

# COCHISE COUNTY

## Cochise Combined Trust Proposed Schedule of Benefits and Rates FY 16/17

James E. Vlahovich, County Administrator  
Julie Morales, Human Resources Director  
March 8, 2016



***Public Programs...Personal Service***

## COCHISE COUNTY

# CCT FY 16/17 Plan Year Changes

- FY 16/17 Plan Year Benefits and Rates Approved by CCT Board January 27, 2016 at annual planning meeting
- Cost increases between 5.6% and 11.2%
- Plan design changes resulted in 3% increase
  - \$304,128 Total
  - \$202,762 GF
  - \$101,366 SRF
- \$5.1 Million in County CCT Reserves (down from \$5.9 Million FY 14/15)
- Recommendation:
  - County absorb Employee Only Medical Increase
  - Rate Increase for Dependent Medical be Passed to Employees
  - Rate Increase for Dental from FY 13/14 be Passed to Employees



## COCHISE COUNTY

# CCT FY 16/17 Plan Year Changes

### **Medical**

- Increase Family Max Out-of-Pocket (OOP) from \$13,200 to \$13,700
- Increase Single Max Out-of-Pocket (OOP) from \$2,250 to \$3,000
- Increase Deductible from \$300/\$900 to \$350/\$1,050
- Increase ER Co-pay from \$75 to \$100
- Cover First Two TeleDoc Visits Per Person(\$0 Consultation Fee)

### **Prescription(Rx)**

- Remove PPI's and Nasal Corticosteroids from Formulary(Available OTC)

### **Vision**

- Vendor Change from EyeMed to Ameritas



# COCHISE COUNTY

## Employee Health Insurance

Budgeted Costs per ECA and Benefits Coord., Sheakley, Basic Life/ Per Month, Per Employee											
	Current Rates		← Not Increased Per County Administrator →								Increases Since FY12/13
	In Use 15/16		FY 13/14		FY14/15		FY 15/16		FY 16/17		
	FY 12/13	FY 13/14	Increase	FY14/15	Increase	FY 15/16	Increase	FY 16/17	Increase		
Medical costs	\$ 498.24	\$ 511.12	\$ 12.88	\$ 512.12	\$ 1.00	\$ 511.37	\$ (0.75)	\$ 526.18	\$ 14.81	\$ 27.94	
Short Term Disability	5.50	5.63	\$ 0.13	5.63	\$ -	5.63	\$ -	5.64	\$ 0.01	\$ 0.14	
County Paid Life Ins./Dep. Life	9.38	9.38	\$ -	10.69	\$ 1.31	10.71	\$ 0.02	10.74	\$ 0.03	\$ 1.36	
Benefits Coord./Op. Exp./Sheakley	4.88	4.87	\$ (0.01)	7.40	\$ 2.53	7.14	\$ (0.26)	7.44	\$ 0.30	\$ 2.56	
	\$ 518.00	\$ 531.00	\$ 13.00	\$ 535.84	\$ 4.84	\$ 534.85	\$ (0.99)	\$ 550.00	\$ 15.15	\$ 32.00	
Per Pay Period	\$ 259.00							\$ 275.00			
										x 792 employees	
										x 12 months	
										\$ 304,128.00	
										Approximately	
										2/3 of this is	
										General Fund	
										= \$ 202,762	

# COCHISE COUNTY

## Dependent Health Insurance

				Current						Monthly			
			FY 13/14	Rates	FY 14/15		FY 15/16		FY 16/17	Increases Since	Census		
			Increases	In Use	Increases		Increases		Increases	FY13/14	FY16/17		
Dependent Coverage	FY 12/13	FY 13/14		FY 14/15		FY 15/16		FY 16/17					
Child	223.23	223.43	0.20	223.43	0	223.18	-0.25	233.81	10.63	10.38	176		
Spouse	370.04	371.24	1.20	371.24	0	371.99	0.75	386.51	14.52	15.27	103		
Family	560.27	562.08	1.81	562.08	0	561.83	-0.25	584.55	22.72	22.47	108		
Current Split on Dependent Health Coverage Per Month													
			County	Percent	Employee	Percent	Total						
Child			103.60	46.37%	119.84	53.63%	223.44						
Spouse			164.26	44.25%	206.98	55.75%	371.24						
Family			243.48	43.32%	318.60	56.68%	562.08						
IF FY16/17 Increase Paid 100% by County													
								Census		Additional			
								FY16/17		Annual Cost			
	County	Increase	Total Cnty.	Percent	Employee	Percent	Total			To County			
Child	103.60	10.38	113.98	48.75%	119.84	51.25%	233.82	176		21,922.56			
Spouse	164.26	15.27	179.53	46.45%	206.98	53.55%	386.51	103		18,873.72			
Family	243.48	22.47	265.95	45.50%	318.60	54.50%	584.55	108		29,121.12			
								387		69,917.40		Approx. 2/3 is Gen. Fund = \$46,614	
IF FY16/17 Increase Paid 100% by Employee													
						Employee				Annual	Employee		
						Monthly	New Total	Employee		Add'l. Cost	Per		
			County	Percent	Employee	Increase	Employee	Percent	Total	Per Employee	Period		
Child			103.60	44.31%	119.84	10.38	130.22	55.69%	233.82	124.56	5.19		
Spouse			164.26	42.50%	206.98	15.27	222.25	57.50%	386.51	183.24	7.64		
Family			243.48	41.65%	318.60	22.47	341.07	58.35%	584.55	269.64	11.24		
IF FY16/17 Increase Paid 50% by County and 50% by Employee													
										Additional		Employee	
						Monthly				Annual Cost		Annual	
		County	County	County		Employee	Employee	Employee	Total	To County		Add'l. Cost	Per
	County	Increase	Total	Percent	Employee	Increase	Total	Percent				Per Employee	Period
Child	103.60	5.19	108.79	46.53%	119.84	5.19	125.03	53.47%	233.82	10,961.28		62.28	2.60
Spouse	164.26	7.64	171.90	44.47%	206.98	7.64	214.62	55.53%	386.52	9,443.04		91.68	3.82
Family	243.48	11.24	254.72	43.57%	318.60	11.24	329.84	56.43%	584.56	14,567.04		134.88	5.62
										34,971.36			
										Approx. 2/3 is General Fund = \$23,315			

# COCHISE COUNTY

## Dental Insurance

Dental Insurance								
			Current Rates				Monthly Increase	Current Census
	FY 11/12	FY 12/13	FY 13/14	FY 14/15	FY 15/16	FY 16/17		
Employee	26.63	26.63	23.55	26.31	26.31	26.31	2.76	314
Family	74.64	74.64	65.82	74.60	74.60	74.60	8.78	310

This has always been 100% employee paid. When the rate dropped in FY 13/14, we changed the amount employees were paying. When rate went back up in FY 14/15, the County Administrator recommended that we leave the rates at FY13/14 amount. Difference is coming out of our reserve balance in CCT.



**COCHISE COUNTY**

Questions?

*Public Programs...Personal Service*

