



## Legislation Text

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**File #:** 19-676, **Version:** 1

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### MEMORANDUM

**TO:** The Honorable Board of Supervisors

**FROM:** Jesse Puett, Human Resources Analyst, Sr. for  
Pamela Nichols, Human Resources Director

**DATE:** July 9, 2019

**SUBJECT:** Approve County Employee Health Plans - EIA Health Renewal for 2020 Benefit Plan Year and authorize Human Resources Director to take steps to implement those recommendations

#### EXECUTIVE SUMMARY:

The Group Insurance Committee reviewed the 2020 benefit renewal options for the County of Lake insurance plans. Our insurance broker, Alliant, informed the County that the pool renewal for the EIA Health plans, as currently designed, is an increase of 2.83% for 2020. The County is also subject to a 0.37% CPRA adjustment for 2020 due to utilization in excess of premiums paid. That results in an overall health plan increase of 3.2%. This increase is still less than trend for California renewals of 9 -12%.

Additionally, the Group Insurance Committee reviewed options for additions and modifications to plan coverages and considered how to utilize the surplus premium that was collected for future rate stabilization. The Group Insurance Committee recommends the following to your Board:

#### EIA Health Insurance:

- Keep the current plan designs for existing EIA Health insurance offerings, but remove the EPO plan
- Add a new Health plan, with an actuarial value slightly below the PPO 80 plan to the County's health insurance offerings

#### Delta Dental Insurance:

- Keep the current plan design and the related 1.4% premium decrease

#### VSP Vision Insurance:

- Keep the current plan design and the related 9.8% premium increase

**ING Life Insurance:**

- Keep the current plan design for basic and supplemental life insurance plans with no rate increase through their expiration on June 30, 2020 (subject to possible renewal at that time)

**FISCAL IMPACT:** \_\_\_ None \_\_\_ Budgeted \_\_\_ Non-Budgeted

Estimated Cost:

Amount Budgeted:

Additional Requested:

Annual Cost (if planned for future years):

**FISCAL IMPACT (Narrative):**

**STAFFING IMPACT (if applicable):**

**RECOMMENDED ACTION:** Approve County Employee Health Plans - EIA Health Renewal for 2020 Benefit Plan Year and authorize Human Resources Director to take steps to implement those recommendations.