



City of Dallas

Health Benefits Overview

**Council Briefing
June 22, 2020**

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Human Resources**

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Human Resources**

Strategic Focus



**IMPROVE
HEALTHCARE
CONSUMERISM**
(All Medical Plans)

**PROMOTE
PREVENTIVE CARE**
(All Medical Plans)

**MANAGE COST LONG
TERM THROUGH
TARGETED
PROGRAMS AND
WELLNESS**
(All Medical Plans)

**GIVE CHOICE AND
OPTIONS FOR
PERSONAL
ACCOUNTABILITY**
(All Medical Plans)



Summary of Benefits Approach (2020-2021)



- **Stabilize Funding**

- Transition to new plan/provider which will produce savings of \$20 Million over 3 years
- Maintain current employer/employee cost shares

- **Simplify Plan Design Options**

- Reduce complexity and move to plan designs that align with the market and are competitive in attracting and retaining employees

- **Provide Network Choice**

- Employees select coverage and access care based on their financial and utilization needs

- **Promote Healthcare Consumerism**

- Provide high performance networks which will result in better outcomes and reduced employer expenses

- **Refine Wellness Incentives & Activities**

- Promote preventive care
- Increase incentive from \$240 to \$500



Employee Health Benefits Procurement



- Issued RFP for Health Benefit Services January 23, 2020 (Medical/Pharmacy/Stop Loss Insurance/Dental/Vision)
- Pre-Bid meeting was held January 31, 2020 to answer questions from the vendor community
- RFP was due March 12, 2020
- Procurement received Bids from:
 - Four (4) Medical/Pharmacy/Retiree/Stop Loss Vendors
 - Four (4) Dental Vendors
 - Six (6) Vision Vendors
 - Seven (7) Mental Health/EAP Vendors



Vendor Evaluation and Scoring Process



The Evaluation Committee Consisted of Representatives from:

- City Controller's Office
- HR - Compensation and Total Rewards
- HR - Budget and Contracts Administration
- Parks and Recreation – HR Division

Vendors were Scored based Upon:

- Overall Approach and Methodology
- Customer Service/Innovation
- Plan Design Including Provider Network
- Financial (Cost)
- Diversity and Inclusion



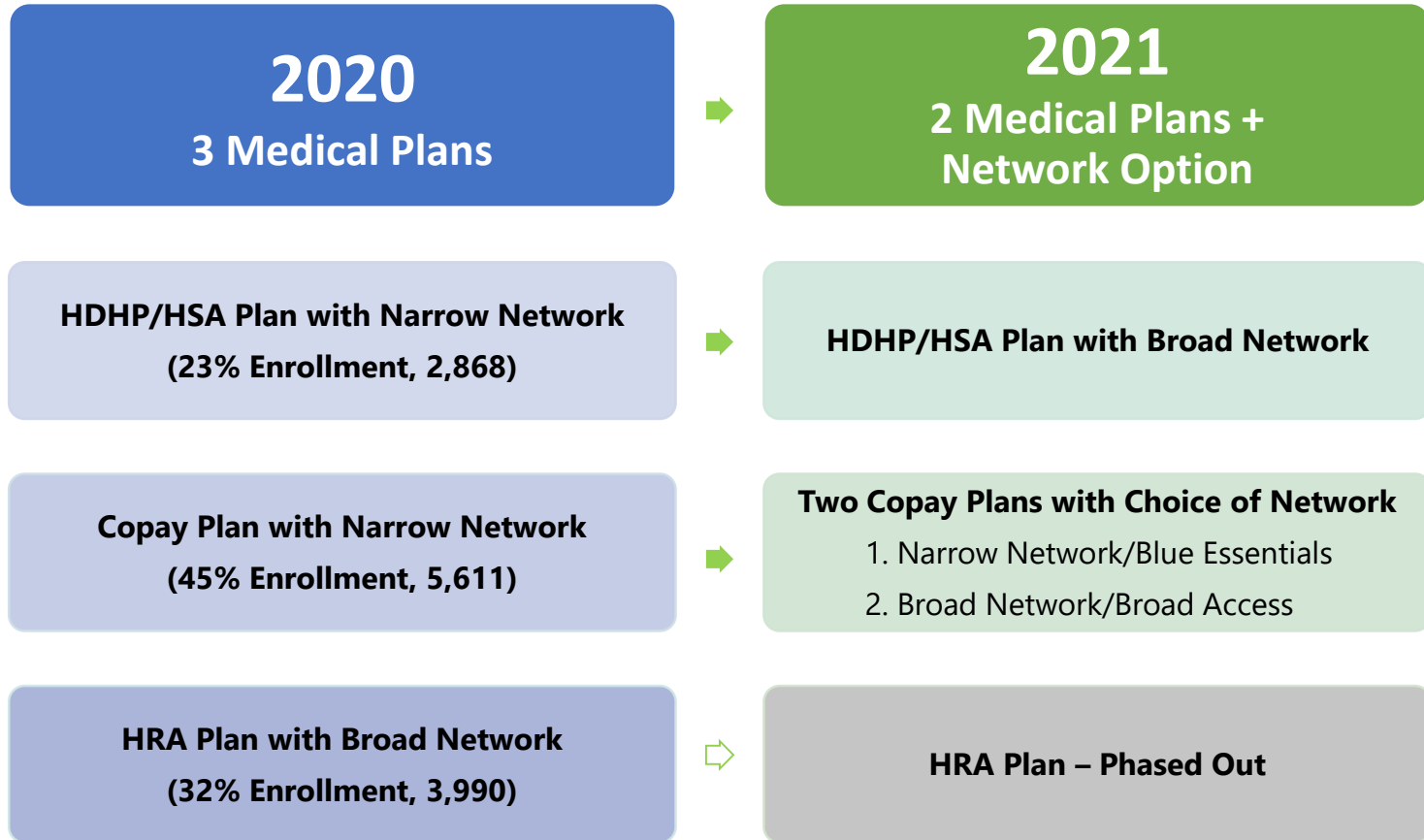
Recommended Vendors



- **Vendors Selected: Blue Cross/Blue Shield, Delta Dental, Davis Vision**
- **Blue Cross Blue Shield of Texas** has one of the largest networks in the North Texas and Texas for physicians and hospitals. Improved access for members
- Consolidated health, pharmacy, stop loss for active and retirees under one provider. Improved simplicity for members and Human Resources
- Projected savings due to improved network access, negotiated discounts, pharmacy pricing & rebates, stop loss premiums, and retiree premiums
- **Delta Dental** plan options offer similar plan designs to what is currently available, with greater provider access for members
- **Davis Vision** offers more plan choices for employees to choose from at a reasonable price



