

A decorative graphic on the left side of the slide, consisting of a network of light green lines and circles that resemble a circuit board or a neural network. The lines are of varying thickness and connect to small circles at various points.

# DEPARTMENT OF HUMAN RESOURCES

BENEFITS/INSURANCE

BUDGET HEARING

AUGUST 2023



**ROD. K. OLIVER**

BENEFITS ADMINISTRATOR

CITY OF JACKSON

# FUNCTIONS

- The Benefits division is responsible for:
  - Directing and planning the day to day operations of COJ group benefit plan (group health, dental, FS accounts, and life insurance, for active (30 or more hours) and retirement plan (10 or more years).
  - Providing excellent customer service and quality benefits plans
  - Investigating new benefits programs and improving existing programs supervise; and monitoring benefits administration
  - Designing employee benefits plans and providing analytical and technical support in the delivery of the City of Jackson Self-Insured benefit programs.

# ENROLLED MEMBER ACTIVE COUNT

	<b>SINGLE</b>	<b>FAMILY</b>	<b>TOTALS</b>
<b>ACTIVE</b>	<b>476</b>	<b>221</b>	<b>697</b>
<b>RETIREE</b>	<b>34</b>	<b>16</b>	<b>50</b>
<b>FIRE</b>	<b>121</b>	<b>123</b>	<b>244</b>
<b>POLICE</b>	<b>181</b>	<b>102</b>	<b>283</b>
<b>RETIRED FIRE</b>	<b>17</b>	<b>12</b>	<b>29</b>
<b>RETIRED POLICE</b>	<b>19</b>	<b>4</b>	<b>23</b>
<b>COBRA</b>	<b>4</b>	<b>1</b>	<b>5</b>
	<b>852</b>	<b>479</b>	<b>1331</b>

<b>Dental Group summary</b>	
<b>EE Only</b>	<b>920</b>
<b>EE + Spouse</b>	<b>201</b>
<b>Family</b>	<b>223</b>
<b>EE + 1 Child</b>	<b>114</b>
<b>EE + Children</b>	<b>52</b>
<b>Total</b>	<b>1510</b>

Estimated Proposed Premium Deduction Collection 2023 **\$1,579,399.64**. Estimated Proposed Premium Deduction Collection 2022 **\$2,888,199.04** if we kept the exact same enrollments. However, with the drastic decrease in enrollment to single or dropped coverage, our generated revenue will fluctuate.

# INSURANCE RATES

## ACTIVE

### Health Premiums

#### MONTHLY

<b>SINGLE</b>	<b>No Cost</b>
<b>FAMILY-2 PARTY</b>	<b>\$62 - \$120</b>
<b>FAMILY- 3 OR MORE</b>	<b>\$184 - 240</b>

### DENTAL PREMIUMS

#### MONTHLY

<b>SINGLE</b>	<b>\$26.08</b>
<b>FAMILY-2 PARTY</b>	<b>\$52.16</b>
<b>FAMILY- 3</b>	<b>\$74.78</b>

## RETIREE

### Health Premiums

#### Monthly

<b>SINGLE</b>	<b>\$554</b>
<b>FAMILY 2</b>	<b>\$1054.00</b>
<b>3 OR MORE</b>	<b>\$2154.00</b>

### DENTAL PREMIUMS

#### Monthly

<b>Single</b>	<b>\$26</b>
<b>Family 2</b>	<b>\$52</b>
<b>Family 3</b>	<b>\$82</b>

### Life Insurance

#### Monthly

<b>\$2000 Life Policy</b>	<b>\$9.48 &lt;65 YO</b>
<b>\$5000 Life Policy</b>	<b>\$9.20 &lt;65YO</b>
<b>\$23.70</b>	

