



City of Dallas

Health Benefits Budget Overview and Plan Design FY 2024 - 2025

August 21, 2024

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Strategic Benefits Overview



STRATEGIC FOCUS

IMPROVE HEALTHCARE
CONSUMERISM

PROMOTE PREVENTIVE
CARE

MANAGE COST LONG-
TERM THROUGH
TARGETED PROGRAMS
AND WELLNESS

GIVE CHOICE AND
OPTIONS FOR
PERSONAL
ACCOUNTABILITY

WELLBEING PILLARS



Benefit Enhancements & Accomplishments 2024



Increased participation in wellness incentive by 4% to 9,072 EEs in 2023

Department employee education and engagement sessions

Offered \$2,000 childcare subsidy for FT Active employees earning less than \$66,000 annually

Decreased cost of City paid Long Term Disability through rate negotiations

Onsite Health Expo event in 2023

Critical Incident Onsite Counseling

Promoted Headway mental / behavioral health wellbeing services

Increased engagement in Navigate wellbeing portal

Marketed and signed contract for Health Advocate for Retiree Concierge Services

Increased outcomes of Kannact diabetes program participants

Minimal increase to employee 2024 premiums; lower than trend

Completed 3 Onsite & 1 virtual Cost Plus Pharmacy employee meeting



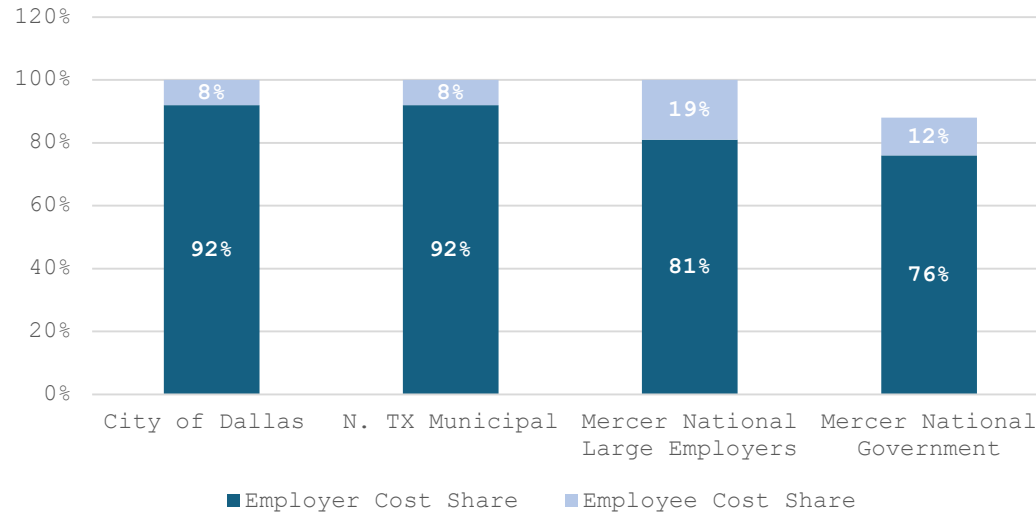
Maintaining Key Health Plan Features



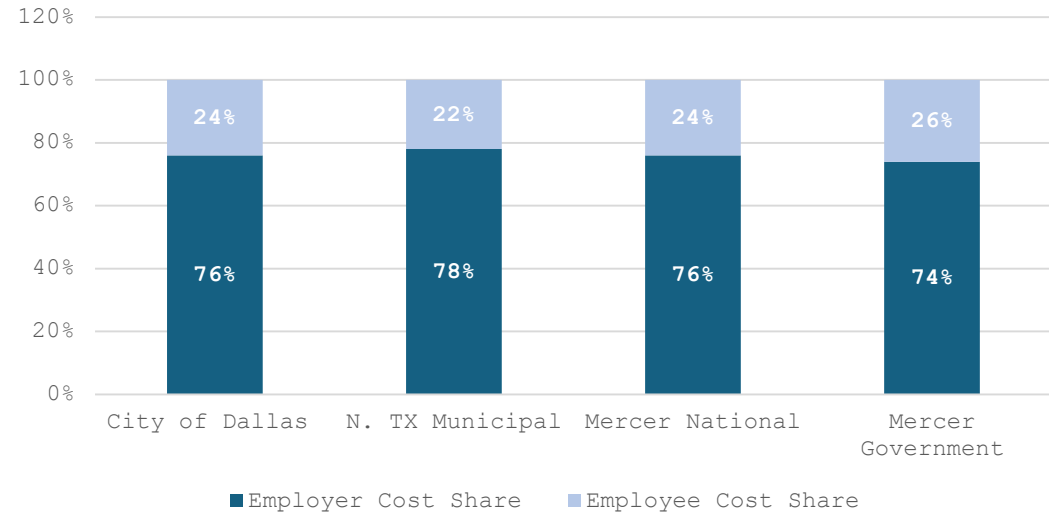
City of Dallas W/Benchmark Comparisons



Employee Only Tier



Employee + Family Tier



- City of Dallas cost share for employee only coverage is aligned with N TX Municipal Market and more competitive than Mercer National Large Employers benchmark.
 - Supports our healthcare affordability and equity goal:
Attract and retain talent in the N. TX Municipal market by provide enhanced benefit programs that are comprehensive and affordable.
- City of Dallas cost share for employee and family coverage is aligned across all market segments in both the public and private sector

Data Source Notes:

- Encompasses 2025 proposed contribution changes – Salary Bands & Employee Contributions
- Mercer data includes employers using four tier contribution strategies. Overall - Tier Contribution Strategy
- N TX Municipal is Holmes Murphy (HM) North Texas Municipal employers. – Overall Contribution Strategy



2025 Proposed Active & Pre-65 Plan Design

IRS Required HDHP Deductible Change



Benefits	Copay Plan – Broad Network/Broad Access	PCP Plan – Narrow Network/Blue Essentials	HDHP w/HSA – Broad Network/Broad Access
Annual Deductible	\$1,500	\$1,500*	\$3,300*
Preventive Care Visit	\$0	\$0	\$0
City Hall Clinic Visit	\$0	\$0*	\$25
PCP/CVS Minute Clinic Visit	\$25 Copay	\$25 Copay*	20% after deductible
Specialist Visit	\$50 Copay	\$50 Copay*	20% after deductible
Urgent Care	\$40 Copay	\$40 Copay*	20% after deductible
Emergency Room	\$300 Copay	\$300 Copay*	20% after deductible
Lab & X-ray	\$50 copay	\$50 copay*	20% after deductible
Generic / Preferred Brand / Non-Preferred Brand	Copay \$15 / \$40 / \$75	Copay \$15 / \$40 / \$75*	20% after deductible
COD Funding	N/A	N/A	\$700 to Health Savings Account (HSA) Family- \$1,700

Copay Plan

- Broad PPO Network
- Highest plan cost
- Highest employee premium

PCP Plan

- Blue Essentials Network
- Low plan cost
- Most financially efficient plan
- Managed care & cost

HDHP w/HSA Plan

- Broad PPO Network
- Tax-advantaged HSA

*The proposed plan design for 2025 is the same as 2024 for active employees and Pre-65, with exception of the High Deductible (the Annual Deductible for 2025 will change from \$3,200 to \$3,300 to comply with IRS regulations).



Statement of Revenues & Expenditures

FY 2024-25 – FY 2026-27



STATEMENT OF REVENUES AND EXPENDITURES

Employee Benefits

	FY 2021-22 Actual	FY 2022-23 Actual	FY 2023-24 Forecast	FY 2024-25 Budget	FY 2025-26 Planned
BEGINNING FUND BALANCE	\$31,832,928	\$12,548,707	\$7,848,172	\$2,096,169	\$3,613,638
REVENUES:					
City Contributions	\$101,021,548	\$124,952,329	\$134,947,865	\$142,134,754	\$150,734,424
Employee Contributions	\$41,903,574	\$45,011,326	\$46,665,178	\$50,357,532	\$52,186,147
Retiree Contributions	\$25,948,963	\$24,338,625	\$25,583,019	\$23,752,592	\$24,940,221
All Remaining Revenues	\$314,547	\$2,276,962	\$107,307	\$0	\$0
TOTAL REVENUES	\$169,188,632	\$196,579,242	\$207,303,369	\$216,244,878	\$227,860,792
TOTAL RESOURCES AVAILABLE	\$201,021,560	\$209,127,949	\$215,151,541	\$218,341,047	\$231,474,430
TOTAL EXPENDITURES	\$182,756,818	\$202,662,483	\$213,055,372	\$214,727,409	\$229,500,232
Changes in Encumbrances and other Balance Sheet Accounts	(\$5,716,035)	\$1,382,706	\$0	\$0	\$0
ENDING FUND BALANCE	\$12,548,707	\$7,848,172	\$2,096,169	\$3,613,638	\$1,974,198

**For revenue expenditure detail, see appendix slide 13*



New 2025 Active Rates – Approved for Council Presentation

Employee Contribution Changes: 10% Copay Plan / 5% HSA Plan / 0% PCP



PCP < \$47k	Enrollment	2024 Plan Year	2025 Plan Year	Change from 2024
Employee Only	318	\$31.50	\$31.50	0.0%
Employee + Spouse	7	\$438.90	\$438.90	0.0%
Employee + Child(ren)	54	\$137.55	\$137.55	0.0%
Employee + Family	11	\$480.90	\$480.90	0.0%

Copay < \$47k	Enrollment	2024 Plan Year	2025 Plan Year	Change from 2024
Employee Only	800	\$68.25	\$75.08	10.0%
Employee + Spouse	41	\$512.40	\$563.64	10.0%
Employee + Child(ren)	148	\$211.05	\$232.16	10.0%
Employee + Family	38	\$575.40	\$632.94	10.0%

PCP \$47k-\$69k	Enrollment	2024 Plan Year	2025 Plan Year	Change from 2024
Employee Only	325	\$42.00	\$42.00	0.0%
Employee + Spouse	20	\$465.15	\$465.15	0.0%
Employee + Child(ren)	120	\$158.55	\$158.55	0.0%
Employee + Family	32	\$512.40	\$512.40	0.0%

Copay \$47k-\$69k	Enrollment	2024 Plan Year	2025 Plan Year	Change from 2024
Employee Only	1100	\$78.75	\$86.63	10.0%
Employee + Spouse	85	\$538.65	\$592.52	10.0%
Employee + Child(ren)	307	\$232.05	\$255.26	10.0%
Employee + Family	126	\$606.90	\$667.59	10.0%

PCP \$69k+	Enrollment	2024 Plan Year	2025 Plan Year	Change from 2024
Employee Only	458	\$52.50	\$52.50	0.0%
Employee + Spouse	24	\$491.40	\$491.40	0.0%
Employee + Child(ren)	211	\$179.55	\$179.55	0.0%
Employee + Family	112	\$543.90	\$543.90	0.0%

Copay \$69k+	Enrollment	2024 Plan Year	2025 Plan Year	Change from 2024
Employee Only	1850	\$89.25	\$98.18	10.0%
Employee + Spouse	221	\$564.90	\$621.39	10.0%
Employee + Child(ren)	836	\$253.05	\$278.36	10.0%
Employee + Family	761	\$638.40	\$702.24	10.0%

HSA Plan	Enrollment	2024 Plan Year	2025 Plan Year	Change from 2024
Employee Only	2183	\$31.50	\$33.08	5.0%
Employee + Spouse	183	\$438.90	\$460.85	5.0%
Employee + Child(ren)	1001	\$137.55	\$144.43	5.0%
Employee + Family	424	\$480.90	\$504.95	5.0%



