

Benefits Committee Meeting
June 25, 2020
Microsoft TEAMS/MSB Conference Room 130

Start time: 9:00 am

Committee Members in Attendance: Matt McCombs, CWA; Mike Head, CWA; Randy Cohen, CWA; Ronald Rice, CWA; Sgt. Corey Lenczden, FOP Supervisors; Stephen Colbert, IAFF; Rick Crean, Retirees; Gina Clayton, SAMP; Sandy Clayton, SAMP; Jay Ravins, SAMP; Daniel Negersmith (alternative for Officer Steven Squillante)

Committee Members Not in Attendance: Chancee Anderson, CWA; Officer Steven Squillante, Matt Schad, IAFF; Lisa Friday, SAMP.

Non-Committee Members in Attendance: Shawn Fleming, Gehring Group; Karen Walker, Gehring Group, Cameron Burt, Gehring Group, Jennifer Poirrier, Human Resources; Jill Paul, Human Resources; Jessica Harmeson, Human Resources; Regina Novak, Wellness; Christopher Baker, Wellness.

Jill Paul, Human Resources Manager, opened the meeting and stated the purpose of the meeting was to discuss our renewal for 2021. Ms. Paul began the meeting by sharing the results of the benefits survey that was open to employees in January 2020. The survey consisted of 7 questions and feedback from the questions was positive. Most employees responded that they had a chance to speak with an HR Representative during open enrollment and that they also were able to speak with our AFLAC representative. Most employees were pleased with the health fair and provided some new ideas, like having a food truck out the next health fair.

In response to the open ended questions on the survey, one request was that we needed more meetings during open enrollment. Ms. Paul went on to say that due to the pandemic, open enrollment and the health fair will look a little different this year, but that we will be available to employees during open enrollment. Another comment brought forth was the need for additional communication with retirees. Ms. Paul stated that we will strive to communicate more effectively with retirees. Ms. Paul went on to say that we received positive feedback regarding medical coverage, but did receive comments from employees stating the premiums were too high. Ms. Paul stated that every single year the city works to get the best value for the best coverage. Ms. Paul added, all in all we had good survey results, and unfortunately we only had about 10% of the population respond, but those 10% had positive responses.

Ms. Paul went on to report that the pandemic has not hindered employees from participating in the MotivateMe program. As of June 25th there have been 330 employees that have received their biometric screenings. Out of those 330 employees, 148 people have earned \$50, 21 of those have earned additional \$75, 40 people have earned \$100, 78 people have earned \$125, 6 people have earned \$150, 16 people have earned \$175 and 22 people have earned the maximum of \$200. Ms. Paul stated that she is really pleased that employees are participating and receiving incentives for preventive screenings. Ms. Paul went on to say that the total rewards earned to date is over \$30,000. Ms. Paul encouraged the committee members to please bring this information back to their departments in order to promote the program and encourage the employees to visit the employee health center to get their screenings and health assessments completed. Ms. Paul advised that if there were no questions she would move forward and introduce Mr. Fleming to speak about the 2021 medical plan renewal.

Gehring Group representative, Shawn Fleming introduced the Meeting Agenda notes. Mr. Fleming stated that we have a pretty short agenda this morning and only a couple of things to look at in the package (attached) that was sent to all attendees, as well as some additional information. Mr. Fleming stated, we were unable to have the

meeting in March or early April due to the pandemic and we would take a couple of minutes to look at the claims, and then we will discuss renewal.

Mr. Fleming stated the City has a self-funded medical plan and described how claims impact the funding. Mr. Fleming referred attendees to the handouts (attached) and stated on the first page we have the history from last year. On the left is the monthly funding, which is the number of employees on the plan and each year of coverage multiplied by the funding rate we set at the beginning of the year. If you look at just December of last year, of that 1.7 million, \$80,000 goes to pay for the administration for Cigna to run the program. We also have reinsurance, which protects us on any claim that goes over \$300,000 for an individual in that year, so that coverage cost us about \$110,000 a month. Mr. Fleming went on to say in the next column is our actual claims up to the stop loss limit. As you can see for the month of December, is an example, we have 1.5 million. If we take a look at last year's recap because we always like to use it to benchmark. Overall, the plan had about 16.7 million dollars in claims. Mr. Fleming stated a couple of years ago pharmacy rebates were added for brand name drugs. Mr. Fleming explained that the Gehring group negotiated and enhanced pharmacy rebates. Mr. Fleming went on to explain that pharmacy contracts were renegotiated to provide the City with more rebates. Last year we had better claims year than the year before and the plan finished with just about 2 million dollars in surplus when you take in consideration the pharmacy rebate and the average last year was \$821.84 in claims per employee, per month.

Mr. Fleming went on to say if we take a look at this year (page 3), in January we had actual paid claims of 1.2 million, which was a good month, on average of \$734 in claims per employee per month. We had a higher month in February, where we had about 1.75 million in claims. There was a decrease in March to about 1.5 million. Mr. Fleming explained that in any given month, most claims by the time they are paid they were incurred the month before. In April and May claims were down significantly. A big piece of that is related to COVID-19 and the fact that most non-essential procedures were put off. Employees and their families were not going to the doctor or dentist, so our claim averages dropped quite a bit in April and May. Overall, the industry still has a lot of unknowns as to what the longer-term effect of COVID-19 will be. Mr. Fleming gave an example of physical therapy, by saying if individual was going to physical therapy 3 times a week he or she might not have gone for 3 months so those costs are probably gone for good because the individual would not go now, 6 times per week for physical therapy since the facility has re-opened. On the other hand, if an individual needed to have knee surgery and postponed it for 3 or 6 months due to COVID-9, he or she will potentially need to have that procedure done in the future.

Mr. Colbert asked what factors caused the increase for February's claims for this year because they were higher, about 30% more than normal. Mr. Fleming responded and stated that the plan had a couple of catastrophic claims.

Mr. Fleming continued discussing pharmacy rebates stating the City received about a \$900,000 payout in pharmacy rebates that were received in April 2019. Mr. Fleming went on to say that there was a pretty significant jump from pharmacy rebates received in 2018, which was \$760,000. Mr. Fleming stated overall, year to date taking that in consideration the plan has a surplus of 2 million dollars thru the first 5 months. Our claims per employee per month average is down to \$785 and over the prior 12 months was about \$820.

