



The School District of Osceola County Employee Benefits Committee Meeting

Agenda

March 22, 2023

- I. **Welcome (2 minutes)**
 - a. Speaking order volunteer
 - b. Timekeeper volunteer
- II. **Health Services Plan 2023 (40 minutes)**
- III. **Member concerns, tracking, and brainstorming solutions (25 minutes)**
- IV. **Other concerns and updates (18 minutes)**

The next meeting will be held on **April 19, 2023** at **4:30 pm** in the **Multipurpose Room** located at The Center for Employee Health 831 Simpson Road, in Kissimmee.

Employee Benefits Committee Meeting

2022-2023 Membership

OCEA

Judi Crowell – St Cloud HS (v)
Kim Castro-Stevens – HTES(v)
Janet Moody -- NCES (v)
Ruth Nelson – Osceola HS (v)
Lare Allen – OCEA/ESP Pres (v)
Vacant (Alternate)

Teamsters

Vacant (v)
Carlos Martinez – Teamsters (v)

Provider Representatives

Kelly Johnson – Lincoln Financial Group
Mark Tafuri- VSP
Belinda Gonzalez – Humana (Dental)
Tom Remus - MetLife Life Ins.
Cindy McCormick -- EBMS
Mike Trent -- EBMS
Jennifer Pabon -- EBMS
Jay Weingart – Trustmark

Risk & Benefits Management/SDOC

Lauren M. Haddox – Director
LaTasha Aponte – Employee Benefits Supervisor
Megan Arencibia – Wellness Specialist
Vacant – Benefits Education Specialist
Iris Hernandez - Secretary
Sarah Graber – Chief Business & Finance Officer
John Boyd – Chief Negotiator
Scott Knoebel – Chief Negotiator

Prof. Support Council

Felicia Smith – School Operations (v)

ESP

Barb Gleason – OCSA (v)
Susan Compton – Custodial Servs. (v)

Retirees

Ray Lackey – Retired Teacher

Benefits Consultant

Ashley Bacot - RosenSure
Carolyn Grant - RosenSure
Barry Murphy – RosenSure

Center for Employee Health

Kenneth Aldridge - RosenCare

Health Plan Analysis 03/01/2023

Summary

Plan	ENROLLMENT		
	TALLIES	Total	%
Healthy Essentials	1618	7651	21.15%
Healthy Essentials Wellness	1952	7651	25.51%
Healthy Advantage Plus	1130	7651	14.77%
Healthy Advantage Plus Wellness	1881	7651	24.59%
Opt Out Credit Plan	1069	7651	13.97%

PROJECTED REVENUE BASED ON CURRENT ENROLLMENT MINUS ADMIN FEES

Board Paid	\$51,621,625.00
Employee Premium	\$7,429,040.00
Retiree Premium	\$747,285.00
SubTotal	\$59,797,950.00
Administration Fees	(5,484,697.20)
Total	54,313,252.80