# HEALTH PLAN-UNITED HEALTHCARE



CITY OF JACKSON - MS

	Plan 1 Current Plan	Plan 2 Current Plan	Plan 3 Current Plan	Plan 4 Current Plan
Plan Name	Choice + Platinum	Choice + Gold	Choice + Silver	Choice + Bronze
Product	Choice +	Choice +	Choice +	Choice +
Multiple Option with: HRA or HSA	Plans 2, 3, 4 No	Plans 1, 3, 4 No	Plans 1, 2, 4 No	Plans 1, 2, 3 No
	Network	Network	Network	Network
Office Copay (PCP/SPC)	PCP \$20, SPC \$30	PCP \$20, SPC \$30	PCP \$20, SPC \$30	PCP \$20, SPC \$30
Other Copays (IP/UC/ER)	UC D&C, ER D&C	UC D&C, ER D&C	UC D&C, ER D&C	UC D&C, ER D&C
Deductible (Indiv/Fam)	\$400/\$1,200	\$1,000/\$2,000	\$2,500/\$5,000	\$5,000/\$10,000
Coinsurance	75%	75%	75%	75%
Out-of-Pocket (Indiv/Fam)	\$5,000 per covered person	\$5,000/\$10,000	\$5,000/\$10,000	\$9,100/\$18,200
Pharmacy Plan	UHC: \$50 Ded, \$10/\$25/\$50, 2.0 MO (Trad PDL), Natl	UHC: \$50 Ded, \$10/\$25/\$50, 2.0 MO (Trad PDL), Natl	UHC: \$50 Ded, \$10/\$25/\$50, 2.0 MO (Trad PDL), Natl	UHC: \$50 Ded, \$10/\$25/\$50, 2.0 MO (Trad PDL), Natl
	Out of Network	Out of Network	Out of Network	Out of Network
Deductible (Indiv/Fam)	\$400/\$1,200	\$10,000/\$20,000	\$10,000/\$20,000	\$10,000/\$20,000
Coinsurance	65%	65%	65%	50%
Out-of-Pocket (Indiv/Fam)	\$5,000 per covered person	\$15,800/\$31,600	\$15,800/\$31,600	\$15,800/\$31,600
	Projected Claims	Projected Claims	Projected Claims	Projected Claims
Assumed Enrollment	1292	26	1	3
Expected Claims	\$967.27	\$967.27	\$967.27	\$967.27



		Proposed Option
Subscribers		1322
Members		2283
<b>Administration</b>		
Composite Administration Fee - PEPM		\$14.38
Monthly Fees		\$19,011
Annual Fees		\$228,137
Credits (annual)		(\$60,000)
<b>Annual Net Administration</b>		<b>\$168,137</b>
<b>Claims</b>		
Expected Claims - PEPM		\$967.27
Total Expected - Monthly		\$1,278,731
Total Expected - Annual		\$15,344,771
<b>Total Cost Summary</b>		
<b>Expected Annual</b>		<b>\$15,512,908</b>

<b>Imprest Balance</b>			
	<u>Current Req. Deposit</u>		<u>Required Medical Deposit*</u>
<b>Imprest Balance</b>	\$467,000		\$467,000
<b>Option</b>	Weekly ACH	#	Weekly ACH
<b>Frequency</b>	6	6	6

# CO-PAYMENTS

## Office Visit ....

- \$ 20.00 for Primary Care Physician
- \$ 30.00 for Specialist

## Prescription Drug....

Deductible of \$50.00 per person annually

- \$ 10.00 - Generic
- \$ 25.00 - Preferred Brand
- \$ 50.00 - Non Preferred Brand



# DENTAL PLAN – DELTA DENTAL (FULLY FUNDED PLAN)

- 100% paid by the employee
- If you decide not to elect the Dental Plan during a qualifying event or within your grace period, you can only pick it up during Open Enrollment.

