



### Agenda Item Details

Meeting	Sep 23, 2024 - Workshop Meeting
Category	7. Consent Agenda
Subject	7.19 Employee Benefit Program Renewal for the 2025 Plan Year, presented by Sarah Cato, Director, Risk Management, & recommended by the Superintendent for approval
Access	Public
Type	Action (Consent)
Preferred Date	Sep 23, 2024
Fiscal Impact	Yes
Budgeted	Yes
Recommended Action	Motion to approve the employee benefits renewal for the 2025 plan year.

### Public Content

The Benefits Oversight Group has reviewed all materials relevant to the renewal of the group medical, dental, vision, life and long-term disability plans and has voted to make the following recommendations to the Superintendent:

- Group Medical – Recommending enhancements to the Base Plan and Co-Pay Plan as shown on the attachment labeled "2025 Proposed Medical Plan Changes." In addition, recommending a reduction of Employee/Child and Employee/Family premiums for the Base Plan and Co-Pay Plan as shown on the attachment labeled "2025 Proposed Employee Premiums."
- Stop Loss Insurance - Recommending that the existing aggregate and specific stop loss insurance through Sirius America Insurance Company be renewed per the terms illustrated in the attached document resulting in a decrease of 2.9%.
- Group Dental - Recommending coverage be renewed with UHC with no changes for the 2025 plan year.
- Group Life Insurance - Recommending coverage be renewed with the Standard. There is no increase on the AD&D side; however, there is an increase of \$0.07 per \$1000 on Active Life Insurance and \$1.71 per \$1000 on Retiree Life Insurance.
- Group Vision - Recommending coverage be renewed with EyeMed with no changes for the 2025 plan year.
- Group Long Term Disability - Recommending coverage be renewed with the Standard with no changes for the 2025 plan year.
- Short Term Disability - Recommending coverage be renewed with the Standard with an increase of approximately 19% and no other changes for the 2025 plan year.
- Accident - Recommending coverage be renewed with the Standard with no changes for the 2025 plan year.
- Critical Illness - Recommending coverage be renewed with the Standard with no changes for the 2025 plan year.
- Hospital Indemnity - Recommending coverage be renewed with the Standard with no changes for the 2025 plan year.
- HRA/FSA - Recommending no changes for the 2025 plan year.
- Medicare Advantage Plan - Recommending coverage be renewed with UHC with a 30% increase in cost and no other changes for the 2025 plan year. Centers for Medicare & Medicaid Services (CMS) sets the rates for Medicare Advantage plans. The CMS updates these rates annually, and the process is defined by statute.
- Teletherapy & EAP - Recommended coverage to be renewed with Ally Health with no plan changes for the 2025 plan year.

Attached are a program summary exhibit, 2025 Proposed Medical Plan Changes, and 2025 Proposed Employee Premiums.

Please direct any questions or requests for additional information to Sarah Cato, (850) 833-5823.

[Employee Benefit Renewal Summary - 2025.pdf \(120 KB\)](#)

[2025 Proposed Medical Plan Changes 2024-09-11.pdf \(70 KB\)](#)

[Copy of OCSD - Sirius Comparison.pdf \(39 KB\)](#)

[2025 Proposed Employee Premiums 2024-09-11.pdf \(64 KB\)](#)

[The Standard.pdf \(94 KB\)](#)

### **Administrative Content**

See attachments for Stop Loss & The Standard Life Insurance Rates.

*Our adopted rules of Parliamentary Procedure, Robert's Rules, provide for a consent agenda listing several items for approval of the Board by a single motion. Documentation concerning these items have been provided to all Board members and the public in advance to assure an extensive and thorough review. Items may be removed from the consent agenda at the request of any board member.*