

**SUBMITTAL TO THE BOARD OF SUPERVISORS  
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

316



**FROM:** Human Resources Department

**SUBMITTAL DATE:**  
April 5, 2011

**SUBJECT:** 2011 Resident Physicians Basic Life, Accidental Death and Dismemberment, and Long Term Disability Insurance Renewal Statement.

**RECOMMENDED MOTION:** That the Board of Supervisors: 1) approve the renewal of the American Medical Association Agreement for the Resident Physician's (a) \$50,000 Basic Life Insurance (Basic Life) and Accidental Death and Dismemberment Insurance (AD&D); and (b) Long Term Disability Insurance (LTD) up to \$2,500 per month for a five (5) year period renewal statement sponsored by the American Medical Association (Exhibit 1).

**BACKGROUND:** On May 19, 2009, item 3.23, the Board approved Basic Life insurance, Accidental Death and Dismemberment (AD&D) insurance, and Long Term Disability (LTD) insurance for Resident Physicians employed at Riverside County Regional Medical Center and are enrolled in a Graduate Medical Education (GME) Family Medicine Residency Program.

*Barbara A. Olivier*

Barbara A. Olivier  
Asst. County Executive Officer/Human Resources Dir.

<b>FINANCIAL DATA</b>	Current F.Y. Total Cost:	\$ 0	In Current Year Budget:	N/A
	Current F.Y. Net County Cost:	\$ 0	Budget Adjustment:	No
	Annual Net County Cost:	\$ 0	For Fiscal Year:	2011/12

<b>SOURCE OF FUNDS:</b> Riverside County Regional Medical Center Departmental Budget	<b>Positions To Be Deleted Per A-30</b>	<input type="checkbox"/>
	<b>Requires 4/5 Vote</b>	<input type="checkbox"/>

**C.E.O. RECOMMENDATION:** APPROVE

BY: *Elizabeth J. Olson*  
Elizabeth J. Olson

**County Executive Office Signature**

- Policy
- Policy
- Consent
- Consent

**MINUTES OF THE BOARD OF SUPERVISORS**

On motion of Supervisor Buster, seconded by Supervisor Benoit and duly carried by unanimous vote, IT WAS ORDERED that the above matter is approved as recommended.

**Ayes:** Buster, Tavaglione, Stone, Benoit and Ashley  
**Nays:** None  
**Absent:** None  
**Date:** April 26, 2011  
**xc:** 5001 758 10 6W 5: 01

Kecia Harper-Ihem  
Clerk of the Board  
By: *Ashley*  
Deputy

**Prev. Agn. Ref.:** 05/19/2009, 3.26 | **District:** All | **Agenda Number:**

**3.33**

ATTACHMENTS FILED  
WITH THE CLERK OF THE BOARD

**BACKGROUND (continued):**

The American Medical Association's (AMA) Med Plus Advantage products are uniquely suited to the needs of Resident Physicians and has been strategically designed to meet the Accreditation Council for Graduate Medical Education (ACGME) requirements for residency programs to provide adequate and affordable health insurance to Resident Physicians.

While the AMA handles the underwriting and premium process for the basic life and AD&D and LTD plans, Standard Insurance Company (Standard) manages the claims and maintains the relationship with the County. There are approximately 70 Resident Physicians employed at Riverside County Regional Medical Center (RCRMC).

In an effort to address the County's economic concerns, the AMA has instituted a rate guarantee to freeze the County's basic life, AD&D and LTD rates. The current rate for basic life insurance is \$17 per member per year (PMPY); \$8 PMPY for AD&D; and \$125 PMPY for LTD. For this renewal period rates will remain unchanged and have a three year rate guarantee.

