

David Ash – Chip Schutte – David Weiss - Sharon Keeler – Chuck Bishop

AGENDA

Joint Administrative Services Board
Monday February 25, 2019 10:00 a.m.
Joint Government Center

1. **Call to Order.**
2. **Approval of Minutes. (January 28 Minutes Attached).**
3. **Health Insurance Renewal.**
4. **Next Meeting March 25.**

Joint Administrative Services Board
January 28, 2019 Regular Meeting 10:00 am

At a regular meeting of the Joint Administrative Services Board held on Monday, January 28, 2019, at 10:00 am in the Meeting Room AB, Berryville Clarke County Government Center, 101 Chalmers Court, 2nd Floor, Berryville, Virginia.

Members Present: David Ash, Chuck Bishop, Sharon Keeler

Members Absent: Chip Schutte, David Weiss

Staff Present: Stephanie Brooks, Tom Judge, Brianna Taylor

Others Present: None

1. Call to Order - Determination of Quorum

At 10:02 am, Tom Judge called the meeting to order having determined that a quorum was present.

Selection of Chairperson

Tom Judge opened the floor for nominations for the position of Joint Administrative Services Board Chair for 2019.

Chuck Bishop, seconded by David Ash, moved to appoint Chip Schutte for Joint Administrative Services Board Chair for 2019.

By consensus, Chip Schutte was elected Chair for calendar year 2019.

Selection of Vice-Chairperson

Tom Judge opened the floor for nominations for Vice Chair.

David Ash, seconded by Sharon Keeler, nominated David Weiss for Joint Administrative Services Board Vice Chair for 2019.

By consensus, David Weiss was elected Vice Chair for calendar year 2019

Establishment of meeting calendar

Tom Judge pointed out that the time should be AM not PM. (updated below)

All members by consensus agreed on the 2019 meeting calendar.

Date	Time	Location	Topic(s)
02/25/2019	10:00:00 AM	JGC	Budget, Health Insurance
03/25/2019	10:00:00 AM	JGC	Health Insurance
04/22/2019	10:00:00 AM	JGC	Procurement Policy Update
05/20/2019	10:00:00 AM	JGC	Audit
06/24/2019	10:00:00 AM	JGC	<i>If needed</i>
07/22/2019	10:00:00 AM	JGC	<i>If needed</i>
08/26/2019	10:00:00 AM	JGC	<i>If needed</i>
09/23/2019	10:00:00 AM	JGC	Budget Process
10/28/2019	10:00:00 AM	JGC	Director Evaluation
11/25/2019	10:00:00 AM	JGC	<i>If needed</i>
12/23/2019	10:00:00 AM	JGC	<i>If needed</i>
01/27/2020	10:00:00 AM	JGC	Organization, Budget

2. Approval of Minutes

Chuck Bishop, seconded by David Ash, moved to approve the December 17, 2018 minutes as presented. The motion carried by the following voice vote:

David Ash	- Aye
Chuck Bishop	- Aye
Sharon Keeler	- Aye
Chip Schutte	- Absent
David Weiss	- Absent

3. Flexible Benefits Plan

Tom Judge stated that Stephanie Brooks noticed that we were paying out a lot for our WageWorks Flexible Benefits Plan.

Tom Judge invited Stephanie Brooks to share what she has found.

Stephanie Brooks explained:

- Currently eight people are enrolled in the Dependent Care Benefit compared to ten from the previous year.
- Currently 64 people are enrolled in the Health Benefit compared to 79 from the previous year.
- Active participation numbers are declining but our bill is for 99 accounts.
 - o Paying for 30 extra accounts at \$5.25 per account for 12 months.
 - o Paying an extra \$1,890 a year for accounts that are just sitting open with balances people are not using.