All rates pending Council Approval

Timeline and Next Steps





2024 Supporting Appendix

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City of Dallas

2024 Financials

PENDING – Work in Progress Financial Impact – Current and Future Impact



STATEMENT OF REVENUES AND EXPENDITURES

Employee Benefits

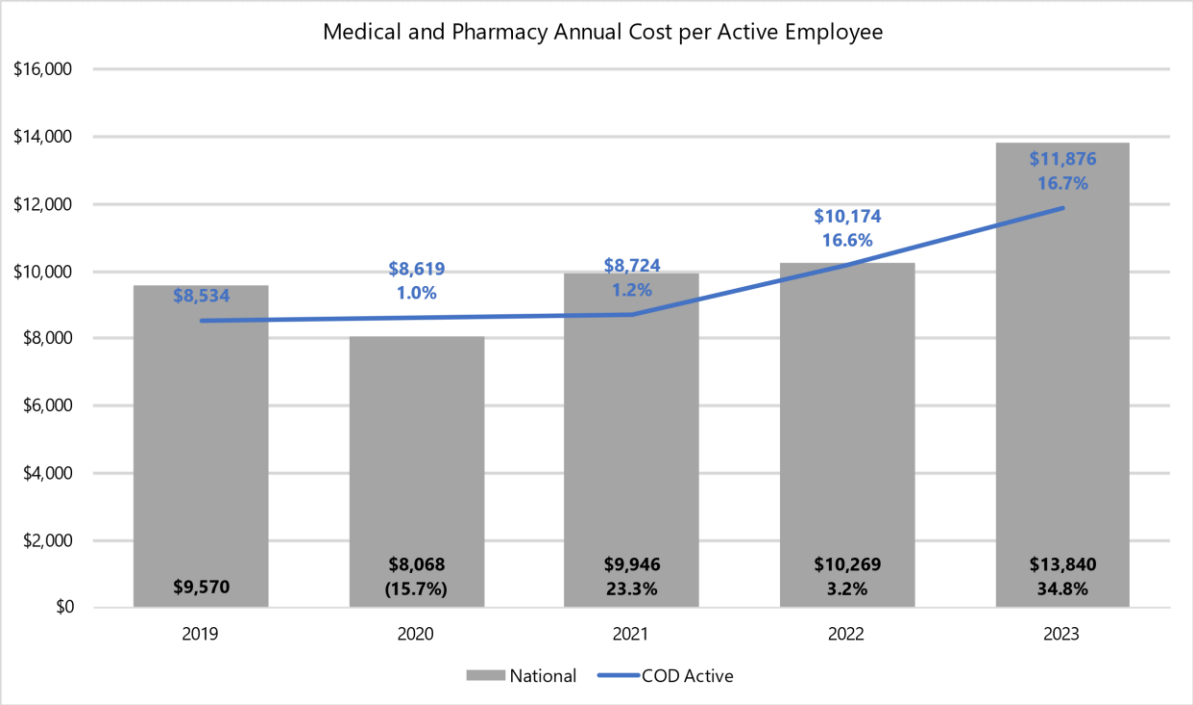
Funds 260, 265, & 26A	FY 2023-24 Forecast*	FY 2024-25 Proposed	FY 2025-26 Illustrative Model**	FY 2026-27 Illustrative Model***
BEGINNING FUND BALANCE	\$7,848,172	\$2,096,169	\$3,613,638	\$1,974,198
REVENUES:				
Employee Contributions	\$46,665,178	\$50,357,532	\$52,186,147	\$55,519,179
Pre65 Retiree Contributions	\$14,926,143	\$13,160,926	\$13,818,972	\$14,509,921
Post65 Retiree Contributions	\$10,656,876	\$10,591,666	\$11,121,249	\$11,677,312
City Contributions	\$134,947,865	\$142,134,754	\$150,734,424	\$156,460,324
All Remaining Revenues	\$107,307	\$0	\$0	\$0
TOTAL REVENUES	\$207,303,369	\$216,244,878	\$227,860,792	\$238,166,736
TOTAL RESOURCES AVAILABLE	\$215,151,541	\$218,341,047	\$231,474,430	\$240,140,934
Expenditures	\$213,055,372	\$223,509,909	\$231,500,232	\$243,408,806
Negotiated Savings	N/A	(\$8,782,500)	(\$2,000,000)	(\$2,000,000)
TOTAL EXPENDITURES	\$213,055,372	\$214,727,409	\$229,500,232	\$241,408,806
ENDING FUND BALANCE	\$2,096,169	\$3,613,638	\$1,974,198	(\$1,267,872)

* FY 2023-24 Forecast updated with claim information through March 2024 projected to September 30, 2024

** FY 2025-26 & 2026-27 Employee Contributions have been updated to reflect a 5% increase as presented to City Council on August 16, 2023; City Contributions are shown equal to FY 2024-25 assumptions. FY 2025-26 and FY 2026-27 revenues and expenses will be evaluated during the annual budget development process. The 5% increase applies to the medical benefits and does not apply to dental, vision, or other benefits determined by the corresponding carrier.



Active Employee Cost Compared to National Trend



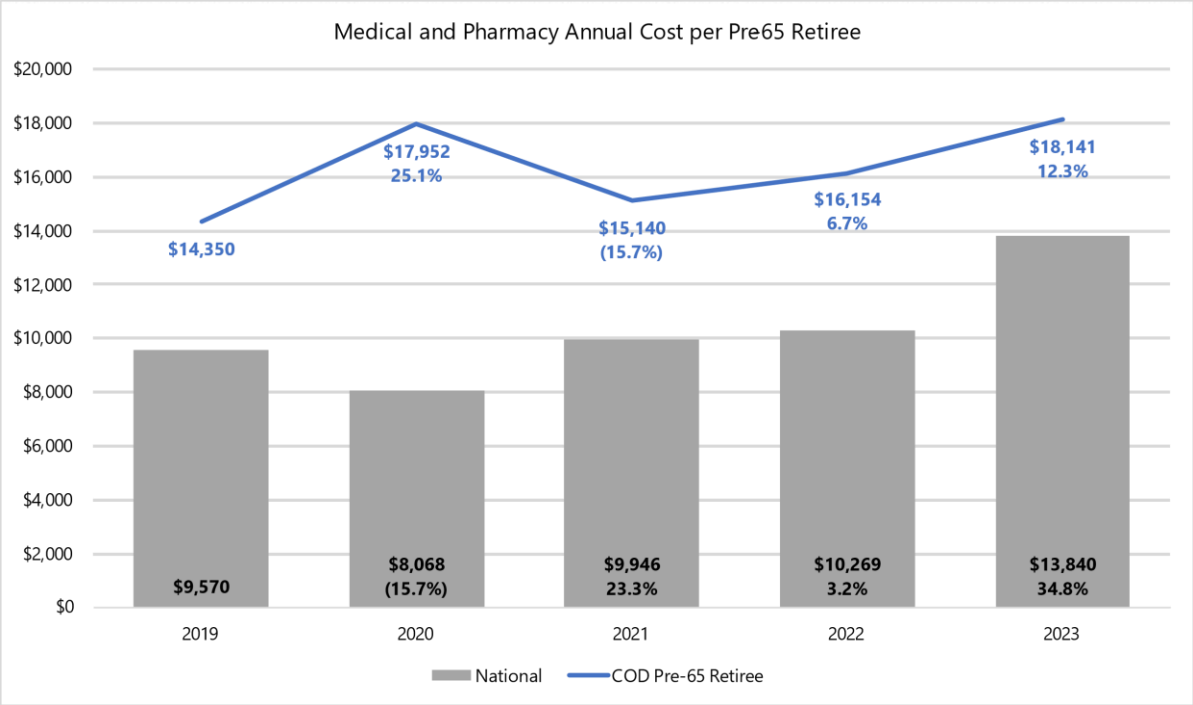
- Since 2020, the national healthcare cost has significantly increased and is expected to continue in upcoming years.
- The City of Dallas' active healthcare costs continue to be lower than national trend.

Source: Milliman Medical Index – Cost per average person was adjusted to match the City of Dallas ratio of members to employees covered under the medical plan.

Data does not include ASO Fees, Stop-Loss, and other program costs in Fund 260.



Pre-65 Retirees Cost Compared to National Trend

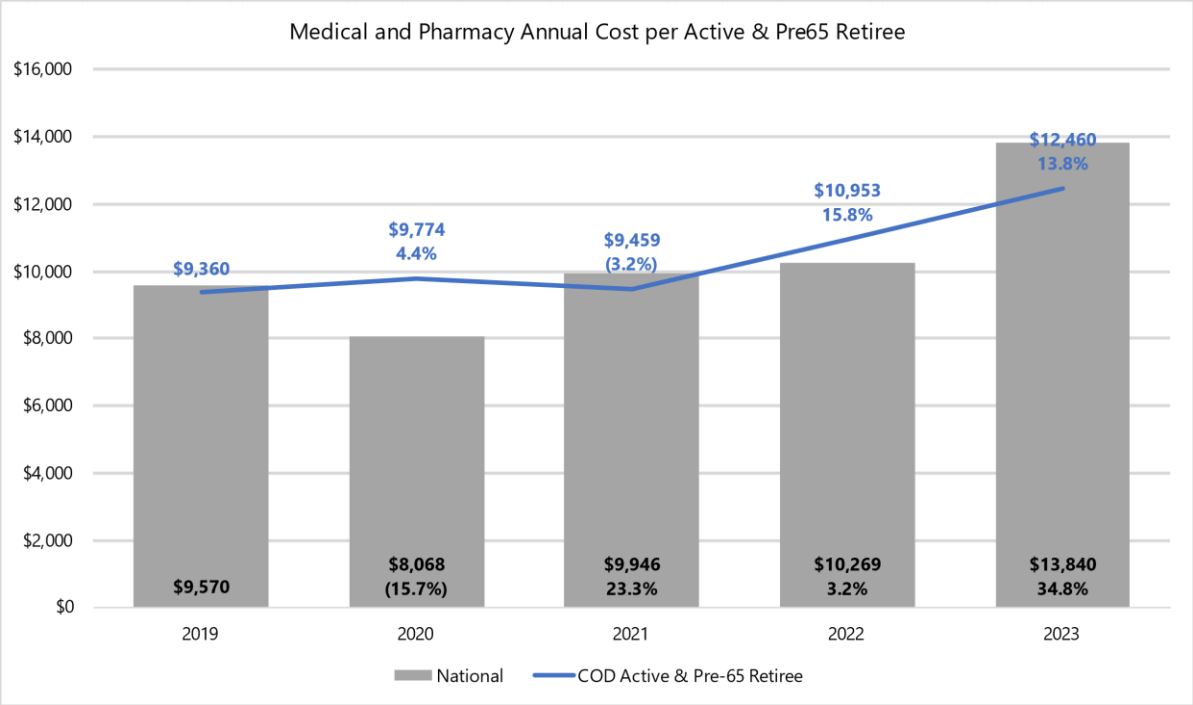


- Compared to the national average over the past 5 years, the Pre-65 retirees are 63% more expensive.

Source: Milliman Medical Index – Cost per average person was adjusted to match the City of Dallas ratio of members to employees covered under the medical plan.
Data does not include ASO Fees, Stop-Loss, and other program costs in Fund 260.



Active & Pre-65 Retirees Compared to National Trend



- The City of Dallas active and Pre-65 retiree healthcare trend was relatively consistent in 2019-2021 but has steadily increased in 2022-2023.

Source: Milliman Medical Index – Cost per average person was adjusted to match the City of Dallas ratio of members to employees covered under the medical plan.

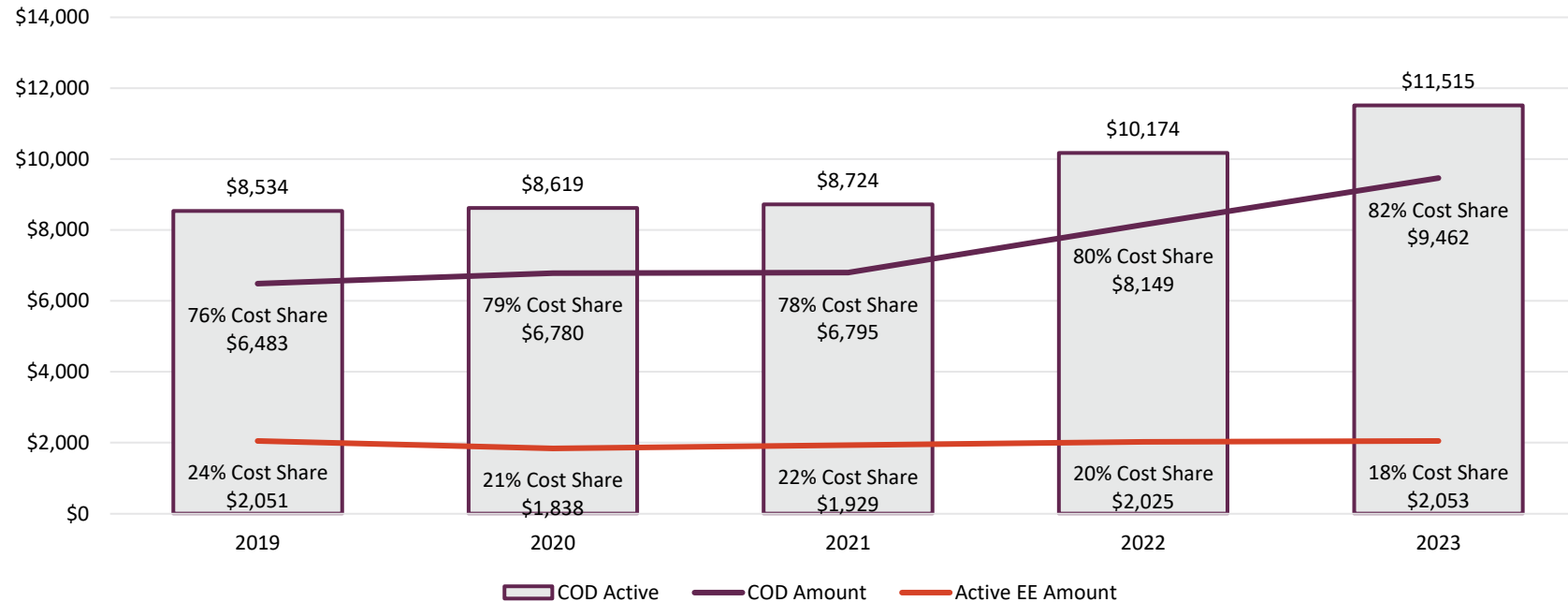
Data does not include ASO Fees, Stop-Loss, and other program costs in Fund 260.



