

Joint City/GUC Pay & Benefits Committee

August 24, 2023

3:00 p.m.

Greenville Utilities Board Room

- I. Call to Order
- II. Approval of the Agenda
- III. Approval of Minutes – March 21, 2023
- IV. Mercer Presentation: COG/GUC 2024 Recommendations for Health/Dental Insurance
- V. Discussion of Joint Committee Recommendations
- VI. Next Steps
- VII. Adjournment

**PROPOSED MINUTES OF THE CITY OF GREENVILLE AND GREENVILLE
UTILITIES COMMISSION JOINT PAY & BENEFITS COMMITTEE**

The Joint Pay & Benefits Committee met on Tuesday, March 21, 2023, at 3:00 p.m. in the GUC Board Room, located at 401 S. Greene Street.

Committee Members Present

Commissioner Peter Geiger, Greenville Utilities Commission
Commissioner Lindsey Griffin, Greenville Utilities Commission
Council Member Rick Smiley, City of Greenville

Committee Members Absent

Mayor Pro-Tem Rose Glover, City of Greenville

Staff Present

Steven Brewington, Human Resources Manager, City of Greenville
Tony Cannon, General Manager/Chief Executive Officer, Greenville Utilities Commission
Phil Dixon, General Counsel, Greenville Utilities Commission
Leah Futrell, Human Resources Director, City of Greenville
Ken Graves, Assistant City Manager, City of Greenville
Steve Hawley, Public Information Officer/Communications Manager, Greenville Utilities Commission
Jeff McCauley, Chief Financial Officer, Greenville Utilities Commission
Lou Norris, Secretary to the General Manager/CEO, Greenville Utilities Commission
Chris Padgett, Assistant General Manager/Chief Administrative Officer, Greenville Utilities Commission
Lena Prebill, Senior Human Resources Manager, Greenville Utilities Commission
Valerie Shiuwegar, City Clerk, City of Greenville
Amy Wade, Executive Assistant to the General Manager/CEO, Greenville Utilities Commission
Ann Wall, City Manager, City of Greenville

I. Call to Order

City Manager Wall called the meeting to order at 3:00 p.m.

II. Approval of the Agenda

Council Member Smiley made a motion to approve the agenda as presented. Commissioner Griffin seconded the motion and it carried unanimously.

III. Approval of the Minutes

Council Member Smiley made a motion to approve the minutes from the August 29, 2022, and September 12, 2022, Joint Pay & Benefits Committee meetings. Commissioner Geiger seconded the motion and it carried unanimously.

IV. Consideration of Market Adjustment/Merit Program for FY 2023-2024

The City of Greenville (City) and Greenville Utilities Commission (GUC) strive to pay at market and adjust the salary structures as needed to retain market competitiveness. Staff expressed difficulties retaining and recruiting qualified staff, an issue seen with many other public and private sector employers. Data collected from industry-standard benchmarking guides and surveys indicated 2023 wage projections and trends to be at a collective average of 4.1%. Staff also surveyed established benchmark public sector organizations and local private employers. Based on survey results, staff projected an average pay increase of 5.7% for public sector organizations and 4.8% for local private employers. Staff recommended a 2.0% market adjustment/merit allocation in FY 23-24 due to budget constraints and the full-year implementation costs of the Market True-up.

Addressing the impacts of the recent Pay Study and Market True-up, staff stated that the mid-point increased to 8%, beginning January 1, 2023. Those that were below were brought up to the new minimum, and salaries were adjusted to factor time in those positions. Staff further noted that not every employee was impacted. The City saw a change for 60% of employees and GUC saw a change for 40% of employees.

Committee members expressed a desire to see steps taken to provide the City and GUC with the ability to pay and attract personnel.

Staff stated that the 2.0% recommendation, combined with the changes made in January should provide that ability. Staff noted that salary bands are also important, which would be discussed next.

Council Member Smiley made a motion to accept staff's recommendation that the Greenville Utilities Commission Board and City Council adopt staff recommendations to fund an employee pay adjustment of 2.0% for FY 2023-2024, applied as deemed appropriate by each entity. Commissioner Griffin seconded the motion and it passed unanimously.

V. Consideration of Salary Structure Adjustment

Staff stated that salary structures are projected to increase by 2.7% for 2023 based on data collected by WorldatWork, a source that is used by compensation professionals nationally and internationally. Structure adjustments were applied at 2.1% on July 1, 2022, based on the 2022 WorldatWork projections. Staff noted the importance of keeping the salary bands moving to help recruiting efforts and remain competitive. Based on the current market conditions and the recommendations from the Compensation Study Consultant, staff recommended a 2.0% salary structure adjustment for FY 23-24.

