

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

160



FROM: Human Resources Department

SUBMITTAL DATE:
July 17, 2014

SUBJECT: 2015 Medical, Dental and Vision Plan Rates; Benefit Changes for Active Employees and Early Retirees [District- All] [Total Cost - \$139,986,090] [SOURCE OF FUNDS - Employee and Retiree Health Premiums]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the 2015 Medical, Dental and Vision plan rates listed in Attachment A through E for active employees and early retirees.

BACKGROUND:

Summary

Since January 2003, the County has contracted directly with health plan carriers for the majority of County employees and retirees. To assist employees with the cost of health benefits, the County provides Flexible Benefit Credits. The Flexible Benefit Credit amount is determined by the applicable Memorandum of Understanding (MOU) governing each bargaining unit, or for unrepresented employees, the Resolution for Exempt Management, Management, Confidential, and other Unrepresented Employees.

Departmental Concurrence

Michael T. Stock
Asst. County Executive Officer/
Human Resources Director

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost:	POLICY/CONSENT (per Exec. Office)
COST	\$ 69,205,744	\$ 70,780,346	\$ 139,986,090	\$	Consent <input type="checkbox"/> Policy <input checked="" type="checkbox"/>
NET COUNTY COST	\$	\$	\$	\$	

SOURCE OF FUNDS: Employee and Retiree Health Premiums
Budget Adjustment: No
For Fiscal Year: 2014/15-15/16

C.E.O. RECOMMENDATION:

APPROVE

BY: 7/21/14
Samuel Wong

County Executive Office Signature

MINUTES OF THE BOARD OF SUPERVISORS

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

Ayes: Jeffries, Tavaglione, Stone, Benoit and Ashley
Nays: None
Absent: None
Date: July 29, 2014
xc: H.R.

Kecia Harper-Ihem
Clerk of the Board
By: Deputy

- Positions Added
- Change Order
- A-30
- 4/5 Vote

Prev. Agn. Ref.: _____ District: All _____ Agenda Number: _____

3-31

**SUBMITTAL TO THE BOARD OF SUPERVISORS, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA
FORM 11: 2015 Medical, Dental and Vision Plan Rates; Benefit Changes for Active Employees and
Early Retirees [District- All] [Total Cost - \$139,986,090] [SOURCE OF FUNDS - Employee and
Retiree Health Premiums]**

DATE: July 17, 2014

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BACKGROUND:

Summary (continued):

On April 22, 2014, the Board of Supervisors directed the Human Resources Department to conduct a Request for Proposal (RFP). In response to the Board's direction, Human Resources collaborated with Aon Hewitt, our benefits consultant, to solicit offers from qualified medical organizations to provide comparable Health Maintenance Organizations (HMO) and Preferred Provider Organizations (PPO) programs for County of Riverside active employees and retirees.

On July 15, 2014, the Board of Supervisors approved Human Resources' recommendation to offer United Healthcare HMO and PPO plans to active employees and retirees as a replacement to the Health Net HMO and PPO plans effective January 1, 2015.

United Healthcare (UHC) offered the most competitive and cost-efficient plans. UHC's innovative solutions include: 1) clinical effectiveness, using evidence-based medicine which is more cost effective; 2) information and technology, providing access to electronic health records and mobile technology; and 3) diverse products, to ensure County employees and retirees receive a broad range of customer-focused products and programs for optimal health improvement.

Rates and Benefit Changes

Active Employee Medical Rates

For the 2015 calendar year, rate renewals are based on the County's group-specific claims experience and anticipated market trends of medical costs. Aon Hewitt reports the national market trend for the 2015 calendar year is expected to average 8% for HMOs and 8.6% for PPOs.

United Healthcare

UHC will provide County employees and retirees greater network access and lower costs on national and local levels. The PPO network offers: 316 hospitals, 72,774 preferred providers, and 41,262 specialists. The HMO network offers: 226 hospitals, 19,469 preferred providers, and 39,258 specialists. UHC has provided a 10.6% second year rate increase cap and provides a similar plan design as the Health Net HMO and PPO plans with minimal provider and service disruption.