Active Employee Healthcare Cost Share (2019-2023)



Medical and Pharmacy Cost Per Active Employee



- As healthcare costs continue to increase, the City of Dallas is paying a greater percent of the cost and absorbing the healthcare cost increases.
- Active employee's cost have remained relatively constant, while the City's costs have continued to increase.

Data does not include ASO Fees, Stop-Loss, and other program costs in fund 260. The Active amount reflects changes in contributions and plan migration.

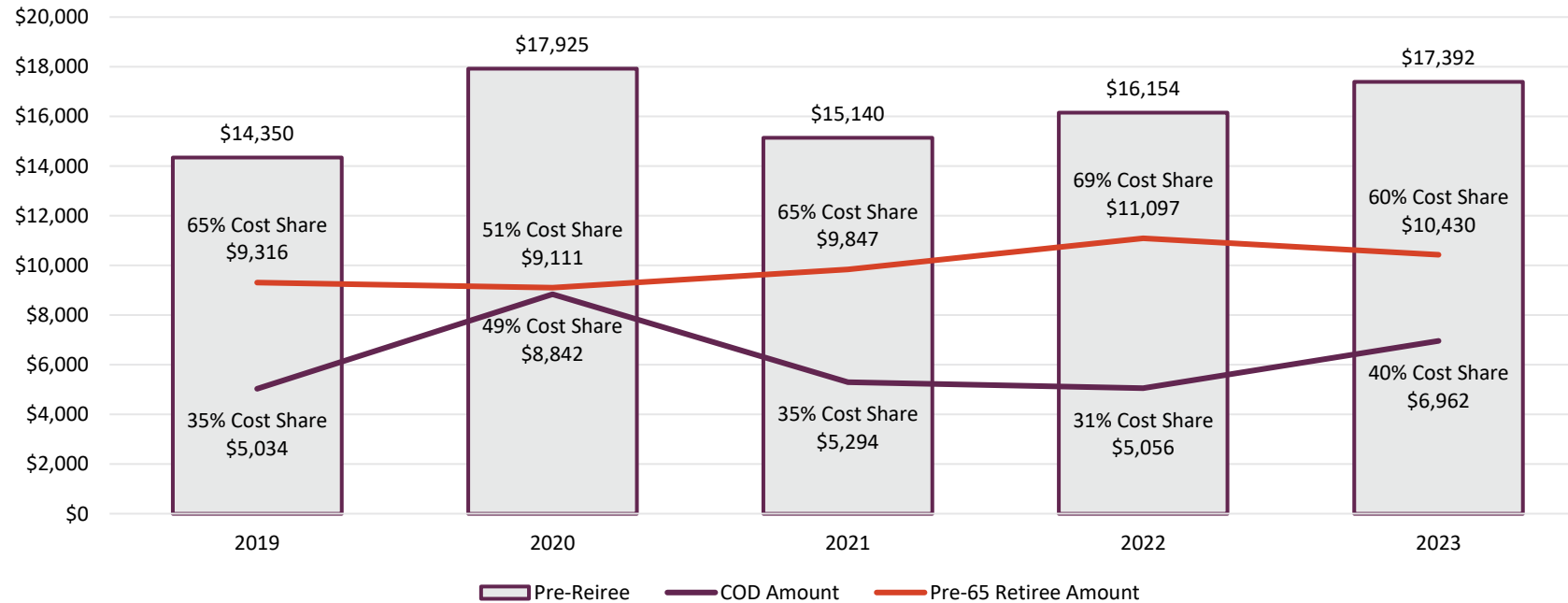
Note: Plan Year (PY) Actuals used to illustrate historical cost share based on medical and pharmacy claims only



Pre-65 Retiree Healthcare Cost Share



Medical and Pharmacy Cost Pre-Retiree



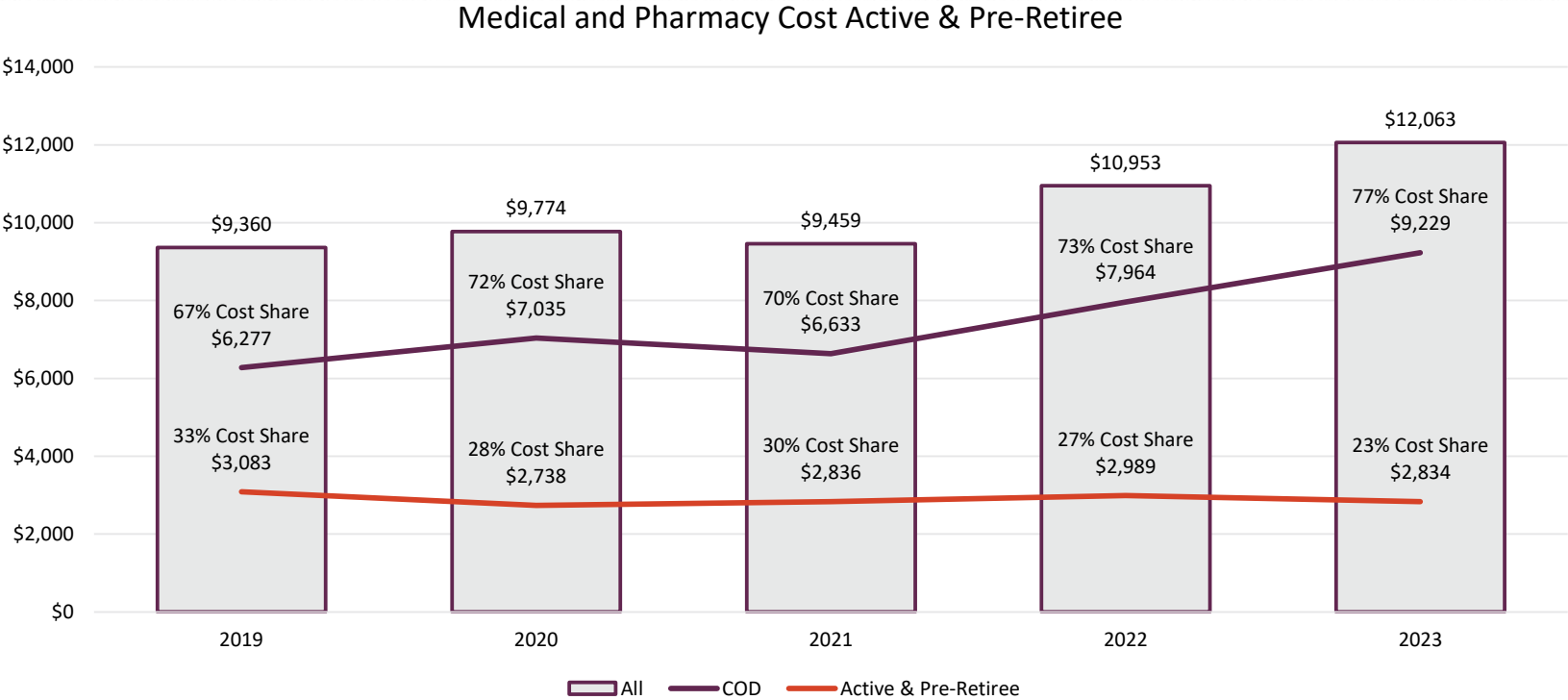
- The City of Dallas paid a higher portion of cost during the pandemic, but Pre-65 Retirees pay a higher portion of costs per the Retiree rules for cost-share requirements (e.g., Pre-2010 50% of cost and Post-2010 100% of cost)

Data does not include ASO Fees, Stop-Loss, and other program costs in fund 260. The Retiree amount reflects changes in contributions and plan migration.

Note: Plan Year (PY) Actuals used to illustrate historical cost share based on medical and pharmacy claims only



Active & Pre-65 Retirees Healthcare Cost Share



- Overall, the City of Dallas pays a higher portion of cost, and the subsidy has grown over the past 5-years.
- The City of Dallas has continued to absorb the healthcare cost increases year over year

Data does not include ASO Fees, Stop-Loss, and other program costs in fund 260. The Retiree amount reflects changes in contributions and plan migration.

Note: Plan Year (PY) Actuals used to illustrate historical cost share based on medical and pharmacy claims only



Year-Over-Year Enrollment



Actives	2023	2024	YOY
PCP Plan	Enrollment		Migration
Ee Only	1,126	1,101	▼ (2%)
Ee + Spouse	61	51	▼ (16%)
Ee + Ch(ren)	377	385	▲ 2%
Ee + Family	149	155	▲ 4%
Copay Plan	Enrollment		Migration
Ee Only	3,512	3,750	▲ 7%
Ee + Spouse	347	347	▲ 0%
Ee + Ch(ren)	1,191	1,291	▲ 8%
Ee + Family	848	925	▲ 9%
H.S.A Plan	Enrollment		Migration
Ee Only	2,043	2,183	▲ 7%
Ee + Spouse	177	183	▲ 3%
Ee + Ch(ren)	1,031	1,001	▼ (3%)
Ee + Family	457	424	▼ (7%)
Total Enrollment	11,318	11,796	▲ 4%

Pre-65 Retirees	2023	2024	YOY
PCP Plan	Enrollment		Migration
Ee Only	16	15	▼ (6%)
Ee + Spouse	4	2	▼ (50%)
Ee + Ch(ren)	0	0	-
Ee + Family	0	0	-
Copay Plan	Enrollment		Migration
Ee Only	726	637	▼ (12%)
Ee + Spouse	63	55	▼ (13%)
Ee + Ch(ren)	46	39	▼ (15%)
Ee + Family	19	17	▼ (11%)
H.S.A Plan	Enrollment		Migration
Ee Only	259	227	▼ (12%)
Ee + Spouse	45	39	▼ (13%)
Ee + Ch(ren)	12	10	▼ (17%)
Ee + Family	8	7	▼ (13%)
Total Enrollment	1,196	1,047	▼ (12%)

13,405 COD Employees (As of 2024)
11,796 COD Employees Enrolled in the 2024 Health Benefits Plan

88% Participation



Benchmark: Premium Cost Share By Coverage Tier

Mercer National Survey Data 2023



1 Employer contribution strategies

2 Salary-based contributions

1 Among employers using four contribution levels, average employee contribution as a percent of premium* for:

2 Percentage of employers varying employee contribution based on salary

	EE-only coverage	EE + spouse	EE + children	EE + spouse + children	
500 or more employees	19%	25%	24%	25%	17%
BY REGION					
West	16%	24%	23%	25%	9%
Midwest	20	25	24	25	16
Northeast	21	23	22	23	29
South	19	26	25	27	14
BY INDUSTRY					
Manufacturing	19%	23%	22%	22%	12%
Wholesale/Retail	25	35	34	35	23
Services	19	27	26	28	22
Transport/Communic/Utility	21	25	25	25	10
Healthcare	18	25	23	25	14
Financial services	18	22	21	23	25
Government	12	21	20	26	6
BY NUMBER OF EMPLOYEES					
500-999	20%	26%	25%	26%	15%
1,000-4,999	18	24	23	25	17
5,000-9,999	19	24	23	24	18
10,000-19,999	19	24	23	24	29
20,000 or more	21	25	23	25	32
All employers (50+ employees)	17%	27%	26%	29%	11%
50-499 employees	17	28	27	30	9

*In the largest medical plan.

n = 1253

n = 1839





City of Dallas

In the Spirit of Excellence!

Utilization Summary

State of Employee Health for City of Dallas – 2023 Plan year



Cancer

- **Cancer** cost on a Per Member Per Month (PMPM) was 8.2% of total cost. This is a slight increase from the 2022 plan year.
- Cancer screenings increased slightly from the 2022 plan year and is above the BCBSTX benchmark.
- The City of Dallas has Cancer Support Services offered through BCBSTX Utilization management

Cardiovascular

- **Cardiovascular / Circulatory** conditions cost on a Per Member Per Month (PMPM) was 10.6% of the total cost; increasing by 1.4%.
- The City of Dallas has Kannact cardiovascular and diabetes program in place and no member cost medications available for members.

Diabetes

- **Diabetes** cost on a Per Member Per Month (PMPM) was 27% of the total cost. The Per Member Per Month (PMPM) cost increased 15.7% compared to the 2022 plan year.
- The City of Dallas has Kannact cardiovascular and diabetes program in place and no member cost medications available for members

Musculoskeletal

- **Musculoskeletal (MSK)** cost on a Per Member Per Month (PMPM) has increased by 8% from the 2022 plan year and accounted for 10.4% of medical spend.
- The City of Dallas has Airrosti to assist with MSK

Mental Health

- **Mental Health** spend has increased by 32.6% from 2022 to 2023 of the total cost.
- The City of Dallas has promoted Headway as another option for members to seek care



Wellbeing/Family Support Programs Utilization



Wellness Incentive

2024 YTD: 8,816 employees earned
2023: 9,072 employees earned
2022: 7,847 employees earned
2021: 3,107 employees earned

(Wellness employee completion)

Mammogram BC/BS Utilization:

2023: 53% had preventive mammogram screening
2022: 53% had a preventive mammogram screening.