Council Member Smiley made a motion to recommend that the Greenville Utilities Commission Board and City Council adopt staff recommendations to adjust salary structure by 2.0% for FY 2023-2024. Commissioner Griffin seconded the motion and it carried unanimously.

VI. Consideration of Annual Vacation Accrual

Staff did comparisons of annual vacation accrual rates and found that the City and GUC lagged the market. The comparison to Pitt County Government, a local benchmark, is as follows:

	5 Years	10 Years	15 Years	20 Years
City/GUC	120	144	144	168
Pitt County Government	132	156	180	204

Staff noted that Pitt County Government was chosen because they are a local benchmark, and they often try to attract the same type of candidates for certain positions. Staff recommended a change in accrual rates to mirror Pitt County Government’s 5 – 20 years of service accrual rates.

After a general discussion, Council Member Smiley made a motion to recommend that the Greenville Utilities Commission Board and City Council adopt staff recommendations to modify vacation accrual rates to match those of Pitt County Government. Commissioner Griffin seconded the motion and it carried unanimously.

VII. Next Steps

Recommendations from the Committee will be presented to the City Council and the GUC Board of Commissioners at the Joint meeting scheduled for April 24, 2023, at 6:00 p.m. in the City Hall Chambers.

Council Member Smiley made a motion to cancel the April 17, 2023, Joint Pay & Benefits Committee meeting. Commissioner Griffin seconded the motion and it carried unanimously.

VIII. Adjourn

Commissioner Griffin made a motion to adjourn. Commissioner Geiger seconded the motion and it carried unanimously. The meeting adjourned at 3:47 p.m.

Plan for 2024

City of Greenville
Greenville Utilities Commission

August 24, 2023

A business of Marsh McLennan



Today's conversation as we plan for 2024

Our goals

1

Reflect

Recap accomplishments and program highlights

2

Renewal

Reviewing renewals and programs with Cigna

3

Financials

Review financials and projections for 2024





Reflect

Strategy update

2024 and beyond

2023 Plan Year

- Target 80% ER/20% EE cost share. Continue to monitor market for shifts in strategy.
- Maintain plan designs – consider minor changes to align with benchmarks
- Review care management enhancements through medical carrier or outside point solutions
- Review HSA incentives and adjust based on market data – continue initial and ongoing incentives
- Continued promotion of onsite clinic (ECU Health)

2024 Plan Year

- Continue 80%/20% cost share target
- Review carrier lineup and ensure that all carriers align with current goals
- Evaluate ROI on implemented point solution(s) – decide whether to continue or discontinue
- Promote onsite clinic initiatives – growing awareness and drive wellness activities to solution
- Review population trends and add point solution(s) to address current market cost drivers as necessary

2025 Plan Year

- Continue 80%/20% cost share target
- Review carrier lineup and ensure that all carriers align with current goals
- Ongoing monitoring of plan cost to maintain appropriate actuarial balance to minimize selection risk
- Continue evaluation of new offering in the market that make sense based on data analysis

Changes and beyond

2019 – 2023

2023

- Slightly increased the office visit copays on the Core plan as well as a minor increase to the Rx copays for both Enhanced/Core
- Given the require for a significant increase to the rates COG/GUC had to increase contributions for the employees/dependents:
 - Employee contributions increased by 5%
 - Dependent contributions increased by 11%
- Kept dental rates and contributions at same levels as 2022/2021

2022

- Added Cancer Expert Now as a Cancer COE for the COG/GUC population
- Enhanced the Omada offering to Omada Complete
- Added Cigna's Condition Specific Care program
- Kept medical rates and contributions the same as 2021
- Kept dental rates and contributions at same levels as 2021

2021

- Added Patient Assurance programs for the PPO style plans
- Added SaveOnSP

2020

- Added Omada, a weight-loss and pre-diabetes coaching program to help reduce the risk of obesity-related chronic diseases
- No changes to the medical, dental, or vision plan designs
- No changes to medical or dental employee contributions

2019

- Moved to the Value PDL Rx formulary
- 7.5% increase to all contributions across the board to get to a 82% cost share
- Increased dental contributions 7.7%.