Active employees and early retirees enrolled in the Health Net HMO and PPO plans will have the opportunity to enroll in a UHC plan or another County sponsored plan during the annual enrollment period.

Exclusive Care

In recent years, Exclusive Care has become the most popular health plan option for County employees with 6,316 participants (44% of the population) enrolled in the active plan. There are 56 participants enrolled in the early retiree plan.

With the increase in enrollment, underwriting analysis conducted by Aon supports a 5% rate increase for active employees and a 5% rate increase for early retirees in the 2015 calendar year.

Kaiser

Kaiser Permanente HMO offers County participants comprehensive medical services with affiliated health care providers within the Kaiser network. Kaiser continues to provide quality service, personalized care and a wide selection of skilled physicians. There are currently 4,052 active employees and 153 early retirees enrolled in the plan.

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On August 20, 2013, the Board of Supervisors approved an allocation of the Early Retiree Reinsurance Program (ERRP) funds towards the Early Retirees premiums. Funds from the ERRP reimbursement was applied to active employee premiums in 2014. These funds were used to help reduce the 2014 average rate increase from 8.0% to 7.0% for active employees. However, this was a one-time premium off-set that is no longer available to active employees. Specific County sponsored medical plan rates for 2015 are listed in Attachment A and early retiree medical plan rates are listed in Attachment B.

Retiree Medical Rates

Retiree rates for the Medicare "Risk" plans offered by UHC, Kaiser, and Scan will be available after the Centers for Medicare and Medicaid Services (CMS) releases its reimbursement rates to the health plans, which usually occurs in September. These rates will be presented to the Board at that time.

CalPERS

On June 18, 2014, California Public Employees' Retirement System (CalPERS) released its 2015 medical plan rates. The CalPERS medical plan rates are listed in Attachment C for information and comparative purposes.

Dental Plans

Delta Dental offers the largest national dental provider network with a full range of dental care programs.

Delta Care HMO

DeltaCare is the dental HMO plan that features set copayments, no annual deductibles and no maximums for in-network benefits. Many diagnostic and preventive services are available at no cost or with very low copayments. There are 8,706 participants enrolled in the plan.

Delta Dental PPO

Delta Dental PPO and Premier plans feature freedom of choice to visit any dentist and receive lower out-of-pocket cost when services are provided by contracted providers. Delta Dental has successfully managed the County's dental plans and continues to expand their network with new and local service providers throughout Riverside County. There are 6,739 participants enrolled in the plan.

No plan design changes are recommended for the HMO and PPO plans. The Delta Dental plan rates will remain unchanged for 2015.

Local Advantage and Local Advantage Blythe

The Local Advantage and Local Advantage Blythe self-funded DHMO plans utilize local providers including Riverside Dental Group and Hospitality Dental Group.

Currently, there are 1,023 employees enrolled in Local Advantage and 32 employees enrolled in the Local Advantage Blythe plan. The Local Advantage plan rates will remain unchanged for 2015.

Specific dental plan rates for 2015 are listed in Attachment D.

Vision Plans

The Vision Services Plan (VSP) is an employer paid self-funded vision program provided to Elected Officials, Management, Confidential, and Unrepresented employees; Resident Physicians; and employees in bargaining units of the Deputy District Attorney Association (DDAA) and Law Enforcement Management Unit (LEMU). There are 2,232 employees enrolled in the VSP plan.

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The Medical Eye Services plan (MES) is a voluntary vision program offered to employees in the Service Employees International Union (SEIU), Laborers' International Union of North America (LIUNA), and Riverside Sheriffs' Association Public Safety units. There are 10,980 employees and retirees enrolled in the MES plan.

MES and VSP will maintain their current level of benefits and rates. Rates for the 2015 vision plans will not increase and are listed in Attachment E.

Wellness Program

The Optimal Health & Wellness Program (OHWP) focuses on health management programs to engage employees in prevention and management of health risk factors. The OHWP incentive model is a criteria-based plan that is intended to catalyze participation in the program and change specific health behaviors. The incentive model is funded by contributions from Exclusive Care, Kaiser Permanente, and The Standard Life Insurance Company. UHC has also agreed to contribute \$100,000 annually to fund OHWP.