DESCRIPTION	OPTION	TALLIES	Board Share		Employee Premium				Retiree Premium		Administration Fees		Stop Loss Fees		Flexible Spending Account					
			Per Pay	Per Year	Per Pay	Per Year	Per Month	Per Year	Per Month	Per Year	Per Month	Per Year	Enrollment	Fees	Per Month	Per Year				
Healthy Advantage Plus	1	895	341.30	305,463.50	6,109,270.00	50.00	44,750.00	895,000.00		53.05	47,479.75	569757	6.43	5754.85	69,058.20	1344	4	5376	64512	
Healthy Advantage Plus	2	21	341.30	7,167.30	143,346.00	435.00	9,135.00	182,700.00		53.05	1,114.05	13368.6	6.43	135.03	1,620.36	21	4	84	1008	
Healthy Advantage Plus	3	131	341.30	44,710.30	894,206.00	245.00	32,095.00	641,900.00		53.05	6,949.55	83394.6	6.43	842.33	10,107.96					
Healthy Advantage Plus	4	27	341.30	9,215.10	184,302.00	580.00	15,660.00	313,200.00		53.05	1,432.35	17188.2	6.43	173.61	2,083.32					
Healthy Advantage Plus	5	28	341.30	9,556.40	191,128.00	220.00	6,160.00	123,200.00		53.05	1,485.40	17824.8	6.43	180.04	2,160.48					
Healthy Advantage Plus	6	28	341.30	9,556.40	191,128.00	0.00	0.00	0.00		0.00	0.00	0	0.00	0	0.00					
Healthy Advantage Plus Wellness	1	1382	341.30	471,676.60	9,433,532.00	25.00	34,550.00	691,000.00		53.05	73,315.10	879781.2	6.43	8886.26	106,635.12					
Healthy Advantage Plus Wellness	2	42	341.30	14,334.60	286,692.00	385.00	16,170.00	323,400.00		53.05	2,228.10	26737.2	6.43	270.06	3,240.72					
Healthy Advantage Plus Wellness	3	210	341.30	71,673.00	1,433,460.00	195.00	40,950.00	819,000.00		53.05	11,140.50	133686	6.43	1350.3	16,203.60					
Healthy Advantage Plus Wellness	4	40	341.30	13,652.00	273,040.00	530.00	21,200.00	424,000.00		53.05	2,122.00	25464	6.43	257.2	3,086.40					
Healthy Advantage Plus Wellness	5	64	341.30	21,843.20	436,864.00	170.00	10,880.00	217,600.00		53.05	3,395.20	40742.4	6.43	411.52	4,938.24					
Healthy Advantage Plus Wellness	6	64	341.30	21,843.20	436,864.00	0.00	0.00	0.00		0.00	0.00	0	6.43	411.52	4,938.24					
Healthy Advantage Plus Wellness	7	5	341.30	1,706.50	34,130.00	385.00	1,925.00	38,500.00		53.05	265.25	3183	6.43	32.15	385.80					
Healthy Advantage Plus Wellness	8	2	341.30	682.60	13,652.00	530.00	1,060.00	21,200.00												
Healthy Advantage Plus Wellness (JS)	1	0	170.65	0.00	0.00	195.65	0.00	0.00		53.05	0.00	0	6.43	0	0.00					
Healthy Advantage Plus Wellness Retiree	1	64							629.83	40,309.12	483,709.44									
Healthy Advantage Plus Wellness Retiree	2	6							1,322.58	7,935.48	95,225.76									
Healthy Advantage Plus Wellness Retiree	3	1							973.85	973.85	11,686.20									
Healthy Advantage Plus Wellness Retiree	4	1							1,703.64	1,703.64	20,443.68									
Healthy Essentials Wellness	1	1548	341.30	528,332.40	10,566,648.00	0.00	0.00	0.00		53.05	82,121.40	985456.8	6.43	9953.64	119,443.68					
Healthy Essentials Wellness	2	31	341.30	10,580.30	211,606.00	325.00	10,075.00	201,500.00		53.05	1,644.55	19734.6	6.43	199.33	2,391.96					
Healthy Essentials Wellness	3	163	341.30	55,631.90	1,112,638.00	152.00	24,776.00	495,520.00		53.05	8,647.15	103765.8	6.43	1048.09	12,577.08					
Healthy Essentials Wellness	4	53	341.30	18,088.90	361,778.00	452.00	23,956.00	479,120.00		53.05	2,811.65	33739.8	6.43	340.79	4,089.48					
Healthy Essentials Wellness	5	68	341.30	23,208.40	464,168.00	20.00	1,360.00	27,200.00		53.05	3,607.40	43288.8	6.43	437.24	5,246.88					
Healthy Essentials Wellness	6	68	341.30	23,208.40	464,168.00	0.00	0.00	0.00		0.00	0.00	0	6.43	437.24	5,246.88					
Healthy Essentials Wellness	7	5	341.30	1,706.50	34,130.00	325.00	1,625.00	32,500.00		53.05	265.25	3183	6.43	32.15	385.80					
Healthy Essentials	1	1398	341.30	477,137.40	9,542,748.00	25.00	34,950.00	699,000.00		53.05	74,163.90	889966.8	6.43	8989.14	107,869.68					
Healthy Essentials	2	23	341.30	7,849.90	156,998.00	375.00	8,625.00	172,500.00		53.05	1,220.15	14641.8	6.43	147.89	1,774.68					
Healthy Essentials	3	110	341.30	37,543.00	750,860.00	202.00	22,220.00	444,400.00		53.05	5,835.50	70026	6.43	707.3	8,487.60					
Healthy Essentials	4	15	341.30	5,119.50	102,390.00	502.00	7,530.00	150,600.00		53.05	795.75	9549	6.43	96.45	1,157.40					
Healthy Essentials	5	36	341.30	12,286.80	245,736.00	50.00	1,800.00	36,000.00		53.05	1,909.80	22917.6	6.43	231.48	2,777.76					
Healthy Essentials	6	36	341.30	12,286.80	245,736.00	0.00	0.00	0.00		0.00	0.00	0	0.00	0	0.00					
Healthy Essentials Wellness Retiree	1	13							588.17	7,646.21	91,754.52									
Healthy Essentials Wellness Retiree	2	3							1,235.15	3,705.45	44,465.40									
Healthy Essentials Wellness Retiree	3	0							906.57	0.00	0.00									
Opt Out Credit Plan	1	1069	341.30	364,849.70	7,296,994.00	0.00	0.00	0.00		750.00	801,750.00	0.00	0	0.00	0.00	Opt Out	1069	4.00	4276.00	51312.00
Job Share Declined Benefits	0	1	170.65	170.65	3,413.00					0.00	0.00	0	0.00	0	0.00					
FSA Extra \$250	1	1182	250.00		295,500.00					0.00	0.00	0	0.00	0	0.00					
Total Employees and Retirees		7651		2,581,081.25	51,621,625.00		371,452.00	7,429,040.00		62,273.75	747,285.00		338,618.15	4,865,167.80	41,891.45	502,697.40			9,736.00	116,832.00

Option Legend	
Single	1
Spouse	2
Child(ren)	3
Family	4
Half Family Primary	5
Half Family Secondary	6
Domestic Partner	7
Child(ren) +DP	8
DP +DP Child(ren)	9
Child(ren) + DP + DP Child(ren)	10

Revenue Totals Per Year

Board Paid	\$51,621,625.00
Employee Premium	\$7,429,040.00
Retiree Premium	\$747,285.00
Total	\$59,797,950.00

Administration Fees Total Per Year

TPA	4,865,167.80
Stop Loss	502,697.40
FSA	116,832.00
Total	5,484,697.20