2023 was the first rate/contribution increase COG/GUC implemented after being able to hold rates/contributions flat for 3 years in a row (2020-2022)



Renewal

Cigna Renewal

ASO Fees and plan enhancements

Admin Fees

NO Increase to admin fees for 2024

Pharmacy

Significant improvements to discounts and rebates equating to \$1.1M in savings

Wellness Fund

\$35,000 in wellness credits for 2024

- Stop loss to be negotiated later this year.
- Cigna's Pathwell Bone & Joint


Cigna Renewal


MSK Pilot Transitioning to Cigna's Pathwell Bone & Joint


- COG/GUC piloted Cigna's Condition Specific Care program; this program is ending and Cigna is launching their: Cigna Pathwell Bone & Joint program. This is a similar program to that of the pilot and is intended to shape the new standard of care for MSK. The program helps employees with spine, hip, knee, or shoulder pain get on the right treatment path, reduce unnecessary surgeries and reduce your organization's spend.


 Analytics identifies customer early in their **MSK journey**

 **\$0/low-cost surgery¹** when they qualify for surgery and unlock the Pathwell Bone & Joint benefit

 **Travel benefit** of up to \$600² for surgery with a Pathwell Bone & Joint designated surgeon more than 60 miles from home

 **Holistic digital front door** allows employees to learn more about their condition and treatment on their own schedule

 Personalized activities and guidance to keep customer **motivated and engaged**

 Post-treatment **support and connection** to other Cigna Healthcare solutions to support optimal MSK outcomes

 Clinical Care Advocate acts as a personalized **single-point-of-contact** through whole journey

This program can be implemented for 2024; cost to COG/GUC would only be \$500 per participant per year.³

¹When program participation requirements are met for Condition-Specific Care benefit. Admission through discharge. For non-HSA plans, the employer's plan pays 100% of eligible expenses. For HSA plans, the employer's plan pays 100% after deductible is met.

²Amount varies based on factors such as treatment plan, location and duration of facility stay.

³Guaranteed surgery costs with Pathwell Bone & Joint designated providers to be between 5-25% below market average costs.



Financials

Medical/Rx



Total medical & pharmacy

Year-to-date (YTD) – June 2023

0.4% of Members produced 17.7% of claims

HCC threshold of \$100k

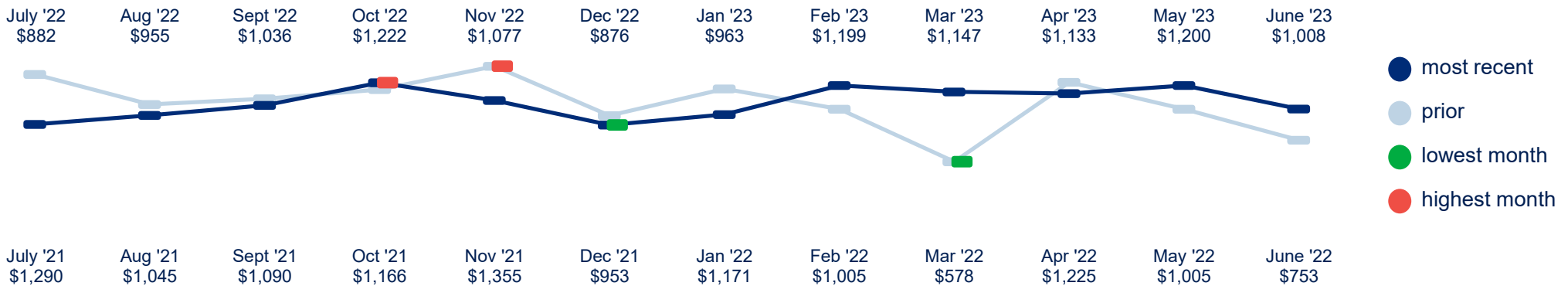


Average enrollment

	Prior		Current
	775	EE Only	816
	127	EE + Spouse	119
	357	EE + Child(ren)	354
	218	EE + Family	214



PEPM claims by month, 12 month period comparison



2023 Reforecast

Medical/Rx/Vision

- 2023 Reforecast gross and net costs are **\$22.2M** and **\$18.7M**, respectively, which is slightly above 2023 budget due to higher recent claims activity, mostly offset by higher Rx rebates and negotiated \$140K admin credit.