- Current agreement with WageWorks is to allow carry over.
- WageWorks does have two options:
 - o carry over up to \$500
 - o spend contribution throughout the fiscal year and if there is still a balance at the end of the year there is a three month run-off period
- This gives participants time to use the remaining balance and if not used it will not be carried over.
- Currently we participate in the carry over option and even if the employees do not participate the following year if they had a balance from the previous year, it will carry over until that amount is used.
- Currently there are 34 non-participant accounts that we are paying \$2,142 per year to keep those accounts open.
- 16 out of our 64 Health Benefits accounts use the contribution and do not carry over
- 27 accounts carry over a small amount under \$100
 - o Stephanie Brooks opined that if we sent email reminders to these participants then they would likely use the remainder of their amount in order to close the account if they choose not to participate the following year.
- Tom Judge clarified that the money to pay these accounts is from forfeited balances from the past, when we use to have that 90-day window and if people did not used the amount it was forfeited and that forfeit balance is still sitting there gradually declining.
 - o Tom Judge opined that it would be in our interest to minimize the account fee.
- Stephanie Brooks explained that we have five accounts that have carried over the max every year for the past three years.
 - o Stephanie Brooks opined that we could talk to those individuals to see if they have anything that they can apply towards in order to use the benefit.
- If the switch to the run-off plan was made, we would still be paying on all of these accounts until the end of June.
 - o October would be when any remaining balances would go into the forfeited balance account.
- David Ash asked if both options could be used depending on participation from year to year.
- Stephanie Brooks clarified that only one option could be used.
- Tom Judge explained that the three month run off option looks as if the better option and we would contact people over the next six months and tell them the change and that if there is a balance come October it will lapse.

David Ash, seconded by Chuck Bishop, moved to proceed to amend the agreement with WageWorks to switch from the carry over option to the three month run off option. The motion carried by the following voice vote:

David Ash	-	Aye
Chuck Bishop	-	Aye
Sharon Keeler	-	Aye
Chip Schutte	-	Absent
David Weiss	-	Absent

Tom Judge will bring this back to the Board in February in case WageWorks requires other Board action to back up the amendment.

4. JAS 2020 Budget

Tom Judge explained the key point changes for Finance & Purchasing:

- 3% salary increase until actual increase is set by other Boards
- Part-time salaries increased slightly
- Hospital/ Medical includes the 10% health insurance increase
 - o Renewal should be out in late February
- Finance & Auditing annual increase from inflation
- Travel increased in order for employees to take courses for certifications and Munis training conference
- Maintenance Service Contract- Tyler the 5 year contract has ended so fixed rates ended, expecting annual renewal to increase
- Capital Outlay incase the JAS copier does stop working

Tom Judge will continue forward with the budget process and bring this back to the Board in February.

5. Adjournment

At 10:20 am, Tom Judge adjourned the meeting

6. Next Meeting

February 25, 2019

Minutes Recorded and Transcribed by Brianna R. Taylor

Clarke County

tjudge@clarkecounty.gov

TLC FY20 Renewal - eBinder (Clarke County & Schools)

From : Tucker, Leslie <Leslie.Tucker@anthem.com>
Subject : TLC FY20 Renewal - eBinder (Clarke County & Schools)
To : Tom Judge <tjudge@clarkecounty.gov>

Fri, Feb 15, 2019 02:39 PM

P
3 attachments

Hi, Tom

Just received your renewal. See attached. It is calling for a 3.4% increase.

There are no plan design changes. Only system and other enhancements. More details to follow. Below are the usual deadline reminders. I've also included the roadshow schedule in the hope that you can make one of the meetings. I'm also happy to come out and meet with you, as needed.

There are several **key dates** to be aware of:

- **April 1st** : Deadline for returning your completed renewal paperwork:
 - Ø The Employer Data Sheet confirms your continued participation in the plan and should be filled out and submitted electronically even if your group has no plan changes this year. Detailed instructions on how to access and submit the election version of the Employer Data Sheet will be provided by DHRM, through a TLC eNews email, at a later date.
 - Ø The Department of Human Resource Management (DHRM) will consider extending this deadline provided you submit a written request for an extension by April 1.
- **April 1st – May 1st**: Complete Open Enrollment Meetings during this time:
 - Ø Enrollment Packages will be ready to order in March and can be ordered using the Materials Order Form. DHRM will be providing the Materials Order Form through eNews closer to the March timeframe.
- **June 1st**: Deadline for returning all employee enrollment forms:
 - Ø Forms only need to be filled out and returned if the employee is making changes.

