

AGENDA PLACEMENT FORM

(Submission Deadline – Monday, 5:00 PM before Regular Court Meetings)

Date: 5/24/23

COMMISSIONERS COURT

Meeting Date: 6/12/23

JUN 12 2023

Submitted By: Randy Gillespie

Department/Office: Personnel Department

Approved

Signature of Director/Official: _____

**Court Approved the
Committee Recommendation**

Agenda Title:

Presentation and Discussion of Results Received from RFP 2023-223 Employee
Benefits – Johnson County, Submitted by Employee Health Insurance Vendors
and select preferred vendor for medical insurance-Personnel Department

Public Description (Description should be 2-4 sentences explaining to the Court and the public what action is recommended and why it is necessary):

(May attach additional sheets if necessary)

Person to Present: Julie Rickman w Holmes Murphy & Randy Gillespie

(Presenter must be present for the item unless the item is on the Consent Agenda)

Supporting Documentation: (check one) PUBLIC CONFIDENTIAL

(PUBLIC documentation may be made available to the public prior to the Meeting)

Estimated Length of Presentation: 30 minutes

Session Requested: Workshop (Action Item, Workshop, Consent, Executive)

Check All Departments That Have Been Notified:

County Attorney IT Purchasing Auditor

Personnel Public Works Facilities Management

Other Department/Official (list) _____

**Please Inter-Office All Original Documents to County Judge’s Office Prior to Deadline
& List All External Persons Who Need a Copy of Signed Documents
In Your Submission Email**



Johnson County

Commissioner's Court – RFP Meeting

June 12, 2023



Meeting Objectives

- Review of County Medical and Pharmacy trend
- Review RFP and Insurance Committee recommendations
 - Medical/RX
 - Ancillary/Voluntary Benefit options
 - Enrollment option
- Review financial analysis
 - Self funded vs. fully insured
 - Medical plan options
- Receive Court directive for benefits

Vendor Responses

Line of Coverage	Number of responses
Medical	4
Pharmacy	5
Stop Loss	4
Dental	8
Life	5
Vision	8
Voluntary Benefits	7
COBRA	8
ACA Reporting	5
Benefit Admin	4



Steering Committee Commitment

Your steering committee dedicated over 115 combined hours to the analysis of this RFP