2020 – 2021 Plan Change Overview



Broad Network/Broad Access: Includes all BCBC Contracted Primary Care Providers (PCP's)/Specialists/Hospitals

Narrow Network/Blue Essentials: Includes 90% of Broad Access PCP's/Specialist, 100% of Broad Access Hospitals. Require that employee select a Primary Care Physician.



Current and Proposed Plan Design



Benefits	Current: HRA Open Access Network	Current: Premium Copay LocalPlus Network	Proposed: Copay Plan – Broad Network/Broad Access	Proposed: Copay Plan – Narrow Network/Blue Essentials
Annual Deductible	\$2,500	\$1,500	\$1,500	\$1,500*
Preventive Care Visit	\$0	\$0	\$0	\$0
City Hall Clinic Visit	\$0	\$0	\$0	\$0*
PCP/CVS Minute Clinic Visit	25% after deductible	\$25 Copay	\$25 Copay	\$25 Copay*
Specialist Visit	25% after deductible	\$50 Copay	\$50 Copay	\$50 Copay*
Urgent Care	25% after deductible	\$40 Copay	\$40 Copay	\$40 Copay*
Emergency Room	\$350 copay then 25% after deductible	\$300 Copay	\$300 Copay	\$300 Copay*
Lab & X-ray	25% after deductible	\$50 copay	\$50 copay	\$50 copay*
Generic / Preferred Brand / Non- Preferred Brand	10% / 25% / 40% after deductible	Copay \$15 / \$40 / \$75	Copay \$15 / \$40 / \$75	Copay \$15 / \$40 / \$75*
COD Funding	\$200 to Health Reimbursement Account (HRA) Family- \$700	N/A	N/A	N/A

- Blue Essentials Co-Pay Plan will be set to match current Premium Copay Plan Design. HRA plan ends 12/31/2020. HRA participants migrate to Copay options.
- Wellness Program - TBD



Current & Proposed Plan Design (cont.)



Benefits	Current: HDHP w/HSA LocalPlus Network	Proposed: HDHP w/HSA – Broad Network/Broad Access
Annual Deductible	\$3,000	\$3,000
Preventive Care Visit	\$0	\$0
City Hall Clinic Visit	\$25	\$25
PCP/CVS Minute Clinic	20% after deductible	20% after deductible
Specialist Visit	20% after deductible	20% after deductible
Urgent Care	20% after deductible	20% after deductible
Emergency Room	20% after deductible	20% after deductible
Lab & X-ray	20% after deductible	20% after deductible
Generic / Preferred Brand / Non-Preferred Brand	20% after deductible	20% after deductible
COD Funding	\$700 to Health Savings Account (HSA) Family- \$1,700	\$700 to Health Savings Account (HSA) Family- \$1,700
Network Selection	Narrow Network	Broad Network/Broad Access

- In 2021, High Deductible Health Plan participants will have access to the broad network.



Projected Cost



	Current State			New Plan/Provider
	FY 2018-19 Actual	FY 2019-20 Forecast	FY 2020-21 Projection	FY 2020-21 Projection
Revenues - City Contributions	93,058,888	97,178,000	99,503,000	99,503,000
Revenues - Employee Contributions	20,801,859	20,461,000	19,911,000	19,911,000
Revenues - Retiree Contributions	30,506,980	27,605,054	25,378,485	26,086,119
Revenues - 265 & 26A	12,387,520	10,493,159	10,635,635	10,635,635
Grand Total (260, 265, 26A) Revenues	\$156,755,247	\$155,737,213	\$155,428,121	\$156,135,755
Grand Total (260, 265, 26A) Expenses	\$150,536,757	\$154,776,692	\$170,481,918	\$163,814,169
Grand Total Surplus/(Deficit)	\$6,218,491	\$960,521	(\$15,053,797)	(\$7,678,414)
Beginning Fund Balance	\$9,478,174	\$15,696,665	\$16,657,185	\$8,328,593
Ending Fund Balance	\$15,696,665	\$16,657,185	\$1,603,388	\$650,178

Assumptions

FY 2020-21: Employer contributions increase +\$2.3M. Employee contributions do not change.

Plan/Network Enrollment: 74% Copay - Blue Essentials, 4% Copay - Broad Access, 22% HSA - Broad Access

Fund surpluses used to offset deficits.

Plan changes can be made in future years to offset shortfall.

Total costs based on needed funding rate, claims experience by year.