In 2023 – Bexa held onsite site Screenings
13 - Bexa Screenings / 19 - Mammograms
BC/BS Preventive Mammograms:

EAP Utilization

Transitioned to ComPsych
2024 YTD– 445 accessed digital tools
Magellan:
2023 - 1,072 accessed digital tools
2022 – 895 accessed digital tools

(Mental Health/Family Support)

Kannact Utilization

2024 YTD: 31% of participants engaged w/ coach
2023: 73% of participants engaged w/ coach

2022: 56% of participants engaged w/ coach
(Diabetes & Hypertension Program)

Health Advocate Platform

Implemented June 1, 2023
2024 YTD: 3,240 enrolled / 69 interactions
2023: 3,339 enrolled / 358 interactions

(Retiree Concierge Service)

Wondr Health

Implemented January 1, 2024

2024 YTD: 691 applications accepted/634 enrolled
in the program

Navigate Platform

Implemented January 1, 2023

2024 YTD: 3,736 portal registrations
2023: 3,507 portal registrations

(Well-being Portal)

Child Care Subsidy

2024 – 220 enrolled
2023 – 218 enrolled
2022 – 98 enrolled

(Dependent Care Subsidy)

PNC Bank Participation

2024 YTD: 63 inquiries, 33 accounts opened
2023: 500 inquiries, 199 accounts opened
(Financial Wellness)

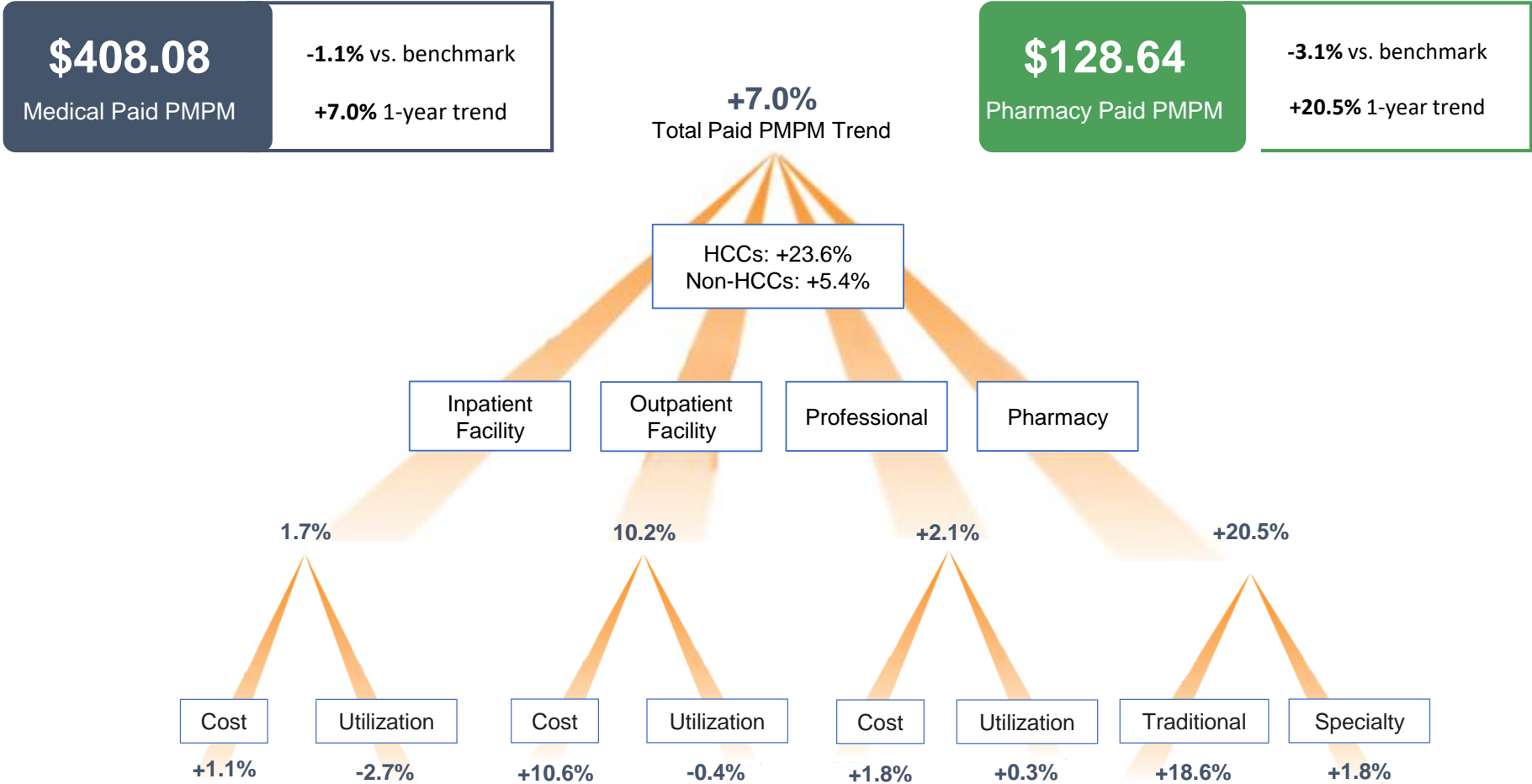


2024 Year-to-Date (YTD) information includes data from 1/1/2024 through 6/30/2024.

Edited on 8.8.24

Medical Key Indicators

BCBS 2023



The above chart shows the percent change from prior period to current period in paid PMPM, the percent change in the amount paid per service (cost), and the percent change in the number of services per 1,000 (utilization) by service category. For pharmacy trend, “traditional” incorporates any drugs not on the specialty drug list.



Pharmacy Key Indicators

BCBS 2023



Pharmacy Performance Overview

Know Your Numbers

PHARMACY

\$128.64

Total Paid PMPM
\$170.13 Benchmark*

\$43.79

Specialty Paid PMPM
\$76.17 Benchmark*

Current Benefit Design
Drug List: **Balanced**
Pharmacy Network:
Advantage Choice-CVS

COST DRIVERS



Autoimmune, Cancer,
Multiple Sclerosis, and
Lung Disorders in the
Specialty Category



Diabetes, HIV & Weight
Loss in the Non-Specialty
Category

PLAN MANAGEMENT RECOMMENDATIONS

Performance or Performance Select Formulary

Managed formulary with
higher savings/rebates than
the Balanced formulary.

HDHP Qualified Flex Access

Can provide higher
savings on specialty &
some non-specialty
medications in place of
the Accumulator Program

Elite Network

Most managed Network
providing greater savings
and use of over 50,000
pharmacies.

TOTAL SAVINGS

\$18,050,306

Utilization Management
(PA, ST, QL)
\$2,803,798

Balanced Formulary
\$2,196,455

PEPM Rebates
\$10,321,392

Advantage NW
\$2,089,000

Exclusive Specialty
\$115,942

MPTD
\$36,982

Copay Max (3 qtrs.)
\$174,067

Accumulator Adjuster (3 qtrs.)
\$312,670

* NAICS Sector Benchmarking Public Administration



ComPsych Employee Assistance Program Utilization YTD 2024



Counseling

Coaching

Work-Life
Services

Online
Resources

Workplace
Support

ComPsych YTD 2024 Stats (Jan - June)

- EAP has been accessed 595 times in 2024 (~5.3% of COD population)
- Top 5 presenting issues (reasons for members seeking services): Partner/Relationship, Stress, Psychological, Anxiety, Bereavement/Grief



Navigate Wellbeing Solutions

2024 City of Dallas Wellness Platform



Wellness Platform Key Features

- Funded through BCBS Wellness Credits
- Custom private label wellbeing portal that serves as interactive hub for City of Dallas health & wellness program.
- Displays reward completion status of City of Dallas wellness incentive.
- Integrates City of Dallas and third-party resources, benefits information and other sites or documents that are useful to participants.
- Creating custom promotional materials to educate participants about the City of Dallas's Total Wellbeing program and drive member engagement in City of Dallas wellness initiatives.
- Includes employer reporting to streamline wellness incentive completion data.
- Full call center w/ a custom phone & email dedicated to City of Dallas, along with Account manager, account coordinator, and onsite representative.











Activity Completion	Completed 2023	Completed Q2 2024 (Jan - June)
Total portal registrations since program launch	3,131	
Wellness Incentive (Active Employees) (Catapult Home Screening & Annual Physical with Labs)	7,949	2,981
Wellness Incentive (Pre-65 Employees) (Catapult Home Screening & Annual Physical with Labs)	1,123	150
Wellbeing Survey	1,219	21
Flu Shot	264	0
Download Navigate App	410	4
Group Challenge	87	0
Video Course	75	1
Personal Challenge	52	1
Community Event	70	0



Health Advocate Utilization 2024 YTD



Service	Cost
<div><div><div><div><div>Clinical treatment/ decision support</div><div>Care coordination</div><div>In-person and remote second opinion</div><div>Benefits support</div></div><div><div>Retiree Advocacy</div></div><div><div>Schedule appointments</div><div>Transfer medical records</div><div>Facilitate pre-authorizations</div><div>Resolve insurance and billing issues</div></div></div></div><div><div><div><div>Program Utilization:</div><div><ul style="list-style-type: none">2024 YTD Interactions (Thru June): 366 Total Interactions2023 Interactions: 1,269Top 3 reasons members are reaching out:<ul style="list-style-type: none">Medicare, Claims Assistance, Benefits Education</div></div></div></div></div>	<div>Allocated 2024 Budget Expense</div> <div><div><div><div>Key Features</div><div><ul style="list-style-type: none">Retiree navigation & educationProvides information to retirees on City specific benefits as well as independent coverage optionsResources libraryStaffed call center with licensed Medicare advocates – Parts A, B, D, Supp & AdvantageSupport whole family (retiree, spouse, parents, dependents)Wellness engagement & support</div></div></div></div>



Kannact Utilization YTD 2024



Convenient Access

Easy Online Enrollment



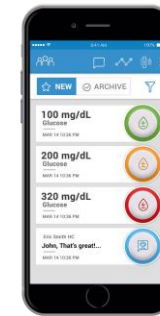
- ◆ Customized landing page
- ◆ Enroll in under 5 minutes
- ◆ Support staff available on email and phone
- ◆ Engaging content, videos and emails to introduce the program

Supplies Shipped Directly to Home



- ◆ Tracked and delivered automatically as needed
- ◆ Unlimited supply

Communicate on your schedule



- ◆ Multiple different methods (secure text, phone, email)
- ◆ Access all program data on smartphone

KANNACT YTD 2024 STATS (Jan - June)

- 455 total participants actively working with their health coach.



Medical History



Orthopedic Examination



Accurate Diagnosis



Patient Education



Medical Necessity



Effective Treatment
Hands-on Manual Therapy and active Rehab



Patient – Reported outcome



Care Coordination

Q1 2024 Airrosti Participation

Total # of Cases	31 patients
Avg. Treatment Duration (Per Case)	2.6 visits
# of Patients who chose Airrosti After Unsuccessful Traditional Care	16 patients
# of Patients who chose Airrosti as First Treatment Option	15 patients



Medical History



**Visual
Orthopedic Examination**



Accurate Diagnosis



Patient Education



Medical Necessity



Effective Treatment
Remote Recovery Kit
Provider Directed Mobility & Stability Rehab









Patient – Reported outcome



Care Coordination

2024 PNC Bank Financial Services



Service		Cost	
Offer employees access to the bank’s financial wellness programs along with banking products and services		Employee Paid	
<div><div><div><div></div><div>Virtual Wallet</div></div><div><ul style="list-style-type: none">• A Money Bar to visualize your available and planned spending*• A calendar to plan your finances• Options for automatic transfer rules• The ability to track spending categories and set budgets</div></div><div><div><div><div></div><div>Financial Wellness Clinics</div></div><div><div><div><div></div><div>Monthly, quarterly and annual financial reviews</div></div><div><div><div><div></div><div>Educational Workshops and Seminars</div></div><div><div><div><div></div><div>Employee Appointments and Referrals</div></div><div><div><div><div></div><div>Top Rated Customer Service</div></div></div></div></div></div></div><div><div><div><div>Key Features</div><div><ul style="list-style-type: none">• Easily accessible financial wellness tools available 24/7 that assist employees with financial literacy• Develop custom branding for all City of Dallas materials and communications• Onsite and virtual education and enrollment• Top rated customer service experience• One-on-one financial wellness reviews</div></div></div></div><tr><td colspan="2"><u>YTD (Through July 2024) Utilization</u><ul style="list-style-type: none">• 63 member inquiries and 33 accounts opened in 2024</td></tr></div></div></div></div></div></div>		<u>YTD (Through July 2024) Utilization</u> <ul style="list-style-type: none">• 63 member inquiries and 33 accounts opened in 2024	
<u>YTD (Through July 2024) Utilization</u> <ul style="list-style-type: none">• 63 member inquiries and 33 accounts opened in 2024			





City of Dallas

**Retiree Plan
Changes Slides
Previously Presented**

2024/25 Retiree Plans & Contribution



Pre65 Retirees have access to coverage through the City of Dallas Self-Funded Plan

Post65 Retirees may access Fully Insured Medicare Advantage plans

Retiree Groups

- Under age 65 Retiree who were hired before 2010. Eligible for City contribution.
- Under age 65 Retiree who were hired in 2010 or after. Not Eligible for City contribution.
- Over age 65 Retiree regardless of hire date. These Retirees pay the full cost of their medical coverage.