Final 2023 Projection Data through July 2022	
AGGREGATE	
Gross Cost	
Incurring Claims (Medical/Rx/Vision)	\$20.6M
Rx Rebates	(\$1.2M)
Fixed Cost (ASO and SL Premiums)	\$2.1M
Projected HSA Funding	\$0.1M
Total Gross Cost	\$21.7M
Total Employee Cost	\$3.5M
COG/GUC Net Cost	\$18.2M
COG/GUC Cost Share	83.8%
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PEPY	
Gross Cost	\$14,868
Contributions & Surcharges	(\$2,408)
COG/GUC Net Cost	\$12,461
Enrollment	1,458

2023 Budget PE Rates x June 2023 Enrollment			
vs. Final 2023 Projection			
	\$	%	
Total Gross Cost	\$22.0M	\$0.3M	1.5%
Total Employee Cost	\$3.5M	(\$0.0M)	-1.3%
COG/GUC Net Cost	\$18.5M	\$0.4M	2.1%
	84.3%		
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vs. Final 2023 Projection			
	\$	%	
Gross Cost	\$14,566	(\$302)	-2.0%
Contributions & Surcharges	(\$2,293)	\$115	-4.8%
COG/GUC Net Cost	\$12,273	(\$187)	-1.5%
Enrollment	1,511	53	3.6%

2023 Reforecast Data through June 2023 Enrollment				
vs. Final 2023 Projection			vs. 2023 Budget	
	\$	%	\$	%
Gross Cost	\$21.4M	\$0.7M	3.6%	
Rx Rebates	(\$1.4M)	(\$0.2M)	17.8%	
Fixed Cost (ASO and SL Premiums)	\$2.1M	(\$0.0M)	-1.9%	
Projected HSA Funding	\$0.1M	\$0.0M	9.9%	
Total Gross Cost	\$22.2M	\$0.5M	2.3%	\$0.2M 0.8%
Total Employee Cost	\$3.5M	(\$0.0M)	-1.3%	\$0.0M 0.0%
COG/GUC Net Cost	\$18.7M	\$0.5M	3.0%	\$0.2M 0.9%
	84.4%			
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vs. Final 2023 Projection			vs. 2023 Budget	
	\$	%	\$	%
Gross Cost	\$14,676	(\$193)	\$109	0.8%
Contributions & Surcharges	(\$2,293)	\$115	\$0	0.0%
COG/GUC Net Cost	\$12,383	(\$78)	\$109	0.9%
Enrollment	1,511	53	0	0.0%

2024 Projection Scenarios

Medical/Rx/Vision

- 2024 required rate increase based on Mercer's best estimate is **5.7%** over 2023 Budget
 - Rate increase is driven by expected medical/Rx claim trends, somewhat offset by Rx rebate improvements
 - Projected 2024 net costs of **\$19.6M**
 - Note: \$3.6M employee cost assumes 5.0% increase to payroll contributions and no change to surcharges, resulting in +4.8% composite increase

2023 Budget	
PE Rates x June 2023 Enrollment	
AGGREGATE	
Gross Cost	
Incurring Claims (Medical/Rx/Vision)	
Rx Rebates	
Fixed Cost (ASO and SL Premiums)	
Projected HSA Funding	
Total Gross Cost	\$22.0M
Total Employee Cost	\$3.5M
COG/GUC Net Cost	\$18.5M
COG/GUC Cost Share	84.2%
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PEPY	
Gross Cost	\$14,566
Contributions & Surcharges	<u>(\$2,293)</u>
COG/GUC Net Cost	\$12,273
Enrollment	1,511

2023 Reforecast			
Data through June 2023 Enrollment			
	vs. 2023 Budget		
	\$	%	
Incurring Claims (Medical/Rx/Vision)	\$21.4M		
Rx Rebates	<u>(\$1.4M)</u>		
Fixed Cost (ASO and SL Premiums)	\$2.1M		
Projected HSA Funding	<u>\$0.1M</u>		
Total Gross Cost	\$22.2M	\$0.2M	0.8%
Total Employee Cost	\$3.5M	\$0.0M	0.0%
COG/GUC Net Cost	\$18.7M	\$0.2M	0.9%
COG/GUC Cost Share	84.4%		
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	vs. 2023 Budget		
	\$	%	
Gross Cost	\$14,676	\$109	0.8%
Contributions & Surcharges	<u>(\$2,293)</u>	<u>\$0</u>	<u>0.0%</u>
COG/GUC Net Cost	\$12,383	\$109	0.9%
Enrollment	1,511	0	0.0%

