

CITY OF NEENAH
FINANCE AND PERSONNEL COMMITTEE MEETING
Monday, October 10, 2022– 6:00 p.m.
Council Chambers, Neenah City Administration Building
211 Walnut Street, Neenah, Wisconsin

NOTICE IS HEREBY GIVEN, pursuant to the requirements of Wis. Stats. Sec. 19.84, that a majority of the Neenah Common Council may be present at this meeting. Common Council members may be present to gather information about a subject over which they have decision-making responsibility. This constitutes a meeting of the Neenah Common Council and must be noticed as such. The Council will follow the same agenda as the committee, but will not take any formal action at this meeting.

AGENDA

1. Public Appearances
2. Approval of Minutes from the September 26, 2022 Regular Meeting (minutes can be found on the City's website)
3. 2023 Medical, Dental, and Vision Insurance (Attachment) (Kehl)
4. Adjournment

In accordance with the requirements of Title II of the Americans with Disabilities Act (ADA), the City of Neenah will not discriminate against qualified individuals with disabilities on the basis of disability in its services, programs, or activities. If you need assistance, or reasonable accommodation in participating in this meeting or event due to a disability as defined under the ADA, please call the Clerk's Office (920) 886-6100 or the **City's ADA Coordinator at (920) 886-6106 or e-mail attorney@ci.Neenah.wi.us** at least 48 hours prior to the scheduled meeting or event to request an accommodation.



MEMORANDUM

DATE: October 10, 2022
TO: Chairwoman Erickson and Members of the Finance & Personnel Committee
FROM: Lindsay Kehl, Human Resources *L Kehl*
RE: 2023 Medical, Dental, & Vision Insurance Proposals

Medical Insurance

In January of this year, the City entered in to a multi-year agreement with Robin with Health Partners that included a rate cap of 9.9% for 2023.

Claims activity remained high throughout 2022, including several high dollar claimants leading to an approximate 130% loss ratio. The loss ratio is determined by looking at the ratio of total losses incurred (claims paid out) divided by the total of premium dollars paid in.

Over the past several weeks, we have worked closely with our broker, M3 Insurance, and Robin to explore alternate plan designs and other considerations to further reduce the renewal rate while ensuring the City's plans are financially feasible and continue to provide employees access to affordable and high-quality healthcare.

Highlights of the attached medical insurance proposal include:

- A transition from Robin's Focused Network to their Select Network. The Select Network provides access to both ThedaCare and Bellin, but no longer provides access to Aurora. This network change impacts less than 15% of current utilization across the three plans.
- Funding levels will remain the same across all plans, resulting in a 0.59% increase to the City's premiums.
- No changes to the current HRA allotment or the City's Opt-Out program. Employees who opt out receive \$1,700.00 annually for family or \$850.00 for single, (paid on the first two pay periods of each month), as well as an HRA in the amount of \$3,300.00 for family opt-out or \$1,650 for single opt-out.
- The City's Employee Clinic has continued to be a valuable benefit to employees with utilization trends remaining consistent. In 2022, the City transitioned its Clinic from an Ascension provider to a Theda Care provider. As a part of this change, Clinic hours of operation have increased from 16 hours per week to 24 hours per week.

As a result of the above changes, M3 was able to work with Robin to adjust the renewal to a 0.67% increase, which is considerably lower than the 9.9% 2023 rate cap.

Dental Insurance

In reviewing dental plan performance, current funding levels for dental insurance call for no changes to dental premiums.

Vision Insurance

Participation in the City's voluntary vision offering remains strong at nearly 50%. We are proposing no change to the current vision insurance offerings or premiums for 2023.

A copy of the proposed medical, dental and vision insurance plans is attached.

Staff requests a recommendation to Council to approve the 2023 medical, dental, and vision insurance plans as outlined above.



2023 Medical Plan Highlights

HealthPartners with Robin

OPTION 1: \$3,500/\$7,000
Select Network Plan

OPTION 2: \$3,500/\$7,000
Broad Network Plan

OPTION 3: \$2,000/\$4,000
Select Network Plan

	OPTION 1: \$3,500/\$7,000 Select Network Plan		OPTION 2: \$3,500/\$7,000 Broad Network Plan		OPTION 3: \$2,000/\$4,000 Select Network Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Single	\$3,500	\$7,000	\$3,500	\$7,000	\$2,000	\$4,000
Family	\$7,000	\$14,000	\$7,000	\$14,000	\$4,000	\$8,000
Health Reimbursement Account						
Single		\$1,750		\$1,750		\$500
Family		\$3,500		\$3,500		\$1,000
Out of Pocket Maximum						
Single	\$5,000	\$14,000	\$6,000	\$14,000	\$2,500	\$5,000
Family	\$10,000	\$28,000	\$12,000	\$28,000	\$5,000	\$10,000
Coinsurance	80%	50%	80%	50%	80%	50%