Retiree Healthcare – Current State



- The City's plan for pre-65 retired employees is currently self-funded with Blue Cross/Blue Shield

Fully Insured	Self Insured
Plans purchased from insurance company	Plan is designed by the employer
Claims paid by insurance company	Claims paid with money set aside by employer
Plan managed by insurance company	Plan managed by Third Party Administrator (TPA)
More expensive	Less expensive

- The City provides subsidies for pre-65 retirees hired prior to 2010
- For a retiree to receive the post-65 benefits, they must enroll and maintain subscription in the City's pre-65 retiree medical insurance at the time of separation from employment



Retiree Medical Plan Design



	Pre-65 Plan	Post-65 Plan
Eligibility	<ul style="list-style-type: none">• Retiree eligible to receive benefits immediately from ERF or DPFP at separation of employment• Retiree has continuous coverage from City's active medical plans at time of separation of employment	<ul style="list-style-type: none">• Same as pre-65 except retiree can separate at or over age 65 or can have continuous coverage from pre-65 plan
Opt-In/Opt-Out	<ul style="list-style-type: none">• Before comeback option, retiree can only opt-in at separation of employment	<ul style="list-style-type: none">• Comeback option – retiree can come back at age 65 and opt out at separation of employment or before age 65• Once opted-out, retiree cannot return to the plan
Subsidy	<ul style="list-style-type: none">• 50% subsidy provided for retirees hired prior to 1/1/2010 only; does not include spouse or dependents	<ul style="list-style-type: none">• The City does not subsidize regardless of hire date at any future date, unless certain Medicare Part A members

2024/25 - Focus on Engagement

- Engage Retiree resource for health care navigation and support



Comeback Option



- This allows pre-65 retirees to opt-out of the City's pre-65 plans at any time before age 65 and elect coverage outside of the City
- A one-time option that can be used within 90 days of Medicare eligibility at age 65 that will allow retirees to come back to a City-sponsored Medicare Advantage plan
- Must show proof of 3 years of continuous coverage right before age 65

2025 Pre-65 Blue Choice Copay Retiree Only Monthly Premium	2025 Medicare Advantage Retiree Only Monthly Premium
\$726 (pre-2010) / \$1,451 (post-2010)	\$267 (low) - \$329 (high)



Comeback Option



- **Retiree options:**
 - **Enroll in the City's pre-65 plan at time of separation until age 65**
 - **Enroll in the City's pre-65 plan at time of separation, opt-out at any time before age 65, and rejoin the City's post-65 plan (with 3 years of continuous coverage prior to 65)**
 - **Opt-out of the City's pre-65 plan at time of separation and reenroll in the City's post-65 plan (with 3 years of continuous coverage prior to 65)**



Governing Policy Document



City Council Resolution:

- Establish a governing document for retiree medical that clarifies and provides transparency to existing eligibilities, subsidies, opt-in, and opt-out features
- Introduce comeback option that allows pre-65 retiree to return at age 65
- Add requirements for annual and five-year independent actuarial review
 - Ensure consistency of application and provisional integrity of the City Council Resolution
 - Human Resources, City Controller's Office, and Budget and Management Services to sign-off on retiree subsidies each year, including retiree premium rates





City of Dallas

**Historical Wellness Data &
Incentive Participation**

Strategic Benefits Overview

2023 Plan Year Wellness Activities and Highlights



Wellness Incentive Completion 2023 – 9,072 Employees Participated

Catapult – Virtual At-Home Wellness Incentive Completion Option

- 4074 Active Employee kits completed
- 94 Pre-65 Retiree kits completed

Blue Cross/Blue Shield - 2023

- 3,673 Active Employee PCP Physical/Biometric Screenings
- 1,029 Pre-65 PCP Physical/Biometric Screenings

Care ATC – Onsite Employee Clinic - 2023

- 202 PCP Physical/Biometric Screenings

Navigate-Wellness Portal – Implemented 1/1/2023

- Provides one stop for all well-being education, support, resources, and activities 1,000+ Attendees
- 3,507 Registered
- 1,350 Virtual Wellness Program Education Sessions
- 371 Participants-Monthly Webinars (10 Presented)



Refined Wellness Incentive & Participation



Our goal is to create awareness and inspire action that leads our employees towards the tools and resources in place to help them achieve their total health and well-being goals.



Refined Wellness Incentive & Participation



2021 Wellness Incentive (September 2020 thru August 2021)

- ✓ **2 Options to earn incentive:**
 - Annual Physical with PCP with labs
 - Catapult Biometric Exam
- ✓ \$500 paycheck deposit (Dec)
- ✓ Clinical program options (i.e. Diabetes & HBP medications) for those with elevated risk factors & maintenance programs for those not at risk
- ✓ **Wellness Participation was 3,107 (COVID year)**

2022 Wellness Incentive (September 2021 thru August 2022)

- New Simplified Activity**
- ✓ **2 Options to earn incentive:**
 - Annual Physical with PCP with labs
 - Catapult Biometric Exam
- ✓ \$500 paycheck deposit (Dec)
- ✓ Clinical program options (i.e. Diabetes & HBP medications) for those with elevated risk factors & maintenance programs for those not at risk.
- ✓ **Wellness Participation Increased from 3,107 in 2021 to 8,745 in 2022**

2023 Wellness Incentive (September 2022 thru August 2023)

- ✓ 3 Goals: Annual Physical, Health Assessment and Biometric Screening (Aug)
- ✓ \$500 paycheck deposit (Dec)
- ✓ Clinical program options (i.e. Diabetes & HBP medications) for those with elevated risk factors & maintenance programs for those not at risk
- ✓ **Wellness Participation Increased from 8,745 in 2022 to 9,072 in 2023**



Our Approach to Well Being



- Holistic approach to targeting the cost drivers identified by CLUE through the activities and resources of the new plans
- Continue to build out Total Well-Being Pillars Strategy
- Onboard the new on-site wellness coordinator
- Design communication campaign and calendar plan to implement.



City of Dallas Wellness Initiatives

January – June National Observances



January	February	March	April	May	June
Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics
<ul style="list-style-type: none"> • Healthy Weight Awareness • National Birth Defects Prevention Month • Thyroid Awareness • Cervical Health Awareness 	<ul style="list-style-type: none"> • Eating Disorders Awareness • American Heart Month • National Wear Red Day • International Prenatal Infection Prevention • Children's Dental Health 	<ul style="list-style-type: none"> • National Drug and Alcohol • Self-Injury Awareness • World Bipolar Day • Sleep Awareness • Developmental Disabilities Awareness • National Colorectal Cancer Awareness • Save Your Vision Month • Brain Awareness • American Diabetes Alert 	<ul style="list-style-type: none"> • Alcohol Awareness • Stress Awareness • National Child Abuse Prevention • Sexual Assault Awareness and Prevention • National Autism, Irritable Bowel Syndrome (IBS), STD, Oral Cancer, Autism Awareness • Counseling Awareness • Financial Literacy • National Volunteer 	<ul style="list-style-type: none"> • Mental Health Awareness – Anxiety and Depression • Disease Awareness - Asthma and Allergy, Stroke, Arthritis, Cystic Fibrosis, HIV, Hepatitis , High Blood Pressure • Melanoma/ Skin Cancer Detection and Prevention • World No Tobacco Day 	<ul style="list-style-type: none"> • National PTSD Awareness • Employee Wellbeing • Alzheimer's and Brain Awareness • Men's Health Month

*Not all on list are actively observed



City of Dallas Proposed Wellness

July – December National Observances



July	August	September	October	November	December
Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics
<ul style="list-style-type: none"> • BIPOC Mental Health • Social Wellness • Make a Difference to Children • 4th of July Drunk Driving Prevention 	<ul style="list-style-type: none"> • National Back to School • National Relaxation Day (Aug. 15) • International Overdose Awareness • National Immunization Awareness 	<ul style="list-style-type: none"> • Suicide Prevention • National Recovery • Pain Awareness • World Suicide Prevention Day • National Cholesterol Education • National Childhood Obesity • National Sickle Cell • Family Health and Fitness • Malnutrition Awareness • International Literacy Day 	COD Active Open Enrollment <ul style="list-style-type: none"> • National Depression and Mental Health Screening and Awareness • Bullying Prevention • Domestic Violence, ADHD, OCD Awareness • National Sudden Infant Death Syndrome Awareness • National Dental Hygiene • Breast Cancer Awareness 	COD Retiree Open Enrollment <ul style="list-style-type: none"> • National Family Caregivers • Adoption Awareness • International Stress Awareness • World Kindness Day • International Survivors of Suicide Loss Day • Great American Smokeout • American Diabetes Awareness 	<ul style="list-style-type: none"> • National Stress-Free Family Holiday's • National Drunk and Drugged Driving • National Influenza Vaccination • National Handwashing Awareness • World AIDS Day • International Day of Persons with Disabilities Day

*Not all on list are actively observed



2024-2025 Activities and Pillars



Activities/Programs	Wellness Pillars				
Access to Healthy Food - Foundations Café					
Annual Physical - Tied to Wellness Incentive					
Attendance Incentive Leave (AIL)					
BCBS Blue Rewards – quality provider					
BCBS Blue Rewards – concierge svc					
Childcare Subsidy					
City match of Retirement Plans Promoted (Fidelity)					
City Paid Long-Term Disability Insurance					
Compassionate Leave					
Critical Incident Support Mgmt. (CISM) via EAP					
Diabetes/ Hypertension Program					
EE Support (online, Racial Inequity/Social Justice)					
Employee Assistance Program (EAP)					
Employee Resource Groups					
Financial Counseling/Planning					
Financial Education Series (Fidelity)					
Fitness Classes On-site					
Fitness Newsletter, Microsite (Benefits Website)					
Flexible Work Schedules					
Flu Shots					
Free Reduced Cost Diabetic/HBP Med - Preventative					

Activities/Programs	Wellness Pillars				
Health Education/Literacy					
Health Fairs					
Health Risk Assessment (HRA)					
Holistic/Alternative Care (Airosti)					
IP and BCBS/ virtual					
Men Health Education					
Narrow and broad network options					
On-Site/Near-Site Clinics					
Parental Leave					
Retiree Comeback Option					
Simplified wellness incentive eligibility					
Telemedicine - Enhanced Services					
Tobacco Cessation - Enhanced Services through EAP					
Transgender Health Education					
Tuition Assistance Program					
Virtual Biometric Screening Option - Catapult					
Virtual Walk Events					
Voluntary Benefits, Optional Additional Life Insurance					
Voluntary employee affinity groups					
Weight Management					
Wellness Seminars (Monthly)					
Wellness Challenges					



2024/25 New Activities and Pillars



New Activities/Programs 2024	Wellness Pillars				
Wellness Challenges through Navigate					
Navigate Wellness Platform - Increase Engagement					
Health Advocate Retiree Concierge - Increase Engagement					
Monthly Department Wellbeing Education Meetings					
City of Dallas Banking Partnership - PNC					
Headway Mental Health Resource					
Airrosti Remote Recovery					





City of Dallas

Retiree Rates & Plan Design

2025 Post-65 Retiree Plan Design

CMS Required Change to Pharmacy ICL



Benefits	High Plan		Low Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible*	\$0		\$0	
OOP Max	\$0		\$1,500	
Combined OOP Max	\$0		\$1,500	
Inpatient Hospital – Acute	\$0 copay per stay		\$250 copay per stay	
Inpatient Mental Health Care	\$0 copay per admission		\$250 copay per admission	
Skilled Nursing Facility	\$0 copay (days 1-20) \$0 copay (days 21-100)		\$0 copay (days 1-20) \$80/day (days 21-100)	
Cardiac Rehab Services	\$0 copay		\$10 copay	
Pulmonary Rehab Services	\$0 copay		\$10 copay	
Emergency Care	\$0 copay		\$120 copay	

The proposed plan design for Post-65 retirees is the same as in 2024, with exception of *CMS Required Changes. CMS removed the Pharmacy ICL and coverage limits. The 2025 pharmacy maximum out-of-pocket will be \$2,000.