# DENTAL PLAN

- Preventative & Diagnostic – Plan Provides 100% of the allowable charge (No Deductible and No waiting period)
- Basic Benefit- Plan Provides 80% of the allowable charge, No waiting period.
- Major Benefit – Plan Provides 80% of the allowable charge, 6 Month waiting period.
- Orthodontics Benefit - Plan Provides 80% of the allowable charge. 12 Month waiting period. **Children ONLY**

# DENTAL PLAN

Preventative and Diagnostic, Basic and Major:

- Calendar Year Maximum - Plan provides \$1,500.00 per family member.

## Orthodontics:

- Lifetime Maximum - Plan provides \$1,000.00 per eligible child up to age 19.

## Calendar Year Deductible -

- \$50.00 Per individual ( 3 Deductible per family)

# DENTAL PLAN

Plan Benefit Highlights for: City of Jackson - MS  
Group No: 18151

<b>Eligibility</b>	Primary enrollee, spouse and eligible dependent children to the end of the month dependent turns age 26			
<b>Deductibles</b>	\$50 per person / \$150 per family each calendar year			
Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics, if applicable?	Yes			
<b>Maximums</b>	Silver: \$1,000 per person each calendar year Platinum: \$1,500 per person each calendar year			
D & P counts toward maximum?	Silver: Yes Platinum: No			
<b>Waiting Period(s)</b>	Basic Services	Major Services	Prosthodontics	Orthodontics
Silver	None	6 Months	6 Months	N/A
Platinum	Basic Services None	Major Services 12 Months	Prosthodontics 12 Months	Orthodontics 12 Months
	<b>Silver</b>		<b>Platinum</b>	
<b>Benefits and Covered Services*</b>	Delta Dental PPO dentists†	Non-Delta Dental PPO dentists†	Delta Dental PPO dentists†	Non-Delta Dental PPO dentists†
<b>Diagnostic &amp; Preventive Services (D &amp; P)</b> Exams, cleanings, x-rays and sealants	100 %	100 %	100 %	100 %
<b>Basic Benefits</b> Fillings	80 %	80 %	80 %	80 %
<b>Endodontics</b> (root canals) Covered Under Major Services	25 %	25 %	80 %	80 %
<b>Periodontics</b> (gum treatment) Covered Under Major Services	25 %	25 %	80 %	80 %
<b>Oral Surgery</b> Covered Under Major Services	25 %	25 %	80 %	80 %
<b>Simple Extractions</b>	50 %	50 %	80 %	80 %
<b>Major Benefits</b> Crowns, inlays, onlays and cast restorations	25 %	25 %	80 %	80 %
<b>Prosthodontics</b> Bridges, dentures and implants	25 %	25 %	80 %	80 %
<b>Orthodontic Benefits</b> Dependent children	0 %	0 %	50 %	50 %
<b>Orthodontic Maximums</b>	N/A	N/A	\$1,000 Lifetime	\$1,000 Lifetime

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

† Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and the program allowance for non-Delta Dental dentists.

Rates			
Effective Dates (01/01/2021-12/31/2021)			
Silver		Platinum	
Enrollee only	\$18.22	Enrollee only	\$25.88
Enrollee + 1 Dependent	\$39.72	Enrollee + 1 Dependent	\$56.51
Family	\$56.92	Family	\$81.01

Delta Dental Insurance Company  
1130 Sanctuary Parkway, Suite 600  
Alpharetta, GA 30009

Customer Service  
800-521-2651

Claims Address  
P.O. Box 1809  
Alpharetta, GA 30023-1809

[deltadentalins.com](http://deltadentalins.com)

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

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DELTA DENTAL PPO<sup>SM</sup>

BENEFIT HIGHLIGHTS

# LIFE & A D & D POLICY- METLIFE

Who is covered...

- All Full-Time employees who works 30 hours or more
- Employees enrolled in COJ's Medical Plan.
- Active – (Life and AD&D coverage  
\$10,000.00 (AD&D – doubles to \$20,000.00))
- Retired Employees (Life Only) can keep Maximum: \$  
5,000.00

# A D & D HAZARDOUS POLICY

**\$ 25,000 Policy (Police & Public Works)**

**\$100,000 Policy (Firefighters Only)**

This benefit is paid 100% by the COJ

Who would receive this policy....