**Plan Enhancements**

In addition to the rate guarantee through June 30, 2014, the AMA has incorporated a 5% premium credit for FY 2011-12 that will be reflected on a monthly invoice, and the following program enhancements:

- Stress and Wellness program – In addition to the County's Optimal Health and Wellness Program that is available to most County employees, the Med Plus Advantage group LTD policy is accompanied by the Med Plus Advantage Stress and Wellness program to concentrate on Resident Physicians' capacity to manage medical crises and death among patients. The Stress and Wellness program offers Resident Physicians access to their own professional health coach who can help them find ways to handle everyday stress more effectively. Resident Physicians will have access to a wide range of helpful online tools, a professional health coach to help identify issues from stress and overload to poor diet or lack of exercise;
- Emergency Travel – This program immediately connects the Resident Physician to doctors, hospitals, pharmacies, and other services if they experience a medical emergency while traveling 100 miles or more away from their home or school/residency address, or in another country. The services are available 24 hours a day, 365 days a year with trained multilingual and medical personnel; and
- Employee Assistance Program (EAP) – In addition to the County's Employee Assistance Services (EAS) that is available to Resident Physicians, this program is designed for the everyday challenges Resident Physicians face and offers free, confidential help with personal and work-related issues. Resident Physicians can call toll-free to speak with a professional consultant or they can go to the program's online website to find the help and additional resources they may need.

The cost to provide \$50,000 basic life and AD&D benefits for 70 Resident Physicians is \$1,750 per year and \$8,750 per year to provide LTD benefits. The Stress and Wellness program, Emergency Travel service, and Employee Assistance program are offered at no additional cost. If approved, the cost will be paid from the RCRMC departmental budget. The estimated cost for FY 2011-12 is \$10,500.



County of Riverside  
Policy #644248  
2011-2012 Statement  
Medical Residents

### 2011 Highlights

- Year 1 of 3 Year Rate Guarantee
- 5% Premium Credit for 2011-2012
- New MyMedPlusAdvantage for Residents\*

\*Coverage Certificates and Member ID cards for Residents now available on MyMedPlusAdvantage at [www.medplusadvantage.com](http://www.medplusadvantage.com) by entering the code 644248

#### Schedule of Benefits: Disability Income

- \$2,500 Monthly Benefit
- 90 Day Elimination Period
- 6 month /12 month Pre-Existing Condition
- Length of Benefit to 65 (SSNRA) – Social Security Normal Retirement Age
- \$4,000 Conversion available to finishing residents through Standard
- Double Benefit: at the end of 12 months of permanent and total disability
- 24 Month M&N Limit: mental & nervous disabilities limited to 24 months of benefits
- \$5,000 income offset, \$10,000 with permanent and total disability
- 5 Year Resident Definition: unable to perform duties of a resident in good standing
- School Loan Provision: up to \$200,000 benefit available at the end of 12 months for permanent & total disability

Previous Annual Premium:                      Coverage Period:      03/01/2010 - 06/30/2011  
Disability      \$125.00  
Life                \$25.00

Current Annual Premium:                      Coverage Period:      07/01/2011 - 06/30/2012  
Disability      \$125.00  
Life                \$25.00

Rate Mode:    *Annual Pay*

<b>Broker Contact Change</b>	
Name:	N/A
Title:	
Address:	
City/State	ZIP
Email:	
Phone:	

<b>Administrative/Billing Contact Change</b>	
Name:	Indu Chhikara
Title:	Sr. Accountant
Address:	P.O. Box 1569 4080 Lemon St. 7th Floor
City/State	Riverside, Ca                              ZIP 92502-1569
Email:	ICHHIKAR@rc-hr.com
Phone:	951-955-9465

  
Institution Representative Signature

4/5/11  
Date

N/A

Broker Signature

Date

AMA Representative Signature (will be signed after submitted to confirm enrollment)

AMA Insurance Agency, Inc. 800-458-5736 \* Professional Benefit Consultants, Inc. 866-960-6337  
Standard Insurance Company



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Name:	N/A
Title:	
Address:	
City/State	ZIP
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<b>Administrative/Billing Contact Change</b>	
Name:	Indu Chhikara
Title:	Sr. Accountant
Address:	P.O. Box 1569 4080 Lemon St. 7th Floor
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MPA-STATE 0311