2024 Proposed Projection					
Data through June 2023 Enrollment					
	vs. 2023 Budget		vs. 2023 Reforecast		
	\$	%	\$	%	
Incurring Claims (Medical/Rx/Vision)	\$22.9M		\$1.6M	7.3%	
Rx Rebates	<u>(\$2.2M)</u>		<u>(\$0.8M)</u>	58.5%	
Fixed Cost (ASO and SL Premiums)	\$2.4M		\$0.3M	16.4%	
Projected HSA Funding	<u>\$0.1M</u>		<u>\$0.0M</u>	<u>0.0%</u>	
Total Gross Cost	\$23.3M	\$1.3M	5.7%	\$1.1M	4.9%
Total Employee Cost	\$3.6M	\$0.2M	4.8%	\$0.2M	4.8%
COG/GUC Net Cost	\$19.6M	\$1.1M	5.9%	\$0.9M	5.0%
COG/GUC Cost Share	84.4%				
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	vs. 2023 Budget		vs. 2023 Reforecast		
	\$	%	\$	%	
Gross Cost	\$15,400	\$833	5.7%	\$724	4.9%
Contributions & Surcharges	<u>(\$2,402)</u>	<u>(\$109)</u>	<u>4.8%</u>	<u>(\$109)</u>	<u>4.8%</u>
COG/GUC Net Cost	\$12,997	\$724	5.9%	\$615	5.0%
Enrollment	1,511	0	0.0%	0	0.0%

2023 & 2024 Employee Contributions

Medical/Rx/Vision – Proposed: 5.0% Increase

Bi-Weekly Contributions

Salary Bands	< \$32,278			\$32,278 – \$46,951			\$46,952 – \$61,623			> \$61,623			Retirees		
	2023	2024	Change	2023	2024	Change	2023	2024	Change	2023	2024	Change	2023	2024	Change
HSA															
EE Only	\$6.66	\$6.99	\$0.33	\$7.90	\$8.30	\$0.40	\$9.15	\$9.61	\$0.46	\$10.40	\$10.92	\$0.52	n/a	n/a	n/a
EE + Sp	\$59.10	\$62.05	\$2.95	\$70.16	\$73.67	\$3.51	\$81.25	\$85.31	\$4.06	\$92.35	\$96.96	\$4.62	n/a	n/a	n/a
EE + Ch	\$57.69	\$60.57	\$2.88	\$68.50	\$71.93	\$3.43	\$79.33	\$83.29	\$3.97	\$90.13	\$94.63	\$4.51	n/a	n/a	n/a
EE + Family	\$84.36	\$88.58	\$4.22	\$100.20	\$105.21	\$5.01	\$116.01	\$121.81	\$5.80	\$131.84	\$138.43	\$6.59	n/a	n/a	n/a
Core															
EE Only	\$20.58	\$21.61	\$1.03	\$22.59	\$23.72	\$1.13	\$26.73	\$28.07	\$1.34	\$30.86	\$32.41	\$1.54	\$16.60	\$17.43	\$0.83
EE + Sp	\$91.36	\$95.92	\$4.57	\$100.28	\$105.30	\$5.01	\$118.67	\$124.61	\$5.93	\$137.04	\$143.89	\$6.85	\$403.61	\$423.79	\$20.18
EE + Ch	\$89.20	\$93.66	\$4.46	\$97.90	\$102.79	\$4.89	\$115.86	\$121.65	\$5.79	\$133.79	\$140.48	\$6.69	\$386.06	\$405.36	\$19.30
EE + Family	\$130.44	\$136.96	\$6.52	\$143.17	\$150.33	\$7.16	\$169.42	\$177.89	\$8.47	\$195.65	\$205.43	\$9.78	\$718.84	\$754.78	\$35.94
Enhanced															
EE Only	\$37.43	\$39.30	\$1.87	\$39.92	\$41.91	\$2.00	\$45.02	\$47.27	\$2.25	\$50.11	\$52.61	\$2.51	\$37.96	\$39.86	\$1.90
EE + Sp	\$166.22	\$174.53	\$8.31	\$177.21	\$186.07	\$8.86	\$199.86	\$209.85	\$9.99	\$222.50	\$233.63	\$11.13	\$451.01	\$473.56	\$22.55
EE + Ch	\$162.26	\$170.37	\$8.11	\$172.96	\$181.61	\$8.65	\$195.11	\$204.87	\$9.76	\$217.21	\$228.07	\$10.86	\$432.34	\$453.96	\$21.62
EE + Family	\$237.35	\$249.21	\$11.87	\$253.02	\$265.67	\$12.65	\$285.36	\$299.63	\$14.27	\$317.69	\$333.57	\$15.88	\$786.53	\$825.86	\$39.33