2021 Proposed Employee Contributions



2020 Copay Plan

2020 Plan Monthly Rates Under \$44K

EE	SP	CH	FM
\$30	\$418	\$131	\$458

2020 Plan Year Employee Monthly Rates \$44K - \$66K

EE	SP	CH	FM
\$40	\$443	\$151	\$488

2020 Plan Year Employee Monthly Rates Over \$66K

EE	SP	CH	FM
\$50	\$468	\$171	\$518

Blue Essentials - Copay Plan

2021 Plan Monthly Rates Under \$44K

EE	SP	CH	FM
\$30	\$418	\$131	\$458

2021 Plan Year Employee Monthly Rates \$44K - \$66K

EE	SP	CH	FM
\$40	\$443	\$151	\$488

2021 Plan Year Employee Monthly Rates Over \$66K

EE	SP	CH	FM
\$50	\$468	\$171	\$518

Broad Access - Copay Plan

2021 Plan Monthly Rates Under \$44K

EE	SP	CH	FM
\$65	\$488	\$201	\$548

2021 Plan Year Employee Monthly Rates \$44K - \$66K

EE	SP	CH	FM
\$75	\$513	\$221	\$578

2021 Plan Year Employee Monthly Rates Over \$66K

EE	SP	CH	FM
\$85	\$538	\$241	\$608

New Feature for 2021 Copay Plan: Employees can buy up to a Broad Access Network to gain access to the largest network available for Primary Care provider Access. Buy-up to Broad Network cost per Month: \$35 Employee only, \$70 Employee/Child or Employee/Spouse, \$90 Employee/Family



2021 Proposed Employee Contributions



Broad Access HDHP W/HSA Plan

2020 Employee Monthly Rates All Salary Tiers

<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>
\$30	\$418	\$131	\$458

Broad Access HDHP W/HSA Plan

2021 Employee Monthly Rates All Salary Tiers

<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>
\$30	\$418	\$131	\$458



2021 Proposed Retiree Plans & Contributions



Retirees have access to coverage through the Self-Funded Plan (Under age 65), and Fully Insured Medicare Advantage plans (Over age 65). Over the last 2 years the City has been moving the Retiree Contributions to align with its Governing documents:

Retiree Groups

1. Under age 65 Retiree who were hired before 2010. Eligible for City contribution.
2. Under age 65 Retiree who were hired in 2010 or after. Not Eligible for City contribution.
3. Over age 65 Retiree regardless of hire date. These Retirees are offered Medicare Advantage Plans that they pay the full cost for.



Pre 65 Rates – Hired before 2010

(Retiree Only cost-share at 45%, contribute 25% for dependents)



City of Dallas		Pre-65 Retiree 2021 Rates Hired before 2010					
Benefit	Current Enrollment	2020 Total Funding Rate	2021 Total Funding Rate	City of Dallas Premium	2021 Retiree Rates	2020 Retiree Rates	2021 Retiree Change
Option 1: HRA*							
Retiree Only	0	\$1,073.00	\$1,156.69	\$520.51	\$636.18	\$590.15	\$46.03
Retiree + Sp.	0	\$2,355.00	\$2,538.69	\$866.01	\$1,672.68	\$1,449.09	\$223.59
Retiree + Child(ren)	0	\$1,660.00	\$1,789.48	\$678.71	\$1,110.77	\$983.44	\$127.33
Retiree + Family	0	\$2,871.00	\$3,094.94	\$1,024.21	\$2,070.73	\$1,771.38	\$299.35
Spouse Only	0	\$1,282.00	\$1,382.00	\$969.12	\$412.87	\$1,002.00	-\$589.13
Spouse + Children	0	\$1,798.00	\$1,938.24	\$0.00	\$1,938.24	\$1,318.00	\$620.24
Option 2: Copay Plan							
Retiree Only	841	\$1,034.00	\$1,115.00	\$501.75	\$613.25	\$568.70	\$44.55
Retiree + Sp.	170	\$2,198.00	\$2,369.00	\$815.25	\$1,553.75	\$1,248.58	\$305.17
Retiree + Child(ren)	62	\$1,599.00	\$1,724.00	\$654.00	\$1,070.00	\$847.25	\$222.75
Retiree + Family	71	\$2,649.00	\$2,856.00	\$967.50	\$1,888.50	\$1,513.13	\$375.37
Spouse Only	0	\$1,164.00	\$1,254.00	\$870.50	\$383.50	\$884.00	-\$500.50
Spouse + Children	0	\$1,615.00	\$1,741.00	\$0.00	\$1,741.00	\$1,134.00	\$607.00
Option 3: HDHP							
Retiree Only	163	\$1,014.00	\$1,093.00	\$491.85	\$601.15	\$557.70	\$43.45
Retiree + Sp.	39	\$2,156.00	\$2,324.00	\$799.60	\$1,524.40	\$1,322.84	\$201.56
Retiree + Child(ren)	12	\$1,568.00	\$1,690.00	\$641.10	\$1,048.90	\$928.88	\$120.02
Retiree + Family	18	\$2,598.00	\$2,801.00	\$948.85	\$1,852.15	\$1,582.02	\$270.13
Spouse Only	0	\$1,142.00	\$1,231.00	\$854.00	\$377.00	\$862.00	-\$485.00
Spouse + Children	0	\$1,584.00	\$1,708.00	\$0.00	\$1,708.00	\$1,104.00	\$604.00
Total	1376	\$22,145,004	\$23,875,224	\$9,671,198	\$14,204,026	\$12,391,390	\$1,812,636

City Cost Share	
Retiree Only Coverage	45%
Spouse Coverage	25%
Child(ren) Coverage	25%

IMPORTANT CHANGE:

- HRA plan will not be offered in 2021. City of Dallas will move towards alignment with their governing documents regarding Retiree subsidies to dependents.



Pre 65 Rates – Hired after 2010

(Retiree Only cost-share at 0%, contribute 0% for dependents)



