

**FRANKLIN COUNTY  
COMMISSION AGENDA ITEM**

<b>TO:</b> BOARD OF FRANKLIN COUNTY COMMISSIONERS	<b>Reviewed:</b>
<b>FROM:</b> Gayla Stofko	<b>Ext:</b> 3445
<b>DEPARTMENT:</b> Human Resources	
<b>DATE:</b> Monday, May 19, 2008	<b>No:</b>

**ITEM: Receive a presentation from Blue Cross & Blue Shield of Kansas and discuss the 2009 Health Insurance options.**

Background: Blue Cross & Blue Shield will be presenting the commission with the proposed 2009 health insurance options and premiums.

Recommended Action: none

Attachments: Health Insurance Information

FRANKLIN COUNTY EMPLOYEES

CURRENT BENEFITS AND TIME FRAME

(1/1/08 - 12/31/08)

<u>Base</u>	<u>Buy Up</u>
\$500/\$1,000 Deductible	\$200/\$400 Deductible
\$2,000/\$4,000 Coinsurance	\$1,000/\$2,000 Coinsurance
\$25 Office Visit Copay	\$15 Office Visit copay
\$10/\$20/\$40 Rx Card	\$10/\$20/\$40 Rx Card
Annual Liability @ Expected:	\$1,729,510.16*
Annual Liability @ 125%:	\$2,124,859.99*

Based on contract counts of:

Health & Rx - Base - 64 Emp, 15 Emp/Ch, 10 Emp/Sp, 9 Emp/Deps

Health & Rx - Base - 55 Emp, 22 Emp/Ch, 29 Emp/Sp, 17 Emp/Deps

\*Annual liability based on projections. Numbers can fluctuate.

# FRANKLIN COUNTY EMPLOYEES

## RENEWAL

(Effective 1/1/09 at 23% Projected Increase, No Changes in Benefits)

<u>Base</u>	<u>Buy Up</u>
\$500/\$1,000 Deductible	\$200/\$400 Deductible
\$2,000/\$4,000 Coinsurance	\$1,000/\$2,000 Coinsurance
\$25 Office Visit Copay	\$15 Office Visit copay
\$10/\$20/\$40 Rx Card	\$10/\$20/\$40 Rx Card
Annual Liability @ Expected:	\$2,086,613.76
Annual Liability @ 125%:	\$2,608,267.20

Based on contract counts of:

Health & Rx - Base - 64 Emp, 15 Emp/Ch, 10 Emp/Sp, 9 Emp/Deps

Health & Rx - Base - 55 Emp, 22 Emp/Ch, 29 Emp/Sp, 17 Emp/Deps

Disclaimer: Rates are projected at 23% increase and are subject to change.

FRANKLIN COUNTY EMPLOYEES

RENEWAL OPTION (\*RX CHANGE, OPTION B1)  
(Effective 1/1/09 at 23% Projected Increase)

<u>Base</u>	<u>Buy Up</u>
\$500/\$1,000 Deductible	\$200/\$400 Deductible
\$2,000/\$4,000 Coinsurance	\$1,000/\$2,000 Coinsurance
\$25 Office Visit Copay	\$15 Office Visit copay
<b>*\$15/\$30/\$45 Rx Card</b>	<b>*\$15/\$30/\$45 Rx Card</b>
Annual Liability @ Expected:	\$2,024,438.76
Annual Liability @ 125%:	\$2,530,548.45

Based on contract counts of:

Health & Rx - Base - 64 Emp, 15 Emp/Ch, 10 Emp/Sp, 9 Emp/Deps

Health & Rx - Base - 55 Emp, 22 Emp/Ch, 29 Emp/Sp, 17 Emp/Deps

Disclaimer: Rates are projected at 23% increase and are subject to change.

**3% savings from current plan expected.**

FRANKLIN COUNTY EMPLOYEES

RENEWAL OPTION (\*RX CHANGE AND \$25 OVC, OPTION C1)  
(Effective 1/1/09 at 23% Projected Increase)

<u>Base</u>	<u>Buy Up</u>
\$500/\$1,000 Deductible	\$200/\$400 Deductible
\$2,000/\$4,000 Coinsurance	\$1,000/\$2,000 Coinsurance
\$25 Office Visit Copay	<b>*\$25 Office Visit copay</b>
<b>*\$15/\$30/\$45 Rx Card</b>	<b>*\$15/\$30/\$45 Rx Card</b>
Annual Liability @ Expected:	\$2,013,351.12
Annual Liability @ 125%:	\$2,516,688.90

Based on contract counts of:

Health & Rx - Base - 64 Emp, 15 Emp/Ch, 10 Emp/Sp, 9 Emp/Deps

Health & Rx - Base - 55 Emp, 22 Emp/Ch, 29 Emp/Sp, 17 Emp/Deps

Disclaimer: Rates are projected at 23% increase and are subject to change.

**3.6% savings from current plan expected.**

## FRANKLIN COUNTY EMPLOYEES

RENEWAL OPTION (\*DEDUCTIBLE, RX CHANGE AND \$25 OVC, OPTION D1)  
(Effective 1/1/09 at 23% Projected Increase)

<u>Base</u>	<u>Buy Up</u>
<b>*\$1,000/\$2,000 Deductible</b>	<b>*\$500/\$1,000 Deductible</b>
\$2,000/\$4,000 Coinsurance	\$1,000/\$2,000 Coinsurance
\$25 Office Visit Copay	<b>*\$25 Office Visit copay</b>
<b>*\$15/\$30/\$45 Rx Card</b>	<b>*\$15/\$30/\$45 Rx Card</b>

Annual Liability @ Expected: \$1,933,467.96

Annual Liability @ 125%: \$2,416,834.95

Based on contract counts of:

Health & Rx - Base - 64 Emp, 15 Emp/Ch, 10 Emp/Sp, 9 Emp/Deps

Health & Rx - Base - 55 Emp, 22 Emp/Ch, 29 Emp/Sp, 17 Emp/Deps

Disclaimer: Rates are projected at 23% increase and are subject to change.

**7.4% savings from current plan expected.**

## FRANKLIN COUNTY EMPLOYEES

### RENEWAL OPTION (IF BASE PLAN WERE THE ONLY OPTION) (Effective 1/1/09 at 23% Projected Increase)

#### Base Plan

\$500/\$1,000 Deductible  
\$2,000/\$4,000 Deductible  
\$25 Office Visit Copay  
\$10/\$20/\$40 Rx Card

Employee: 119 X \$479.13 X 12 =	\$684,197.64
Emp/Children: 37 X \$906.47 X 12 =	\$402,472.68
Emp/Spouse: 39 X \$1,009.79 X 12 =	\$472,581.72
Emp/Dependents: 26 X \$1,431.94 X 12 =	\$446,765.28
Annual Liability @ Expected:	\$2,006,017.32
Annual Liability @ 125%:	\$2,507,521.65

Disclaimer: Rates are projected at 23% increase and are subject to change.

**3.9% savings from current plan expected.**