



DATE: July 2, 2019

TO: Mayor Jerry Demings,  
-AND-  
Board of County Commissioners

FROM: *J. Ricardo Daye*  
J Ricardo Daye, Director, Human Resources Division

SUBJECT: **BCC Consent Agenda – July 16, 2019**  
**2020 Medical Plans Design and Wellness Initiative**

Contact: Patrick Peters, Benefits and Wellness Administrator, 407-836-5817

The County offered employees the OrangePrime Plus – a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) for the first time in 2011. The County contributes fixed amounts to the HSA to assist employees with the cost of healthcare services. In an effort to give employees additional coverage options, the County added the OrangePrime – Low Deductible Health Plan (LDHP) in calendar year 2012. These two plan designs significantly reduced medical and pharmacy costs for the County's health insurance program and netted no premium increases from 2011 – 2015. As the plans matured, minimal premium increases were required from 2016 through 2019.

The Medical Oversight Committee (MOC) conducted its annual review of the County's health insurance plans and recommended no changes to the plan design for 2020. The plans continue to experience higher claims cost due to the high incidence of chronic diseases and the cost of prescription drugs.

The medical benefits fund reserve acts as a premium stabilization instrument that allows the County to smooth the impact of any necessary premium increases over multiple years. For the 2020 plan year, the MOC recommends a 6% increase in the low deductible health plan premium and a 4% increase in the high deductible health plan premium. County contributions and employee premiums for all tiers are reflected in Table 1 and Table 2 highlights the recommended employee contribution increases.

**Action Requested:**

**Approval of the attached 2020 medical plan premium structure.**

Note to clerk: Please return one approved copy of the staff report memo to the Human Resources Division.

cc: Byron W. Brooks, AICP, County Administrator  
Randy Singh, Deputy County Administrator  
Medical Oversight Committee

BCC Mtg. Date: July 16, 2019

2020 Benefits Plan Design and Wellness Initiative  
 July 18, 2019

Table 1

<b>Medical and Pharmacy Premiums</b>	<b>Total Premium</b>	<b>Employee Contribution</b>	<b>Bi-Weekly Rates</b>
			<b>County Contribution</b>
<b>Cigna</b>			
OrangePrime Plus Employee only	\$321.97	\$3.19	\$318.78
OrangePrime Plus Employee + Spouse	\$699.29	\$104.44	\$594.85
OrangePrime Plus Employee + Child(ren)	\$645.40	\$95.52	\$549.88
OrangePrime Plus Employee + Family	\$951.32	\$213.35	\$737.97
OrangePrime Employee only	\$354.04	\$16.69	\$337.35
OrangePrime Employee + Spouse	\$746.16	\$126.18	\$619.98
OrangePrime Employee + Child(ren)	\$694.27	\$116.84	\$577.43
OrangePrime Employee + Family	\$1,013.39	\$243.69	\$769.70

Table 2

<b>2019 EE Contribution</b>	<b>2020 EE Contribution</b>	<b>EE Inc(Dec)</b>	<b>2019 ER Contribution</b>	<b>2020 ER Contribution</b>	<b>ER Inc(Dec)</b>
\$3.06	\$3.19	\$0.13	\$295.17	\$318.78	\$23.61
\$100.43	\$104.44	\$4.01	\$550.78	\$594.85	\$44.07
\$91.85	\$95.52	\$3.67	\$509.14	\$549.88	\$40.74
\$205.14	\$213.35	\$8.21	\$683.31	\$737.97	\$54.66
\$15.75	\$16.69	\$0.94	\$312.36	\$337.35	\$24.99
\$119.04	\$126.18	\$7.14	\$574.05	\$619.98	\$45.92
\$110.22	\$116.84	\$6.62	\$534.66	\$577.43	\$42.77
\$229.90	\$243.69	\$13.80	\$712.69	\$769.70	\$57.01