City of Dallas		Pre-65 Retiree 2021 Rates Hired after 2010					
Benefit	Current Enrollment	2020 Total Funding Rate	2021 Total Funding Rate	City of Dallas Premium	2021 Retiree Rates	2020 Retiree Rates	2021 Retiree Change
Option 1: HRA*							
Retiree Only	0	\$1,073.00	\$1,156.69	\$0.00	\$1,156.69	\$1,073.00	\$83.69
Retiree + Sp.	0	\$2,355.00	\$2,538.69	\$0.00	\$2,538.69	\$2,355.00	\$183.69
Retiree + Child(ren)	0	\$1,660.00	\$1,789.48	\$0.00	\$1,789.48	\$1,660.00	\$129.48
Retiree + Family	0	\$2,871.00	\$3,094.94	\$0.00	\$3,094.94	\$2,871.00	\$223.94
Spouse Only	0	\$1,282.00	\$1,382.00	\$0.00	\$1,382.00	\$1,282.00	\$100.00
Spouse + Children	0	\$1,798.00	\$1,938.24	\$0.00	\$1,938.24	\$1,798.00	\$140.24
Option 2: Copay Plan							
Retiree Only	4	\$1,034.00	\$1,115.00	\$0.00	\$1,115.00	\$1,034.00	\$81.00
Retiree + Sp.	0	\$2,198.00	\$2,369.00	\$0.00	\$2,369.00	\$2,198.00	\$171.00
Retiree + Child(ren)	2	\$1,599.00	\$1,724.00	\$0.00	\$1,724.00	\$1,599.00	\$125.00
Retiree + Family	0	\$2,649.00	\$2,856.00	\$0.00	\$2,856.00	\$2,649.00	\$207.00
Spouse Only	2	\$1,164.00	\$1,254.00	\$0.00	\$1,254.00	\$1,164.00	\$90.00
Spouse + Children	1	\$1,615.00	\$1,741.00	\$0.00	\$1,741.00	\$1,615.00	\$126.00
Option 3: HDHP							
Retiree Only	1	\$1,014.00	\$1,093.00	\$0.00	\$1,093.00	\$1,014.00	\$79.00
Retiree + Sp.	1	\$2,156.00	\$2,324.00	\$0.00	\$2,324.00	\$2,156.00	\$168.00
Retiree + Child(ren)	1	\$1,568.00	\$1,690.00	\$0.00	\$1,690.00	\$1,568.00	\$122.00
Retiree + Family	0	\$2,598.00	\$2,801.00	\$0.00	\$2,801.00	\$2,598.00	\$203.00
Spouse Only	1	\$1,142.00	\$1,231.00	\$0.00	\$1,231.00	\$1,142.00	\$89.00
Spouse + Children	0	\$1,584.00	\$1,708.00	\$0.00	\$1,708.00	\$1,584.00	\$124.00
Total	13	\$205,884	\$221,940	\$0	\$221,940	\$205,884	\$16,056

City Cost Share

Retiree Only Coverage **0%**

Spouse Coverage **0%**

Child(ren) Coverage **0%**

IMPORTANT CHANGE:

- HRA plan will not be offered in 2021.



Post 65 Rates

(Retiree Only cost-share at 0%, contribute 0% for dependents)



City of Dallas			Post 65 Retiree 2021 Rates				
Benefit	Current Enrollment	Total 2020 Premium Rate	Total 2021 Premium Rate	City of Dallas Premium	2021 Retiree Rates	2020 Retiree Rates	2021 Retiree Change
Medicare Advantage Plan High							
Retiree Only	2323	\$388.61	\$328.70	\$0.00	\$328.70	\$291.46	\$37.24
Retiree + Sp.	559	\$777.22	\$657.40	\$0.00	\$657.40	\$680.07	-\$22.67
Spouse Only	1	\$388.61	\$328.70	\$0.00	\$328.70	\$388.61	-\$59.91
Medicare Advantage Plan Low							
Retiree Only	70	\$351.30	\$266.50	\$0.00	\$266.50	\$263.48	\$3.02
Retiree + Sp.	9	\$702.60	\$533.00	\$0.00	\$533.00	\$614.78	-\$81.78
Spouse Only	0	\$351.30	\$266.50	\$0.00	\$266.50	\$351.30	-\$84.80
Annual Total - All Plans	2962	\$16,422,120	\$13,858,049	\$0	\$13,858,049	\$12,978,962	\$879,087

- These plans are Fully Insured and will be offered by BC/BS effective 1/1/2021.



Offering Competitive Benefits



	2018	2019	2020	2021
Plan Design	\$2,500 Ded. 75/25 HRA Plan \$3,000 Ded. 70/30 EPO Plan	\$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 \$1,500 Ded. 80/20 Copay Plan \$2,800 Ded. 80/20 HDHP w/HSA	\$1,500 Ded. 80/20 Copay Plan - With Choice of Network \$2,800 Ded. 80/20 HDHP w/HSA
Network Access & Complexity Reduction	Broad Network Enhanced Tier Steerage	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
Preventive Care Coverage (100% Covered)	Annual Wellness Exams	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
Wellness – Incentive	\$300 HRA/HSA Contribution \$10 per paycheck premium credit (\$240 value)	\$300 HRA/HSA Contribution \$10 per paycheck premium credit (\$240 value)	3 Clearly Defined Goals \$500 Incentive (Dec) (Incentive will pay in year earned)	3 Clearly Defined Goals \$500 Incentive (Dec) (Incentive will pay in year earned)
Post Retiree Coverage	7 Medicare Supp. Plans 2 PDP Plans 2 Medicare Adv. Plans	7 Medicare Supp. Plans 2 PDP Plans 2 Medicare Adv. Plans	2 Medicare Group PPO Advantage Plans (Combined medical & Rx coverage. Specialized Wellness Programs. Eliminated multiple retiree policies)	2 Medicare Group PPO Advantage Plans (Combined medical & Rx coverage)