Monthly Contributions

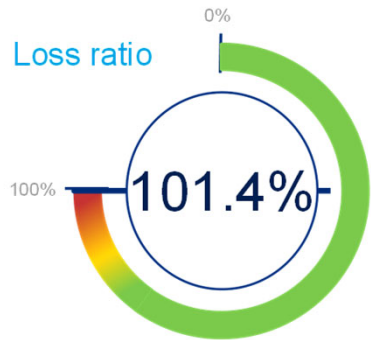
Salary Bands	< \$32,278			\$32,278 – \$46,951			\$46,952 – \$61,623			> \$61,623			Retirees		
	2023	2024	Change	2023	2024	Change	2023	2024	Change	2023	2024	Change	2023	2024	Change
HSA															
EE Only	\$14.43	\$15.15	\$0.72	\$17.12	\$17.98	\$0.86	\$19.84	\$20.83	\$0.99	\$22.53	\$23.65	\$1.13	n/a	n/a	n/a
EE + Sp	\$128.05	\$134.45	\$6.40	\$152.02	\$159.62	\$7.60	\$176.04	\$184.84	\$8.80	\$200.08	\$210.09	\$10.00	n/a	n/a	n/a
EE + Ch	\$124.99	\$131.24	\$6.25	\$148.42	\$155.84	\$7.42	\$171.87	\$180.47	\$8.59	\$195.27	\$205.04	\$9.76	n/a	n/a	n/a
EE + Family	\$182.79	\$191.92	\$9.14	\$217.10	\$227.95	\$10.85	\$251.36	\$263.93	\$12.57	\$285.65	\$299.93	\$14.28	n/a	n/a	n/a
Core															
EE Only	\$44.59	\$46.82	\$2.23	\$48.94	\$51.39	\$2.45	\$57.92	\$60.81	\$2.90	\$66.87	\$70.21	\$3.34	\$35.96	\$37.76	\$1.80
EE + Sp	\$197.94	\$207.83	\$9.90	\$217.28	\$228.14	\$10.86	\$257.13	\$269.98	\$12.86	\$296.92	\$311.77	\$14.85	\$874.49	\$918.21	\$43.72
EE + Ch	\$193.26	\$202.92	\$9.66	\$212.11	\$222.71	\$10.61	\$251.02	\$263.57	\$12.55	\$289.89	\$304.38	\$14.49	\$836.47	\$878.29	\$41.82
EE + Family	\$282.62	\$296.75	\$14.13	\$310.21	\$325.72	\$15.51	\$367.07	\$385.42	\$18.35	\$423.90	\$445.10	\$21.20	\$1,557.49	\$1,635.36	\$77.87
Enhanced															
EE Only	\$81.10	\$85.16	\$4.06	\$86.48	\$90.81	\$4.32	\$97.54	\$102.42	\$4.88	\$108.57	\$114.00	\$5.43	\$82.25	\$86.36	\$4.11
EE + Sp	\$360.14	\$378.15	\$18.01	\$383.96	\$403.15	\$19.20	\$433.03	\$454.68	\$21.65	\$482.08	\$506.19	\$24.10	\$977.19	\$1,026.05	\$48.86
EE + Ch	\$351.56	\$369.13	\$17.58	\$374.75	\$393.49	\$18.74	\$422.74	\$443.88	\$21.14	\$470.63	\$494.16	\$23.53	\$936.73	\$983.57	\$46.84
EE + Family	\$514.25	\$539.96	\$25.71	\$548.20	\$575.61	\$27.41	\$618.27	\$649.19	\$30.91	\$688.32	\$722.74	\$34.42	\$1,704.15	\$1,789.36	\$85.21