Mr. Fleming stated there are a lot of factors we look at throughout the year to evaluate the plan. Mr. Fleming pointed out on page 1 (attached) that ER visits went down overall about 6% this year. Mr. Fleming went on to say that Inpatient days and number of inpatient claimants went down, which is obviously driven by COVID-19. Mr. Fleming stated that we had an increase (about 40%) in MRIs and about 10% increase in CT scans. Mr. Fleming went on to say that we also had increase in pharmacy scripts, up 11.4%. There is a part of that gets driven by COVID-19 because a lot of carriers' wait requirements as people were able to fill scripts earlier and in a larger quantity. Mr. Fleming thinks

this will balance out over the course of the year. Mr. Fleming stated that overall office visits went down by 11.4% this year, again due to COVID-19.

Mr. Fleming stated the top physical health condition that is a cost driver for the City is diabetes. When looking for drivers from a wellness perspective, we look at our cost drivers. He wanted to point out overall condition, 85 individuals so far this year had cancer diagnosis and 186 with diabetes diagnoses. What Mr. Fleming pointed out here that when comparing pharmacy costs for diabetes versus cancer, a big majority of diabetes costs are spent on pharmaceuticals. Mr. Fleming went on to say that obesity is an item that the medical community is started to track more as an actual diagnosis as well.

Mr. Colbert asked Mr. Fleming if he has seen, with any other plans that cover weight loss surgeries, a decrease or plan savings related to diabetes cost. Mr. Fleming stated that he has not seen a correlation between cost savings as they relate to diabetes and weight loss surgery. Mr. Fleming went on to say what he does see is the procedures (weight loss surgeries) overall are not egregiously expensive but a lot of individuals that have those procedures have a number of complications long term and those costs and risk outweigh any of the benefits. Mr. Fleming also stated that a lot of the studies show a large percentage of people seem to regress because they have not made the lifestyle changes necessary to achieve those long term results.

Mr. Colbert inquired about the pharmacy claims costs and wanted to confirm decrease in pharmacy claims cost for this year. Mr. Fleming explained that the pharmacy cost has been trending up a little bit. Mr. Fleming went on to further explain that pharmacy costs have stayed relatively consistent but medical costs have decreased.

Mr. Fleming referred to the handouts (attached) and stated that page 6 shows future projections and the projections covers the most recent time period, May 2019 thru April 2020. Mr. Fleming then stated that when looking at Line 11 the medical costs increased by 8.5% and pharmacy by 9.6%. Mr. Fleming explained when projections were done thru April, estimated percentage change for 2021 plan year came to a 2.2.% overall increase. Mr. Fleming stated that the decision has been made that there will be no increase for the medical plan for the upcoming year(2021).

Mr. Head inquired about the possibility of a second spike with Covid-19 and the lack of people going to the doctors now, would we see an increase after the second spike of people possibly going to the doctors. Mr. Fleming responded stating he thinks we will see increase in claims but not in the way that we saw the claims drop out in one month, but rather slowly faze in over the next 6 to 10 months.

Mr. Colbert asked if Telehealth is still free. Mr. Fleming stated he believes it is. Mr. Colbert asked if we are seeing an increase in people using Telehealth since there was a decrease in the general doctors' visits. Mr. Fleming responded that there has been a slight increase in Telehealth visits and that some of the primary care and urgent care visits shifted to Telehealth including some of the COVID-19 screenings. Mr. Fleming further explained stating most of our groups have not seen a lot of cost from COVID-19 unless a patient lands in the ICU because of COD-19. We have not seen any of that on the City's plan yet. Mr. Colbert inquired if COVID-19 testing is 100% covered. Mr. Fleming stated yes, as of right now everything is still covered. Mr. Colbert stated he was told that couple of people went to the ER and got tested for COVID-19 and were charged a copay. Mr. Colbert wanted to know if that was because of the facility they used. Mr. Fleming stated it is not due to the facility, but the possibility of a patient coming in for COVID-19 testing and subsequently it was determined that the patient was diagnosed with something else. Mr. Fleming further explained that there may be a possibility that some employees got billed for COVID-19 testing especially if they went early on as the hospitals did not have the proper billing codes to enter for COVID-19. Mr. Fleming went

on to say that if someone received a bill and thought it should have been covered for COVID-19, he or she should bring it to the Gehring Group's attention or send it to HR for follow up.

Mr. Fleming referred to the Sunlife Dental plan handout (attached) on page 8 stating there is no increase proposed and no change to the schedule of benefits. Mr. Fleming referred to handout (attached) on page 9 and 10, which are the 2 Cigna's DHMO plans stating there is no increase proposed to those 2 plans either. Mr. Fleming added that the Cigna PPO plan handout (attached) on page 11 has a 3.9% increase.

Mr. Fleming referred to Humana Vision handout (attached) on page 12 stating the Gehring Group was able to negotiate a 5% reduction in cost of that plan and it is guaranteed for 3 years.

Mr. Fleming referred to Life Insurance handout (attached) on page 13 stating that everything with Unum on Life and Disability Insurance rates will stay the same.

Mr. Fleming referred to Employee/Employer Cost Break down handout (attached) on page 17 stating the Dental, Vision and other coverages are listed all on one page for easier price comparison.

Ms. Clayton inquired about medical insurance programs that actually provide benefits for alternative medicine, such as acupuncture. Ms. Clayton asked Mr. Fleming if he had any knowledge of any insurance that would cover alternative therapies. Mr. Fleming stated occasionally insurance plans choose to cover some alternative therapies, however about 95% of the plans do not provide coverage. Mr. Fleming stated that the plans that do cover alternative medicine typically have a cap or either \$1,000 or \$1,500 maximum benefit per year. He stated the biggest reason why most plans do not provide coverage is because of the difficulty in determining if the treatments actually have a positive outcome or are effective at all.

Mr. Colbert inquired about the wording in the plan which states when someone is eligible for Medicare, City plan becomes secondary plan. Mr. Colbert stated that until an individual applies for Medicare, City's medical coverage should be primary. Mr. Colbert stated he would like to change the wording, if possible so that it says instead of when they are eligible for Medicare our plan becomes secondary to when they actually have Medicare because even if they are eligible and they don't have Medicare seems to be causing problems because Cigna thinks they have Medicare. Mr. Fleming stated the reason that language is in the contract is because of the discount that Medicare gets and how much better the Medicare reimbursement is over Cigna. If someone decides not to take Medicare, then the City is required to pay for the claims for the time retiree is covered under City medical. City wants retirees to get Medicare when eligible because it is a better deal for the retiree as well as the City. Mr. Fleming explained that if retirees do not take Medicare and stay on City coverage, that could drive the cost of the plan up and increase premiums in the future. Mr. Fleming further explained that this does not impact individuals over 65 that are still employed with the City. Mr. Fleming went on to say that retirees are receiving information about Medicare at least 6 months before they turn 65.