RFP Review Meetings

Finalist Meetings

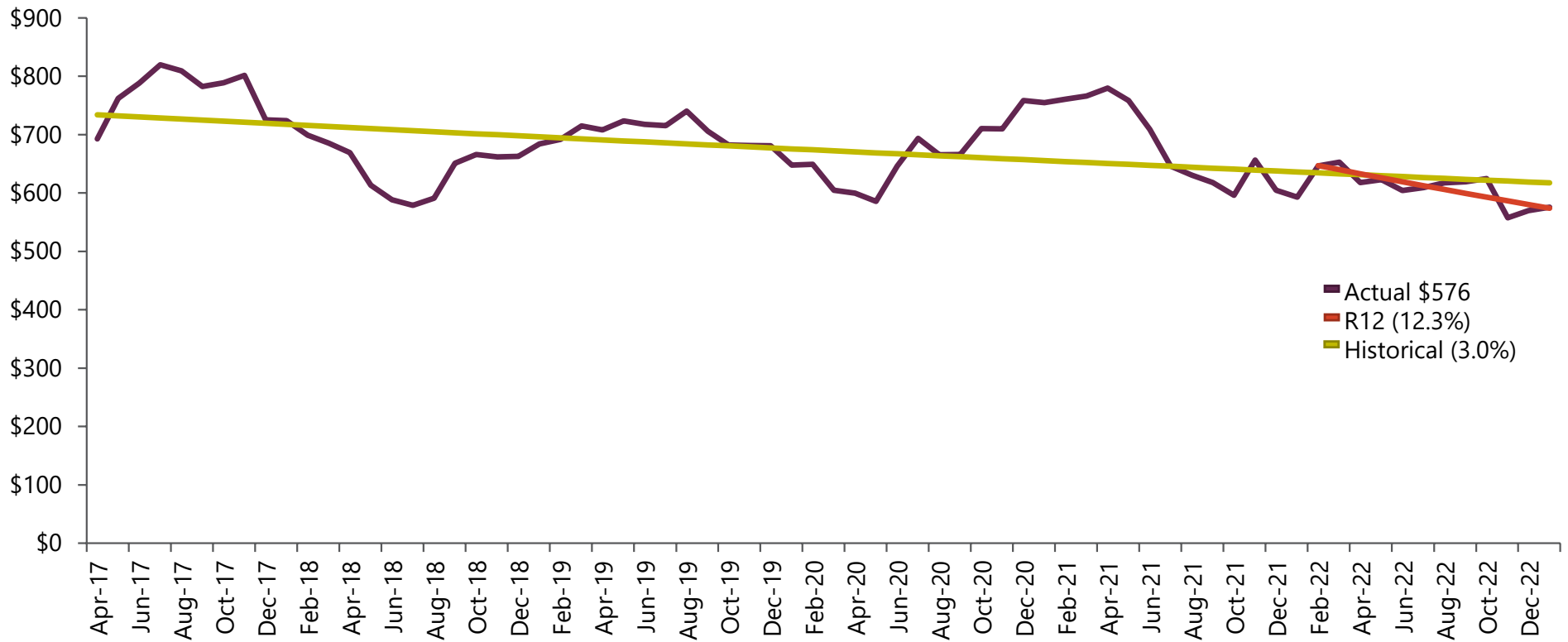
Budget Meeting/Discussions





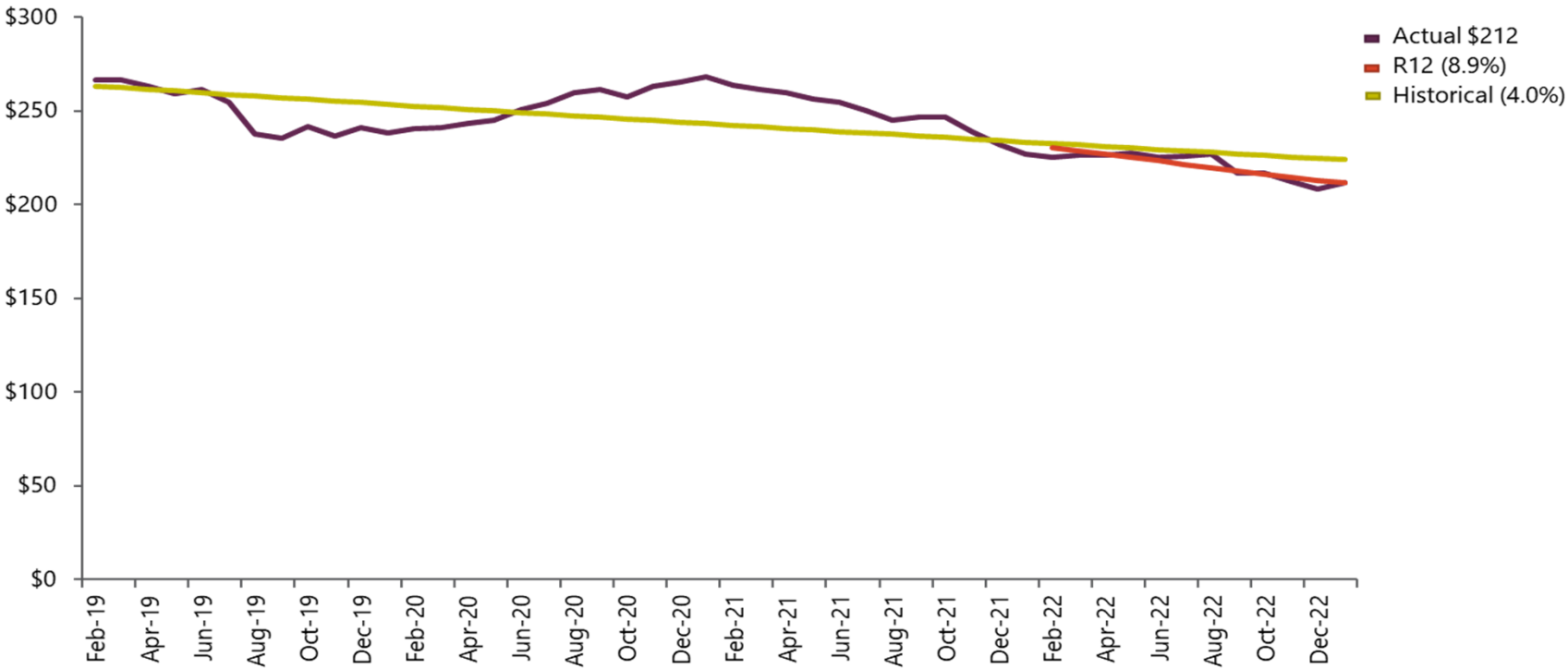
Medical & Pharmacy Historical Trend

Medical Claims Look Back



Pharmacy Claims Look Back

Look-Back Rolling 12 Pharmacy Claims



Medical/RX/Budget Discussion

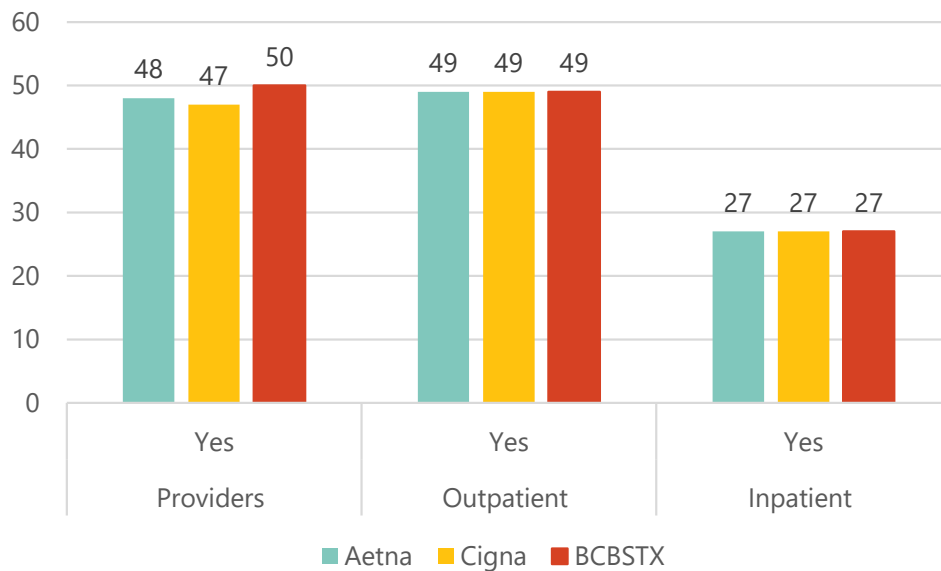
Medical/RX Overview

- 4 vendors responded to the Medical RFP
- 1 vendor responded to the Pharmacy RFP
- Committee approved to move forward for best and final offers from:
 - Aetna, BCBS, Cigna
- Plan Designs will be confirmed final vendor approval from Court
- Current enrollment assumptions used; 760 employees



Medical Disruption and Geo Access

Provider Disruption*



*Based on top 50 providers, top 50 outpatient and 27 utilized inpatient

	Aetna	Cigna	BCBSTX
Measurement 2/10 miles	Primary Care Physicians	Primary Care Physicians	Primary Care Physicians
% of Employee WITH access	98%	91.6%	88%
Measurement 2/15 miles	Specialists	Specialists	Specialists
% of Employee WITH access	100%	99.8%	98%
Measurement 2/20 miles	Acute Care Hospitals	Acute Care Hospitals	Acute Care Hospitals
% of Employee WITH access	100%	99.9%	99%

Scenarios Without Changes

	2022-23 Plan Year	2023-24 Plan Year		
	Current Fully Insured	BCBS Self Funded Projection No Changes	Aetna Self Funded Projection No Changes	Cigna Self Funded Projection No Changes
Average Headcount	744	746	746	746
PEPM Gross Cost	\$1,004	\$1,062	\$1,112	\$1,100
PEPM EE Contributions	\$82	\$82	\$82	\$82
PEPM Net Cost	\$922	\$980	\$1,029	\$1,018
Gross % Change To Current		5.8%	10.7%	9.6%
Net % Change To Current		6.3%	11.7%	10.4%
Annual Gross Cost	\$8,961,000	\$9,507,000	\$9,951,000	\$9,849,000
Annual EE Contribution	\$736,000	\$738,000	\$738,000	\$738,000
Annual Net Cost	\$8,225,000	\$8,769,000	\$9,213,000	\$9,111,000
Gross \$ Change To Current		\$546K	\$990K	\$888K
Net \$ Change To Current		\$544K	\$988K	\$886K

Self Funded analysis of discounts and pharmacy rebates give advantage to BCBS



Financial Pharmacy Summary

Year 1 Pharmacy Discounts			
	BCBS	Aetna	CIGNA
Retail 30			
Brand	19.40%	19.80%	19.50%
Generic	82.50%	84.80%	84.50%
Dispensing Fee	\$0.65	\$0.70	\$0.70
Retail 90			
Brand	22.50%	21.30%	23.20%
Generic	85.30%	84.80%	85.50%
Dispensing Fee	\$0.65	\$0.55	\$0.00
Mail Order			
Brand	26.60%	25.00%	24.50%
Generic	86.40%	89.00%	87.50%
Dispensing Fee	\$ -	\$ -	\$ -
Specialty OED			
Brand / Generic	20.1%	21.3%	20.0%
Year 1 Pharmacy Rebates			
	BCBS of Tx	Aetna	CIGNA
Retail 30	\$190	\$210	\$202
Retail 90	\$604	\$472	\$482
Mail	\$691	\$524	\$599
Specialty	\$2,537	\$1,714	\$2,037

Year 1 PEPM Rebate Credits		
BCBS	Aetna	CIGNA
\$63.61	\$34.36	\$49.59
\$548,063.76	\$296,045.76	\$427,267.44
Additional Credits		
BCBS	Aetna	CIGNA
\$50,000	\$75,000	\$50,000

Rebates as a % of Plan Cost Paid to Johnson County	
BCBS	26.97%
Aetna	14.57%
Cigna	21.03%

Notes:

Not all contracts are created equal. We had our AvantRx team review the proposed pricing terms to complete analysis on proposed fees and pricing terms
We will continue this review on an annual basis

Medical Budget Assumptions

Claims Experience	Through January 2023
Trend*	7.4% Medical 9.8% Pharmacy
Past Coverage Level	R12 Medical R12 Pharmacy
Admin fees	\$45.90
Individual Stop Loss Premium**	\$145 PEPM (HM BoB)
Individual Stop Loss Threshold**	\$125,000 (HM BoB)
Medical Claim Decrement	4.5% load for Aetna and Cigna
Rebate Credit	\$63.61
Reserve Fund	~3.5X monthly claims average

*2023 Segal Trend

**Based on HMA Book of Business



Budget Scenarios – Proposed Plan Design

Plan Design	HMO Base Plan (Current)	PPO Buy Up Plan (Current)	HDHP (Proposed)
Annual Deductible			
Individual	\$1,000	\$1,000	\$4,000
Family	\$4,000	\$4,000	\$8,000
Annual Out-of-Pocket Max			
Individual	\$4,000	\$4,000	\$4,000
Family	\$8,000	\$8,000	\$8,000
Coinsurance	80%	80%	100%
Preventive Care	\$35	\$35	100%
Emergency Room	\$150	\$150	100%