* The Centers for Medicare & Medicaid Services, CMS, is part of the Department of Health and Human Services (HHS)



2025 Pre-65 Retiree Rates – PCP Plan



PCP - Pre-65 Retirees Hired before 2010	2025 Funding	2025 Retiree (50% cost share)	2025 City of Dallas (50% cost share)	2024 Retiree	Retiree % Change
Retiree Only	\$1,499.49	\$749.75	\$749.74	\$712.01	5.3%
Retiree + Spouse	\$2,998.99	\$2,249.24	\$1,499.50	\$2,136.03	5.3%
Retiree + Child(ren)	\$2,249.24	\$1,499.49	\$1,124.62	\$1,424.02	5.3%
Retiree + Family	\$3,748.74	\$2,998.99	\$1,874.37	\$2,848.04	5.3%
Spouse Only	\$1,499.49	\$1,049.64	\$749.74	\$996.82	5.3%
Spouse + Child(ren)	\$2,249.24	\$1,799.39	\$1,124.62	\$1,708.83	5.3%
Child Only	\$749.75	\$749.75	\$374.87	\$712.01	5.3%

PCP - Pre-65 Retirees Hired after 2010	2025 Funding	2025 Retiree (100% cost share)	2025 City of Dallas (0% cost share)	2024 Retiree	Retiree % Change
Retiree Only	\$1,499.49	\$1,499.49	\$0.00	\$1,424.02	5.3%
Retiree + Spouse	\$2,998.99	\$2,998.99	\$0.00	\$2,848.04	5.3%
Retiree + Child(ren)	\$2,249.24	\$2,249.24	\$0.00	\$2,136.03	5.3%
Retiree + Family	\$3,748.74	\$3,748.74	\$0.00	\$3,560.05	5.3%
Spouse Only	\$1,499.49	\$1,499.49	\$0.00	\$1,424.02	5.3%
Spouse + Child(ren)	\$2,249.24	\$2,249.24	\$0.00	\$2,136.03	5.3%
Child Only	\$749.75	\$749.75	\$0.00	\$712.01	5.3%



2025 Pre-65 Retiree Rates – Copay Plan



Copay - Pre-65 Retirees Hired after 2010	2025 Funding	2025 Retiree (50% cost share)	2025 City of Dallas (50% cost share)	2024 Retiree	Retiree % Change
Retiree Only	\$1,451.23	\$725.62	\$725.61	\$689.09	5.3%
Retiree + Spouse	\$2,902.46	\$2,176.85	\$1,451.23	\$2,067.28	5.3%
Retiree + Child(ren)	\$2,176.85	\$1,451.24	\$1,088.43	\$1,378.19	5.3%
Retiree + Family	\$3,628.08	\$2,902.47	\$1,814.04	\$2,756.37	5.3%
Spouse Only	\$1,451.23	\$1,015.86	\$725.61	\$964.73	5.3%
Spouse + Child(ren)	\$2,176.85	\$1,741.48	\$1,088.43	\$1,653.82	5.3%
Child Only	\$725.62	\$725.62	\$362.81	\$689.09	5.3%

Copay - Pre-65 Retirees Hired after 2010	2025 Funding	2025 Retiree (100% cost share)	2025 City of Dallas (0% cost share)	2024 Retiree	Retiree % Change
Retiree Only	\$1,451.23	\$1,451.23	\$0.00	\$1,378.19	5.3%
Retiree + Spouse	\$2,902.46	\$2,902.46	\$0.00	\$2,756.37	5.3%
Retiree + Child(ren)	\$2,176.85	\$2,176.85	\$0.00	\$2,067.28	5.3%
Retiree + Family	\$3,628.08	\$3,628.08	\$0.00	\$3,445.47	5.3%
Spouse Only	\$1,451.23	\$1,451.23	\$0.00	\$1,378.19	5.3%
Spouse + Child(ren)	\$2,176.85	\$2,176.85	\$0.00	\$2,067.28	5.3%
Child Only	\$725.62	\$725.62	\$0.00	\$689.09	5.3%



2025 Pre-65 Retiree Rates – HSA Plan



HSA Plan - Pre-65 Retirees Hired before 2010	2025 Funding	2025 Retiree (50% cost share)	2025 City of Dallas (50% cost share)	2024 Retiree	Retiree % Change
Retiree Only	\$1,403.38	\$701.69	\$701.69	\$666.37	5.3%
Retiree + Spouse	\$2,806.76	\$2,105.07	\$701.69	\$1,999.12	5.3%
Retiree + Child(ren)	\$2,105.07	\$1,403.38	\$701.69	\$1,332.75	5.3%
Retiree + Family	\$3,508.45	\$2,806.76	\$701.69	\$2,665.49	5.3%
Spouse Only	\$1,403.38	\$982.37	\$421.01	\$932.92	5.3%
Spouse + Child(ren)	\$2,105.07	\$1,684.06	\$421.01	\$1,599.29	5.3%
Child Only	\$701.69	\$701.69	\$0.00	\$666.37	

HSA Plan - Pre-65 Retirees Hired after 2010	2025 Funding	2025 Retiree (100% cost share)	2025 City of Dallas (0% cost share)	2024 Retiree	Retiree % Change
Retiree Only	\$1,403.38	\$1,403.38	\$0.00	\$1,332.75	5.3%
Retiree + Spouse	\$2,806.76	\$2,806.76	\$0.00	\$2,665.49	5.3%
Retiree + Child(ren)	\$2,105.07	\$2,105.07	\$0.00	\$1,999.12	5.3%
Retiree + Family	\$3,508.45	\$3,508.45	\$0.00	\$3,331.86	5.3%
Spouse Only	\$1,403.38	\$1,403.38	\$0.00	\$1,332.75	5.3%
Spouse + Child(ren)	\$2,105.07	\$2,105.07	\$0.00	\$1,999.12	5.3%
Child Only	\$701.69	\$701.69	\$0.00	\$666.37	5.3%



Post 65 Retiree Rates – No Changes



High Plan - Pre-65 Retirees	2025 Funding	2025 Retiree	2025 City of Dallas	Change from 2024
Retiree Only	\$328.70	\$328.70	\$0.00	0.0%
Retiree + Spouse	\$657.40	\$657.40	\$0.00	0.0%
Spouse Only	\$328.70	\$328.70	\$0.00	0.0%
Low Plan - Pre-65 Retirees	2025 Funding	2025 Retiree	2025 City of Dallas	Change from 2024
Retiree Only	\$266.50	\$266.50	\$0.00	0.0%
Retiree + Spouse	\$533.00	\$533.00	\$0.00	0.0%
Spouse Only	\$266.50	\$266.50	\$0.00	0.0%

No changes to the Post-65 retiree rates from 2024 to 2025.



New 2025 Salary Tier Bands



Current State 3-Tier Salary Bands Cost Share – 83% / 17%

Tier 1- UNDER \$44,000

- Uniform – 0
- Civilian – 1,347
- Total – 1,347

Tier 2 - \$44,001 - \$66,000

- Uniform – 0
- Civilian – 3,486
- Total – 3,486

Tier 3 - \$66,001+

- Uniform – 4,727
- Civilian – 2,236
- Total – 6,963

Proposed 3-Tier Salary Bands Improved State Cost Share – 83% / 17%

Tier 1 - UNDER \$47,000

- Uniform – 0
- Civilian – 2,055
- Total – 2,055

Tier 2 - \$47,001 - \$69,000

- Uniform – 0
- Civilian – 3,066
- Total – 3,066

Tier 3 - \$69,001+

- Uniform – 4,727
- Civilian – 1,948
- Total – 6,675

To improve healthcare equity and continue the City's equity initiative, expanded salary tiers will be implemented for 2025.

- The City's Blue Choice Copay Plan and Blue Essentials PCP Plan premiums are currently structured by the employee's salary tier.
- For elections made for 2025 medical plans, The City is broadening the salary bands to allow more employees, regardless of income, to take advantage of reduced medical premiums.



Post 65 Retiree: Plan & Rate History



	2018 →	2019 →	2020 →	2021 →	2022 →	2023 & 2024
Post Retiree Coverage	7 Medicare Supp – Individual 2 PDP Plans - Individual 2 Medicare Adv. Plans - Group Medicare Supp plans e policies Eliminated Individual plan options Combined medical & Rx coverage	7 Medicare Supp – Individual 2 PDP Plans - Individual 2 Medicare Adv. Plans - Group	2 Medicare Group PPO Advantage Plans Eliminated multiple retiree policies Eliminated Individual plan options Combined medical & Rx coverage	2 Medicare Group PPO Advantage Plans Changed Carrier – BCBS Medical & Rx coverage Specialized Wellness Programs	2 Medicare Group PPO Advantage Plans Changed Carrier – BCBS Medical & Rx coverage Specialized Wellness Programs	2 Medicare Group PPO Advantage Plans Changed Carrier – BCBS Medical & Rx coverage Specialized Wellness Programs
Fully Insured Premium	Medicare Supplement + PDP Varying Rates \$363 – Averaged rates based on age and geographic	Medicare Supplement + PDP Varying Rates \$365 – Averaged rates based on age and geographic	Medicare Advantage High Plan - \$389 Low Plan – \$351	Medicare Advantage High Plan - \$329 Low Plan – \$267	Medicare Advantage High Plan - \$329 Low Plan – \$267	Medicare Advantage High Plan - \$329 Low Plan – \$267

No changes to the 2025 rates



Subsidies Not Covered – No Change



The City does not currently and will not pay subsidies for the following:

1. **Medicare Part A** premiums unless hired generally prior to April 1, 1986
2. **Medicare Part B premiums**
3. Certain **Post-65** retirees can enroll in **Pre-65 Plans** and will not be subsidized for any benefits
4. Retirees who return under **Comeback Option** unless entitled to grandfathered life insurance
5. **Dental** and **Vision** benefits



Pre-65 Retiree Medical Plan Improvements



	2019	2020	2021	2022	2023	2024
Plan Design	\$2,500 Ded. 75/25 HRA Plan \$2,000 Ded. 80/20 Copay Plan \$3,000 Ded. 80/20 HDHP w/HSA Added HDHP & HSA Added Copay Plan	\$2,500 Ded. 75/25 HRA Plan \$1,500 Ded. 80/20 Copay Plan \$3,000 Ded. 80/20 HDHP w/HSA Enhanced Copay Plan Increased the HSA Contribution	\$1,500 Ded. 80/20 Copay Plan - Blue Choice Network - Blue Essentials Network (PCP) \$3,000 Ded. 80/20 HDHP w/HSA Eliminated the HRA Choice of network	\$1,500 Ded. 80/20 Copay Plan - Blue Choice Network - Blue Essentials Network (PCP) \$3,000 Ded. 80/20 HDHP w/HSA Eliminated the HRA Choice of network	\$1,500 Ded. 80/20 Copay Plan - Blue Choice Network - Blue Essentials Network (PCP) \$3,000 Ded. 80/20 HDHP w/HSA	\$1,500 Ded. 80/20 Copay Plan - Blue Choice Network - Blue Essentials Network (PCP) \$3,200 Ded. 80/20 HDHP w/HSA Updated HSA deductible to be compliant with IRS HDHP rules
Network Access & Complexity Reduction	Broad Network Enhanced Tier Steerage LocalPlus Network	Broad Network Enhanced Tier Steerage LocalPlus Network Copay Plan Enhancements Increased HSA Funding	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Mgmt. Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Mgmt. Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Mgmt. Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Mgmt. Tax Shelter for Future Medical Expenses
Preventive Care Coverage (100% Covered)	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services
Pre-65 Retiree Only Rate	Before 2010 / After 2010 HRA - \$654 / \$968 Copay - \$604 / \$908 HDHP - \$554 / \$900	Before 2010 / After 2010 HRA - \$590 / \$1,073 Copay - \$569 / \$1,034 HDHP - \$558 / \$1,014	Before 2010 / After 2010 Blue Choice Copay - \$613 / \$1,115 Blue Ess. PCP - \$636 / \$1,156 HDHP - \$601 / \$1,093	Before 2010 / After 2010 Blue Choice Copay - \$672 / \$1,345 Blue Ess. PCP - \$695 / \$1,389 HDHP - \$650 / \$1,300	Before 2010 / After 2010 Blue Choice Copay - \$665 / \$1,330 Blue Ess. PCP - \$687 / \$1,374 HDHP - \$643 / \$1,285	Before 2010 / After 2010 Blue Choice Copay - \$689 / \$1,378 Blue Ess. PCP - \$712 / \$1,424 HDHP - \$666 / \$1,333



Recent Retiree Improvements to Lower Costs



**Moved to
Blue Cross/Blue Shield**

Improved the plan designs

**Simplified Annual
Wellness Requirement**

**Introduced Kannact
Diabetes and
Hypertension program**

**Negotiated an enhanced
network discount with
Baylor and Methodist**

**Introduced additional
benefits to retirees
(waived initiation fees to
gym memberships)**



Retiree Improvements to Lower Costs



Added Health
Advocate

(Retiree Advocacy Program)