Mr. Colbert stated that he believes the issue was the information was not getting out to the retirees, especially the COBRA plan, which allows spouse to be on the insurance for 3 years after the retiree initially gets Medicare. Mr. Colbert stated he never knew that the spouse is able to stay on COBRA for 3 years. Mr. Fleming stated we are going to provide additional information in the future to both employees and retirees regarding Medicare.

Ms. Paul asked everyone if they were ready to take a vote to approve the 2021 renewal as discussed. The motion was seconded; all committee members approved the motion.

The committee accepted the proposed plan as presented with no increase to the Cigna medical premium, 3.9% increase in the Cigna PPO dental premium, and a 5% decrease in Vision premium as indicated on the benefits committee meeting today June 25, 2020.

City of Clearwater

Meeting Agenda

Date: June 25, 2020
Location: Clearwater, FL

Items

- Medical Claims Experience Update
- Medical Insurance Renewal Projection
- Executive Summary – 2021 Medical Rates
- Ancillary Renewal Evaluations
- Executive Summary – 2021 Ancillary Rates

**City of Clearwater
 Cigna - ASO Only**
Plan Year: January 1, 2019 - December 31, 2019

Date	Total Plan Funding		Administration & Network Fees		Stop Loss Fees (\$250,000/\$350,000)		Actual Paid Claims ¹		Total Plan Cost		Reserve Account		Total EEs		Claims / EE / Month			
	\$		\$		\$		\$		\$		\$		\$		\$			
January-19	\$	1,675,807	\$	79,496	\$	108,836	\$	1,169,331	\$	1,357,663	\$	318,144		1,695		689.87		
February-19	\$	1,668,969	\$	79,214	\$	108,451	\$	1,243,030	\$	1,430,695	\$	238,274		1,689		735.96		
March-19	\$	1,684,208	\$	79,683	\$	109,093	\$	1,545,765	\$	1,734,541	\$	(50,333)		1,699		909.81		
April-19	\$	1,671,686	\$	78,745	\$	107,809	\$	1,131,465	\$	1,318,019	\$	353,667		1,679		673.89		
May-19	\$	1,674,460	\$	79,027	\$	108,194	\$	1,599,041	\$	1,786,261	\$	(111,801)		1,685		948.99		
June-19	\$	1,680,282	\$	79,355	\$	108,643	\$	1,446,498	\$	1,634,496	\$	45,786		1,692		854.90		
July-19	\$	1,676,586	\$	79,214	\$	108,451	\$	1,367,633	\$	1,555,298	\$	121,289		1,689		809.73		
August-19	\$	1,669,015	\$	79,027	\$	108,194	\$	1,418,039	\$	1,605,260	\$	63,755		1,685		841.57		
September-19	\$	1,670,870	\$	79,027	\$	108,194	\$	1,261,314	\$	1,448,534	\$	222,336		1,685		748.55		
October-19	\$	1,682,785	\$	79,449	\$	108,772	\$	1,500,129	\$	1,688,349	\$	(5,564)		1,694		885.55		
November-19	\$	1,692,026	\$	79,918	\$	109,414	\$	1,473,173	\$	1,662,505	\$	29,521		1,704		864.54		
December-19	\$	1,695,319	\$	80,011	\$	109,542	\$	1,529,638	\$	1,719,191	\$	(23,872)		1,706		896.62		
Annual Total	\$	20,142,012	\$	952,164	\$	1,303,591	\$	16,685,056	\$	18,940,811	\$	1,961,763		20,302		821.84		
											Pharmacy Rebates²		\$ 760,562					

¹ Actual claims only include claims up to the stop loss limit

² Pharmacy Rebates paid to City of Clearwater in 2019 and are included in Annual Reserve Account Total

**City of Clearwater
Cigna - ASO Only**

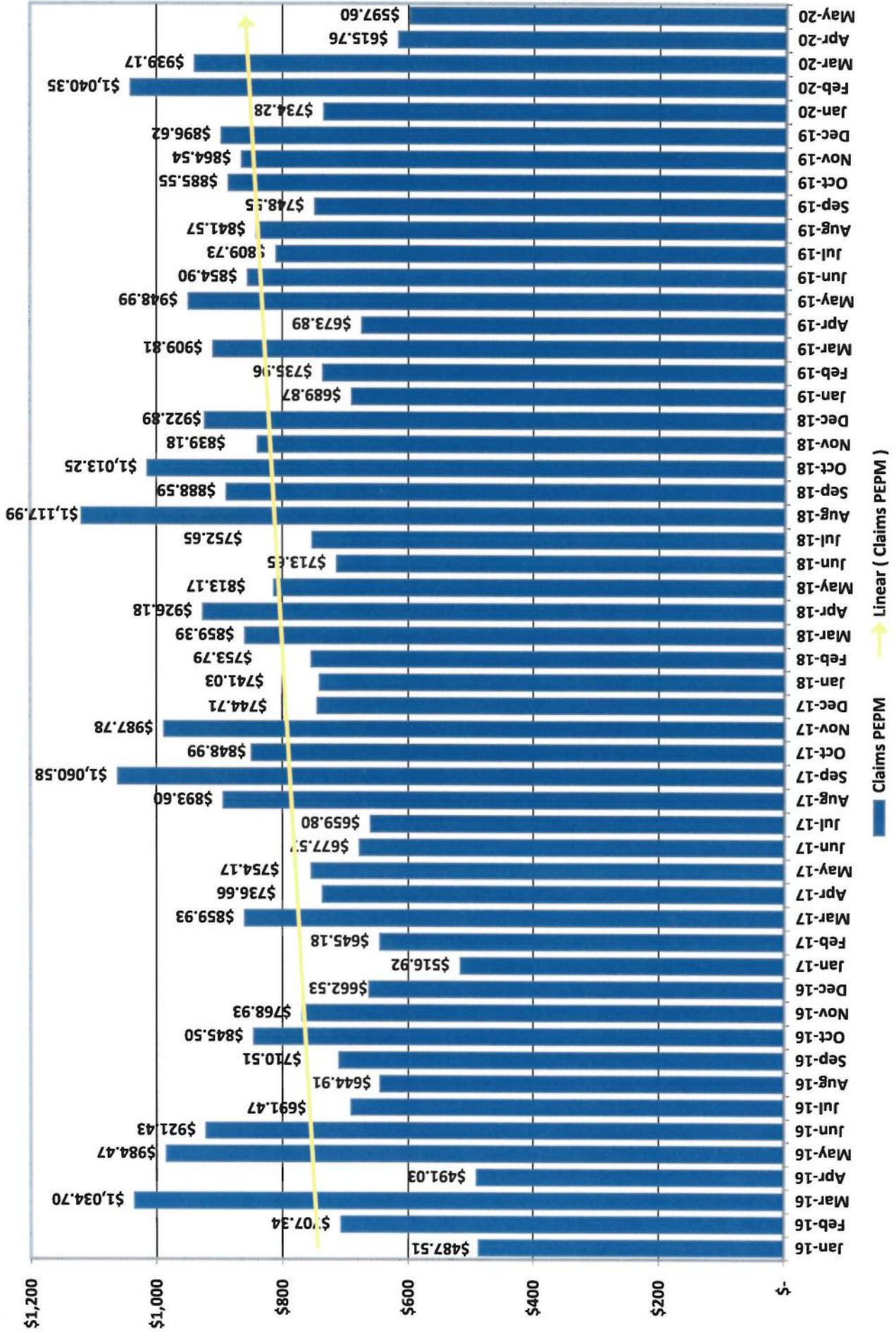
Plan Year: January 1, 2020 - December 31, 2020