Additionally, an administrative fee is included in the medical plan premiums to help fund the incentives. The administrative fee for the 2015 calendar year will increase from \$6.00 per month to \$8.50 per month. This fee covers administrative and incentive payments provided to participants of the Wellness Program.

Impact on Residents and Businesses

There is no direct impact to private residents or private businesses in the County of Riverside.

Contract History and Price Reasonableness

The annual cost of medical, dental, and vision plans for active employees and early retirees is estimated to increase from \$138.4 million in 2014 to an estimated \$141.5 million in 2015, an increase of \$3.1 million or 2.3%. The County's annual cost is determined by the Flexible Benefit Credits it provides to employees. The remaining annual cost for the health plans is paid by employees and retirees.

If approved, plan rates and benefit changes will be communicated to employees and retirees during Annual Enrollment, which is scheduled for September 15, 2014 through October 3, 2014 for active employees and October 6, 2014 through October 24, 2014 for retirees. CalPERS Annual Enrollment is scheduled to run concurrently with the County's annual enrollment period.

ATTACHMENTS:

- A. Medical Plan Monthly Rates (Actives)
- B. Medical Plan Monthly Rates (Early Retirees)
- C. CalPERS Plan Monthly Rates (Informational Purposes Only)
- D. Dental Plan Monthly Rates
- E. Vision Plan Monthly Rates (Actives and Retirees)

County of Riverside
2015 Medical Monthly Rates
Actives

	Enrollment	2014 Premium Rate w/Admin.	2014 Current Rates w/Admin & ERRP*	2015 Proposed Rates	Monthly Dollar Increase	Percent Increase
Exclusive Care EPO						
Employee Only	3,912	\$445.42	\$441.99	\$468.88	\$23.46	5%
Employee Plus One	974	\$897.05	\$890.09	\$942.14	\$45.09	5%
Employee and Family	1,430	\$1,125.71	\$1,116.96	\$1,181.72	\$56.01	5%
Sub-Total	6,316	\$4,225,975.04	\$4,193,265.34	\$4,441,762.52	\$215,787.48	5%
Kaiser						
Employee Only	2,813	\$614.00	\$609.25	\$616.50	\$2.50	0%
Employee Plus One	624	\$1,218.50	\$1,209.02	\$1,221.00	\$2.50	0%
Employee and Family	615	\$1,583.00	\$1,570.67	\$1,585.50	\$2.50	0%
Sub-Total	4,052	\$3,461,071.00	\$3,434,210.78	\$3,471,201.00	\$10,130.00	0%
United Healthcare HMO						
Employee Only	1,610	N/A	N/A	\$628.84	\$3.38	1%
Employee Plus One	410	N/A	N/A	\$1,239.20	(\$4.22)	0%
Employee and Family	531	N/A	N/A	\$1,606.12	(\$8.26)	-1%
Sub-Total	2,551	N/A	N/A	\$2,373,354.12	(\$674.46)	0%
United Healthcare PPO						
Employee Only	85	N/A	N/A	\$966.24	(\$10.49)	-1%
Employee Plus One	12	N/A	N/A	\$1,910.96	(\$35.03)	-2%
Employee and Family	10	N/A	N/A	\$2,478.24	(\$49.49)	-2%
Sub-Total	107	N/A	N/A	\$129,844.32	(\$1,806.91)	-1%
HealthNet EOA HMO (Discontinues 12/31/2014)						
Employee Only	1,610	\$625.46	\$620.62	N/A	N/A	N/A
Employee Plus One	410	\$1,243.42	\$1,233.75	N/A	N/A	N/A
Employee and Family	531	\$1,614.38	\$1,601.81	N/A	N/A	N/A
Sub-Total	2,551	\$2,374,028.58	\$2,355,596.81	N/A	N/A	N/A
HealthNet PPO (Discontinues 12/31/2014)						
Employee Only	85	\$976.73	\$969.14	N/A	N/A	N/A
Employee Plus One	12	\$1,945.99	\$1,930.82	N/A	N/A	N/A
Employee and Family	10	\$2,527.73	\$2,508.00	N/A	N/A	N/A
Sub-Total	107	\$131,651.23	\$130,626.74	N/A	N/A	N/A
Annual Total	13,026	\$122,312,710.20	\$121,364,396.04	\$124,993,943.52	\$2,681,233.32	2%

*The County received \$1.2 million dollars from the Early Retiree Reinsurance Program (ERRP) in 2012 as a result of the Affordable Care Act. Human Resources applied the ERRP reimbursement funds received to the Early Retiree premiums in 2013 and to the Active employee premiums in 2014. The use of the funds resulted in a one-time reduction in rates.

