



The School District of Osceola County Employee Benefits Committee Meeting

Agenda

January 18, 2023

- I. **Welcome (2 minutes)**
 - a. Speaking order volunteer
 - b. Timekeeper volunteer
- II. **Actuarial Presentation (15 minutes)**
- III. **Health Services Plan 2023 (35 minutes)**
- IV. **Member concerns, tracking, and brainstorming solutions (15 minutes)**
- V. **Other concerns and updates (18 minutes)**

The next meeting will be held on **February 15, 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)
Vacant (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
Vacant – 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
Frank Malatesta - RosenCare

**School District of Osceola County
Plan Design Options for 10-1-2023**

	PLAN 1	PLAN 2			PLAN 3		
	<i>Health Center Plan with Tiers 1&2 Only</i>	<i>Proposed Essential Plan</i>			<i>Proposed Advantage Plan</i>		
		<i>Tier 1</i>	<i>Tier 2</i>	<i>Tier 3</i>	<i>Tier 1</i>	<i>Tier 2</i>	<i>Tier 3</i>
PCP - Health Center	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Telemedicine	\$0	\$0	\$0	Not Covered	\$0	\$0	Not Covered
PCP	N/A	\$20	\$40	Ded/Co-Ins	\$15	\$25	\$30
Specialist	\$30	\$40	\$80	Ded/Co-Ins	\$40	\$50	\$60
Referral Needed to Specialist?	Yes	No	No	No	No	No	No
Urgent Care	\$45	\$45	\$45	Ded/Co-Ins	\$45	\$45	Ded/Co-Ins
Emergency Room	\$400 copay (waived if admitted)	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins
	<i>any facility</i>	<i>any facility</i>	<i>any facility</i>	<i>any facility</i>	<i>any facility</i>	<i>any facility</i>	<i>any facility</i>
Labwork at independent lab	\$0 (Health Center, Quest or LabCorp only)	\$10 (Ex. Quest Diagnostics)	30% no Deductible	30% no Deductible	\$5 (Ex. Quest Diagnostics)	25% no Deductible	25% no Deductible
Labwork all other facilities	80% No Deductible	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins
Advanced Imaging	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins
Advanced Imaging through Green Imaging	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Deductible	\$500 / \$1,000	\$900 / \$1,800	\$1,250/\$2,500	\$1,250/\$2,500	\$600/\$1,200	\$950/\$1,900	\$950/\$1,900
Co-Insurance	80%	70%	70%	70%	75%	75%	75%
Maximum Out of Pocket	\$4,000/\$8,000	\$5,000/\$10,000	\$6,300/\$13,600	\$6,300/\$13,600	\$4,000/\$8,000	\$6,700 / \$12,400	\$6,700 / \$12,400
RX	Prescriptions Unlimited Only	Preferred Pharmacy	Non-Preferred Pharmacy		Preferred Pharmacy	Non-Preferred Pharmacy	
Deductible	No Deductible	No Deductible	\$300 waived for preferred generics		No Deductible	\$75 waived for preferred generics	
Generics Obtained at Health Center	\$0	\$0	\$0		\$0	\$0	
Preferred Generic	\$0	\$6	\$10		\$5	\$10	
Preferred Brand	\$45	\$45	20% up to \$75		\$40	20% up to \$50	
Non-Preferred Brand	50% up to \$150	50% up to \$150	50% up to \$200		50% up to \$125	50% up to \$150	
Specialty	\$75	50% up to \$200	Not Covered		50% up to \$200	Not Covered	
International Program with Elect Rx	\$0	\$0	\$0		\$0	\$0	