Date	Total Plan Funding	Administration & Network Fees	Stop Loss Fees (\$250,000/\$350,000)	Actual Paid Claims ¹	Total Plan Cost	Reserve Account	Total EEs	Claims / EE / Month
January-20	\$ 1,760,891	\$ 80,933	\$ 119,788	\$ 1,245,342	\$ 1,446,063	\$ 314,827	1,696	\$ 734.28
February-20	\$ 1,752,582	\$ 80,599	\$ 119,294	\$ 1,757,146	\$ 1,957,039	\$ (204,458)	1,689	\$ 1,040.35
March-20	\$ 1,751,034	\$ 80,742	\$ 119,506	\$ 1,589,074	\$ 1,789,323	\$ (38,288)	1,692	\$ 939.17
April-20	\$ 1,756,356	\$ 80,838	\$ 119,647	\$ 1,043,104	\$ 1,243,589	\$ 512,767	1,694	\$ 615.76
May-20	\$ 1,748,844	\$ 80,551	\$ 119,223	\$ 1,008,755	\$ 1,208,530	\$ 540,314	1,688	\$ 597.60
June-20								
July-20								
August-20								
September-20								
October-20								
November-20								
December-20								
Annual Total	\$ 8,769,707	\$ 403,663	\$ 597,459	\$ 6,643,421	\$ 7,644,544	\$ 2,026,113	8,459	\$ 785.37
Rolling 12 Months	\$ 20,536,590	\$ 959,663	\$ 1,358,669	\$ 16,639,845	\$ 18,958,177	\$ 1,578,413	20,314	\$ 819.13
					Pharmacy Rebates²	\$ 900,950		

¹ Actual claims only include claims up to the stop loss limit

² Pharmacy Rebates paid to City of Clearwater in 2020. Rebates are included in Annual Reserve Account Total and excluded from the Rolling 12 Reserve Account Total

**City of Clearwater
Claims Per Employee Per Month
(Net of ISL Reimbursements)**



**City of Clearwater
High Cost Claimant Summary - Monitoring Claims over \$100,000
Tiered Stop Loss Deductible - \$250,000/\$350,000 (50% Cost Share)
Claims Paid January 1, 2020 through December 31, 2020**



Claimant #	Relationship	Jan-20	Jan-20 - Feb-20	Jan-20 - Mar-20	Jan-20 - Apr-20	Jan-20 - May-20	Increase (Prior Month)
1	EMPLOYEE	\$ -	\$ 147,838	\$ 150,927	\$ 152,004	\$ 152,073	\$ 69
2	CHILD	\$ -	\$ 108,356	\$ 109,041	\$ 109,324	\$ 109,719	\$ 395
3	SPOUSE	\$ -	\$ 102,642	\$ 208,254	\$ 232,743	\$ 241,080	\$ 8,337
4	CHILD	\$ -	\$ 118,866	\$ 118,494	\$ 133,894	\$ 249,661	\$ 115,766
5	EMPLOYEE	\$ -	\$ -	\$ 125,636	\$ 125,774	\$ 130,520	\$ 4,746
6	EMPLOYEE	\$ -	\$ -	\$ -	\$ 107,959	\$ 119,924	\$ 11,965
7	CHILD	\$ -	\$ -	\$ -	\$ -	\$ 103,204	\$ 103,204
8	SPOUSE	\$ -	\$ -	\$ -	\$ -	\$ 101,782	\$ 101,782
Monthly Total		\$ -	\$ 477,703	\$ 712,351	\$ 861,698	\$ 1,207,963	\$ 346,265
Estimated Stop Loss		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

*Paid Claims totals are shown cumulative from January, 2020. Note: This report contains Proprietary and Confidential Information.
Actual Stop Loss Reimbursements may slightly vary from estimated amounts shown.*

City of Clearwater
Medical Insurance Renewal Projection
Plan Effective Date: January 1, 2021