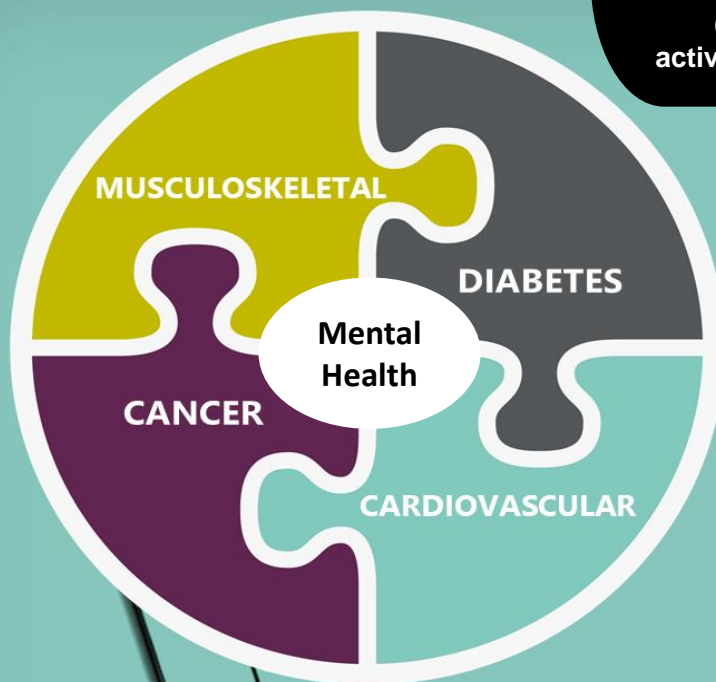




City of Dallas

Employee Health & Wellness

City of Dallas Cost Drivers



Accounts for **53%**
of total medical
spend

(Based on 2018
active and pre-65 claims
data)

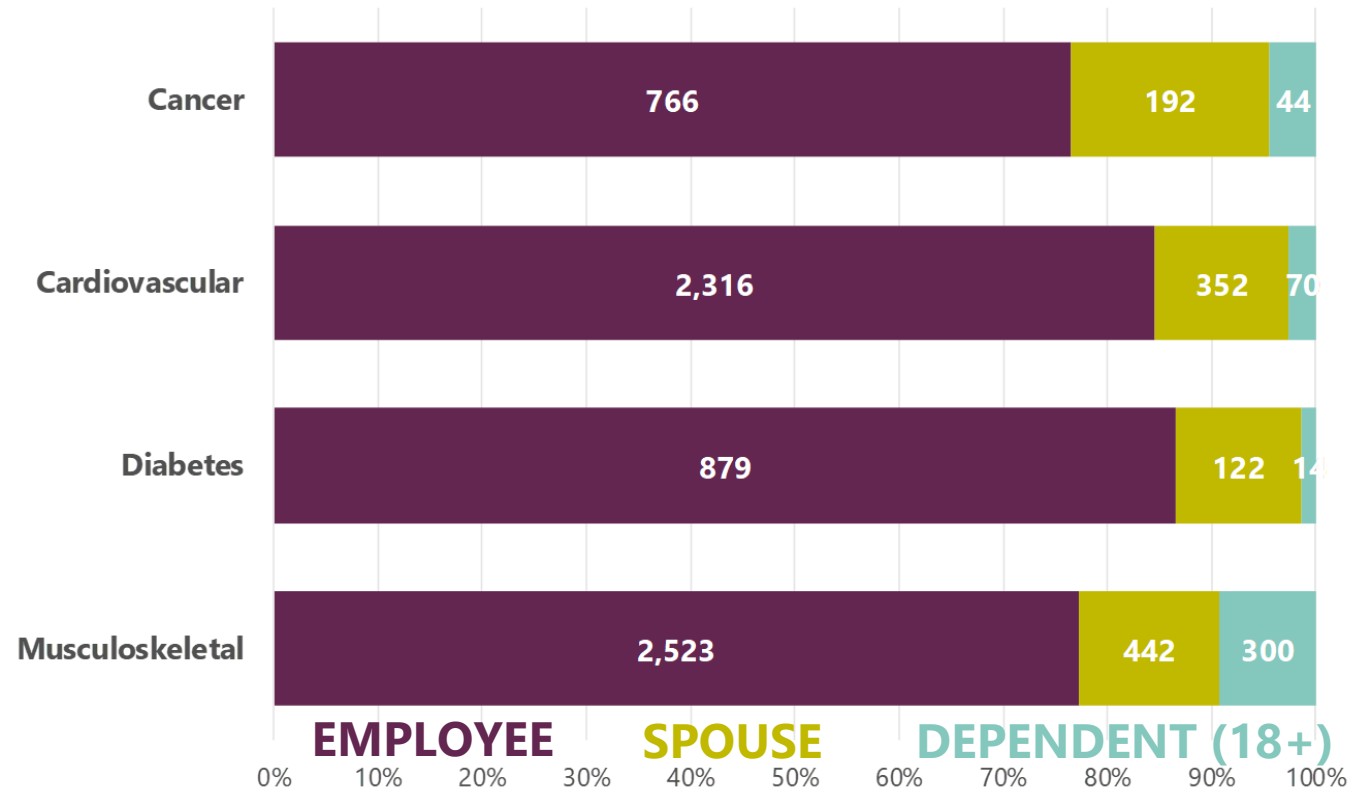


Refined Wellness Incentive



2021 Wellness Incentive

- ✓ 3 Goals: Annual Physical, Health Assessment and Biometric Screening (Aug)
- ✓ \$500 paycheck deposit (Dec of 2021)
- ✓ Clinical program options (i.e Diabetes & HBP medications) for those with elevated risk factors & maintenance programs for those not at risk



Episode Start Date Jan-Dec 2018, Members Age 18+

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Next Steps



June 17th, 2020

City Council Budget
Workshop
2021 Proposed
Health Plans Cost

June 22nd, 2020

Government Performance
and Financial Management
Committee Overview
Employee Health Benefits

June 24th, 2020

City Council approval of new
benefits provider

September 2020

Launch 2021 Health
Benefits/Employee Well-
Being and Support Program

October 2020

Employee Health Benefits
Virtual Enrollment

January 1st, 2021

Effective date





City of Dallas

APPENDIX

Appendix: Table of Contents



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 - City of Dallas Plan Design & Actuarial Value Comparisons





City of Dallas

In the Spirit of Excellence!