Removes HRA and reinstates \$1000 deductible on Base and Buy-Up



Current Enrollment vs Projected Enrollment

2022-2023 Enrollment						2023-2024 Projected Enrollment							
	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>	<u>Total</u>		<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>	<u>Total</u>		
HMO Base Plan	526	3	79	7	615	82%	HMO Base Plan	316	42	66	37	461	62%
PPO Buy Up	108	1	21	1	131	18%	PPO Buy Up	64	9	18	7	98	13%
	634	4	100	8	746	100%	HDHP	127	17	28	15	187	25%
	85%	1%	13%	1%			507	67	113	59	746	100%	
							68%	9%	15%	8%			

Assumed migration out of the Employee Only Tiers for both plans

- Shifting 10% to Employee + Spouse
- Shifting 2% Employee + Child
- Shifting 8% to Employee + Family

Adds 3rd Plan Option **New HDHP w/HSA**

- Assumes 25% migration

Proposed Options

	2022-23 Plan Year	2023-24 Plan Year		
	Current Fully Insured	Fully Insured Renewal No Changes	Self Funded Projection No Changes	Self Funded Projection With Changes
Average Headcount	744	746	746	746
PEPM Gross Cost	\$1,004	\$1,165	\$1,027	\$1,184
PEPM EE Contributions	\$82	\$82	\$82	\$163
PEPM Net Cost	\$922	\$1,082	\$944	\$1,021
Gross % Change To Current		16.0%	2.2%	17.9%
Net % Change To Current		17.4%	2.4%	10.8%
Annual Gross Cost	\$8,961,000	\$10,427,000	\$9,189,000	\$10,602,000
Annual EE Contribution	\$736,000	\$738,000	\$738,000	\$1,460,000
Annual Net Cost	\$8,225,000	\$9,689,000	\$8,451,000	\$9,142,000
Gross \$ Change To Current		\$1.466M	\$228K	\$1.641M
Net \$ Change To Current		\$1.464M	\$226K	\$917K

Normalizes contribution strategy to benchmark

Shifts employee only enrollment (10% to spouse/2% to child/5% to family)

Add HDHP w/HSA plan and assumes 25% enrollment (Employer Contribute \$500/\$1,000)

Removes HRA and reinstates \$1,000 deductible plans



Premiums & Employee Contributions

Current TAC Fully Insured

Proposed Self Funded

Semi Monthly

2022-2023 Premiums

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>
HMO Base Plan	\$460.86	\$968.97	\$619.16	\$1,082.38
PPO Buy Up	\$514.92	\$1,082.65	\$706.83	\$1,209.36

2023-2024 Funding Rates

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>
HMO Base Plan	\$445.77	\$937.23	\$668.65	\$1,203.57
PPO Buy Up	\$490.34	\$1,030.97	\$735.51	\$1,323.93
HDHP	\$445.77	\$980.69	\$668.65	\$1,203.57

2022-2023 Employee Contributions

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>
HMO Base Plan	\$0.00	\$508.11	\$158.30	\$621.52
PPO Buy Up	\$54.06	\$621.79	\$245.97	\$748.50

2023-2024 Plan Year Employee Contributions

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>
HMO Base Plan	\$25.00	\$225.00	\$137.50	\$305.50
PPO Buy Up	\$82.50	\$262.50	\$175.00	\$349.00
HDHP	\$0.00	\$200.00	\$100.00	\$250.00

2022-2023 ER Contributions

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>
HMO Base Plan	\$460.86	\$460.86	\$460.86	\$460.86
PPO Buy Up	\$460.86	\$460.86	\$460.86	\$460.86

2023-2024 Plan Year ER Contributions

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>
HMO Base Plan	\$420.77	\$712.23	\$531.15	\$898.07
PPO Buy Up	\$407.84	\$768.47	\$560.51	\$974.93
HDHP	\$445.77	\$780.69	\$568.65	\$953.57

*Normalizes employee contributions based on benchmarking, while keeping HMO Employee Only contributions low
Free Plan options becomes the HDHP





Dental Marketing Summary

Dental - Overview

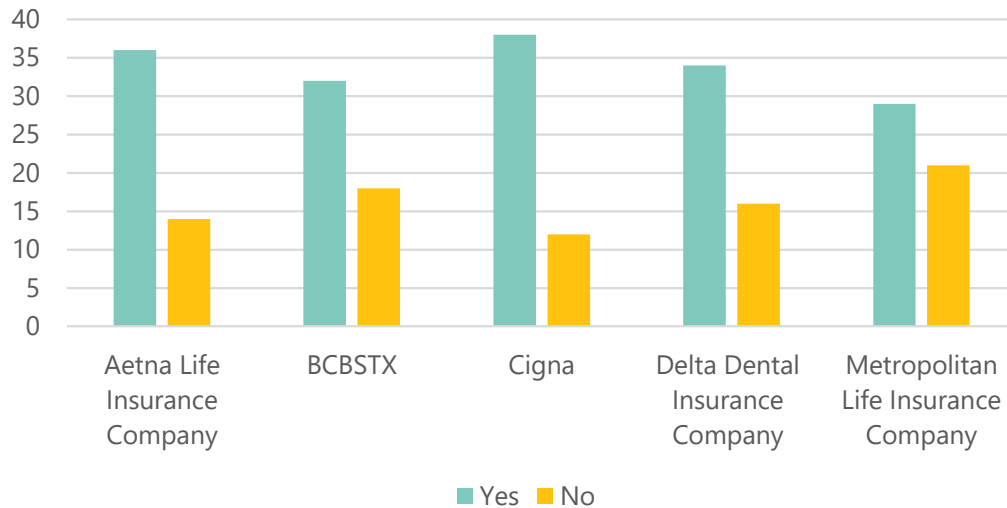
- 9 vendors responded to the RFP
- Requested BAFO due to rates, plan designs and network
 - Aetna, BCBS, Cigna, Delta and Met
- Assumptions using current enrollment
- All vendors quoted a 2-year rate guarantee
- Final plans will be selected once vendor is approved by Court



Dental Summary

	CURRENT	Aetna	BCBS TX	Cigna	Delta	Met
Annual Cost	\$311,076	\$279,296	\$312,476	\$283,444	\$257,067	\$256,221
3 year cost		\$837,889	\$937,428	\$850,331	\$853,016	\$852,126

Dental Disruption



PPO In Network Benefits	Aetna	BCBS	Cigna	Delta	Met
Deductible Individual	\$50	\$50	\$50	\$50	\$50
Deductible Family	\$150	\$150	\$150	\$150	\$150
COINSURANCE					
- Preventive	100%	100%	100%	100%	100%
- Basic	80%	80%	80%	80%	80%
- Major	50%	50%	50%	50%	50%
Annual Max	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Ortho Age	19	19	19	19	19
Ortho Lifetime Maximum	\$1,000	\$1,000	\$1,000	1000	1000

Dental –Costs to Current

PPO	CURRENT	Aetna	BCBS TX	Cigna	Delta Dental	MetLife
Monthly	\$2,272.67	\$2,410.96	\$2,389.30	\$2,241.08	\$2,272.67	\$2,318.42
Annual	\$27,272	\$28,932	\$28,672	\$26,893	\$27,272	\$27,821
Cost +/- to Current	\$0	\$1,659	\$1,400	-\$379	\$0	\$549
Percentage +/- to Current	0.0%	6.1%	4.8%	-1.3%	0.0%	1.8%

HMO	CURRENT	Aetna	BCBS TX	Cigna	Delta Dental	Met Life
Monthly	\$23,650.37	\$21,872.78	\$21,422.23	\$23,507.33	\$23,295.33	\$25,470.70
Annual	\$283,804	\$262,473	\$257,067	\$282,088	\$279,544	\$305,648
Cost +/- to Current	\$0	-\$21,331	-\$26,738	-\$1,716	-\$4,260	\$21,844
Percentage +/- to Current	0%	-7.5%	-10.2%	-0.7%	-1.5%	8.2%