20 Months Trend

Projection		Medical	Pharmacy	Total
1	Gross Paid Claims: Cigna (May 2019 - April 2020)	\$ 14,717,049	\$ 3,838,302	\$ 18,555,351
2	Less Capitation	- \$ (878,100)	\$ -	\$ (878,100)
3	Less Large Claims (4 Claimants exceeding \$250,000 but less than \$350,000, 3 Claimants exceeding \$350,000)	- \$ (2,970,805)	\$ (92,900)	\$ (3,063,705)
4	Net Medical Claims	= \$ 10,868,144	\$ 3,745,402	\$ 14,613,546
5	Maturation Factor (0%)	x 1.0000	1.0000	1.0000
6	Total Paid Claims	= \$ 10,868,144	\$ 3,745,402	\$ 14,613,546
7	Average Setback Lives	/ 1,693	1,693	1,693
8	Average Claims Per Employee Per Year	= \$ 6,419	\$ 2,212	\$ 8,632
9	Current In Force (April 2020)	x 1,694	1,694	1,694
10	Adjusted Projected Annual Claims	= \$ 10,874,564	\$ 3,747,614	\$ 14,622,178
11	Trend Medical @ 8.5% / Pharmacy @ 9.6% / year for 20 months	x 1.1456	1.1651	1.1506
12	Trended Claims	= \$ 12,458,375	\$ 4,366,222	\$ 16,824,597
13	Credit for Plan Changes (0%)	x 1.0000	1.0000	1.0000
14	Projected Claims	= \$ 12,458,375	\$ 4,366,222	\$ 16,824,597
15	Plus Account Liability (4 Claimants exceeding \$250,000 but less than \$350,000, 3 Claimants exceeding \$350,000)	+ \$ 2,036,322	\$ 63,678	\$ 2,100,000
16	Plus Adjusted Capitation	+ \$ 878,618	\$ -	\$ 878,618
17	Expected Medical Claims	= \$ 15,373,316	\$ 4,429,900	\$ 19,803,216
18	Less Projected Pharmacy Rebates	-		\$ (840,180)
19	Administration Costs (3% Increase)	+		\$ 999,154
20	Reinsurance Costs (10% Increase)	+		\$ 1,579,343
21	PPACA -Comparative Effectiveness Research Fee ⁽¹⁾	+		\$ 6,248
22	Total Projected Annual Cost	=		\$ 21,547,780
23	Projected Premium Needed for 2021 Plan Year	= \$		21,547,780
24	Current Program Funding	/ \$		21,076,272
25	Estimated Amount Change for 2021 Plan Year	= \$		471,508
26	Estimated Percentage Change for 2021 Plan Year	=		2.2%

⁽¹⁾PPACA - Comparative Effectiveness Research Fee is estimated for 2020. Based on current membership of 2,550

Estimated 60 day claim reserve requirement = \$3,352,983

This projection is for illustrative purposes only. Increased plan utilization and/or catastrophic events could affect overall plan performance.

**City of Clearwater
Medical Insurance - Employee/Employer Cost Breakdown
Effective Date: January 1, 2021**

OAP Plan	Current				Renewal			
	Cigna		Cigna		Cigna		Cigna	
	2020	2020	2021	2021	2021	2021	2021	
Employee	1,128	\$0.00	\$754.82	\$754.82	\$0.00	\$754.82	\$754.82	\$0.00
Employee + 1	204	\$323.34	\$970.02	\$1,293.36	\$323.34	\$970.02	\$1,293.36	\$161.67
Employee + Family	172	\$679.11	\$1,443.12	\$2,122.23	\$679.11	\$1,443.12	\$2,122.23	\$339.56
Dual Spouse w/ dep.	80	\$0.00	\$2,122.23	\$2,122.23	\$0.00	\$2,122.23	\$2,122.23	\$0.00
Active Monthly Premium		\$182,769	\$1,467,315	\$1,650,084	\$182,769	\$1,467,315	\$1,650,084	
Active Annual Premium		\$2,193,227	\$17,607,786	\$19,801,012	\$2,193,227	\$17,607,786	\$19,801,012	
Active \$ Increase		N/A	N/A	N/A	\$0	\$0	\$0	
Active % Increase		N/A	N/A	N/A	0.0%	0.0%	0.0%	
Retiree								
Retiree	67	\$754.82	\$0.00	\$754.82	\$754.82	\$0.00	\$754.82	N/A
Retiree + 1	30	\$1,293.36	\$0.00	\$1,293.36	\$1,293.36	\$0.00	\$1,293.36	N/A
Retiree + Family	3	\$2,122.23	\$0.00	\$2,122.23	\$2,122.23	\$0.00	\$2,122.23	N/A
Retiree Monthly Premium		\$95,740	\$0	\$95,740	\$95,740	\$0	\$95,740	
Retiree Annual Premium		\$1,148,885	\$0	\$1,148,885	\$1,148,885	\$0	\$1,148,885	
Retiree \$ Increase		N/A	N/A	N/A	\$0	\$0	\$0	
Retiree % Increase		N/A	N/A	N/A	0.0%	0%	0.0%	
Total Monthly Premium	1,688	\$278,509	\$1,467,315	\$1,745,825	\$278,509	\$1,467,315	\$1,745,825	
Total Annual Premium		\$3,342,112	\$17,607,786	\$20,949,897	\$3,342,112	\$17,607,786	\$20,949,897	
Total \$ Increase		N/A	N/A	N/A	\$0	\$0	\$0	
Total % Increase		N/A	N/A	N/A	0.0%	0.0%	0.0%	

City of Clearwater

Low DHMO Renewal Evaluation

Effective Date: January 1, 2021



Sample Procedures	Code	Current		Renewal	
		Sun Life	Sun Life	Sun Life	Sun Life
Basic					
Periodic Exam	D0120	\$0	\$0	\$0	\$0
Office Visit	D9430	\$10	\$10	\$10	\$10
Prophylaxis	D1110	\$0	\$0	\$0	\$0
Full Mouth X-rays	D0210	\$0	\$0	\$0	\$0
Pediatric Provider Age Limitation		No Limitation	No Limitation	No Limitation	No Limitation
Extraction					
Single Tooth	D7111	\$20	\$20	\$20	\$20
Partial Impaction	D7230	\$75	\$75	\$75	\$75
Boney Impaction	D7240	\$100	\$100	\$100	\$100
Fillings					
Amalgam - 1 surface	D2140	\$10	\$10	\$10	\$10
Resin - 1 surface	D2330	\$35	\$35	\$35	\$35
Sedative	D2940	\$15	\$15	\$15	\$15
Root Canal Therapy					
Anterior	D3310	\$135	\$135	\$135	\$135
Bicuspid	D3320	\$195	\$195	\$195	\$195
Molar	D3330	\$245	\$245	\$245	\$245
Periodontic Therapy					
Root Planning (1/4)	D4341	\$50	\$50	\$50	\$50
Gingivectomy (1/4)	D4210	\$120	\$120	\$120	\$120
Crown & Bridge					
Full High Noble Metal	D2790	\$265	\$265	\$265	\$265
Porcelain fused to Metal	D2750	\$265	\$265	\$265	\$265
Dentures					
Partial Denture	D5213	\$380 + Lab	\$380 + Lab	\$380 + Lab	\$380 + Lab
Complete Denture	D5110	\$295 + Lab	\$295 + Lab	\$295 + Lab	\$295 + Lab
Denture Reline (chairside)	D5730	\$60	\$60	\$60	\$60
Denture Reline (lab)	D5750	\$95 + Lab	\$95 + Lab	\$95 + Lab	\$95 + Lab
Orthodontia					
Comprehensive Treatment		25% Discount	25% Discount	25% Discount	25% Discount
Adult Orthodontia Covered?		Yes	Yes	Yes	Yes
Rate Guarantee					
EE Only	138	Expires 12/31/2020	Expires 12/31/2020	12 Months	12 Months
EE + One	51	\$7.22	\$7.22	\$7.22	\$7.22
EE + Two or More	29	\$12.21	\$12.21	\$12.21	\$12.21
Monthly Premium	218	\$19.27	\$19.27	\$19.27	\$19.27
Annual Premium		\$2,178	\$2,178	\$2,178	\$2,178
\$ Increase/(Decrease)		\$26,135	\$26,135	\$26,135	\$26,135
% Increase/(Decrease)		N/A	N/A	\$0	\$0
		N/A	N/A	0.0%	0.0%