Added Navigate
Health

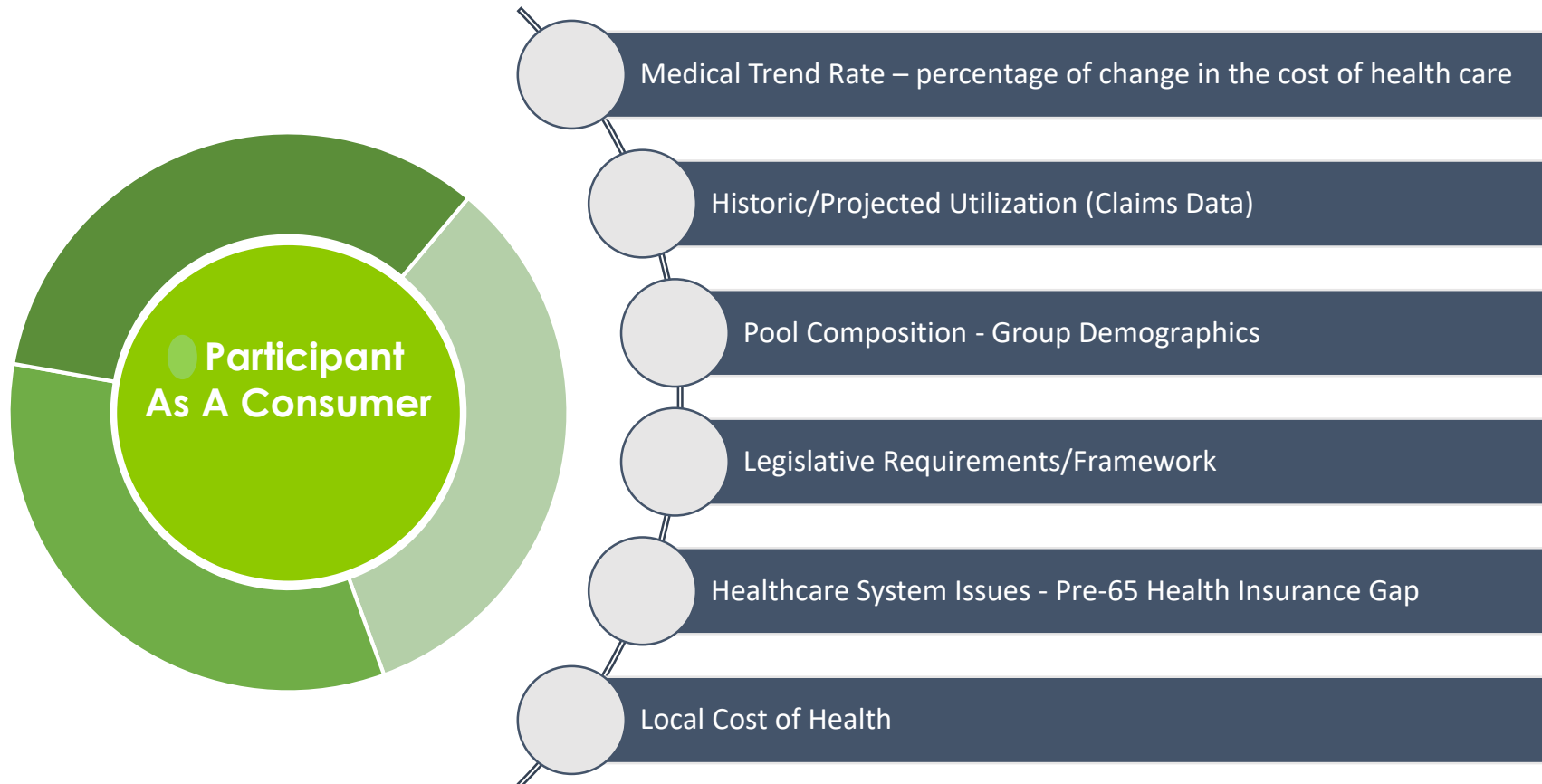
(Online Wellness Resource)

Added Targeted
Clinical Retiree
Communications

Added Pre-65
Retirees to
Wellness Incentive
Eligibility



Health Insurance Cost Factors





City of Dallas

Additional Benefit Details

2025 Benefits Highlights



Increased Home Health Care Visits

Benefits effective 9/1/2024
Increasing 30 visits to 60 visits
Improving access to care by making it more convenient (includes physical/occupational therapy). Allows a safer, low-cost treatment option vs. seeking inpatient/outpatient treatment.



Onsite Employee Education Meetings

City of Dallas has been conducting onsite department employee education and engagement sessions to promote ongoing communication on City of Dallas’ benefits & wellness programs & initiatives.



Navigate Resources

Leveraging our partnership through Navigate to promote additional resources that align with our wellness pillars (including emotional, financial, & wellness solutions).



Meds Your Way Campaign

Members pay lower available price at an in-network retail pharmacy when filling their prescriptions.





Automatic solution that compares benefit plan price and drug discount card prices, and the member pays the lower cost share.



Strategic Benefits Enhancements

2024-2025 New Benefits to Employees



New EAP provider (Employee Assistance Program)	ComPsych enhances the employee EAP experience Provides confidential counseling sessions and online resources Increased number of critical incident hours.	2024 Year to Date 521 service utilizers/ 72 critical incident interactions 
Enhanced Maternity Care Option	The addition of midwife coverage adds choice of birthing experience for members. Also reduces maternity spend. Very popular delivery option with Millennials which account for 46% of Dallas membership.	2024 Year to Date No midwife deliveries to date 
Expanded Clinical Program	Wondr Health is a new clinical program that supports improvement in the reduction of health risks. Clinical focus on metabolic syndrome and weight loss.	2024 Year to Date 268 started program/ 731 total pound lost 
Headway Promotion Campaign (Mental health providers through BCBSTX medical plans)	Headway providers improve access to mental health services for all employees enrolled on a City medical plan.	2024 Year to Date 137 members / 753 appointments 





Strategic Benefits Overview

Additional Benefits to Employees



Other Benefits Focused on Balance and Flexibility

- City Council approve paid parental leave - 348 employees participated FY 23/24 through 7/31/2024
- City Council approved mental health leave
- City Council approved childcare subsidy 21/22: 98 enrolled; 22/23 218 enrolled; 23/24 237 through 7/31/2024
- Attendance Incentive Leave (AIL)
- Compassionate Leave
- Quarantine Leave (Q Leave)

Compassionate Leave 2022-2024					
Requests		Approved		Application by	
Date	Count	Date	Count	Status	Count
2022	3	2022	2	Approved	4
2023	2	2023	1	Denied	6
2024	8	2024	1	Incomplete	1
Total	13	Total	4	Sent back	2
				Cancelled	1
				Total	13



Offering Competitive Benefits - Medical



	2019	2020	2021	2022	2023	2024
Plan Design	\$2,500 Ded 75/25 HRA Plan \$2,000 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA	\$2,500 Ded 75/25 HRA Plan \$2,000 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA	\$1,500 Ded 80/20 PCP Plan \$1,500 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA	\$1,500 Ded 80/20 PCP Plan \$1,500 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA	1,500 Ded 80/20 PCP Plan \$1,500 Ded 80/20 Copay Plan \$2,800 Ded 80/20 HDHP w/HSA 10/1 Midwife Coverage Added	1,500 Ded 80/20 PCP Plan \$1,500 Ded 80/20 Copay Plan \$3,200 Ded 80/20 HDHP w/ HSA
Network Access & Complexity Reduction	Broad Network Enhanced Tier Steerage LocalPlus Network	Broad Network Enhanced Tier Steerage LocalPlus Network Copay Plan Enhancements Increased HSA Funding	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses
Preventive Care Coverage (100% Covered)	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med
Wellness - Incentive	\$300 HRS/HSA Contribution \$10 per paycheck premium credit (\$240 value)	3 Clearly Defined Goals \$500 Incentive (December) (Incentive will pay in year earned)	3 Clearly Defined Goals \$500 Incentive (December) (Incentive will pay in year earned)	2 Clearly Defined Goals \$500 Incentive (December) (Incentive will pay in year earned)	2 Clearly Defined Goals \$500 Incentive (December) (Incentive will pay in year earned)	2 Clearly Defined Goals. \$500 Incentive (December) (Incentive will pay in year earned)
Post Retiree Coverage	7 Medicare Supp. Plans 2 DPD Plans 2 Medicare Advantage Plans	2 Medicare Group PPO Advantage Plans (Combined medical & Rx coverage, Specialized Wellness Programs, Eliminated multiple retiree policies)	2 Medicare Group PPO Advantage Plans	2 Medicare Group PPO Advantage Plans	2 Medicare Group PPO Advantage Plans	2 Medicare Group PPO Advantage Plans

2024 – Continued Focus on Engagement

- Promote importance of age appropriate and preventive care as it relates to overall health status
- Promote clinical programs within medical plan to reduce cost and disease prevalence through rotating monthly on-site department meetings
- Engage Retiree resource for health care navigation and support



Offering Competitive Benefits – All Other



	2019	2020	2021	2022	2023	2024
Dental Vision	Two dental plans One vision plan offered	Two dental plans One vision plan offered	Two dental plans, enhanced PPO offered Two vision plan offered	Two dental plans Two vision plan offered	Two dental plans Two vision plan offered	Two dental plans Two vision plan offered
Life	\$50,000 basic life coverage Voluntary life coverage offered	\$50,000 basic life coverage Mid-year Increased to \$75,000 Voluntary life coverage offered	\$75,000 basic life coverage Voluntary life coverage offered	\$75,000 Basic Life coverage Voluntary life coverage offered	\$75,000 Basic Life coverage Voluntary life coverage offered	\$75,000 Basic Life coverage Voluntary life coverage offered
Disability	Individual plans offered	Group voluntary short and long term disability offered	Group voluntary short and long term disability offered	Group voluntary short term disability Group employer paid long term disability offered at 1-year of service	Group voluntary short term disability Group employer paid long term disability offered at 1-year of service	Group voluntary short term disability Group employer paid long term disability offered at 1-year of service
Worksite Benefits	Individual accident, critical illness, and legal plans offered	Group accident, critical illness, hospital indemnity plans offered	Same group plans offered with enhanced health screening benefit for critical illness and hospital indemnity plans	Group accident, critical illness, hospital indemnity plans offered Procuring pet insurance and group legal/ID theft coverage	Group accident, critical illness, hospital indemnity plans, pet insurance, and group legal/ID theft coverage offered	Group accident, critical illness, hospital indemnity plans, pet insurance, and group legal/ID theft coverage offered
Employee Assistance Program (EAP)	Standard EAP program offered to all employees	Standard EAP program offered to all employees	Engaged stand alone EAP resource Employee webinars offered by EAP vendor	Stand alone EAP resource Employee webinars offered by EAP vendor	Stand alone EAP resource Employee webinars offered by EAP vendor	Stand alone EAP resource Employee webinars offered by EAP vendor
Clinical Programs	Kannact Diabetes Program offered. Clinical resources, testing supplies and equipment.	Obtained CLUE* data Kannact Diabetes Program *(Clinical Learning and Understanding Engine)	Obtained updated CLUE data Kannact Diabetes Program with employee engagement campaign	Obtained CLUE data Kannact Diabetes and Cardiovascular Program	Analyze CLUE data* Kannact Diabetes and Cardiovascular Program *To be released late 2023	Analyze CLUE data* Kannact Diabetes and Cardiovascular Program *To be released late 2024
Wellbeing	Wellness Incentive	Wellbeing plan development including phased approach to disease states	Wellbeing pillars developed (social, financial, physical, community, mental)	Development of wellbeing logo Introduction of wellbeing newsletter	Launched Navigate Wellbeing Solutions Full Health & Wellness Platform Launched Health Advocate Platform for Retiree Advocacy Solutions	Navigate Wellbeing Solutions Full Health & Wellness Platform Launched Health Advocate for Retiree Advocacy Solutions
Systems	Enrollment through Lawson	Engaged EBC for active and pre-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment



2024 – Continued Focus on Engagement

- Promote importance annual dental & vision screenings and the connection to undiagnosed medical conditions
- Partner with a wellness vendor to promote wellness and wellbeing health improvement and maintenance

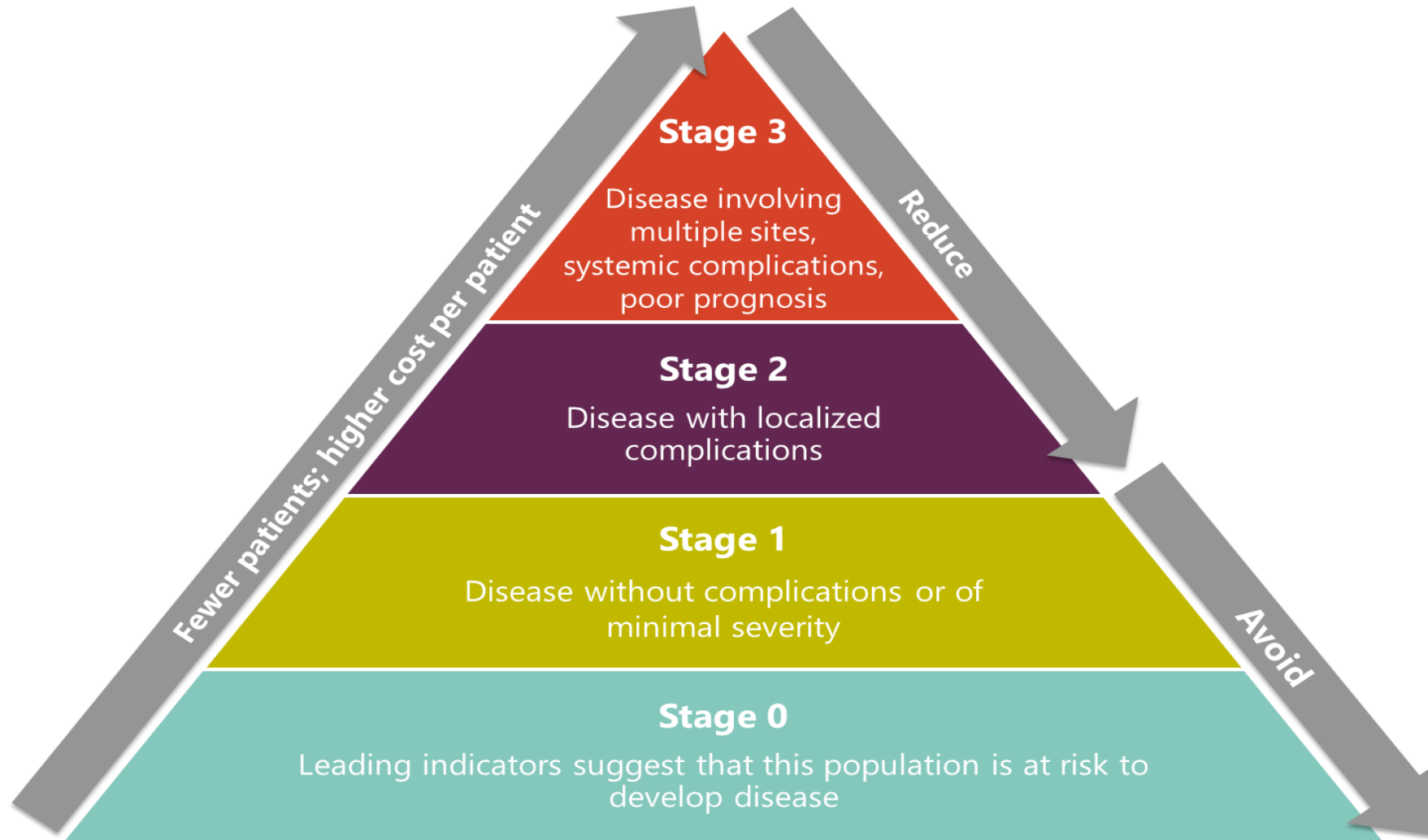
Phased Approach to Wellness by Disease State