Vision Marketing Summary

Vision Overview

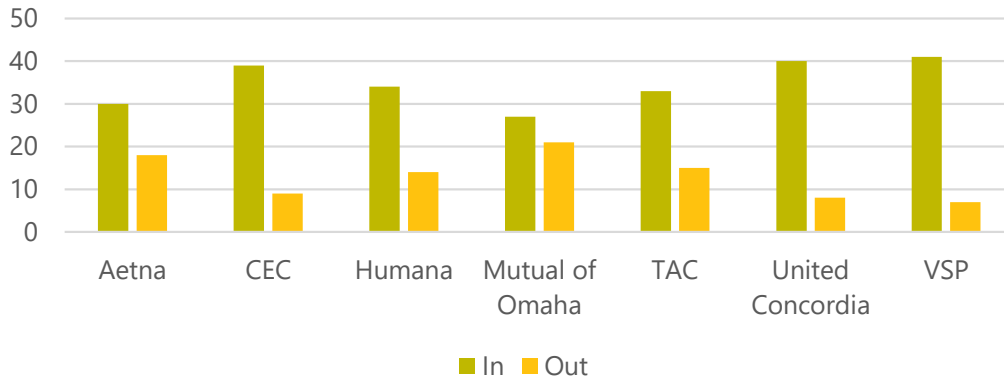
- 7 vendors responded to the RFP
- Requested BAFO from Aetna, CEC, VSP, BSBS and Met Life
- Most medical carriers will offer packaging discounts if including Vision
- Several stand-alone services were offered
- Some vendors offered richer or enhanced benefits
 - This overview will use plans matching as close to current as possible
 - Assumes exams, lenses and frames once every 12 months
- Current enrollment assumptions were used



Vision – Financial Analysis

	Aetna	BCBS	CEC	Met	VSP
Monthly	\$5,776.22	\$4,996.93	\$5,571.70	\$5,756.51	\$5,474.12
Annually	\$69,314.64	\$59,963.16	\$66,860.40	\$69,078.12	\$65,689.44
Monthly \$ +/- to Current	\$236.52	-\$9,114.96	-\$2,217.72	\$0.00	-\$3,388.68
Monthly % +/- to Current	0.3%	-13.2%	-3.2%	0.0%	-4.9%

Network Disruption*



	Aetna	CEC	Humana	MOO	VSP
Measurement	Retail	Retail	Retail	Retail	Retail
% of Employee WITH access	80.60%	76.40%	67.90%	69.50%	72.30%
Average distance to 2 providers for employees WITHOUT desired access (in miles)	16.3	14.5	17.1	17.9	17.5 miles
Measurement	Private Practice	Private Practice	Private Practice	Private Practice	Private Practice
% of Employee WITH access	87%	%	74.80%	73.40%	78.10%
Average distance to 2 providers for employees WITHOUT desired access (in miles)	13.6	# miles	14.5	14.8	13.8 miles
Measurement	All Providers	All Providers	All Providers	All Providers	All Providers
% of Employee WITH access	99.10%	98.30%	75.9	97.70%	99.50%
Average distance to 2 providers for employees WITHOUT desired access (in miles)	22.5	23.1	14.4	23.7	23.8 miles

Note: Disruption of top utilized providers vs. all providers was considered in committee recommendation. See appendix for additional detail



Life/Voluntary Life and AD&D

Life/Voluntary Life and AD&D Overview

- 5 vendors responded to the RFP
- Requested BAFO from MOO, Ochs, Met Life due to plan designs, costs and opportunities for bundling.
- Assumes level volume for all carriers
- All vendors matched current Basic Life benefit and dependent benefit



Life Financial Review

	CURRENT	Met Life	Mutual of Omaha	OCHS
Rate Guarantee	-	3 years	3 years	4 years
Total Annual Cost	\$8,460	\$14,889	\$10,921	-\$1,183
3 year	\$25,380	\$44,666	\$32,764	\$10,451
+/- Premium to current		\$6,428.50	\$2,461.26	-\$9,642.94
+/- Percentage to current		75.99%	29.09%	-113.98%

- Assumes 130 family units

Voluntary Benefits

Voluntary Benefits Overview

- 7 vendors responded to the RFP
 - Requested BAFO from Aetna, Cigna, Met, MOO
 - Met and Moo BAFO and integration were most beneficial for the County

Voluntary benefits will help offset the costs of enrollment portal



Voluntary Benefit Summary

Accident	Met Life	Mutual of Omaha
Accident Rates	Option 1	Option 1
Individual	\$9.73	\$6.57
Employee + Spouse	\$19.24	\$9.39
Employee + Child	\$23.23	\$11.64
Employee + Family	\$27.38	\$15.27
Accident Product	Option 1	Option 1
Group/Individual	Group	Group
Benefit Waiting Period	None	None
Participation Requirements	Waived	5%
Standard Turn Around for Claims Payment	10 business days	10 business days
Confirm the plan is for off job coverage	Confirmed, off job	Confirmed - 24 hour coverage
Payment Examples		
Accident Hospital Care Lodging (per day)	\$100	\$125
Air Ambulance	\$1,000	\$1,000
X-ray	\$150	\$50
Laceration - Sutures 2-6"	\$200	\$450
Concussion	\$250	\$150
Closed upper arm fracture	\$1,000	\$600

Critical Illness	Metropolitan Life Insurance Company	Mutual of Omaha
Monthly Cost: EXAMPLE RATES \$20,000 Benefit with Cancer Rider	Option 1	Option 1
Individual / Age 30 / Non Tobacco	\$12.00	\$6.60
Individual / Age 50 / Non Tobacco	\$43.00	\$28.00
Spouse/ Age 30 / Non Tobacco	\$74.40	\$6.60
Spouse / Age 50 / Non Tobacco	\$65.40	\$28.00
Maximum age to enroll	No Maximum	99
Plan Design		
Group or Individual Plans?	Group	Group
Participation Requirements	Waived	5%
Maximum Employee Election	\$30,000	\$40,000
Reduction Schedule	None	50% at 70
Pre-Existing Conditions Limitations	None	None
Portable upon Group or Individual Termination	Yes	Yes
Wellness Benefit amount	\$50	\$50





Benefits Administration

Benefit Administration Overview

- Looking to add a low/no cost option for enrollment
 - Ease of administration, HR burden
- 5 vendors responded to the RFP

Requested BAFO from Plansource as well as embedded options for all carriers

- Enrollment assumption – 760 employees
- Vendors will be responsible for system set up

Portal selection based on Medical carrier selection





COBRA

COBRA Overview

- 5 vendors responded to the RFP
- Most medical carriers can embed benefits within admin fees
- Requested BAFO from Medical and Enrollment platform vendors
- Several stand-alone services were offered
- Assumption of 760 employees used

Cobra selection based on Medical Selection



ACA Reporting

ACA Reporting Overview

- Self-Funded employers are required to produce 1095-C forms and submit required information to the IRS
- 5 vendors responded to the RFP
 - Requested BAFO from medical and enrollment platform vendors
- Enrollment Assumption – 760 employees

ACA Vendor based on Medical Selection



Marketing Summary

Steering Committee Recommendations

Product	BCBS
Medical/RX	BCBS
Dental	BCBS
Vision	Superior/Met
Life/Vol Life	Ochs
Voluntary Benefits	MoO
Enrollment Platform	Plansource
Cobra	Plansource
ACA Reporting	Plansource
FSA/HSA	Plansource

Next Steps

- Approval of benefits and budget: June 12, 2023
- Send out vendor notifications: June 13, 2023
- Implementation begins: June 14, 2023
- Market Stop Loss in July, 2023
- Open Enrollment



Thank
you.



