




DATE: June 11, 2020

TO: Mayor Jerry L. Demings  
-AND-  
Board of County Commissioners

FROM: J. Ricardo Daye, Director, Human Resources  


SUBJECT: **BCC Consent Agenda – July 7, 2020**  
**2021 Medical Plans Design and Premiums**

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

Since 2011, the County has offered employees the OrangePrime Plus – a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). 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 OrangePrime – a 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 to 2015. As the plans matured, minimal premium increases were required from 2016 through 2020.

The cost of healthcare continues to rise in the county, the state and the nation with the main contributing factors being physical inactivity, poor nutrition, obesity, smoking, and alcohol consumption. These factors contribute to chronic and catastrophic health conditions, including diabetes, cardiovascular disease, cancer, pulmonary disease, musculoskeletal conditions and mental illness. Chronic health conditions at the County are prevalent and drive over 80% of our healthcare cost.

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 2021 plan year, the Medical Oversight Committee (MOC) recommends no changes to the plan design, deductibles or out-of-pocket maximums to the health plans. However, the MOC recommends minimal increases in the employee contribution at the following tiers on both health plans.

- Employee only – 4% increase
- Employee and Child(ren) – 4% increase
- Employee and Spouse – 6% increase
- Employee and Family – 6% increase

The MOC also recommends a 10% increase in the employer contribution at all tiers with both medical plans.

The County's health plans offer preventive care services at no cost to the members. Data analytics demonstrate that preventive services are not being utilized to their full potential. As a proactive initiative to engage members in their own preventive healthcare, the County introduced myOCWellness, a points-driven incentive program and approved the Wellness for Life Flex Credit. Once employees and/or spouses earn at least 70 points individually, the points convert into a \$20 or \$40 (for both) Wellness for Life Flex Credit. The credit goes toward medical insurance premiums on a bi-weekly basis, effective January 1, 2021.

Table 1 below reflects the 2021 monthly health insurance plan premiums that form the basis for the employee, retiree and COBRA premiums. Table 2 below reflects the active employee per payroll premiums (based on Table 1) broken down to reflect employee contributions (with and without the Wellness for Life Flex Credit), as well as the employer contributions.

**Action Requested:**

**Approval of the attached 2021 monthly health insurance plan premiums.**

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

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

BCC Mtg. Date: July 7, 2020

**2021 monthly health insurance plan premiums**

Table 1

<b>Cigna Medical and Pharmacy Monthly Premiums</b>			
<b>Plan Description</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>	<b>Total Premium</b>
HDHP Employee only	\$759.76	\$50.52	\$810.28
HDHP Employee + spouse	\$1,417.71	\$326.54	\$1,744.25
HDHP Employee + child(ren)	\$1,310.53	\$258.58	\$1,569.11
HDHP Employee + family	\$1,758.83	\$576.66	\$2,335.49
LDHP Employee only	\$804.01	\$80.95	\$884.96
LDHP Employee + spouse	\$1,477.62	\$376.47	\$1,854.09
LDHP Employee + child(ren)	\$1,376.21	\$306.61	\$1,682.82
LDHP Employee + family	\$1,834.46	\$646.34	\$2,480.80

Table 2

<b>Cigna Medical and Pharmacy Bi-Weekly Premiums</b>				
<b>Plan Description</b>	<b>Employer Contribution</b>	<b>Employee Contribution Without Flex Credits</b>	<b>Employee Contribution With 1 Flex Credit</b>	<b>Employee Contribution With 2 Flex Credits</b>
HDHP Employee only	\$350.66	\$23.32	\$3.32	N/A
HDHP Employee + spouse	\$654.33	\$150.71	\$130.71	\$110.71
HDHP Employee + child(ren)	\$604.86	\$119.35	\$99.35	N/A
HDHP Employee + family	\$811.77	\$266.15	\$246.15	\$226.15
LDHP Employee only	\$371.08	\$37.36	\$17.36	N/A
LDHP Employee + spouse	\$681.98	\$173.76	\$153.76	\$133.76
LDHP Employee + child(ren)	\$635.17	\$141.51	\$121.51	N/A
LDHP Employee + family	\$846.67	\$298.31	\$278.31	\$258.31

The bi-weekly premiums are subject to rounding differences with the Payroll System.

**Important Note:** An employee and spouse on the Cigna Medical plan who completed the myOCWellness program are each eligible for a flex credit, making it possible to have a total of two credits applied bi-weekly.



Interoffice Memorandum

June 4, 2020

TO: Mayor Jerry L. Demings  
-AND-  
Board of County Commissioners

FROM: James M. Fitzgerald, Fire Chief *JMF*  
Orange County Fire Rescue

CONTACT PERSON: Alex Morales, Fiscal and Operational Support Manager  
Orange County Fire Rescue

SUBJECT: Updated Fire Rescue Fees  
Orange County Fire Rescue

In order to keep pace with increasing costs, Orange County Fire Rescue is requesting to modify its fees in accordance with the growth in the relevant Consumer Price Index (CPI) categories. Where appropriate, fees other than EMS Transport fees will be increased by 2.5%, as dictated by the CPI increase measured for all items between January 2019 and January 2020 and include the consultant recommended changes to these fees, based on costs incurred and standard industry practice. EMS Transport fees will be increased by 4.5%, as dictated by the CPI increase measured for medical care between January 2019 and January 2020. All adjusted fees have been rounded to the nearest dollar.

In conjunction with the Office of Management and Budget, Fire Rescue staff is recommending the fee adjustments outlined on the attached schedule.

**ACTION REQUESTED: Approval of fee resolution to include updated fire fees to take effect on October 1, 2020.**

Attachment

c: Byron Brooks, County Administrator  
Clerk of the Board of County Commissioners  
Finance  
File