Please let me know if you have questions.

Anthem, Inc.

THE LOCAL CHOICE HEALTH CARE PROGRAM
Anthem Blue Cross and Blue Shield

Renewal Analysis For:
Clarke County And Schools
Group #47284

For the Period: July 1, 2019 through June 30, 2020

Your group's monthly renewal premiums are a blend of the pooled rate applicable to TLC groups and your group's Medical claims experience as shown below. Your renewal components (excluding Medicare Retiree programs and HMO coverage) are highlighted below.

▪ Enrollment as of November 30, 2018	294
▪ Annualized Total Premiums at Current Rates (includes medical/surgical, behavioral health, comprehensive dental and drug)	\$3,668,088
▪ Projected Medical Claims Related Charges	\$2,742,848
<p>This is the total amount of projected claims costs for the upcoming year based on an underwriting formula which blends 12 months of actual medical claims experience with the TLC pool medical claims. The weight of the current year claims versus the TLC pool claims is determined by the group size.</p> <p>Projected claims include a charge for pooling insurance to manage the impact of individual large claims. In projecting claims, an excess claims discount of \$63,467 has been removed from the current review period claims costs.</p> <p>Your current year's claims costs have been reduced by \$2,037,416, your actual facility and professional network savings. These savings are available through the Participating Facility and Professional Agreements of Anthem Blue Cross and Blue Shield, and the other Blue Cross and Blue Shield plans.</p>	
▪ Renewal Component for Medical Administrative Expenses, Network Access Fees, and Affordable Care Act.	\$146,575
▪ Renewal Premium Component for pooled coverage for Comprehensive Dental and Drug	\$904,785
▪ Required Annual Renewal Premium based on Current Enrollment	\$3,794,208
▪ Required Premium Adjustment	3.4%

Assumes all have Comprehensive Dental.

THE LOCAL CHOICE HEALTH BENEFITS PROGRAM

Clarke County And Schools

Proposed Rates Effective from
July 1, 2019 through June 30, 2020

With Comprehensive Dental

	Single	Dual	Family
ACTIVE EMPLOYEES			
Key Advantage Expanded	\$883	\$1,634	\$2,384
* Key Advantage 250	\$810	\$1,499	\$2,187
* Key Advantage 500	\$722	\$1,336	\$1,949
Key Advantage 1000	\$689	\$1,275	\$1,860
* High Deductible Health Plan	\$592	\$1,095	\$1,598
RETIRES NOT ELIGIBLE FOR MEDICARE			
Key Advantage Expanded	\$883	\$1,634	\$2,384
* Key Advantage 250	\$810	\$1,499	\$2,187
* Key Advantage 500	\$722	\$1,336	\$1,949
Key Advantage 1000	\$689	\$1,275	\$1,860
* High Deductible Health Plan	\$592	\$1,095	\$1,598

With Preventive Dental Only

	Single	Dual	Family
ACTIVE EMPLOYEES			
Key Advantage Expanded	\$867	\$1,604	\$2,341
* Key Advantage 250	\$794	\$1,469	\$2,144
* Key Advantage 500	\$706	\$1,306	\$1,906
Key Advantage 1000	\$673	\$1,245	\$1,817
* High Deductible Health Plan	\$576	\$1,066	\$1,555
RETIRES NOT ELIGIBLE FOR MEDICARE			
Key Advantage Expanded	\$867	\$1,604	\$2,341
* Key Advantage 250	\$794	\$1,469	\$2,144
* Key Advantage 500	\$706	\$1,306	\$1,906
Key Advantage 1000	\$673	\$1,245	\$1,817
* High Deductible Health Plan	\$576	\$1,066	\$1,555

Medicare Retiree Rates

RETIREES WITH MEDICARE

Advantage 65	\$169
* Advantage 65 and Dental/Vision	\$201

* Benefit Plans Currently Offered

Coverage under The Local Choice Key Advantage and HDHP contracts is for:

- Active Employees and their Dependents
- Retirees not eligible for Medicare and their Dependents not eligible for Medicare, and/or
- Dependents of Medicare eligible Retirees who are not Medicare eligible.