County of Riverside
 2015 Medical Monthly Rates
 Early Retirees

	Enrollment	2014 Rates	2015 Proposed Rates	Monthly Dollar Increase	Percent Increase
Exclusive Care EPO					
Employee Only	39	\$739.75	\$783.95	\$44.20	6%
Employee Plus One	15	\$1,508.23	\$1,598.45	\$90.22	6%
Employee and Family	2	\$1,897.18	\$2,010.67	\$113.49	6%
Sub-Total	56	\$55,268.06	\$58,572.14	\$3,304.08	6%
Kaiser					
Employee Only	122	\$806.00	\$934.00	\$128.00	16%
Employee Plus One	30	\$1,608.50	\$1,862.50	\$254.00	16%
Employee and Family	1	\$2,088.00	\$2,418.00	\$330.00	16%
Sub-Total	153	\$148,675.00	\$172,241.00	\$23,566.00	16%
United Healthcare HMO					
Employee Only	82	N/A	\$955.41	\$8.70	1%
Employee Plus One	15	N/A	\$1,897.83	\$5.93	0%
Employee and Family	1	N/A	\$2,463.75	\$4.52	0%
Sub-Total	98	N/A	\$109,274.82	\$806.87	0%
United Healthcare PPO					
Employee Only	15	N/A	\$1,347.67	\$45.84	4%
Employee Plus One	1	N/A	\$2,586.43	\$218.25	9%
Employee and Family	0	N/A	\$3,476.18	\$80.62	2%
Sub-Total	16	N/A	\$22,801.48	\$905.85	4%
HealthNet EOA HMO (Discontinues 12/31/2014)					
Employee Only	82	\$946.71	N/A	N/A	N/A
Employee Plus One	15	\$1,891.90	N/A	N/A	N/A
Employee and Family	1	\$2,459.23	N/A	N/A	N/A
Sub-Total	98	\$108,467.95	N/A	N/A	N/A
HealthNet PPO (Discontinues 12/31/2014)					
Employee Only	15	\$1,301.83	N/A	N/A	N/A
Employee Plus One	1	\$2,368.18	N/A	N/A	N/A
Employee and Family	0	\$3,395.56	N/A	N/A	N/A
Sub-Total	16	\$21,895.63	N/A	N/A	N/A
Annual Total	323	\$4,011,679.68	\$4,354,673.28	\$342,993.60	9%

County of Riverside
 2015 CalPERS Medical Plan Renewal Rates
 Active and Early Retirees