City of Clearwater
Mid DHMO Renewal Evaluation
Effective Date: January 1, 2021

Sample Procedures	Code	Current		Renewal	
		Cigna		Cigna	
Basic					
Periodic Exam	D0120	\$0		\$0	
Office Visit	D9430	\$5		\$5	
Prophylaxis	D1110	\$0		\$0	
Full Mouth X-rays	D0210	\$0		\$0	
Pediatric Provider Age Limitation		17 Years Old		17 Years Old	
Extraction					
Single Tooth	D7111	\$5		\$5	
Partial Impaction	D7230	\$70		\$70	
Boney Impaction	D7240	\$90		\$90	
Fillings					
Amalgam - 1 surface	D2140	\$0		\$0	
Resin - 1 surface	D2330	\$0		\$0	
Sedative	D2940	\$5		\$5	
Root Canal Therapy					
Anterior	D3310	\$80		\$80	
Bicuspid	D3320	\$120		\$120	
Molar	D3330	\$250		\$250	
Periodontic Therapy					
Root Planning (1/4)	D4341	\$40		\$40	
Gingivectomy (1/4)	D4210	\$130		\$130	
Crown & Bridge					
Full High Noble Metal	D2790	\$185		\$185	
Porcelain fused to Metal	D2750	\$185		\$185	
Dentures					
Partial Denture	D5213	\$160		\$160	
Complete Denture	D5110	\$150		\$150	
Denture Reline (chairside)	D5730	\$35		\$35	
Denture Reline (lab)	D5750	\$60		\$60	
Orthodontia					
Comprehensive Treatment					
Adult Orthodontia Covered?		Yes	\$1,344 Child; \$1,944 Adult	Yes	\$1,344 Child; \$1,944 Adult
Rate Guarantee					
EE Only	321	Expires 12/31/2020	\$17.21	12 Months	\$17.21
EE + One	105		\$32.02		\$32.02
EE + Two or More	102		\$41.68		\$41.68
Monthly Premium	528		\$13,138		\$13,138
Annual Premium			\$157,654		\$157,654
\$ Increase/(Decrease)			N/A		\$0
% Increase/(Decrease)			N/A		0.0%

City of Clearwater
High DHMO Renewal Evaluation
Effective Date: January 1, 2021

Sample Procedures	Current		Renewal	
	Cigna	Cigna	Cigna	Cigna
Basic				
Periodic Exam	D0120	\$0	\$0	\$0
Office Visit	D9430	\$0	\$0	\$0
Prophylaxis	D1110	\$0	\$0	\$0
Full Mouth X-rays	D0210	\$0	\$0	\$0
Pediatric Provider Age Limitation		17 Years Old	17 Years Old	17 Years Old
Extraction				
Single Tooth	D7111	\$12	\$12	\$12
Partial Impaction	D7230	\$73	\$73	\$73
Boney Impaction	D7240	\$120	\$120	\$120
Fillings				
Amalgam - 1 surface	D2140	\$0	\$0	\$0
Resin - 1 surface	D2330	\$0	\$0	\$0
Sedative	D2940	\$13	\$13	\$13
Root Canal Therapy				
Anterior	D3310	\$12	\$12	\$12
Bicuspid	D3320	\$31	\$31	\$31
Molar	D3330	\$280	\$280	\$280
Periodontic Therapy				
Root Planning (1/4)	D4341	\$96	\$96	\$96
Gingivectomy (1/4)	D4210	\$220	\$220	\$220
Crown & Bridge				
Full High Noble Metal	D2790	\$390	\$390	\$390
Porcelain fused to Metal	D2750	\$380	\$380	\$380
Dentures				
Partial Denture	D5213	\$575	\$575	\$575
Complete Denture	D5110	\$500	\$500	\$500
Denture Reline (chairside)	D5730	\$14	\$14	\$14
Denture Reline (lab)	D5750	\$170	\$170	\$170
Orthodontia				
Comprehensive Treatment		Yes	Yes	Yes
Adult Orthodontia Covered?		\$2,184 Child; \$2,904 Adult	\$2,184 Child; \$2,904 Adult	\$2,184 Child; \$2,904 Adult
Rate Guarantee		Expires 12/31/2020	Expires 12/31/2020	Expires 12/31/2020
EE Only	95	\$21.52	\$21.52	\$21.52
EE + One	31	\$40.08	\$40.08	\$40.08
EE + Two or More	13	\$52.18	\$52.18	\$52.18
Monthly Premium	139	\$3,965	\$3,965	\$3,965
Annual Premium		\$47,583	\$47,583	\$47,583
\$ Increase/(Decrease)		N/A	N/A	\$0
% Increase/(Decrease)		N/A	N/A	0.0%

**City of Clearwater
 DPPO Renewal Evaluation
 Effective Date: January 1, 2021**



SCHEDULE OF BENEFITS	Current		Renewal	
	Cigna		Cigna	
<u>Plan Basics</u>	In Network	Non Network	In Network	Non Network
Calendar Year Maximum	\$1,100		\$1,100	
<u>Deductibles</u>				
Single	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
Deductible Waived for Preventive Services?	Yes	Yes	Yes	Yes
<u>Benefits</u>				
Preventative	100%	100%	100%	100%
Basic	80%	80%	80%	80%
Major	50%	50%	50%	50%
Orthodontia	50%	50%	50%	50%
<u>Service Information</u>				
Out of Network Benefits Payable Level	70th Percentile		70th Percentile	
Orthodontia Lifetime Max	\$1,000		\$1,000	
Rate Guarantee	Expires 12/31/2020		12 Months	
EE Only	251	\$36.87		\$38.31
EE + One	76	\$74.72		\$77.64
EE + Two or More	98	\$110.16		\$114.46
Monthly Premium	425	\$25,729		\$26,734
Annual Premium		\$308,745		\$320,802
\$ Increase/(Decrease)		N/A		\$12,057
% Increase/(Decrease)		N/A		3.9%

