Ben Hill County BOC

Employee Benefit Proposal

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June 7, 2019

Ben Hill County BOC Medical Coverage Market Survey

UnitedHealthcare	Cignal Williams	Covenant Services Group	BlueCross BlueShield of George	X Aetna	insurer	Carriers Quo
Care	Declined to Quote	Included	Not Competitive	Declined to Quote	Medical	Carriers Quoted for Medical Insurance Coverage

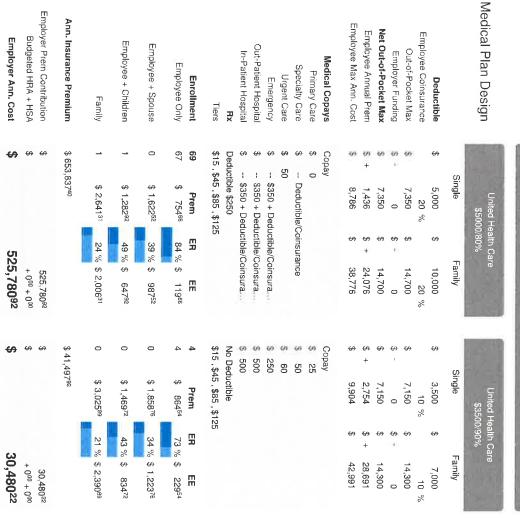




Report as of 7 June 2019 Ben Hill County BOC

Medical Plan Group

\$ 556,26114 **UHC Dual Option** Current



*Employer Contribution = \$635

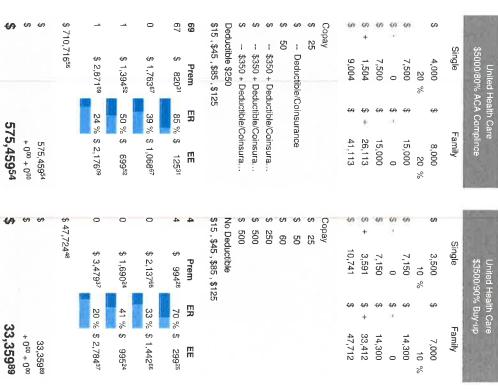
*Employer Contribution = \$695

\$ 608,81943 UHC Renewal - ACA Compliant Rate Proposed

This is a fund, illustrative summary of the benefit and raiss. This is not interested to be a complete compared not contact provisions. Refer to the contract certificate for exact femal dotals, Windle severy entri has been made to ensure fine accuracy of the raises that raise and support to change and are based on that enrollment and undownthing approval.

* = Additional details available

Plan Group Comparison - 7/1/19 - 6/30/20





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Medical Plan Group

Proposed Covenant Self-Funded \$ 557,276³⁷

Medical Plan Design

Covenant TPA Covenant \$3500/90%

		Single	1	Family
		oi gi		i airiily
Deductible	↔	3,500	↔	7,000
Employee Coinsurance		10 %		10 %
Out-of-Pocket Max	↔	7,150	69	14,300
Employer Funding	69	0	60	0
Net Out-of-Pocket Max	↔	7,150	69	14,300
Employee Annual Prem	⇔ +	1,463	49	17,111
Employee Max Ann. Cost	₩	8,613	(1)	31,411

ļ	Яx	In-Patient Hospital	Out-Patient Hospital	Emergency	Urgent Care	Specialty Care	Primary Care	Medical Copays
	z	ω	ю	in.	69	(A)	60	Ö
	No Deducti	500	500	250	60	50	25	Copay
	₽.							

	ě		
Care	(A)	50	
Care	en	60	
ency	in	250	
spital	in	500	
spital	69	500	
Яx	Z	No Deductible	
Tiers	\$	\$15,\$45,\$85,\$150	

Family	Employee + Children	Employee + Spouse	Enrollment Employee Only
_	<u> </u>	N	7 2
\$ 2,07094	\$ 1,266 ¹⁹	\$ 1,41602	Prem \$ 766 ⁹³
31 %	51 %	46 %	ER 84 %
€9	€9	69	69
31 % \$ 1,42594	51% \$ 62119	46 % \$ 77102	ER EE 84 % \$ 121 ⁹³

ĥη.
Insurance
Premium

\$ 699,84492

Employer Ann. Cost	Budgeted HRA + HSA	Employer Prem Contribution
()	€₽	€9

()	₩	€9	
557			
7.27637	+000+000	557,27637	
37	00	637	

*Employer Contribution = \$645

Plan Group Detail - 7/1/19 - 6/30/20 This is a trief, illustrative summary of the bunchis and rates. This is not introduct to be a complete comparison of contract provisions. Rater to the contract-certificate for exact benefit details. Which every effort has been made to ensure the accuracy of the rates final rates are subject to change and are based on that enrollment and undowning approval.

" = Additional details available



Report as of 7 June 2019 Ben Hill County BOC

Self-Funded Contract Comparison This is a trial, illustrative summary of the benefits and rates. This is not introduct to be comparison of contract provisions. Refer to the contract-certificate for exact benefit details, White servey wife these been made to ensure the accuracy of the rates in the actual of the rates and subject to change and are based on final enrollment and underwriting approval.

Maximum Claims Liability Aggr Max Claims Liability Additional Laser Exposure Aggregaling Specific Fund Plus Annual Fixed Costs Annual Maximum Costs	Expected Claims Liability Carrier Exp Claims Liability Custom Exp Claims Liability Plus Annual Fixed Costs Annual Expected Costs	Fixed Costs Admin Fees Annual Specific Premiums Annual Aggregate Premiums Annual Fixed Costs	Enrollment Count Administrator Carrier Network Coverage Deductible Contract Basis Benefit Coverages
\$695,335.32	\$695,335.32 \$695,335.32	\$695,335.32	Current UHC Dual Option Fully Insured 73
\$758,441.04	\$758,441.04 \$758,441.04	\$758,441.04	Proposed UHC Renewal - ACA Compliant Rate Fully Insured 73
\$508,715.64 \$65,000.00 \$0.00 \$191,122.08 \$764,837.72	\$406,972.51 \$0.00 \$191,122.08 \$598,094.59	\$85,536.00 \$93,827.04 \$11,759.04 \$191,122.08	Proposed Covenant Self-Punded Self Insured 72 Covenant TPA HIIG CIGNA Specific Aggregate \$60,000.00 125% Corridor 12/18 12/18 med, rx med, rx

Annual maximum plan cost including laser liability equals 10% over current