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Appendix

Benchmark – Funding Strategy

Funding Method	Johnson County HMO & PPO Plans	BENCHMARK Government Industry	BENCHMARK 500 - 999 Employees
Fully Insured	100%	15%	21%
Self Funded	0%	85%	79%

Represents employer plan funding strategy by percentage

Source: National Survey of Employer Sponsored Health Plans, Services Industry Employers (2021 Data)

PPO Comparison – Neighboring Entities

CITY	Johnson County	Johnson County	Burleson	Cleburne	Crowley	Winnsboro
Plan Name	TML PPO	TML HMO	UHC Copay	Aetna PPO	BCBS PPO	BCBS PPO
Out of Network?	Yes	No	No	No	No	Yes
Deductible - Individual	\$2,000	\$2,000	\$2,000	\$5,000	\$800	\$3,000
Deductible - Family	\$4,000	\$4,000	\$4,000	\$10,000	\$2,400	\$6,000
Out-of-Pocket Maximum - Individual	\$4,000	\$4,000	\$4,000	\$10,000	\$5,800	\$6,000
Out-of-Pocket Maximum - Family	\$8,000	\$8,000	\$8,000	\$20,000	\$17,400	\$8,000
Coinsurance	80%	80%	80%	80%		80%
HRA/HSA Contribution	HRA: \$1,000/\$2,000	HRA: \$1,000/\$2,000	HRA: \$1,000/\$2,000	N/A		N/A
Employee Only	\$54.06	\$0.00	\$43.99	\$20.64	Not Available	\$0.00
Employee + Spouse	\$332.88	\$249.54	\$228.77	\$227.83	Not Available	\$219.33
Employee + Child	\$180.79	\$113.42	\$151.78	\$144.99	Not Available	\$161.84
Employee + Family	\$748.50	\$621.52	\$367.35	\$312.26		\$415.22

- All rates are per pay period / non-wellness

- Burleson offers a \$0 cost HSA

- Cleburne, Winnsboro also offer an HSA plan option



Benchmarking – Medical Plan Design

Medical Plan Design	Johnson County	Benchmark	Johnson County	Benchmark	Benchmark
	496 Enrolled	500-999 Employees	213 Enrolled	Government Industry	500-999 Employees
	HMO Base Plan	HMO (Median)	PPO Buy Up Plan	PPO (Median)	PPO (Median)
Individual Deductible	\$2,000	\$750	\$2,000	\$600	\$750
Family Deductible	\$4,000	\$1,500	\$4,000	\$1,500	\$1,700
Coinsurance	20%	20%	20%	20%	20%
Individual Out-of-Pocket	\$4,000	n/a	\$4,000	\$2,500	\$3,000
Family Out-of-Pocket	\$8,000	n/a	\$8,000	\$6,000	\$7,000
PCP Office Visit	\$35	\$25	\$35	\$20	\$25
Specialist Office Visit	\$45	\$40	\$45	\$40	\$40
Emergency Room Visit	\$150	\$150	\$150	\$150	\$150
Rx - Generic/Preferred/Non-Preferred	\$10/\$50/\$75	\$10/\$30/\$60	\$10/\$50/\$75	\$10/\$30/\$50	\$10/\$30/\$60
ER HRA Contrib after \$1,000 ded - EE/Family	\$1,000/\$2,000		\$1,000/\$2,000		
Employee Monthly Cost Share	Actual	Average	Actual	Average	Average
Employee Only	\$0	\$144	\$108	\$120	\$165
Employee + Family	\$1,243	\$551	\$1,497	\$448	\$598
Employer Monthly Cost Share	Actual	Average	Actual	Average	Average
Employee Only	\$922	\$456	\$922	\$737	\$552
Employee + Family	\$922	\$1,349	\$922	\$1,500	\$1,464
Total Premium Equivalent	Actual	Average	Actual	Average	Average
Employee Only	\$922	\$600	\$1,030	\$857	\$717
Employee + Family	\$2,165	\$1,900	\$2,419	\$1,948	\$2,062

* ID represents Insufficient Data Received from Survey

Survey did not have reported HMO Benchmark data for Government Industry.

Benchmarking – Premium & Cost Share

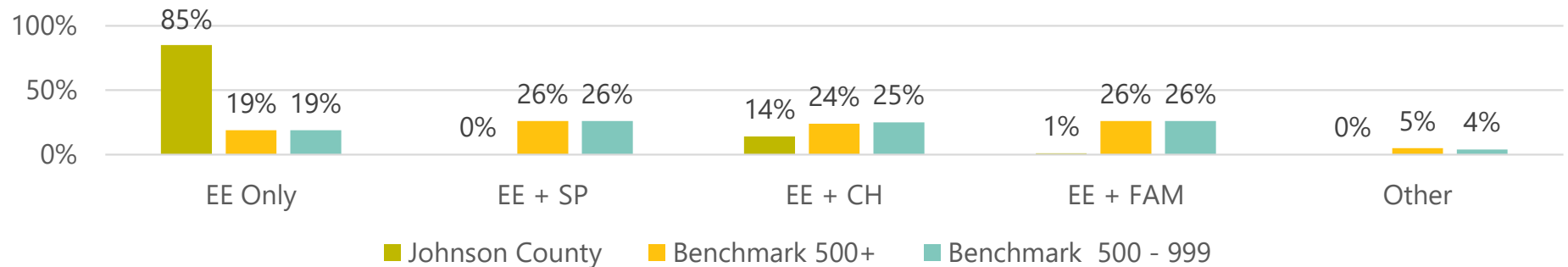
	Johnson County HMO Base Plan	BENCHMARK HMO 500-999 Employees	Johnson County PPO Buy Up Plan	BENCHMARK PPO Government Industry	BENCHMARK PPO 500-999 Employees
Employer Cost Share %	<i>Actual</i>	<i>Average</i>	<i>Actual</i>	<i>Average</i>	<i>Average</i>
Employee Only	100%	76%	90%	86%	77%
Employee + Family	43%	71%	38%	77%	71%
Employee Cost Share \$	<i>Actual</i>	<i>Average</i>	<i>Actual</i>	<i>Average</i>	<i>Average</i>
Employee Only	\$0	\$144	\$108	\$120	\$165
Employee + Family	\$1,243	\$551	\$1,497	\$448	\$598
Employer Monthly Cost Share \$	<i>Actual</i>	<i>Average</i>	<i>Actual</i>	<i>Average</i>	<i>Average</i>
Employee Only	\$922	\$456	\$922	\$737	\$552
Employee + Family	\$922	\$1,349	\$922	\$1,500	\$1,464
Total Premium	<i>Actual</i>	<i>Average</i>	<i>Actual</i>	<i>Average</i>	<i>Average</i>
Employee Only	\$922	\$600	\$1,030	\$857	\$717
Employee + Family	\$2,165	\$1,900	\$2,419	\$1,948	\$2,062

* ID represents Insufficient Data Received from Survey

Source: National Survey of Employer Sponsored Health Plans, Services Industry Employers (2021 Data)



Enrollment by Tier



- Current enrollment by tier driven by current contribution strategy
- Projected cost to normalize EE contributions - based on current enrollment by tier & current plan designs
 - HMO Plan Only – Estimated \$18,000* vs. Both Plans – Estimated \$35,000*

Notes: A change in employer contribution strategy may result in change in enrollment by tier

- Making dependent tiers more affordable may result in shifting affordability drives coverage choice
- Making dependent tiers more affordable will also make benefits offered more attractive to new employment candidates with dependent children and/or families
- In either case – we will need a more normalized enrollment tier split to accurately project expected cost impact

Broad Network Medical Provider Discounts Results Summary – All Methodologies

Discount Results by Method	Member Three-Digit Zip Code	UDS	Self Reported Line by Line	HMA Audited Line by Line
BCBS	62%	66%	66%	65%
Cigna	62%	62%	63%	61%
Aetna	60%	60%	61%	61%

