaranteed for 2024 and 2025. Rate caps for 2026 is 3%, 2027 is 0%, and 2028 3%. No change in benefits from the current plan offered. Health Partners is currently providing the Onsite Clinic. Due to the lease ending at the end of September for their space in the 2150 building, we are looking at possible space near the on-site Well@Work clinic and EAP to be built out by Health Partners to continue on-site dental services. This may allow for more option than the current one day per week. 																																																
RECOMMENDATIONS	<p>Consider recommending to the County Board approve the following for 30-hour or more per week benefit eligible positions, non-union and union employees:</p> <ul style="list-style-type: none"> Accept the proposed fully insured Dental Insurance package from Health Partners (Contract ##C0010257), with no change in benefit plans and an overall premium rate increase of 2% from the 2023 rates, for five years starting January 1, 2024 through December 31, 2023 to include a maximum rate cap guarantee not to exceed 0% in 2025, 3% in 2026, 0% in 2027 and 3% in 2028. 																																																



ANOKA COUNTY BENEFITS COMMITTEE ACTION ITEM

September 5, 2023

Human Resources and Finance & Risk Management

ACTION REQUESTED	<p>Consider recommending to the County Board to approve the following for 2024:</p> <p>Not to exceed 2024 Rates as outlined below.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr style="background-color: #cccccc;"> <th style="text-align: center;">Rate</th> <th colspan="2" style="text-align: center;">2023</th> <th colspan="2" style="text-align: center;">2024</th> <th colspan="2" style="text-align: center;">Change</th> </tr> <tr style="background-color: #cccccc;"> <th style="text-align: center;">Rx*</th> <th style="text-align: center;">Plan 1 (High Rx)</th> <th style="text-align: center;">Plan 2 (Low Rx)</th> <th style="text-align: center;">Plan 1 (High Rx)</th> <th style="text-align: center;">Plan 2 (<i>new</i> Low Rx)</th> <th style="text-align: center;">Plan 1 (High Rx)</th> <th style="text-align: center;">Plan 2 (Low Rx)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Medical Plan</td> <td style="text-align: center;">\$158.00</td> <td style="text-align: center;">\$158.00</td> <td style="text-align: center;">\$160.00</td> <td style="text-align: center;">\$160.00</td> <td style="text-align: center;">\$2.00</td> <td style="text-align: center;">\$2.00</td> </tr> <tr> <td style="text-align: center;">MedicareBlue Rx</td> <td style="text-align: center;">\$148.50</td> <td style="text-align: center;">\$112.00</td> <td style="text-align: center;">\$157.50</td> <td style="text-align: center;">\$117.00</td> <td style="text-align: center;">\$9.00</td> <td style="text-align: center;">\$5.00</td> </tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: center;">\$306.50</td> <td style="text-align: center;">\$270.00</td> <td style="text-align: center;">\$317.50</td> <td style="text-align: center;">\$277.00</td> <td style="text-align: center;">\$11.00</td> <td style="text-align: center;">\$7.00</td> </tr> </tbody> </table> <p>*Rx Deductible Plans Plan 1(High Rx): \$10/\$25/\$60/\$100 (OOP Max \$1,000); Plan 2(Low Rx): \$10/\$30/\$50/\$50 (No Max)</p> <ul style="list-style-type: none"> County Contribution calculated as outlined in the Anoka County Personnel Rules and Regulations. 	Rate	2023		2024		Change		Rx*	Plan 1 (High Rx)	Plan 2 (Low Rx)	Plan 1 (High Rx)	Plan 2 (<i>new</i> Low Rx)	Plan 1 (High Rx)	Plan 2 (Low Rx)	Medical Plan	\$158.00	\$158.00	\$160.00	\$160.00	\$2.00	\$2.00	MedicareBlue Rx	\$148.50	\$112.00	\$157.50	\$117.00	\$9.00	\$5.00	Total	\$306.50	\$270.00	\$317.50	\$277.00	\$11.00	\$7.00
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BACKGROUND	<ul style="list-style-type: none"> In 2022 Anoka County moved to a Customized Group Medicare Advantage Plan for medical only. Anoka County offered two Rx plans in the past and will continue to offer the same two plans. Members have been requesting an alternative Rx plan with similar coverage and premium savings for: <ul style="list-style-type: none"> Members with little or no offset premium contributions Members with spouses that pay full premium <p>in 2023 we implemented Plan 2 (Low Rx): \$10/\$30/\$50/\$50 (No Max).</p>																																			
CONCLUSION	<ul style="list-style-type: none"> Renew the Group Medicare Advantage plan as described. Renew Rx Plan 1 (High Rx) resulting in premium increase, but still below 2022 rates. Renew Rx Plan 2 (Low Rx) resulting in premium increase, but still below 2022 rates. 																																			
RECOMMENDATIONS	<p>Consider recommending to the County Board to approve the following:</p> <ul style="list-style-type: none"> Renew with BCBS the Group Medicare Advantage as described beginning January 1, 2024, with the offered rates. Provide the County contribution as calculated in the Anoka County Personnel Rules and Regulations. 																																			



ANOKA COUNTY BENEFITS COMMITTEE INFORMATIONAL ITEM

September 5, 2023

Human Resources and Risk Management

ACTION REQUESTED	Consider for informational purposes an update on 2024 ancillary benefits to include Life insurance, Short Term Disability, Long Term Disability, and Vision(materials only).
BACKGROUND	<p>In 2021, Anoka County conducted an RFP, as required by MN Statute 471.6161, for ancillary benefits to Life insurance, Short Term Disability, Long Term Disability, and Vision(materials only). Below outlines the status of each benefit:</p> <ul style="list-style-type: none">• These benefits are available to for 30-hour or more per week benefit eligible positions, non-union and union employees.• The Long-Term and Short-Term Disability policies were awarded to National Insurance Services. In 2024 we will be entering into the third year of a three-year rate guarantee. The rates will remain the same with no change in coverage.• The Life, Accidental Death and Dismemberment policy was awarded to Unum. In 2024 we will be entering into the third year of a three-year rate guarantee. The rates will remain the same with no change in coverage.• The Vision(materials only) policy was also awarded to Unum. In 2024 we will be entering into the third year of a four year rate guarantee. The rates will remain the same with no change in coverage.