**City of Clearwater
Vision Insurance Renewal Evaluation
Effective Date: January 1, 2021**

SCHEDULE OF BENEFITS	Current		Renewal	
	Humana		Humana	
	In Network	Non Network	In Network	Non Network
Exam Copay	\$10		\$10	
Materials Copay	\$15		\$15	
Frequency				
Exam Copay	12 months		12 months	
Lenses	12 months		12 months	
Frames	24 months		24 months	
Benefits Payable	Copay	Reimbursement	Copay	Reimbursement
Eye Exam	\$10	\$35	\$10	\$35
Single Lenses	\$15	\$20	\$15	\$20
Bifocal Lenses	\$15	\$40	\$15	\$40
Trifocal Lenses	\$15	\$60	\$15	\$60
Lenticular Lenses	\$15	\$100	\$15	\$100
Lenses and Frames	Reimbursement	Reimbursement	Reimbursement	Reimbursement
Contact Lenses (Elective)	\$105	\$105	\$105	\$105
Contact Lenses (Medically Necessary)	Paid in Full	\$150	Paid in Full	\$150
Frames	\$130 Retail	\$35 retail	\$130 Retail	\$35 retail
Rate Guarantee	Expires 12/31/2020		36 Months	
Employee	640	\$6.18		\$5.87
Employee + One	212	\$12.36		\$11.74
Employee + Family	174	\$16.52		\$15.69
Monthly Premium	1,026	\$9,450		\$8,976
Annual Premium		\$113,400		\$107,709
\$ Increase/(Decrease)		N/A		-\$5,691
% Increase/(Decrease)		N/A		-5.0%

City of Clearwater
Basic Life Insurance Renewal Evaluation
Effective Date: January 1, 2021



	Current	Renewal
	Unum	Unum
Eligibility		
Class 1	All Eligible Employees (excluding employees in Class 3 and 4) and Mayor and Council Members	All Eligible Employees (excluding employees in Class 3 and 4) and Mayor and Council Members
Class 2	Retirees	Retirees
Class 3	CWA Bargaining Unit	CWA Bargaining Unit
Class 4	SAMP Employees	SAMP Employees
Basic Life Benefit		
Class 1	\$2,500	\$2,500
Class 2	\$1,000	\$1,000
Class 3	1.5x annual earnings rounded to the next higher multiple of \$1,000 up to \$50,000	1.5x annual earnings rounded to the next higher multiple of \$1,000 up to \$50,000
Class 4	1x annual earnings rounded to the next higher multiple of \$1,000 + \$2,500 up to \$202,500	1x annual earnings rounded to the next higher multiple of \$1,000 + \$2,500 up to \$202,500
Features		
Accelerated Benefit	Included	Included
Waiver of Premium	Included	Included
Rate Guarantee	Expires 12/31/2020	24 Months
<i>Estimated Volume - Class 1</i>	\$1,072,500	\$1,072,500
<i>Estimated Volume - Class 2</i>	\$519,000	\$519,000
<i>Estimated Volume - Class 3</i>	\$39,995,000	\$39,995,000
<i>Estimated Volume - Class 4</i>	\$25,778,000	\$25,778,000
Life Rate/\$1,000 - Class 1	\$0.335	\$0.335
Life Rate/\$1,000 - Class 2	\$3.780	\$3.780
Life Rate/\$1,000 - Class 3	\$0.335	\$0.335
Life Rate/\$1,000 - Class 4	\$0.335	\$0.335
Monthly Premium	\$24,355	\$24,355
Annual Premium	\$292,261	\$292,261
\$ Increase/(Decrease)	N/A	\$0
% Increase/(Decrease)	N/A	0.0%

**City of Clearwater
Supplemental Life Insurance Renewal Evaluation
Effective Date: January 1, 2021**



	Current	Renewal
	Unum	Unum
Eligibility		
Class 4	SAMP Employees	SAMP Employees
Supplemental Life Benefits		
Class 4	Lesser of 5X Basic Annual Earnings, rounded to the nearest \$50,000, not to exceed \$500,000	Lesser of 5X Basic Annual Earnings, rounded to the nearest \$50,000, not to exceed \$500,000
Guarantee Issue Amount	\$150,000	\$150,000
Features		
Accelerated Benefit	Included	Included
Conversion	Included	Included
Waiver of Premium	Included	Included
Portability	Included	Included
Rate Guarantee	Expires 12/31/2020	24 Months
Age Banded Rates/\$1,000		
<25	\$0.065	\$0.065
25-29	\$0.065	\$0.065
30-34	\$0.065	\$0.065
35-39	\$0.104	\$0.104
40-44	\$0.168	\$0.168
45-49	\$0.298	\$0.298
50-54	\$0.492	\$0.492
55-59	\$0.764	\$0.764
60-64	\$1.191	\$1.191
65-69	\$2.124	\$2.124
70-74	\$3.807	\$3.807
75-79	\$3.807	\$3.807
80-84	\$3.807	\$3.807
85+	\$3.807	\$3.807

City of Clearwater

Long Term Disability Insurance Renewal Evaluation

Effective Date: January 1, 2021



	Current	Renewal
	Unum	Unum
Eligibility		
Eligible Employees	All active employees who are not eligible for the employer's pension plan	All active employees who are not eligible for the employer's pension plan
Core Benefits		
Benefit Amount	60% of basic monthly earnings	60% of basic monthly earnings
Maximum Monthly Benefit	\$5,000	\$5,000
Elimination Period	90 days	90 days
Any Occupation Period	24 months	24 months
Duration of Benefit Schedule	SSNRA	SSNRA
Pre-Existing Limitation	3/12	3/12
Survivor Benefit	Included	Included
Rate Guarantee	Expires 12/31/2020	24 Months
LTD Rate / \$100	\$0.47	\$0.47
Estimated Volume	\$329,319	\$329,319
Monthly Premium	\$1,548	\$1,548
Annual Premium	\$18,574	\$18,574
\$ Increase/(Decrease)	N/A	\$0.00
% Increase/(Decrease)	N/A	0.0%