Current Enrollment

Active - Enrollment



2019 Plan Year Active Ee's

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>	<u>Total</u>	<u>%</u>
Option 1 HRA	4,575	381	1,903	821	7,680	72%
Option 2 Copay	1,665	113	496	278	2,552	24%
Option 3 HSA	275	18	102	63	458	4%
Total	6,515	512	2,501	1,162	10,690	
%	61%	5%	23%	11%		

Total Ee's 10,690

Total MM's 19,805

ACS 1.85

2020 Plan Year Active Ee's

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>	<u>Total</u>	<u>%</u>
Option 1 HRA	2,033	162	958	349	3,502	32%
Option 2 Copay	3,130	253	973	568	4,924	45%
Option 3 HSA	1,452	125	669	293	2,539	23%
Total	6,615	540	2,600	1,210	10,965	
%	60%	5%	24%	11%		

Total Ee's 10,965

Total MM's 20,495

ACS 1.87



Pre65 Retiree - Enrollment



2019 Plan Year Pre-Retiree Ee's

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>	<u>Total</u>	<u>%</u>
Option 1 HRA	904	164	81	67	1,216	69%
Option 2 Copay	343	62	16	26	446	25%
Option 3 HSA	84	11	6	6	107	6%
Total	1,332	236	102	99	1,769	
%	12%	2%	1%	1%		

Total PR's 1,769

Total MM's 2,407

ACS 1.36

2020 Plan Year Pre-Retiree Ee's

	<u>EE</u>	<u>SP</u>	<u>CH</u>	<u>FM</u>	<u>Total</u>	<u>%</u>
Option 1 HRA	554	92	43	37	726	47%
Option 2 Copay	427	80	30	35	572	37%
Option 3 HSA	179	40	15	17	251	16%
Total	1,160	212	88	89	1,549	
%	11%	2%	1%	1%		

Total PR's 1,549

Total MM's 2,120

ACS 1.37



Post 65 Retiree – Enrollment (2020 only)



	2020 Enrollment Only		
	Post 2010 Hire Date	Pre 2010 Hire Date	2020 Grand Total
UHC MAPD High Plan	266	2617	2883
Retiree Only	263	2060	2323
Spouse Only	3	556	559
Child Only	0	1	1
UHC MAPD Low Plan	4	75	79
Retiree Only	4	66	70
Spouse Only	0	9	9
Child Only	0	0	0





City of Dallas

Current Plan Designs & Rates

Current Plan Designs



MEDICAL BENEFITS	Cigna HRA Plan	Cigna Premium Copay Plan	Cigna HDHP w/ HSA
NETWORK	Open Access Plus	Local Plus	Local Plus
DEDUCTIBLE	<u>In Network Only</u>	<u>In Network Only</u>	<u>In Network Only</u>
- Individual	\$2,500	\$1,500	\$3,000
- Family	\$5,000	\$3,000	\$6,000
- Deductible Status (Emb/Non-Emb)	Embedded	Embedded	Embedded
COINSURANCE			
- Individual Out of Pocket Max	\$6,350	\$6,350	\$6,350
- Family Out of Pocket Max	\$12,700	\$12,700	\$12,700
PHYSICIAN OFFICE VISIT			
- Illness or Injury - PCP	Plan pays 75% after deductible	\$25 copay	Plan pays 80% after deductible
- Illness or Injury - Specialist	Plan pays 75% after deductible	\$50 copay	Plan pays 80% after deductible
- Preventive Care	\$0	\$0	\$0
HOSPITAL & EMERGENCY SERVICES			
- Inpatient	Plan pays 75% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible
- Outpatient Surgery	Plan pays 75% after deductible \$350 copay (waived if admitted) per visit,	Plan pays 80% after deductible	Plan pays 80% after deductible
- Emergency Room - Facility	then your plan pays 75% after deductible is met \$350 copay (waived if admitted) per visit,	\$300 copay (waived if admitted) per visit	Plan pays 80% after deductible
- Emergency Room - Physician	then your plan pays 75% after deductible is met	\$300 copay (waived if admitted) per visit	Plan pays 80% after deductible
- Urgent Care	Plan pays 75% after deductible	\$40 copay	Plan pays 80% after deductible
OTHER SERVICES			
- Diagnostic X-rays & Lab	Plan pays 75% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible
- Major Diagnostic (CT, MRI, etc.)	Plan pays 75% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible
- Chiropractic Services (20 visit limit)	Plan pays 75% after deductible	\$25 copay / \$50 copay	Plan pays 80% after deductible
- Speech/Occupational Therapy (20 visit limit)	Plan pays 75% after deductible	\$25 copay / \$50 copay	Plan pays 80% after deductible
- Outpatient Mental Health Therapy (Office Visit)	Plan pays 75% after deductible	\$50 copay	Plan pays 80% after deductible



Current Active Full-time Employee Rates (2020)



City of Dallas		2020 Contributions				
Benefit	Total Funding Rate	Employee Premium	Employee Contribution %	City of Dallas Premium	City of Dallas Contribution %	EE Per-Paycheck Cost
HRA Plan						
Employee Only	\$557.86	\$75.00	13%	\$482.86	87%	\$37.50
Employee + Spouse	\$1,112.55	\$518.00	47%	\$594.55	53%	\$259.00
Employee + Child(ren)	\$1,020.10	\$221.00	22%	\$799.10	78%	\$110.50
Family	\$1,443.48	\$593.00	41%	\$850.48	59%	\$296.50
Premium Copay Plan Salary Band: <\$44,000						
Employee Only	\$505.34	\$30.00	6%	\$475.34	94%	\$15.00
Employee + Spouse	\$1,096.52	\$418.00	38%	\$678.52	62%	\$209.00
Employee + Child(ren)	\$947.00	\$131.00	14%	\$816.00	86%	\$65.50
Family	\$1,430.20	\$458.00	32%	\$972.20	68%	\$229.00
Premium Copay Plan Salary Band: \$44,000 - \$66,000						
Employee Only	\$505.34	\$40.00	8%	\$465.34	92%	\$20.00
Employee + Spouse	\$1,096.52	\$443.00	40%	\$653.52	60%	\$221.50
Employee + Child(ren)	\$947.00	\$151.00	16%	\$796.00	84%	\$75.50
Family	\$1,430.20	\$488.00	34%	\$942.20	66%	\$244.00
Premium Copay Plan Salary Band: \$66,001+						
Employee Only	\$505.34	\$50.00	10%	\$455.34	90%	\$25.00
Employee + Spouse	\$1,096.52	\$468.00	43%	\$628.52	57%	\$234.00
Employee + Child(ren)	\$947.00	\$171.00	18%	\$776.00	82%	\$85.50
Family	\$1,430.20	\$518.00	36%	\$912.20	64%	\$259.00
High Deductible Health Plan						
Employee Only	\$523.69	\$30.00	6%	\$493.69	94%	\$15.00
Employee + Spouse	\$1,136.34	\$418.00	37%	\$718.34	63%	\$209.00
Employee + Child(ren)	\$981.39	\$131.00	13%	\$850.39	87%	\$65.50
Family	\$1,482.14	\$458.00	31%	\$1,024.14	69%	\$229.00





City of Dallas

In the Spirit of Excellence!