Remove Advent Health from Tier 3 RBP for all plans

Projected Annual Cost		NEW		util mgmt							
\$65,000,000				0.90							
	Adv Well	Adv Non	Ess Well	Ess Non	HC Well	HC Non	Opt outs	Adv Retiree	Ess Retiree	Job Sh Decline	Total
EE	916	705	1,460	1,596	267	323	1,063	73	13	1	6,416
ES	29	17	20	14	21	20	0	6	4	0	130
EC	137	102	96	73	112	89	0	1	0	0	610
EF	26	11	24	9	38	14	0	1	0	0	121
HF1	42	22	34	18	49	26	0	0	0	0	191
HF2	42	22	37	18	58	26	0	0	0	0	203
Total	1,192	878	1,670	1,728	544	497	1,063	81	17	1	7,671
	16%	11%	22%	23%	7%	6%	14%	1%	0%	0%	
AV	0.87	0.87	0.84	0.84	0.79	0.79	0.79	0.87	0.84		
New Funding Rates, per month											
RV	1.00	1.00	0.97	0.97	0.91	0.91	0.91	1.00	0.97	0.50	
EE	\$625.50	\$625.50	\$605.28	\$605.28	\$567.50	\$567.50	\$567.50	\$625.50	\$605.28	\$312.75	
ES	\$1,313.50	\$1,313.50	\$1,271.03	\$1,271.03	\$1,191.70	\$1,191.70	\$1,191.70	\$1,313.50	\$1,271.03	\$656.75	
EC	\$967.16	\$967.16	\$935.89	\$935.89	\$877.48	\$877.48	\$877.48	\$967.16	\$935.89	\$483.58	
EF	\$1,691.94	\$1,691.94	\$1,637.23	\$1,637.23	\$1,535.05	\$1,535.05	\$1,535.05	\$1,691.94	\$1,637.23	\$845.97	
Total	\$11,160,000	\$7,836,000	\$13,848,000	\$13,508,000	\$5,947,000	\$4,629,000	\$7,239,000	\$674,000	\$155,000	\$4,000	\$65,000,000
ER Contribution - New Required, (FLAT RATE) per month											
EE	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$0.00	\$0.00	\$312.56	
ES	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$0.00	\$0.00	\$312.56	
EC	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$0.00	\$0.00	\$312.56	\$5,116,000
EF	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$0.00	\$0.00	\$312.56	\$375.07
Total	\$8,943,000	\$6,585,000	\$12,530,000	\$12,961,000	\$4,077,000	\$3,731,000	\$7,974,000	\$0	\$0	\$4,000	\$56,805,000
ER Contribution - Current per rates, per month, including opt out funding											
EE	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$0.00	\$0.00	\$284.42	
ES	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$0.00	\$0.00	\$284.42	
EC	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$0.00	\$0.00	\$284.42	
EF	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$0.00	\$0.00	\$284.42	
Total	\$8,137,000	\$5,992,000	\$11,402,000	\$11,794,000	\$3,710,000	\$3,395,000	\$7,256,000	\$0	\$0	\$3,000	\$51,689,000
EE Contribution - New, per 20 pay											
EE	\$50.00	\$75.00	\$0.00	\$25.00	\$0.00	\$25.00	\$0.00	\$625.50	\$605.28	\$0.00	
ES	\$450.00	\$500.00	\$325.00	\$375.00	\$175.00	\$225.00	\$0.00	\$1,313.50	\$1,271.03	\$0.00	
EC	\$275.00	\$325.00	\$152.00	\$202.00	\$25.00	\$75.00	\$0.00	\$967.16	\$935.89	\$0.00	
EF	\$575.00	\$625.00	\$452.00	\$502.00	\$200.00	\$250.00	\$0.00	\$1,691.94	\$1,637.23	\$0.00	
HF1	\$300.00	\$350.00	\$20.00	\$50.00	\$0.00	\$50.00	\$0.00	\$1,691.94	\$1,637.23	\$0.00	
HF2	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,691.94	\$1,637.23	\$0.00	
Total	\$2,485,000	\$2,173,000	\$646,000	\$1,305,000	\$279,000	\$476,000	\$0	\$674,000	\$155,000	\$0	\$8,193,000
EE Contribution - Current, per 20 pay											
EE	\$25.00	\$50.00	\$0.00	\$25.00	\$0.00	\$0.00	\$0.00	\$629.83	\$588.17	\$0.00	
ES	\$385.00	\$435.00	\$325.00	\$375.00	\$0.00	\$0.00	\$0.00	\$1,322.58	\$1,235.15	\$0.00	
EC	\$195.00	\$245.00	\$152.00	\$202.00	\$0.00	\$0.00	\$0.00	\$973.85	\$906.57	\$0.00	
EF	\$530.00	\$580.00	\$452.00	\$502.00	\$0.00	\$0.00	\$0.00	\$1,703.64	\$1,588.06	\$0.00	
HF1	\$170.00	\$220.00	\$20.00	\$50.00	\$0.00	\$0.00	\$0.00	\$1,703.64	\$1,588.06	\$0.00	
HF2	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,703.64	\$1,588.06	\$0.00	
Total	\$2,338,000	\$2,242,000	\$1,113,000	\$1,696,000	\$0	\$0	\$0	\$679,000	\$151,000	\$0	\$8,219,000
EE Contribution per Month - New %											
EE	13%	20%	0%	7%	0%	7%	0%	100%	100%	0%	
ES	57%	63%	43%	49%	24%	31%	0%	100%	100%	0%	
EC	47%	56%	27%	36%	5%	14%	0%	100%	100%	0%	
EF	57%	62%	46%	51%	22%	27%	0%	100%	100%	0%	
HF1	30%	34%	2%	5%	0%	5%	0%	100%	100%	0%	
HF2	0%	0%	0%	0%	0%	0%	0%	100%	100%	0%	
EE Contribution per Month - Current %											
EE	7%	13%	0%	7%			0%	100%	100%	0%	
ES	49%	55%	44%	51%			0%	100%	100%	0%	
EC	33%	42%	28%	37%			0%	100%	100%	0%	
EF	52%	57%	47%	53%			0%	100%	100%	0%	
HF1	17%	22%	2%	5%			0%	100%	100%	0%	
HF2	0%	0%	0%	0%			0%	100%	100%	0%	

20 pay
\$375.07
20 pay
\$341.30