If coverage is offered to Medicare eligible retirees and their Medicare eligible Dependents, it must be obtained through one of our Medicare Supplemental contracts which require participation in both Parts A and B of Medicare to receive maximum benefits.

The PCORI fee is the responsibility of the group and payment should be submitted directly to HHS, therefore, this fee has not been included in your rates.

FY 20 Monthly Health Benefit Rates

Effective 5/16/2019

Source: Joint Administrative Services

A. Plan Rates	Cost	Employer	Employee	Employer	Employer	FY 20
				FY 20 Share*	FY 19 Share*	Employer Annual
KA 250 Plan Option						
<i>Regular Full Time</i>						
Single	810.00	663.38	146.62	82%	84%	7,961
Dual	1,499.00	724.00	775.00	48%	50%	8,688
Family	2,187.00	1,056.33	1,130.67	48%	50%	12,676
<i>Transportation, Food Service & Other</i>						
Single	810.00	559.74	250.26	69%	71%	6,717
Dual	1,499.00	610.90	888.10	41%	42%	7,331
Family	2,187.00	891.31	1,295.69	41%	42%	10,696
KA 500 Plan Option						
<i>Regular Full Time</i>						
Single	722.00	663.38	58.62	92%	92%	7,961
Dual	1,336.00	724.00	612.00	54%	54%	8,688
Family	1,949.00	1,056.33	892.67	54%	54%	12,676
<i>Transportation, Food Service & Other</i>						
Single	722.00	559.74	162.26	78%	78%	6,717
Dual	1,336.00	610.90	725.10	46%	46%	7,331
Family	1,949.00	891.31	1,057.69	46%	46%	10,696
TLC High Deductible						
<i>Regular Full Time</i>						
Single	592.00	592.00	.00	100%	100%	7,104
Dual	1,095.00	672.99	422.01	61%	61%	8,076
Family	1,598.00	980.74	617.26	61%	61%	11,769
<i>Transportation, Food Service & Other</i>						
Single	592.00	499.52	92.48	84%	84%	5,994
Dual	1,095.00	567.85	527.15	52%	52%	6,814
Family	1,598.00	827.53	770.47	52%	52%	9,930
B. Account Contributions						
<i>Regular Full Time</i>						
TLC Health Savings Account Contribution (single)		71.38				857
TLC Health Savings Account Contribution (dual)		51.02				612
TLC Health Savings Account Contribution (family)		75.59				907
<i>Transportation, Food Service & Other</i>						
TLC Health Savings Account Contribution (single)		60.23				723
TLC Health Savings Account Contribution (dual)		43.05				517
TLC Health Savings Account Contribution (family)		63.78				765
C. Total Employer Cost Per Group Health Member						
<i>Regular Full Time</i>						
Single Health		663.38				
Dual Health		724.00				
Family Health		1,056.33				
TLC High Deductible Single Health & "HSA"		663.38				
TLC High Deductible Dual Health & "HSA"		724.00				
TLC High Deductible Family Health & "HSA"		1,056.33				
<i>Transportation & Food Service</i>						
Single Health		559.74				
Dual Health		610.90				
Family Health		891.31				
TLC Single Health & "HSA"		559.74				
TLC Dual Health & "HSA"		610.90			Overall Change	
TLC Family Health & "HSA"		891.31			3.40%	

Note: Where two employees are married, and they together opt for either a dual or family option, the employer will pay two times the single employer contribution for the plan option selected.

METHOD:

- Force TLC High Deductible employee single contribution to zero.
- Force 500 rates to percentage contributions from prior year.
- Force 250 employer contribution to same as 500 contribution.
- Force "HSA" contribution so total employer equal across plans.