Wellness



1. Over 200 employees and dependents have enrolled in Kannact Diabetes Management Program through the City.
2. Over 66% of diabetics are adherent to medication requirements to manage their condition (Prior year 62%).
3. Over 77% of members with high blood pressure are adherent to medication requirements to manage their condition (Prior year 70%).



Phased Wellness



	Musculoskeletal, Cardiovascular 15% of 2018 spend	Diabetes, Weight, Hypertension 23% of 2018 spend	Cancer 13% of 2018 spend	Mental Health 2% of 2018 spend
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 (2021)	<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)	<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 (2021 – 2022)	<ul style="list-style-type: none"> Regennex Centers of Excellence 2nd Opinion Care Mgmt 	<ul style="list-style-type: none"> Centers of Excellence 2nd Opinion Care Mgmt 	<ul style="list-style-type: none"> Centers of Excellence 2nd Opinion Care Mgmt 	<ul style="list-style-type: none"> Centers of Excellence Care Mgmt
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



Refined Wellness Incentive



2020 Wellness Incentive

- ✓ 3 Goals: Annual Physical, Health Assessment and Biometric Screening (Aug)
- ✓ \$500 paycheck deposit (Dec)
- ✓ New! Incentive paid in the **same year** earned to encourage and motivate members to complete activity annually

2021 Wellness Incentive

- ✓ 3 Goals: Annual Physical, Health Assessment and Biometric Screening (Aug)
- ✓ \$500 paycheck deposit (Dec of 2021)
- ✓ Clinical program options (i.e Diabetes & HBP medications) for those with elevated risk factors & maintenance programs for those not at risk



City of Dallas Wellness Initiatives

Proposed Jan – Jun, 2021



January	February	March	April	May	June
Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics
<ul style="list-style-type: none"> • Cervical Health Awareness • Mental Health • National Drug & Alcohol Facts Week 	<ul style="list-style-type: none"> • American Heart Month • Go Red for Women 	<ul style="list-style-type: none"> • National Nutrition Month 	<ul style="list-style-type: none"> • National Public Health Week 	<ul style="list-style-type: none"> • Mammogram Awareness 	<ul style="list-style-type: none"> • Men's Health Month
Activities	Activities	Activities	Activities	Activities	Activities
<ul style="list-style-type: none"> • Employee Seminar & Information Sessions with follow-up • EAP awareness, Risk Management training 	<ul style="list-style-type: none"> • Blood pressure screening • Fitness activity with Takiyah Wilson 	<ul style="list-style-type: none"> • Smoothie demonstration & seminar 	<ul style="list-style-type: none"> • Adult dental / vision screenings • Biometric Clinic 	<ul style="list-style-type: none"> • Mobile Mammograms Unit onsite 	<ul style="list-style-type: none"> • Prostate awareness screening / workshop • Vanessa engagement activity/ERG



City of Dallas Proposed Wellness

July – December, 2021



July	August	September	October	November	December
<ul style="list-style-type: none"> UV Protection Month 	<ul style="list-style-type: none"> Managing Stress 	<ul style="list-style-type: none"> Drawing for Health and Wellness Bonus Prizes 	Open Enrollment	Open Enrollment	Open Enrollment
Activities	Activities	Activities	Activities	Activities	Activities
<ul style="list-style-type: none"> Park & Rec / Wellness pool initiative <p>(Brenda, park & rec)</p>	<ul style="list-style-type: none"> Chair massage EAP awareness seminar <p>(Wellness)</p>	<p>(HR wellness & Benefits)</p>			
Mental Health	<ul style="list-style-type: none"> Seminar and Sign-up for the new EAP vendor Magellan 				