	Musculoskeletal, Cardiovascular	Diabetes, Weight, Hypertension	Cancer	Mental Health
Baseline (Require biometric screenings and age- appropriate exams)	Annual wellness exam (Establish medical home)	Annual wellness exam (Establish medical home)	Annual wellness exam (Establish medical home)	Annual wellness exam (Establish medical home)
Phase 1 (2020)	<ul style="list-style-type: none"> Physical Therapy Rx Solution* compliance 	<ul style="list-style-type: none"> Rx Solutions* Clinical Coach Fitness Center Nutrition Center 	<ul style="list-style-type: none"> Cancer Specific Screenings 	<ul style="list-style-type: none"> EAP Telehealth COD Resources
Phase 2 (2021 - 2022)	<ul style="list-style-type: none"> Airrosti Disease Management Programs Medical plan Condition Mgmt Coaching Rx Management Programs CareATC Referrals 	<ul style="list-style-type: none"> Weighty Loss Programs Medical plan Lifestyle Coaching / Disease Management Programs Baylor & Methodist Programs CareATC 	<ul style="list-style-type: none"> Non-surgical treatment Medical plan Condition Mgmt Coaching Baylor & Methodist Programs 	<ul style="list-style-type: none"> Expanded EAP offering Improved access- Behavioral telehealth Baylor & Methodist Programs
Phase 3 (2022 – 2024)	<ul style="list-style-type: none"> Regenexx Centers of Excellence 2nd Opinion Care Management 	<ul style="list-style-type: none"> Centers of Excellence 2nd Opinion Care Management 	<ul style="list-style-type: none"> Centers of Excellence 2nd Opinion Care Management 	<ul style="list-style-type: none"> Centers of Excellence Care Management 2024 Increased access through vendor partners (Headway)
Incentives	Lower copays/out-of-pocket costs; preventing surgery	Lower copays/out-of-pocket costs; better outcomes resulting from steerage	Early detection improves outcomes and lowers costs	Work/Life balance; addressing entire employee



CLUE Disease Stages



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City of Dallas

Wellbeing Pillars

Well-Being Pillars



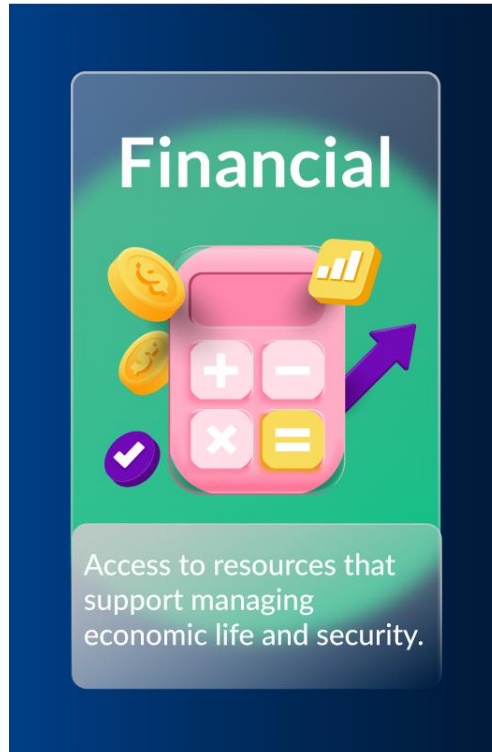
Social Pillar Programs



Promoting and sustaining supportive and positive relationships

- City of Dallas Hiring Events
- Diversity Dashboard
- Educational Partnerships
- Employee Engagement Survey
- Employee Recognition (Service Pins)
- Internship Programs
- Magellan EAP Resources
- Recruitment Guide
- Upskilling Workforce
- Virtual/On-site Health Expos

Financial Pillar Programs

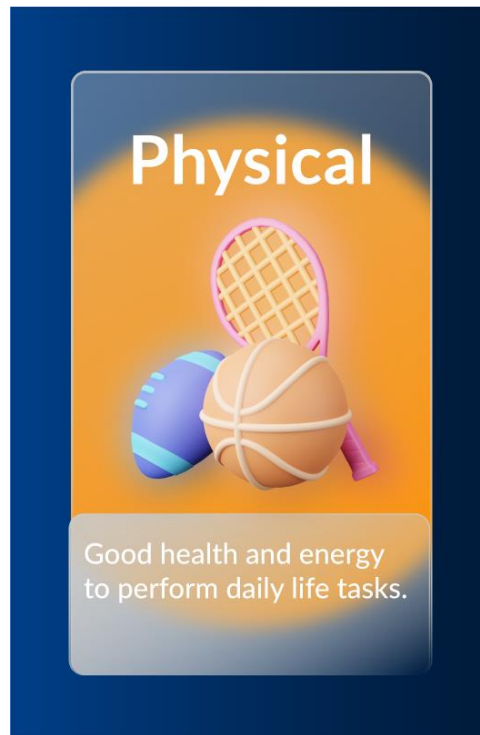


Access to resources that support managing economic life and security

- Childcare Subsidy
- DART Passes
- Employee Perks Portal by Abenity
- Financial Wellness Resources
- Legal Shield
- MetLife Pet Insurance
- Magellan EAP Resources
- PNC Bank Partnership
- Tuition Assistance Program



Physical Pillar Programs

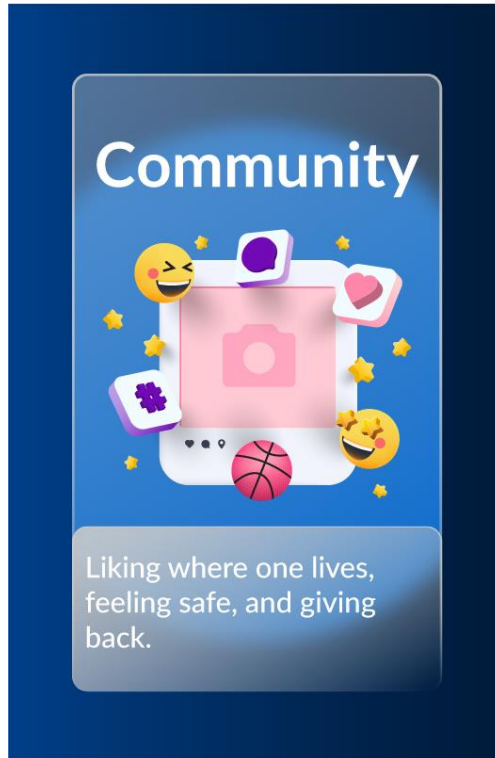


Good health and energy to perform daily life tasks

- Alternative Care (Airrosti, Chiropractor)
- Annual Physical/Wellness Assessment
- Biometric Screenings
- COVID-19 Support and Resources
- Diabetes Hypertension Program
- Fitness Centers
- Flu Shots
- Foundations Café
- Gym Discounts
- Health Coaching (BCBS)
- Health Education Literacy
- Health Risk Assessments
- Holistic Health (Acupuncture, Meditation)
- Long-term and Short-term Disability
- Magellan EAP Resources
- Mobile Mammograms
- Online Fitness Classes
- Onsite/Near Site Clinics
- Telemedicine
- Tobacco Cessation
- Virtual/Onsite Health Expos
- Weight Management
- Wellness Challenges (IP and BCBS)
- Wellness Portal (Coming Soon)



Community Pillar Programs

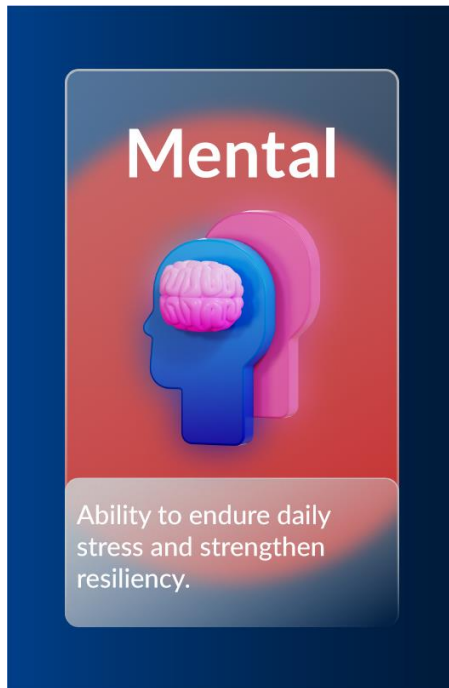


Liking where one lives and feeling safe in the environment and giving back

- City of Dallas Future of Work Program
- Community Service Event during Customer Service Week
- Dallas Charitable Giving Campaign
- Dallas Heart Walk
- Diversity Dashboard
- Employee Cares Committee (ECC)
- Employee Focus Groups
- Employee Relations Portal
- Employee Resource Groups (ERGs)
- Hybrid Work Opportunities
- Internship Programs
- Personnel Rules and Administrative Directives
- Recruitment Guide



Mental Pillar Programs



Ability to endure daily stress and strengthen resiliency

- COVID-19 Support and Resources
- Critical Incident Support Management via EAP
- Fit For Duty Assessments
- FMLA Leave
- Magellan EAP Resources
- Mental Health Leave
- Paid Parental Leave

Additional Employee Benefits Not Funded Through Benefits Fund



Upskilling



Workday Benefits
Recruitment Modules



Expanded Educational
Reimbursement



Employee Discounts



Best Practices – Best Place to Work Experience



Meaningful Work	Strong Management	Positive Workplace	Health & Wellbeing	Growth Opportunity	Trust in the Organization
Job and values fit	Clear goals with stretch opportunity	Tools, processes and systems to get work done productively	Safety and security in all aspects of work	Open, facilitated job and role mobility	Mission and purpose beyond financial goals
Autonomy and agency	Regular coaching and feedback	Appreciation, recognition, and rewards	Personal fitness, health, and physical wellbeing support	Career growth in multiple paths	Transparency, empathy, and integrity of leadership
Agile teams, supportive coworkers	A focus on management development	Flexible hours and workspace	Psychological and emotional wellbeing and support	Many forms of learning as needed	Continuous investment in people
Time to focus, innovate, and recover	Transparent, simple performance management	Inclusive, diverse, and sense of belonging and community	Family and financial support	A culture that supports learning	Focus on society, environment, and community

Strength of impact

Moderate

Medium

High

Very High

Source: Employee Experience: The Definitive Guide, © Josh Bersin Research, April 2021



Other 23/24 Goals and Strategies



Strengthen Employer Brand

- Launch employee recruitment campaign
- According to research done by LinkedIn, a strong employer brand can reduce an organization's turnover by 28%.

Continue Biennial Employee Engagement Survey

- Compare results to previous years' results to identify and recognize progress, trends, and areas for improvement.

Continue to Invest in Supervisor Training and Resources

- Allocate resources, such as time and money, towards developing and improving the skills and knowledge of supervisors and managers.

Leverage Data and Technology

- Implement Workday Phase II for Performance and Development.
- Utilize dashboards and reports to drive decision making.

Embed Internships into Departmental Organizational Structures

- Fund Internship positions through 2023-24 Budget Process.

Develop a Formal Mentoring Program

- Conduct a pilot program to use mentoring to drive professional development and employee retention.



Strategic Benefits Overview

Additional Benefits to Employees



Implemented PNC Bank partnership	Offered Legal services and Pet Insurance	Retiree Focused Programs: <ul style="list-style-type: none">•Health Advocate concierge•Wellness Incentive and Home biometric kits	Enhanced Airrosti options for joint and muscle pain
Activated Navigate Platform for wellbeing	Implemented Employee discounts program	Transition to ComPsych EAP	Implemented Wondr Health
	Added Qualified Midwife Services to BCBS medical plans	Promoted Headway Mental Health Benefits (Available through BCBS medical plans)	

Other Benefits Focused on Balance and Flexibility:

- City Council approved paid parental leave
- City Council approved mental health leave
- City Council approved childcare subsidy
- Attendance Incentive Leave (AIL)
- Compassionate Leave
- Quarantine Leave