Dental



Total dental

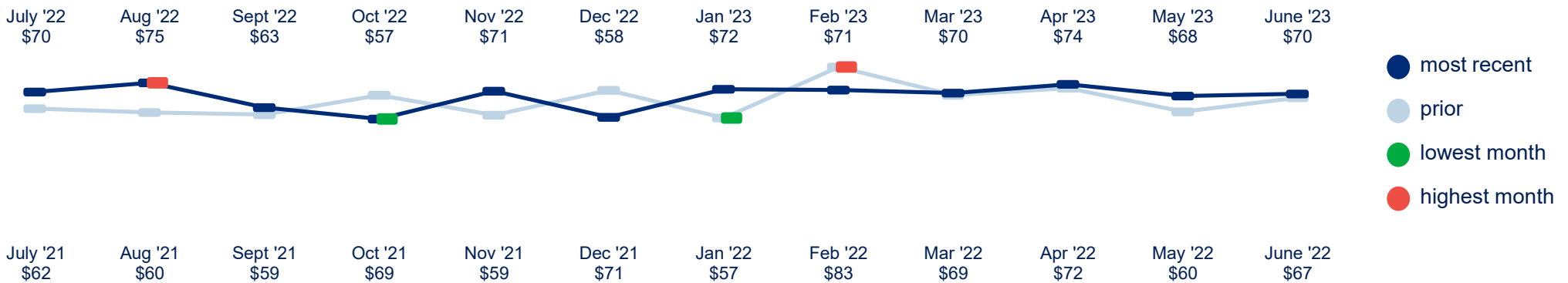
Year-to-date (YTD) – June 2023



Average enrollment

	Prior	Current
EE Only	568	597
EE + Spouse	154	139
EE + Child(ren)	226	232
EE + Family	301	288

PEPM claims by month, 12 month period comparison



2023 Reforecast & 2024 Projection

Dental

- 2023 Reforecast gross and net costs are **\$1,099K** and **\$609K**, respectively
 - COG/GUC net cost has decreased slightly from the 2023 Budget since rates were held flat last year with built-in buffer
- 2024 rates require an **3.7% increase** from current 2023 rates
 - Assuming employee contributions increase by 3.7%, projected 2024 net costs are **\$641K**

Final 2023 Projection Data through June 2022		2023 Budget PE Rates x June 2023 Enrollment				2023 Reforecast Data through June 2023 Enrollment						2024 Preliminary Projection Data through June 2023 Enrollment					
		vs. Final 2023				vs. Final 2023		vs. 2023 Budget		vs. 2023 Budget		vs. 2023 Reforecast		vs. 2023 Reforecast			
		\$	%			\$	%	\$	%	\$	%	\$	%	\$	%		
AGGREGATE																	
Gross Cost																	
Incurring Claims	\$1,030K				\$1,043K	\$19K	1.8%			\$1,099K	\$50K	4.8%					
Fixed Cost	\$49K				\$50K	\$2K	3.4%			\$50K	\$0K	0.0%					
Total Gross Cost	\$1,078K	\$1,108K	\$30K	2.8%	\$1,099K	\$21K	1.9%	(\$9K)	-0.9%	\$1,149K	\$41K	3.7%	\$50K	4.6%			
Employee Contributions	\$489K	\$490K	\$2K	0.3%	\$490K	\$2K	0.3%	\$0K	0.0%	\$508K	\$18K	3.7%	\$18K	3.7%			
COG/GUC Net Cost	\$589K	\$618K	\$29K	4.8%	\$609K	\$19K	3.2%	(\$9K)	-1.5%	\$641K	\$23K	3.7%	\$32K	5.3%			
COG/GUC Cost Share	54.7%	55.8%			55.4%					55.8%							
<hr/>																	
PEPY																	
Gross cost	\$872	\$876	\$4	0.5%	\$869	(\$3)	-0.3%	(\$7)	-0.9%	\$908	\$32	3.7%	\$40	4.6%			
Contributions & Surcharges	(\$395)	(\$388)	\$8	-1.9%	(\$388)	\$8	-1.9%	\$0	0.0%	(\$402)	(\$14)	3.7%	(\$14)	3.7%			
COG/GUC Net Cost	\$477	\$489	\$12	2.5%	\$481	\$5	1.0%	(\$7)	-1.5%	\$507	\$18	3.7%	\$25	5.3%			
Enrollment	1,237	1,265	28	2.3%	1,265	28	2.3%	0	0.0%	1,265	0	0.0%	0	0.0%			