In-Network Benefit Highlights

	OPTION 1: \$3,500/\$7,000 Select Network Plan	OPTION 2: \$3,500/\$7,000 Broad Network Plan	OPTION 3: \$2,000/\$4,000 Select Network Plan
Preventive Care	Covered in Full	Covered in Full	Covered in Full
Onsite Clinic	Covered in Full	Covered in Full	Covered in Full
Office Visits	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Urgent Care	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Hospital Services	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Care	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance

Prescription Drugs

	OPTION 1: \$3,500/\$7,000 Select Network Plan	OPTION 2: \$3,500/\$7,000 Broad Network Plan	OPTION 3: \$2,000/\$4,000 Select Network Plan
Retail 31 Day Supply	Deductible & Coinsurance \$10 Generic / \$50 Brand Preventive Rx Copays	Deductible & Coinsurance \$10 Generic / \$50 Brand Preventive Rx Copays	Deductible & Coinsurance
Mail Order 93 Day Supply	Deductible & Coinsurance \$30 Generic / \$150 Brand Preventive Rx Copays	Deductible & Coinsurance \$30 Generic / \$150 Brand Preventive Rx Copays	Deductible & Coinsurance

Refer to the Summary of Benefits & Coverage (SBCs) for detailed medical plan coverage information.

Full Monthly Rates

	Option 1	Option 2	Option 3
Employee	\$622.73	\$737.82	\$665.99
Family	\$1,647.14	\$1,951.55	\$1,761.57

Monthly Rates WITH PHYSICAL

	Option 1 5% EE Contribution	Option 2 10% EE Contribution	Option 3 12.5% EE Contribution
Employee	\$31.14	\$73.78	\$83.25
Family	\$82.36	\$195.16	\$220.20

Monthly Rates WITHOUT PHYSICAL

	Option 1 7.5% EE Contribution	Option 2 12.5% EE Contribution	Option 3 15% EE Contribution
Employee	\$46.70	\$92.23	\$99.90
Family	\$123.54	\$243.94	\$264.24

2023 Dental Plan Highlights



Healthy teeth and gums are an important part of maintaining your overall health. That's why the City of Neenah offers a dental plan administered by Delta Dental.

New this year: The Evidence Based Integrated Care Plan (EBICP) provides access to additional cleanings and fluoride treatments for individuals with certain medical conditions that have oral health implications such as gum disease, diabetes, pregnancy, and more. Our dental plan will offer the standard two cleanings per year to individuals who do not qualify for EBICP.

Delta Dental	PPO & Premier Benefits	
Individual Annual Maximum	\$2,000	
Deductible		
Employee Only	\$25	
Family	\$75	
Preventive Care Services		
Exams	100%	
Cleanings	100%	
Fluoride Treatments	100%	
X-Rays	100%	
Space Maintainers	100%	
Basic Restorative Services		
Sealants	80%	
Emergency Treatment to Relieve Pain	80%	
Fillings	80%	
Crowns	80%	
Endodontics – Surgical / Non-Surgical	80%	
Periodontics – Surgical / Non-Surgical	80%	
Extractions – Surgical / Non-Surgical and other oral surgery	80%	
Major Restorative Services		
Bridges and Dentures	50%	
Repairs and Adjustments to Bridges and Dentures	50%	
Implants	50%	
Orthodontic Services		
Coinsurance	50%	
Annual Maximum	\$1,500	
Dependent Eligibility	Until End of Month in Which They Turn 26	
Adult Ortho	Yes	
Monthly Rates	Full Cost	Employee Cost <i>10% EE Contribution</i>
Employee	\$62.69	\$6.27
Family	\$153.85	\$15.39

2023 Vision Plan Highlights



Your eyes provide doctors with a clear picture of your overall health. A comprehensive eye exam can identify serious medical problems such as high blood pressure, diabetes, heart disease and much more. That's why the City of Neenah provides vision care administered by Delta Vision.

Delta Vision <i>(Insight Network)</i>	In-Network Benefit	Out-of-Network Reimbursement
Frequency <i>(based on calendar year)</i>		
Vision Exams		12 Months
Frames		24 Months
Lenses or Contacts		12 Months
Annual Vision Exam	Member pays \$10	\$35
Standard Plastic Lenses		
Single Vision	Member pays \$10	\$25
Bifocal	Member pays \$10	\$40
Trifocal	Member pays \$10	\$55
Standard Progressive	Member pays \$75	\$40
Contact Lens Fit & Follow-Up		
Standard	Member pays up to \$40	None
Premium	10% Discount off Retail	None
Allowance Summary		
Frames	\$150, then 20% off Balance	\$75
Conventional Contacts	\$150, then 15% off Balance	\$120
Disposable Contacts	\$150	\$120
Medically Necessary Contacts	Paid in Full	\$200
Monthly Rates		<i>Employee Cost</i>
Employee		\$6.24
Family		\$15.54