The average discount for each method can vary by +/- 4% depending on market location

Disclaimers:

*Discounts are only one measure of medical cost management performance and can vary greatly based on utilization (type of claim and provider utilized)
 Other types of medical cost management include steering, case management, population health management, and claim administration rules are not included in the discount analysis*

UDS: Uniform Discounts and Data Specifications – Milliman’s data parameters

Holmes Murphy Methodology

Holmes Murphy uses five different methods to analyze the medical claim repricing results

- #1 Discount averages based on the members' 3-digit zip.
 - Bidding vendors provide average discounts by Inpatient, Outpatient, and Professional codes for each 3-digit zip code
 - This method helps determine the best carrier based on where members live but not necessarily where members receive services
- #2 Discount averages based on Milliman's UDS (Uniform Discount and Data Specifications) parameters
 - Carriers submit annual claims to Milliman based on strict guidelines of discounts based on service and facility events
 - This method is another type of 3-digit zip, but data excludes high-cost claimants, data is based on the patients' 3-digit zip, and the data is lagged at least a year. The UDS results would be based on 2021 results or mid year 2022.
- #3 Line by Line Summary
 - Represents the carrier-specific results before HMA scrubs the data for errors, exclusions, and potential misrepresentation of discounts
 - Unintentional misrepresentations occur as each carrier represents claims at the lowest cost option available
- #4 Line by Line HMA Audited
 - Each carrier response is analyzed for errors, exclusions, and potential misrepresentation of discounts.
 - Although we strive to provide the best results possible, this method may contain unintentional misrepresentations of claim discounts

Dental – HMO Costs to Current

		CURRENT	Aetna	BCBS TX	Cigna	Delta Dental	Met
DENTAL PREMIUMS - DHMO STANDARD		Gold Plan	Proposed	Proposed	DHMO	Proposed	Proposed
Employee	129	\$8.73	\$9.55	\$9.18	\$9.04	\$8.73	\$8.90
Employee + Spouse	16	\$18.56	\$20.30	\$19.51	\$15.98	\$18.56	\$18.95
Employee + Child(ren)	22	\$20.18	\$22.08	\$21.21	\$19.21	\$20.18	\$20.61
Employee + Family	14	\$28.97	\$31.69	\$30.45	\$28.33	\$28.97	\$29.55
Monthly		\$2,272.67	\$2,486.17	\$2,389.30	\$2,241.08	\$2,272.67	\$2,318.42
Annual		\$27,272	\$29,834	\$28,672	\$26,893	\$27,272	\$27,821
Cost +/- to Current		\$0	\$2,562	\$1,400	-\$379	\$0	\$549
Percentage +/- to Current		0.0%	8.9%	4.8%	-1.3%	0.0%	1.8%



Dental – PPO Costs to Current

		CURRENT	Aetna	BCBS TX	Cigna	Delta Dental	Met Life
DENTAL PREMIUMS - DPPO STANDARD		Platinum Plan	Proposed	Proposed	DPPO	Proposed	Proposed
Employee	287	\$34.70	\$30.50	\$34.70	\$31.37	\$31.35	\$31.33
Employee + Spouse	59	\$69.35	\$60.96	\$69.35	\$62.69	\$62.66	\$62.61
Employee + Child(ren)	66	\$74.41	\$65.41	\$74.41	\$67.26	\$67.23	\$67.17
Employee + Family	41	\$114.36	\$100.52	\$114.36	\$103.37	\$103.32	\$103.24
Monthly		\$23,650.37	\$20,788.52	\$23,650.37	\$21,379.23	\$21,422.23	\$21,351.76
Annual		\$283,804	\$249,462	\$283,804	\$256,551	\$257,067	\$256,221
Cost +/- to Current		\$0	-\$34,342	\$0	-\$27,254	-\$26,738	-\$27,583
Percentage +/- to Current		0%	-14.2%	0.0%	-11.3%	-10.4%	-9.9%

Benchmark – Funding Strategy

Funding Method	Johnson County HMO & PPO Plans	BENCHMARK Government Industry	BENCHMARK 500 - 999 Employees
Fully Insured	100%	15%	21%
Self Funded	0%	85%	79%

Represents employer plan funding strategy by percentage

Source: National Survey of Employer Sponsored Health Plans, Services Industry Employers (2021 Data)

PPO Comparison – Neighboring Entities

CITY	Johnson County	Johnson County	Burleson	Cleburne	Crowley	Winnsboro
Plan Name	TML PPO	TML HMO	UHC Copay	Aetna PPO	BCBS PPO	BCBS PPO
Out of Network?	Yes	No	No	No	No	Yes
Deductible - Individual	\$2,000	\$2,000	\$2,000	\$5,000	\$800	\$3,000
Deductible - Family	\$4,000	\$4,000	\$4,000	\$10,000	\$2,400	\$6,000
Out-of-Pocket Maximum - Individual	\$4,000	\$4,000	\$4,000	\$10,000	\$5,800	\$6,000
Out-of-Pocket Maximum - Family	\$8,000	\$8,000	\$8,000	\$20,000	\$17,400	\$8,000
Coinsurance	80%	80%	80%	80%		80%
HRA/HSA Contribution	HRA: \$1,000/\$2,000	HRA: \$1,000/\$2,000	HRA: \$1,000/\$2,000	N/A		N/A
Employee Only	\$54.06	\$0.00	\$43.99	\$20.64	Not Available	\$0.00
Employee + Spouse	\$332.88	\$249.54	\$228.77	\$227.83	Not Available	\$219.33
Employee + Child	\$180.79	\$113.42	\$151.78	\$144.99	Not Available	\$161.84
Employee + Family	\$748.50	\$621.52	\$367.35	\$312.26		\$415.22

- All rates are per pay period / non-wellness

- Burleson offers a \$0 cost HSA

- Cleburne, Winnsboro also offer an HSA plan option



Benchmarking – Medical Plan Design

Medical Plan Design	Johnson County	Benchmark	Johnson County	Benchmark	Benchmark
	496 Enrolled	500-999 Employees	213 Enrolled	Government Industry	500-999 Employees
	HMO Base Plan	HMO (Median)	PPO Buy Up Plan	PPO (Median)	PPO (Median)
Individual Deductible	\$2,000	\$750	\$2,000	\$600	\$750
Family Deductible	\$4,000	\$1,500	\$4,000	\$1,500	\$1,700
Coinsurance	20%	20%	20%	20%	20%
Individual Out-of-Pocket	\$4,000	n/a	\$4,000	\$2,500	\$3,000
Family Out-of-Pocket	\$8,000	n/a	\$8,000	\$6,000	\$7,000
PCP Office Visit	\$35	\$25	\$35	\$20	\$25
Specialist Office Visit	\$45	\$40	\$45	\$40	\$40
Emergency Room Visit	\$150	\$150	\$150	\$150	\$150
Rx - Generic/Preferred/Non-Preferred	\$10/\$50/\$75	\$10/\$30/\$60	\$10/\$50/\$75	\$10/\$30/\$50	\$10/\$30/\$60
ER HRA Contrib after \$1,000 ded - EE/Family	\$1,000/\$2,000		\$1,000/\$2,000		
Employee Monthly Cost Share	Actual	Average	Actual	Average	Average
Employee Only	\$0	\$144	\$108	\$120	\$165
Employee + Family	\$1,243	\$551	\$1,497	\$448	\$598
Employer Monthly Cost Share	Actual	Average	Actual	Average	Average
Employee Only	\$922	\$456	\$922	\$737	\$552
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Total Premium Equivalent	Actual	Average	Actual	Average	Average
Employee Only	\$922	\$600	\$1,030	\$857	\$717
Employee + Family	\$2,165	\$1,900	\$2,419	\$1,948	\$2,062

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Survey did not have reported HMO Benchmark data for Government Industry.