- **Uniform Fire & Police**
- **Public Works Employee** in Hazardous Duty positions.



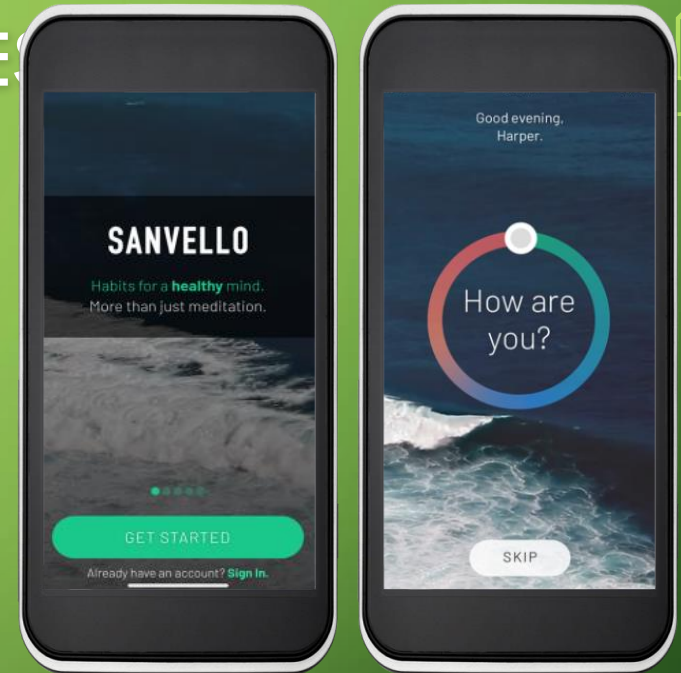
# Sanvello

## Meditation & Mindfulness

# ON-DEMAND HELP FOR STRESS, ANXIETY, AND DEPRESSION.

Sanvello<sup>®</sup> is a top-rated self-help app that uses clinically validated techniques such as cognitive behavioral therapy (CBT) to engage employees in their mental health anytime, anywhere. Individuals can relieve symptoms and build life skills to help your employees reduce potential high-cost interventions through:

- Daily mood tracking
- Personalized progress
- Guided journeys
- Community support



## Results:



Participants interact with Sanvello nearly **5x more often** than traditional therapy alone.<sup>1</sup>



Sanvello **decreases symptoms of depression and anxiety** even after participants stop using the app.<sup>2</sup>

<sup>1</sup>Anne Moberg, Christine & Niles, Andrea & Baumann, Dale. (2019). Guided Self-Help Works: A Randomized Waitlist Controlled Trial of Pacifica, a Mobile App Integrating CBT and Mindfulness for Stress, Anxiety, and Depression. J Med Internet Res 2019;21(6):e12556. <https://www.jmir.org/2019/6/e12556/>.

The Sanvello Mobile Application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained in the Sanvello Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment, and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Available to all UnitedHealthcare members at no additional cost as part of their benefit plan. Participation in the program is voluntary and subject to the terms of use contained in the Application.

# MENTAL HEALTH AWARENESS

Our goal is to create a culture that supports mental health in the workplace. The purpose of Mental Health Week was to increase awareness to employees about the importance of behavioral/mental health disorders that exist in the workplace. Workplace support is key to maintaining positive mental health. These trainings allowed local Mental Health professionals the platform to educate managers and supervisors on how to recognize signs and promote wellness resources to assist employees. These resources can help reduce stigma, increase wellness, and improve workplace psychological health and safety.