2015 Plan Rates	Other Southern California Counties*			Los Angeles Region			Out-of-State Region		
	2014	2015	% Difference	2014	2015	% Difference	2014	2015	% Difference
Anthem HMO Select									
Employee Only	\$536.99	\$653.97	21.8%	\$475.86	\$493.40	3.7%	Plan Not Available	Plan Not Available	
Two-Party	\$1,073.98	\$1,307.94	21.8%	\$951.72	\$986.80	3.7%	Plan Not Available	Plan Not Available	
Family	\$1,396.17	\$1,700.32	21.8%	\$1,237.24	\$1,282.84	3.7%	Plan Not Available	Plan Not Available	
Anthem HMO Traditional									
Employee Only	\$592.20	\$743.12	25.5%	\$549.76	\$631.62	14.9%	Plan Not Available	Plan Not Available	
Two-Party	\$1,184.40	\$1,486.24	25.5%	\$1,099.52	\$1,263.24	14.9%	Plan Not Available	Plan Not Available	
Family	\$1,539.72	\$1,932.11	25.5%	\$1,429.38	\$1,642.21	14.9%	Plan Not Available	Plan Not Available	
Blue Shield HMO									
Employee Only	\$543.21	\$598.66	10.2%	\$469.91	\$517.87	10.2%	Plan Not Available	Plan Not Available	
Two-Party	\$1,086.42	\$1,197.32	10.2%	\$939.82	\$1,035.74	10.2%	Plan Not Available	Plan Not Available	
Family	\$1,412.35	\$1,556.52	10.2%	\$1,221.77	\$1,346.46	10.2%	Plan Not Available	Plan Not Available	
Blue Shield NetValue									
Employee Only	\$457.17	\$561.09	22.7%	\$395.50	\$485.41	22.7%	Plan Not Available	Plan Not Available	
Two-Party	\$914.34	\$1,122.18	22.7%	\$791.00	\$970.82	22.7%	Plan Not Available	Plan Not Available	
Family	\$1,188.64	\$1,458.83	22.7%	\$1,028.30	\$1,262.07	22.7%	Plan Not Available	Plan Not Available	
Health Net Salud y Mas HMO									
Employee Only	\$489.82	\$520.59	0.0%	\$425.44	\$430.71	0.0%	Plan Not Available	Plan Not Available	
Two-Party	\$979.64	\$1,041.18	0.0%	\$850.88	\$861.42	0.0%	Plan Not Available	Plan Not Available	
Family	\$1,273.53	\$1,353.53	0.0%	\$1,106.14	\$1,119.85	0.0%	Plan Not Available	Plan Not Available	
Health Net SmartCare									
Employee Only	\$568.51	\$579.88	0.0%	\$542.71	\$568.47	0.0%	Plan Not Available	Plan Not Available	
Two-Party	\$1,137.02	\$1,159.76	0.0%	\$1,085.42	\$1,136.94	0.0%	Plan Not Available	Plan Not Available	
Family	\$1,478.13	\$1,507.69	0.0%	\$1,411.05	\$1,478.02	0.0%	Plan Not Available	Plan Not Available	
Kaiser Permanente									
Employee Only	\$602.79	\$579.80	-3.8%	\$541.79	\$521.18	-3.8%	\$917.20	\$922.78	0.6%
Two-Party	\$1,205.58	\$1,159.60	-3.8%	\$1,083.58	\$1,042.36	-3.8%	\$1,834.40	\$1,845.56	0.6%
Family	\$1,567.25	\$1,507.48	-3.8%	\$1,408.65	\$1,355.07	-3.8%	\$2,384.72	\$2,399.23	0.6%
Sharp									
Employee Only	\$538.59	\$564.57	4.8%	Plan Not Available	Plan Not Available		Plan Not Available	Plan Not Available	
Two-Party	\$1,077.18	\$1,129.14	4.8%	Plan Not Available	Plan Not Available		Plan Not Available	Plan Not Available	
Family	\$1,400.33	\$1,467.88	4.8%	Plan Not Available	Plan Not Available		Plan Not Available	Plan Not Available	
United Healthcare									
Employee Only	\$521.01	\$449.10	-13.8%	\$487.76	\$458.74	-5.9%	Plan Not Available	Plan Not Available	
Two-Party	\$1,042.02	\$898.20	-13.8%	\$975.52	\$917.48	-5.9%	Plan Not Available	Plan Not Available	
Family	\$1,354.63	\$1,167.66	-13.8%	\$1,268.18	\$1,192.72	-6.0%	Plan Not Available	Plan Not Available	
PERSCare PPO									
Employee Only	\$638.22	\$657.32	3.0%	\$624.59	\$647.11	3.6%	\$736.32	\$722.74	-1.8%
Two-Party	\$1,276.44	\$1,314.64	3.0%	\$1,249.18	\$1,294.22	3.6%	\$1,472.64	\$1,445.48	-1.8%
Family	\$1,659.37	\$1,709.03	3.0%	\$1,623.93	\$1,682.49	3.6%	\$1,914.43	\$1,879.12	-1.8%
PERSChoice PPO									
Employee Only	\$612.25	\$594.40	-2.9%	\$599.19	\$585.18	-2.3%	\$706.40	\$653.58	-7.5%
Two-Party	\$1,224.50	\$1,188.80	-2.9%	\$1,198.38	\$1,170.36	-2.3%	\$1,412.80	\$1,307.16	-7.5%
Family	\$1,591.85	\$1,545.44	-2.9%	\$1,557.89	\$1,521.47	-2.3%	\$1,836.64	\$1,699.31	-7.5%
PERSselect									
Employee Only	\$586.32	\$585.58	-0.1%	\$573.83	\$576.49	0.5%	Plan Not Available	Plan Not Available	
Two-Party	\$1,172.64	\$1,171.16	-0.1%	\$1,147.66	\$1,152.98	0.5%	Plan Not Available	Plan Not Available	
Family	\$1,524.43	\$1,522.51	-0.1%	\$1,491.96	\$1,498.87	0.5%	Plan Not Available	Plan Not Available	
	Average Percent Increase	Average Percent Increase	5.62%	Average Percent Increase	Average Percent Increase	3.96%	Average Percent Increase	Average Percent Increase	-2.90%

