

RESOLUTION NO. ____-13

RESOLUTION ESTABLISHING THE 2014 HEALTH INSURANCE PROGRAM FOR SAUK COUNTY

WHEREAS, the present Sauk County Health Insurance Program consists of three plan design options which are offered to eligible individuals of each group; and

WHEREAS, pursuant to current collective bargaining agreements and the Personnel Ordinance, effective January 1, 2014, Sauk County's contribution toward health insurance will be fixed at 88% for "Category 1" employees, 67.5% for "Category 2" employees and 50% for "Category 3" employees of the plan that offers comparable coverage as defined in said agreement, which is the HMO plan; and

WHEREAS, under the Dean Health Plan contractual language, regulated by the Insurance Commissioner, the employer contributions currently cannot be less than 50% for single and 40% for family coverage for each employee; and

WHEREAS, the Personnel Committee has reviewed the proposals submitted for the 2014 coverage by Dean Health Plan consisting of an HMO, a \$15 co-pay HMO and a Point of Enrollment, offering rates as follows:

2014 DEAN HEALTH PLAN INSURANCE RATES:

DEAN HMO: (9.0% increase) with \$10/\$30/\$50 (generic/brand name) drug copay; \$125 ER copay:

Single.....\$	589.65	2 Over 65.....\$	1,120.34
Family.....\$	1,533.09	1 Over/1 Under 65	\$1,149.82
1 over 65.....\$	560.17		

DEAN HMO CO-PAY: \$10/\$30/\$50 (generic/brand name) drug copay; \$15 office visit co-pay; \$125 ER copay:

Single.....\$	559.97	2 Over 65.....\$	1,063.94
Family.....\$	1,455.92	1 Over/1 Under 65.....\$	1,091.94
1 Over 65	\$ 531.97		

DEAN POINT OF ENROLLMENT: (\$200/\$600 ded.) Plan Providers \$15 co-pay, \$10/\$30/\$50 (generic/brand name), non plan providers 80% after deductible, \$125 ER copay:

Single.....\$	706.13	2 Over 65.....\$	1,341.65
Family.....\$	1,835.94	1 Over/1 Under 65.....\$	1,376.95
1 Over 65	\$ 670.82		

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WHEREAS, under the existing Personnel Ordinance and current collective bargaining agreements, Sauk County's monthly contributions toward health insurance for employees would be as follows:

	88%	67.5%	50%
SINGLE	\$518.89	\$398.01	\$294.83
FAMILY	\$1,349.12	\$1,034.84	\$766.55

NOW, THEREFORE BE IT RESOLVED, by the Sauk County Board of Supervisors, met in regular session, that the Sauk County Health Insurance Program for 2014 be adopted and shall consist of the above mentioned plans.

For consideration by the Sauk County Board of Supervisors on November 12, 2013.

Respectfully submitted,

SAUK COUNTY PERSONNEL COMMITTEE:

TIM MEISTER - CHAIR

HENRY NETZINGER

PETER TOLLAKSEN - VICE-CHAIR

SCOTT ALEXANDER

CAROL HELD, SECRETARY

FISCAL NOTE:

HMO	2014 PROJECTED HEALTH INSURANCE COSTS							
	2013 Cost/mo	2014 Cost/mo	Difference	% Increase	# emp	Annual 2013 Cost	Annual 2014 Cost	Difference
50% Fam	\$703.25	\$766.55	\$63.30	9.00%	1	\$8,439.00	\$9,198.60	\$759.60
50% Sngl	\$270.48	\$294.83	\$24.35	9.00%	3	\$9,737.28	\$10,613.88	\$876.60
67.5% Fam	\$949.39	\$1,034.84	\$85.45	9.00%	11	\$125,319.48	\$136,598.88	\$11,279.40
67.5% Sngl	\$365.15	\$398.01	\$32.86	9.00%	3	\$13,145.40	\$14,328.36	\$1,182.96
88% Fam	\$1,237.72	\$1,349.12	\$111.40	9.00%	398	\$5,911,350.72	\$6,443,397.12	\$532,046.40
88% Sngl	\$476.04	\$518.89	\$42.85	9.00%	98	\$559,823.04	\$610,214.64	\$50,391.60
				9.00%	514	\$8,627,814.92	\$9,224,351.48	\$596,536.56