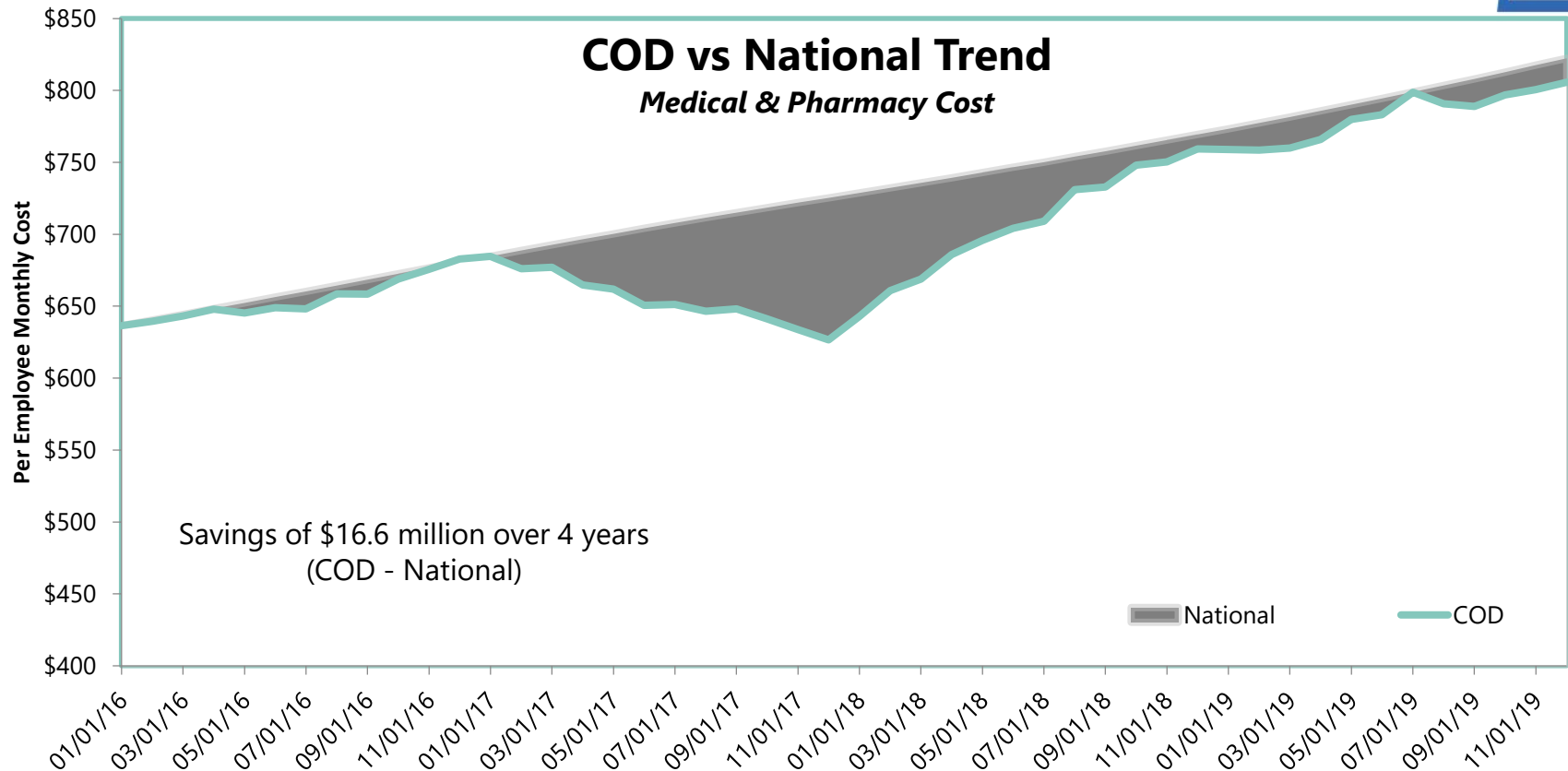


City of Dallas

In the Spirit of Excellence!

Comparative Plan Performance

City of Dallas Actual vs. National Market



	2016	2017	2018	2019
COD Portion	68%	61%	65%	68%
Ee/Retiree Portion	33%	39%	35%	32%



2020 City Comparison Data



Dallas - Plan Value Comparison

City	Plan Name	Plan %	Metroplex
San Antonio	Consumer Choice	86.0%	San Antonio
Austin	PPO	85.1%	Austin
Austin	CDHP w/HSA	84.5%	Austin
Fort Worth	HDHP	83.9%	Dallas/Fort Worth
Austin	HMO	82.9%	Austin
Plano	EP1	82.2%	Dallas/Fort Worth
Dallas	HSA	81.5%	Dallas/Fort Worth
Dallas	Copay	81.4%	Dallas/Fort Worth
Garland	Premium	79.0%	Dallas/Fort Worth
Fort Worth	HCP	79.0%	Dallas/Fort Worth
San Antonio	New Value	79.0%	San Antonio
Grand Prairie	EPO	78.4%	Dallas/Fort Worth
Houston	Open Access	77.5%	Houston
Houston	Limited Network	77.3%	Houston
Garland	Base	75.9%	Dallas/Fort Worth
Houston	CDHP	74.0%	Houston
Dallas	HRA	73.0%	Dallas/Fort Worth
Grand Prairie	HDHP	71.9%	Dallas/Fort Worth



2020 DFW City Comparison

CITY	Dallas	Austin	San Antonio
Plan Name	Premium Copay	PPO	Consumer Choice
Plan Value	82%	85%	86%
Out of Network?	No	No	No
Deductible - Individual	\$1,500	\$500	\$2,000
Deductible - Family	\$3,000	\$1,500	\$4,000
Out-of-Pocket Maximum - Individual	\$3,500	\$4,000	\$4,000
Out-of-Pocket Maximum - Family	\$7,000	\$12,700	\$8,000
PCP	\$25	\$25	20%

Garland	Houston
Base	Base
76%	77%
No	No
\$2,250	\$2,500
\$4,500	\$5,000
\$7,350	\$6,350
\$14,700	\$12,700
\$45	\$40

2020 DFW City Comparison

CITY	Dallas (2020)	Fort Worth (2019)	San Antonio (2019)
Plan Name	HSA	HDHP	Consumer Choice
Plan Value	82%	84%	86%
Out of Network?	No	No	No
Deductible - Individual	\$3,000	\$2,700	\$2,000
Deductible - Family	\$6,000	\$5,400	\$4,000
Out-of-Pocket Maximum - Individual	\$6,350	\$6,550	\$4,000
Out-of-Pocket Maximum - Family	\$12,700	\$13,000	\$8,000
Coinsurance	20%	20%	20%

Houston	Austin
CDHP	CDHP w/HSA
74%	85%
No	No
\$1,750	\$1,500
\$3,500	\$3,000
\$3,500	\$5,000
\$7,000	\$6,850
20%	20%

Proposed Network Options



Blue Cross Blue Shield of Texas has one of the largest networks in the North Texas and Texas for physicians and hospitals. Two (2) Networks are being recommended for 2021:

1. Broad Network 2. Broad Access

- Includes all BCBC Contracted Primary Care Providers (PCP's)/Specialists/Hospitals.

Narrow Network Blue Essentials

- Includes 90% of Broad Access PCP's/Specialist, 100% of Broad Access Hospitals.
- Require that employee select a Primary Care Physician.