Benchmarking – Premium & Cost Share

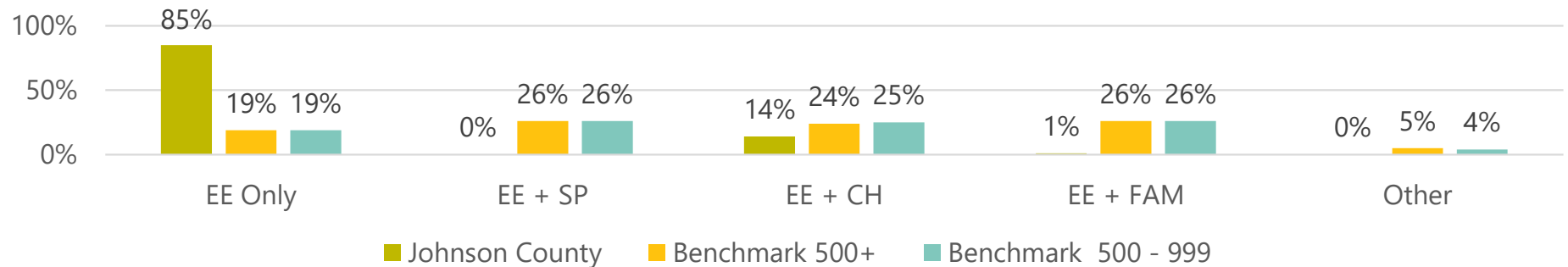
	Johnson County HMO Base Plan	BENCHMARK HMO 500-999 Employees	Johnson County PPO Buy Up Plan	BENCHMARK PPO Government Industry	BENCHMARK PPO 500-999 Employees
Employer Cost Share %	<i>Actual</i>	<i>Average</i>	<i>Actual</i>	<i>Average</i>	<i>Average</i>
Employee Only	100%	76%	90%	86%	77%
Employee + Family	43%	71%	38%	77%	71%
Employee Cost Share \$	<i>Actual</i>	<i>Average</i>	<i>Actual</i>	<i>Average</i>	<i>Average</i>
Employee Only	\$0	\$144	\$108	\$120	\$165
Employee + Family	\$1,243	\$551	\$1,497	\$448	\$598
Employer Monthly Cost Share \$	<i>Actual</i>	<i>Average</i>	<i>Actual</i>	<i>Average</i>	<i>Average</i>
Employee Only	\$922	\$456	\$922	\$737	\$552
Employee + Family	\$922	\$1,349	\$922	\$1,500	\$1,464
Total Premium	<i>Actual</i>	<i>Average</i>	<i>Actual</i>	<i>Average</i>	<i>Average</i>
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Source: National Survey of Employer Sponsored Health Plans, Services Industry Employers (2021 Data)



Enrollment by Tier



- Current enrollment by tier driven by current contribution strategy
- Projected cost to normalize EE contributions - based on current enrollment by tier & current plan designs
 - HMO Plan Only – Estimated \$18,000* vs. Both Plans – Estimated \$35,000*

Notes: A change in employer contribution strategy may result in change in enrollment by tier

- Making dependent tiers more affordable may result in shifting affordability drives coverage choice
- Making dependent tiers more affordable will also make benefits offered more attractive to new employment candidates with dependent children and/or families
- In either case – we will need a more normalized enrollment tier split to accurately project expected cost impact

Top 20 Providers – By Utilization

				Aetna	BCBSTX	Cigna	Cigna	Delta	Humana	Humana	Lincoln	MetLife	MetLife	TAC	United Concordia
				DPPO	BlueCare Dental National	Total DPPO	DHMO	Premier	HD210	HD215	Lincoln DentalConnect®	PPO Dental	DHMO Dental	BlueCare Dental National	Concordia Plus
	Last Name	First Name	Specialty	Procedures	In Network? (Yes/No)	In Network? (Yes/No)	In Network? (Yes/No)	In Network? (Yes/No)	In Network? (Yes/No)	In Network? (Yes/No)	In Network? (Yes/No)	In Network? (Yes/No)	In Network? (Yes/No)	In Network? (Yes/No)	In Network? (Yes/No)
1	CASE	BRIAN	GENERAL PRACTITIONER	97	No	No	No	No	No	No	No	No	No	No	No
2	COLWICK	JULIE	PEDIATRIC DENTIST	173	Yes	No	Yes	No	Yes	No	No	Yes	No	No	No
3	BRAUNLIN	ERIC	GENERAL PRACTITIONER	115	Yes	No	No	No	Yes	No	No	No	No	No	No
4	TREESH	ABBY	GENERAL PRACTITIONER	100	No	No	No	No	No	No	No	No	No	No	No
5	BENAGE	ANNEMARIE	GENERAL PRACTITIONER	77	Yes	Yes	Yes	No	Yes	No	No	Yes	No	No	Yes
6	PARK	KYUNG	GENERAL PRACTITIONER	71	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes
7	BENAGE	MARK	GENERAL PRACTITIONER	75	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	No	Yes
8	MURRAY	BRADLEY	GENERAL PRACTITIONER	72	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
9	BALLARD	DAVID	GENERAL PRACTITIONER	102	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	No	Yes
10	TUEL III	HOUSTON	GENERAL PRACTITIONER	37	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	Yes
11	CASE	AMY	GENERAL PRACTITIONER	78	No	No	No	No	No	No	No	Yes	No	No	No
12	PATEL	DEVARSHEE	GENERAL PRACTITIONER	40	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes
13	BOWLES	J DYLAN	ORAL SURGEON	20	Yes	No	No	No	Yes	No	No	Yes	No	No	No
14	BOND	ADAM	GENERAL PRACTITIONER	41	No	No	Yes	No	Yes	No	No	No	No	No	No
15	GRIER	MICHAEL	GENERAL PRACTITIONER	38	No	No	Yes	No	Yes	No	No	No	No	No	No
16	DAVIS	SID	GENERAL PRACTITIONER	35	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	No	Yes
17	BULLARD	RICHARD	GENERAL PRACTITIONER	70	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes
18	NGUYEN	JENNIFER	GENERAL PRACTITIONER	35	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes
19	LONG	ROBERT	GENERAL PRACTITIONER	19	Yes	Yes	No	No	No	No	No	Yes	No	No	Yes
20	TRINH MOORE	JESSIE	GENERAL PRACTITIONER	33	No	No	Yes	No	No	No	No	No	No	No	No