2023 & 2024 Employee Contributions

Dental – Status Quo: 3.7% Increase

Bi-Weekly Contributions

2023 Dental Rates & Contributions - Bi-Weekly					
	Enrollment	Premium Equivalent	COG/GUC Net Cost	EE Contribution	EE Cost Share
Dental					
EE Only	319	\$16.13	\$12.76	\$3.37	20.9%
EE + Sp	83	\$33.88	\$21.03	\$12.85	37.9%
EE + Ch	89	\$29.85	\$18.53	\$11.32	37.9%
EE + Family	115	\$48.42	\$30.04	\$18.38	38.0%
Dental Plus					
EE Only	289	\$22.24	\$12.88	\$9.36	42.1%
EE + Sp	53	\$46.71	\$21.30	\$25.41	54.4%
EE + Ch	141	\$41.15	\$18.77	\$22.38	54.4%
EE + Family	176	\$66.72	\$30.41	\$36.32	54.4%
2023 Dental Rates & Contributions - Monthly					
	Enrollment	Premium Equivalent	COG/GUC Net Cost	EE Contribution	EE Cost Share
Dental					
EE Only	319	\$34.95	\$27.65	\$7.30	20.9%
EE + Sp	83	\$73.41	\$45.57	\$27.84	37.9%
EE + Ch	89	\$64.68	\$40.15	\$24.53	37.9%
EE + Family	115	\$104.91	\$65.09	\$39.82	38.0%
Dental Plus					
EE Only	289	\$48.19	\$27.91	\$20.28	42.1%
EE + Sp	53	\$101.20	\$46.14	\$55.06	54.4%
EE + Ch	141	\$89.15	\$40.66	\$48.49	54.4%
EE + Family	176	\$144.57	\$65.88	\$78.69	54.4%
Grand Total	1,265	\$1,108,419	\$618,009	\$490,410	44.2%

2024 Dental Rates & Contributions - Bi-Weekly						
	Premium Equivalent	COG/GUC Net Cost	EE Contribution	EE \$ Increase	EE % Increase	EE Cost Share
Dental						
	\$16.73	\$13.23	\$3.49	\$0.12	3.7%	20.9%
	\$35.13	\$21.81	\$13.32	\$0.47	3.7%	37.9%
	\$30.95	\$19.21	\$11.74	\$0.42	3.7%	37.9%
	\$50.20	\$31.15	\$19.05	\$0.67	3.7%	38.0%
Dental Plus						
	\$23.06	\$13.35	\$9.71	\$0.35	3.7%	42.1%
	\$48.42	\$22.08	\$26.35	\$0.94	3.7%	54.4%
	\$42.66	\$19.46	\$23.20	\$0.82	3.7%	54.4%
	\$69.18	\$31.53	\$37.65	\$1.33	3.7%	54.4%
2024 Dental Rates & Contributions - Monthly						
	Premium Equivalent	COG/GUC Net Cost	EE Contribution	EE \$ Increase	EE % Increase	EE Cost Share
Dental						
	\$36.24	\$28.67	\$7.57	\$0.27	3.7%	20.9%
	\$76.11	\$47.25	\$28.86	\$1.02	3.7%	37.9%
	\$67.06	\$41.63	\$25.43	\$0.90	3.7%	37.9%
	\$108.77	\$67.49	\$41.28	\$1.46	3.7%	38.0%
Dental Plus						
	\$49.96	\$28.93	\$21.03	\$0.75	3.7%	42.1%
	\$104.92	\$47.83	\$57.09	\$2.03	3.7%	54.4%
	\$92.43	\$42.16	\$50.27	\$1.78	3.7%	54.4%
	\$149.89	\$68.31	\$81.58	\$2.89	3.7%	54.4%
Grand Total	\$1,149,205	\$640,761	\$508,443	\$18,033	3.7%	44.2%

Executive Summary for 2024 plan year decisions

2024 renewals

Program	Carrier	Status	Notes
• Self-funded Medical & Rx	Cigna	Renews 1/1/2024	<ul style="list-style-type: none">• Renewing AS IS, no plan design changes for 2024.• COG/GUC to move forward with implementing Cigna's Pathwell Bone & Joint Program• COG/GUC moving forward with an increase to the budget rates by 5%• COG/GUC moving forward with an increase employee contributions by 5%
• Insured Stop Loss	Cigna	Renews 1/1/2024	<ul style="list-style-type: none">• <i>Cigna has proposed an 8% renewal</i>
• Self-funded Dental	Cigna	Renews 1/1/2024	<ul style="list-style-type: none">• Renewing AS IS, no plan design changes for 2024.• COG/GUC moving forward with increasing the budget and employee contributions by 3.7%
• Self-funded Vision	Cigna	Renews 1/1/2024	<ul style="list-style-type: none">• Renewing AS IS, no plan design changes for 2024.
• EAP	Cigna	Renews 1/1/2024	<ul style="list-style-type: none">• Renewing AS IS, no plan design changes for 2024.



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