**City of Clearwater
Employee Assistance Program Renewal Evaluation
Effective Date: January 1, 2021**

Core Features	Renewal	
	Current	Cigna
Services Available		
Number of Sessions per Member	Up to 5 sessions	Up to 5 sessions
Online Management Reporting	Included	Included
Other Organizational Services	9 hours of orientations, seminars, training, or onsite crisis intervention	9 hours of orientations, seminars, training, or onsite crisis intervention
Consultation Benefits		
Child Care	Included	Included
Senior Care	Included	Included
Prenatal Care	Included	Included
Adoption	Included	Included
Parenting	Included	Included
Summer Care	Included	Included
Special Needs	Included	Included
Pet Care	Included	Included
Education	Included	Included
Online Resources		
Education Materials Included	Parenting, Aging, Balancing, Thriving, Working, Living	Parenting, Aging, Balancing, Thriving, Working, Living
Value Adds		
Legal Consultation	30 minutes free, 25% discount thereafter, local provider referral	30 minutes free, 25% discount thereafter, local provider referral
Identity Theft Consultation	60 minutes free	60 minutes free
Financial Consultation	30 minutes free, 25% discount on tax preparation	30 minutes free, 25% discount on tax preparation
Rate Guarantee	Expires 12/31/2020	12 Months
Per Employee Per Month Rate	\$1.67	\$1.67
Monthly Premium	\$2,819	\$2,819
Annual Premium	\$33,828	\$33,828
\$ Increase/(Decrease)	N/A	\$0
% Increase/(Decrease)	N/A	0.0%

City of Clearwater
Employee/Employer Cost Breakdown - Ancillary Lines
Effective: January 1, 2021

	Current				Renewal				EE/Pay (24) \$ Increase/(Decrease)
	ER/Month	EE/Month	EE/Pay (24)	Total/Month	ER/Month	EE/Month	EE/Pay (24)	Total/Month	
Dental Insurance									
Employee Only	138	\$0.00	\$3.61	\$7.22	\$0.00	\$7.22	\$3.61	\$7.22	\$0.00
Employee + 1	51	\$0.00	\$6.11	\$12.21	\$0.00	\$12.21	\$6.11	\$12.21	\$0.00
Employee + 2 or More	29	\$0.00	\$9.64	\$19.27	\$0.00	\$19.27	\$9.64	\$19.27	\$0.00
Annual Premium		\$0	\$26,135	\$26,135	\$0	\$26,135	\$26,135	\$26,135	\$0.00
Dental Insurance									
Employee Only	321	\$0.00	\$8.61	\$17.21	\$0.00	\$17.21	\$8.61	\$17.21	\$0.00
Employee + 1	105	\$0.00	\$16.01	\$32.02	\$0.00	\$32.02	\$16.01	\$32.02	\$0.00
Employee + 2 +	102	\$0.00	\$20.84	\$41.68	\$0.00	\$41.68	\$20.84	\$41.68	\$0.00
Annual Premium		\$0	\$157,654	\$157,654	\$0	\$157,654	\$157,654	\$157,654	\$0.00
Dental Insurance									
Employee Only	95	\$0.00	\$10.76	\$21.52	\$0.00	\$21.52	\$10.76	\$21.52	\$0.00
Employee + 1	31	\$0.00	\$20.04	\$40.08	\$0.00	\$40.08	\$20.04	\$40.08	\$0.00
Employee + 2 or More	13	\$0.00	\$26.09	\$52.18	\$0.00	\$52.18	\$26.09	\$52.18	\$0.00
Annual Premium		\$0	\$47,583	\$47,583	\$0	\$47,583	\$47,583	\$47,583	\$0.00
Dental Insurance									
Employee Only	251	\$0.00	\$18.44	\$36.87	\$0.00	\$36.87	\$18.44	\$36.87	\$0.72
Employee + 1	76	\$0.00	\$37.36	\$74.72	\$0.00	\$74.72	\$37.36	\$74.72	\$1.46
Employee + 2 or More	98	\$0.00	\$55.08	\$110.16	\$0.00	\$110.16	\$55.08	\$110.16	\$2.15
Annual Premium		\$0	\$308,745	\$308,745	\$0	\$308,745	\$308,745	\$308,745	\$0.00
Vision Insurance									
Employee Only	640	\$0.00	\$3.09	\$6.18	\$0.00	\$6.18	\$3.09	\$6.18	-\$0.16
Employee + 1	212	\$0.00	\$6.18	\$12.36	\$0.00	\$12.36	\$6.18	\$12.36	-\$0.31
Employee + 2 or More	174	\$0.00	\$8.26	\$16.52	\$0.00	\$16.52	\$8.26	\$16.52	-\$0.42
Annual Premium		\$0	\$113,400	\$113,400	\$0	\$113,400	\$113,400	\$113,400	\$0.00
Basic Life Insurance									
Employee per \$1,000		\$0.335	\$0.00	\$0.335	\$0.335	\$0.00	\$0.00	\$0.335	\$0.00
Retiree per \$1,000		\$3.780	\$0.00	\$3.780	\$3.780	\$0.00	\$0.00	\$3.780	\$0.00
Estimated Active Volume			\$66,845,500			\$66,845,500			N/A
Estimated Retiree Volume			\$519,000			\$519,000			N/A
Annual Premium		\$292,261	\$0	\$292,261	\$292,261	\$0	\$0	\$292,261	\$0.00
Long Term Disability									
LTD Rate per \$100		\$0.470	\$0.00	\$0.470	\$0.470	\$0.00	\$0.00	\$0.470	\$0.00
Estimated Volume			\$329,319			\$329,319			N/A
Annual Premium		\$18,574	\$0	\$18,574	\$18,574	\$0	\$0	\$18,574	\$0.00
Employee Assistance Program									
Monthly Rate PEPM	1,688	\$1.67	\$0.00	\$1.67	\$1.67	\$0.00	\$0.00	\$1.67	\$0.00
Annual Premium		\$33,828	\$0	\$33,828	\$33,828	\$0	\$0	\$33,828	\$0.00
Total Annual Premium		\$344,662	\$653,517	\$998,179	\$344,662	\$659,883	\$1,004,545	\$1,004,545	\$0.00
\$ Increase/(Decrease)		N/A	N/A	N/A	\$0	\$6,366	\$6,366	\$6,366	\$0.00
% Increase/(Decrease)		N/A	N/A	N/A	0.0%	1.0%	1.0%	0.6%	0.0%