* Includes Riverside, Orange, San Diego and Imperial counties.

County of Riverside
2015 Dental Plan Monthly Renewal Rates
Active and Retiree

	Total Enrollment	2014 Current	2015 Renewal	Monthly Dollar Increase	Percent Increase
Local Advantage - Plus					
Single	550	\$40.14	\$40.14	\$0.00	0%
Two-Party	247	\$77.92	\$77.92	\$0.00	0%
Family	226	\$114.42	\$114.42	\$0.00	0%
Sub-Total	1023	\$67,182.16	\$67,182.16	\$0.00	0%
Local Advantage - Blythe					
Single	12	\$29.22	\$29.22	\$0.00	0%
Two-Party	10	\$51.26	\$51.26	\$0.00	0%
Family	10	\$77.46	\$77.46	\$0.00	0%
Sub-Total	32	\$1,637.84	\$1,637.84	\$0.00	0%
Delta USA DHMO - High Option Plan (10A)					
Single	4241	\$22.84	\$22.84	\$0.00	0%
Two-Party	2149	\$33.80	\$33.80	\$0.00	0%
Family	2316	\$52.00	\$52.00	\$0.00	0%
Sub-Total	8706	\$289,932.64	\$289,932.64	\$0.00	0%
Delta Dental PPO					
Single	3054	43.58	\$43.58	\$0.00	0%
Two-Party	1834	78.02	\$78.02	\$0.00	0%
Family	1851	113.68	\$113.68	\$0.00	0%
Sub-Total	6739	\$486,603.68	\$486,603.68	\$0.00	0%
ANNUAL TOTAL	16500	\$10,144,275.84	\$10,144,275.84	\$0.00	0%

**County of Riverside
2015 Vision Plan Monthly Renewal Rates
Active and Retiree**

	Active Enrollment	2014 Current	2015 Renewal	Monthly Dollar Increase	Percent Increase
MES - Hardware only (Active Employees)					
Single	607	\$7.80	\$7.80	\$0.00	0%
Two-Party	407	\$12.42	\$12.42	\$0.00	0%
Family	111	\$17.14	\$17.14	\$0.00	0%
Sub-Total	1125	\$11,692.08	\$11,692.08	\$0.00	0%
MES - Exam & Hardware (Active Employees)					
Single	4420	\$9.24	\$9.24	\$0.00	0%
Two-Party	1886	\$13.96	\$13.96	\$0.00	0%
Family	2410	\$18.88	\$18.88	\$0.00	0%
Sub-Total	8716	\$112,670.16	\$112,670.16	\$0.00	0%
VSP					
Self-Funded Fee		13% of claims	13% of claims	N/A	N/A
Recommended funding level	2232	\$13.36	\$13.36	\$0.00	0%
Sub-Total	2232	\$29,819.52	\$29,819.52	\$0.00	0%
MES Retiree Plan					
Single	639	\$10.98	\$10.98	\$0.00	0%
Two-Party	413	\$21.04	\$21.04	\$0.00	0%
Family	87	\$27.92	\$27.92	\$0.00	0%
Sub-Total	1139	\$18,134.78	\$18,134.78	\$0.00	0%
Annual Total	13212	\$2,067,798.48	\$2,067,798.48	\$0.00	0%