Top 20 Providers By Spend

					Aetna	BCBSTX	Cigna	Cigna	Delta	Humana	Lincoln	MetLife	MetLife	TAC
	Last Name	First Name	Specialty	Paid	DPPO	BlueCare Dental National	DPPO	DHMO	Premier	HD210	HD215	Lincoln DentalConnect®	PPO Dental	DHMO Dental
1	CASE	BRIAN	GENERAL PRACTITIONER	\$12,197.56	No	No	No	No	Yes	No	No	No	No	No
2	COLWICK	JULIE	PEDIATRIC DENTIST	\$11,562.18	Yes	No	Yes	No	Yes	No	Yes	No	No	No
3	BRAUNLIN	ERIC	GENERAL PRACTITIONER	\$10,193.10	Yes	No	No	No	Yes	No	No	No	No	No
4	TREESH	ABBY	GENERAL PRACTITIONER	\$7,812.75	No	No	No	No	No	No	No	No	No	No
5	BENAGE	ANNEMARIE	GENERAL PRACTITIONER	\$7,230.00	Yes	Yes	Yes	No	No	No	Yes	No	No	Yes
6	PARK	KYUNG	GENERAL PRACTITIONER	\$6,825.20	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes
7	BENAGE	MARK	GENERAL PRACTITIONER	\$6,030.70	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes
8	MURRAY	BRADLEY	GENERAL PRACTITIONER	\$5,717.30	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
9	BALLARD	DAVID	GENERAL PRACTITIONER	\$5,650.50	Yes	Yes	Yes	No	No	No	Yes	Yes	No	Yes
10	TUEL III	HOUSTON	GENERAL PRACTITIONER	\$5,199.90	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes
11	CASE	AMY	GENERAL PRACTITIONER	\$4,975.12	No	No	No	No	Yes	No	No	Yes	No	No
12	PATEL	DEVARSHEE	GENERAL PRACTITIONER	\$4,973.15	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes
13	BOWLES	J DYLAN	ORAL SURGEON	\$4,938.50	Yes	No	No	No	Yes	No	No	Yes	No	No
14	BOND	ADAM	GENERAL PRACTITIONER	\$4,937.94	No	No	Yes	No	Yes	No	No	No	No	No
15	GRIER	MICHAEL	GENERAL PRACTITIONER	\$4,742.61	No	No	Yes	No	Yes	No	No	No	No	No
16	DAVIS	SID	GENERAL PRACTITIONER	\$3,741.57	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes
17	BULLARD	RICHARD	GENERAL PRACTITIONER	\$3,703.20	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes
18	NGUYEN	JENNIFER	GENERAL PRACTITIONER	\$3,447.50	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes
19	LONG	ROBERT	GENERAL PRACTITIONER	\$3,424.85	Yes	Yes	No	No	Yes	No	Yes	No	No	Yes
20	TRINH MOORE	JESSIE	GENERAL PRACTITIONER	\$3,335.62	No	No	Yes	No	Yes	No	No	No	No	No



Plan Options – County Financials

3-year cost - County							
NOT INCLUDING MEDICAL/RX SPEND	Aetna	Aetna	BCBS	BCBS	BCBS	Cigna	Cigna
	Option 1	Option 2	Option 1	Option 2	Option 2	Option 1	Option 2
Medical/RX	-\$183,200	-\$183,200	-\$886,742	-\$886,742	-\$886,742	-\$947,416	-\$947,416
Vision	\$125,137	\$114,107	\$125,137	\$125,137	\$125,137	\$114,107	\$114,107
ER Life	\$10,451	\$10,451	\$10,451	\$10,451	\$10,451	\$10,451	\$10,451
Enrollment Platform	\$68,400	\$157,704	\$68,400	\$157,704	\$68,400	\$68,400	\$68,400
Cobra	\$12,312	\$20,520	\$9,576	\$20,520	\$20,520	\$22,709	\$22,709
ACA Reporting	\$4,446	\$0	\$14,898	\$0	\$0	\$12,000	\$14,898
Bundle Discount	\$0	\$4,560	\$0	\$0	\$0	-\$9,120	-\$4,560
Total Estimated 3 year cost	\$37,547	\$124,142	-\$658,279	-\$572,929	-\$662,233	-\$728,869	-\$721,411



Plan Options – Employee Financials

3 year cost - Employee							
	Aetna	Aetna	BCBS	BCBS	BCBS	Cigna	Cigna
	Option 1	Option 2	Option 1	Option 2	Option 2	Option 1	Option 2
Dental	\$852,126	\$837,889	\$937,428	\$852,126	\$853,016	\$850,331	\$853,016
Vision	\$82,097	\$77,962	\$82,097	\$82,097	\$82,097	\$77,962	\$77,962
Voluntary Life	Current	Current	Current	Current	Current	Current	Current
Voluntary Benefits	Lower	Lower	Lower	Lower	Lower	Lower	Lower
Total Estimated 3 year cost	\$934,223	\$915,850	\$1,019,525	\$934,223	\$935,113	\$928,293	\$930,978

Plan Option Summary

Plan Package Options	Current	Aetna	Aetna	BCBS	BCBS	BCBS	Cigna
		Option 1	Option 2	Option 1	Option 2	Option 3	Option 1
Medical/RX	TAC	Aetna	Aetna	BCBS	BCBS	BCBS	Cigna
Dental	Dental Select	Met	Aetna	Met	Met	Delta	Cigna
Vision	Superior/Met	Met	VSP	Met	Met	VSP	VSP
Life/Vol Life	MoO	Ochs	Ochs	Ochs	Ochs	Ochs	Ochs
Voluntary Benefits	Colonial	Met	MoO	Met	Met	MoO	Cigna
Enrollment Platform	N/A	Selerix	Plansource	Selerix	Plansource	Plansource	Selerix
Cobra	TAC	Aetna	Plansource	Alerus	Plansource	Plansource	Cushion
ACA Reporting	N/A	Aetna	Plansource	TASC	Plansource	Plansource	Cigna



Dental –Costs to Current

		CURRE NT	Aetna	BCBS TX	Cigna	Delta Dental	MetLife
DENTAL PREMIUMS - DHMO STANDARD		Gold Plan	Propos ed	Propos ed	DHMO	Propos ed	Propos ed
Employee	129	\$8.73	\$9.26	\$9.18	\$9.04	\$8.73	\$8.90
Employee + Spouse	16	\$18.56	\$19.69	\$19.51	\$15.98	\$18.56	\$18.95
Employee + Child(ren)	22	\$20.18	\$21.41	\$21.21	\$19.21	\$20.18	\$20.61
Employee + Family	14	\$28.97	\$30.74	\$30.45	\$28.33	\$28.97	\$29.55
Monthly		\$2,272. 67	\$2,410. 96	\$2,389.3 0	\$2,241. 08	\$2,272.6 7	\$2,318.4 2
Annual		\$27,27 2	\$28,932	\$28,672	\$26,893	\$27,272	\$27,821
Cost +/- to Current		\$0	\$1,659	\$1,400	-\$379	\$0	\$549
Percentage +/- to Current		0.0%	6.1%	4.8%	-1.3%	0.0%	1.8%

		CURRE NT	Aetna	BCBS TX	Cigna	Delta Dental	Met Life
DENTAL PREMIUMS - DPPO STANDARD		Platin um Plan	Propos ed	Propos ed	DPPO	Propos ed	Propos ed
Employee	287	\$34.7 0	\$32.09	\$31.35	\$34.49	\$34.18	\$37.37
Employee + Spouse	59	\$69.3 5	\$64.14	\$62.66	\$68.93	\$68.31	\$74.69
Employee + Child(ren)	66	\$74.4 1	\$68.82	\$67.23	\$73.96	\$73.29	\$80.14
Employee + Family	41	\$114. 36	\$105.7 7	\$103.3 2	\$113.6 7	\$112.6 4	\$123.1 6
Monthly		\$23,65 0.37	\$21,87 2.78	\$21,42 2.23	\$23,50 7.33	\$23,29 5.33	\$25,47 0.70
Annual		\$283,8 04	\$262,4 73	\$257,0 67	\$282,0 88	\$279,5 44	\$305,6 48
Cost +/- to Current		\$0	\$21,3 31	\$26,73 8	\$1,71 6	- \$4,260	\$21,84 4
Percentag e +/- to Current		0%	-7.5%	10.2%	-0.7%	-1.5%	8.2%



Vision - Rates

		Aetna - BAFO	BCBS - BAFO	CEC - BAFO	Met - BAFO	VSP - BAFO	
	<u>EEs</u>	-	-	-	-	-	
Employee	698	\$4.98	\$5.10	\$4.41	\$4.82	\$4.98	\$4.74
Employee & Spouse	81	\$9.63	\$9.69	\$8.39	\$9.32	\$9.63	\$9.14
Employee & Child(ren)	49	\$11.30	\$10.21	\$8.84	\$10.94	\$11.30	\$10.74
Family	62	\$15.27	\$15.02	\$13.00	\$14.78	\$15.27	\$14.50
Monthly		\$5,756.51	\$5,776.22	\$4,996.93	\$5,571.70	\$5,756.51	\$5,474.12
Annual		\$69,078.12	\$69,314.64	\$59,963.16	\$66,860.40	\$69,078.12	\$65,689.44