# Real Appeal: City of Jackson Results

**89**  
Total Enrolled  
(since inception)

**85**  
At-Risk Enrolled

## Enrollment by Year

	Total	PRIOR	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Enrolled	89	75	1	1	4		1	2	1	1		1		2
At-Risk	85	71	1	1	4		1	2	1	1		1		2
Not At-Risk	4	4	0	0	0		0	0	0	0		0		0

## Enrollee Characteristics

- 84% employees
- 89% female
- 96% at-risk
- 81% have obesity (BMI ≥ 30)

## At-Risk Member Program Progression

	4+ Sessions	9+ Sessions	16+ Sessions
City of Jackson	82%	73%	42%
RA Expectations	70%	50%	30%

## At-Risk Members With Weight Loss

**32**

At-Risk Members  
with Weight Loss

**435**

Total Pounds Lost



**50%**

Have Achieved  
5%+ Weight Loss\*

Data through 03/31/22

\*Limited to at-risk members who lost weight and attended 4+ sessions



# Catastrophic Cases



16.0

Catastrophic Cases per 1,000

Prior 19.5 ▼-17.9%  
Norm 14.5 ▲10.3%

46 individuals  
1.6% of the population



\$134,869

Average Total Paid per Case

Prior \$136,787 ▼-1.4%  
Norm \$140,091 ▼-3.7%

\$6,203,996 Total Paid  
42% of Overall Total Paid



44%

of Medical Paid was for Catastrophics

Prior 55% ▼-11pts  
Norm 40% ▲4pts

37% for Pharmacy  
58% for Behavioral



67%

of Catastrophic Cases Engaged

Prior 69% ▼-2pts  
Norm 69% ▼-2pts

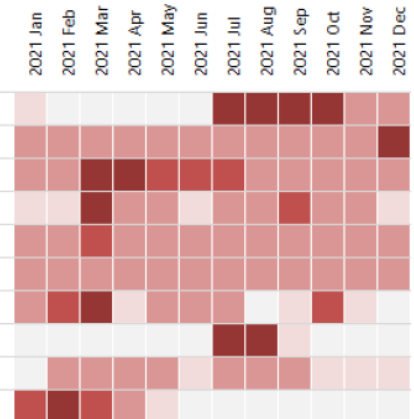


83%

of Catastrophic Medical Spend Impacted

Prior 81% ▲2pts  
Norm 75% ▲8pts

Medical Payments by Month Incurred



Case	Top Diagnosis Category	Medical Paid	Rx Paid	Total Paid	Previous* Total Paid	Relationship	Length of Enrollment	Clinical Engagement
1	Viral infection	\$497,465	\$0	\$497,465	\$833	Subscriber	2+ years	Engaged
2	Chronic kidney disease	\$319,576	\$11,001	\$330,577	\$194,204 +	Subscriber	2+ years	Engaged
3	Multiple myeloma	\$311,593	\$189,632	\$501,225	\$183,941 +	Spouse	2+ years	Engaged
4	Complica devic; implant/ graft	\$303,245	\$8,239	\$311,484	\$76,862 +	Spouse	2+ years	None
5	Chronic kidney disease	\$218,464	\$40,692	\$259,156	\$161,750 +	Subscriber	2+ years	Engaged
6	Immunity disorders	\$178,527	\$10,136	\$188,663	\$198,967 +	Spouse	2+ years	Engaged
7	Cancer of breast	\$168,058	\$138	\$168,196	\$261,396 +	Subscriber	2+ years	Engaged
▶ 8	Viral infection	\$142,733	\$0	\$142,733	\$0	Subscriber	2+ years	Engaged
9	Cancer of bronchus; lung	\$140,759	\$864	\$141,623	\$0	Spouse	1 - 2 years	Engaged
10	Gastrointestinal hemorrhage	\$133,660	\$3,042	\$136,702	\$216,463 +	Dependent/Other	2+ years	Engaged

▶ These members are no longer enrolled

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no claims incurred up to \$10,000 \$10,000 - \$50,000 \$50,000 - \$100,000 \$100,000 + 49

