

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



ITEM: 3.47
(ID # 25769)

MEETING DATE:

Tuesday, August 27, 2024

FROM : HUMAN RESOURCES

SUBJECT: HUMAN RESOURCES: Dental, and Vision Plan Rates; Benefit Changes for Active Employees and Retirees for the 2025 Calendar Year, All Districts. [Total Cost - \$16,437,169, 100% Employee and Retiree Dental and Vision Premiums]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the 2025 Dental and Vision plan rates listed in Attachments A and B for active employees and early retirees. CalPERS monthly plan rates are provided for information purposes only in Attachment C.

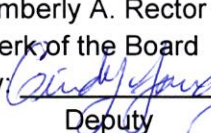
ACTION:Policy


Tami Douglas-Schatz, Director of Human Resources 8/13/2024

MINUTES OF THE BOARD OF SUPERVISORS

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

Ayes: Jeffries, Spiegel, Washington, Perez and Gutierrez
Nays: None
Absent: None
Date: August 27, 2024
xc: H.R.

Kimberly A. Rector
Clerk of the Board
By: 
Deputy

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FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost
COST	\$8,218,584	\$8,218,584	\$16,437,169	\$
NET COUNTY COST	\$	\$	\$	\$
SOURCE OF FUNDS: Employee and Retiree Health Premiums			Budget Adjustment: Yes	
			For Fiscal Year: 24/25 – 25/26	

C.E.O. RECOMMENDATION: Approve

BACKGROUND:

Summary

The County contracts with the CalPERS Health Program to provide medical coverage for County employees and retirees. To assist employees and retirees with the cost of health benefits, the County provides Flexible Benefit Credits and a retiree medical contribution. The Flexible Benefit Credit amount is determined by the applicable Memorandum of Understanding (MOU) governing each bargaining unit, Management Resolution for unrepresented employees or the Ordinance 440 for the Resident Physicians and Pharmacy Residents classifications. The retiree medical contribution is prescribed by the Memorandum of Understanding or resolution for the retirees bargaining unit or employee resolution at the time of their retirement. Most retirees receive the Minimum Contribution amount prescribed in the Government Code section 22892 of the Public Employees' Medical and Hospital Care Act (PEMHCA). The contribution is adjusted annually to reflect any changes in the medical care component of the Consumer Price Index-Urban (CPI-U). The minimum contribution for 2025 is \$158 per month.

Health Plan Rates and Plan Design

Active Employee and Early Retiree Medical Rates

The CalPERS Board of Administration approved medical plan premiums for calendar year 2025 at a weighted average of 8.72% for HMO plans and 9.82% for the PPO plans for an overall weighed average of 9.08% for the CalPERS book of business. CalPERS reported the primary driver of the premium increases is rising costs due to high medical inflation and continued high pharmacy costs that are being driven by the increasing utilization of high-cost specialty and brand drugs. The national healthcare trend is projected at 9% in 2025 with industry citing increases associated with high inflation, chronic conditions, high-cost claims, and the new demand of a class of drugs commonly used to treat Type 2 diabetes called glucagon-like peptides 1 agonists, or GLP-1, now being prescribed for weight loss management, as primary cost drivers.

Dental Plans

For Dental Health Maintenance Organization (DHMO) and Dental Preferred Provider Organizations (DPPO) plans, the current national trend rates are at 4.6% for DHMOs and 4.8% for PPOs.

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Delta Dental continues to offer the largest national dental provider network with a full range of dental care programs. Under the Delta Dental plan, employees and retirees have the option to select a DHMO or DPPO plan design.

Dental Plan Reserves

Human Resources has reviewed and finalized fund balance reserves for the County's self-insured dental plans: Local Advantage, Local Advantage Blythe, and Delta Dental PPO. These plans have accumulated excess reserve balances that can only be used to benefit the participants of these plans.

The County will utilize and apply the excess reserve amounts to cover recommended rate increases as calculated in the renewal of 15.2% for the Delta PPO and Local Advantage dental plans. These actions will maintain premiums for employees and retirees in plan year 2025 and deplete excess reserves to a reasonable reserve balance sufficient to cover future claims Incurred But Not Reported (IBNR) and claim run-out expenses.

Before setting rates for the 2022 calendar year, Human Resources reviewed funding balances for the County's self-insured dental plans: Local Advantage, Local Advantage Blythe and Delta Dental PPO. These plans had accumulated excess reserve balances that could only be used to benefit the participants of these plans. The board approved the utilization of the excess reserve by using them to cover recommended rate increase calculated in the renewal, and to fund the claim cost of modest benefits enhancements. This allowed us to lower premiums for employees and retirees in 2022 and the years following as we have successfully reduced excess reserves with a goal of reducing these reserves to a reasonable reserve balance sufficient to cover future claims Incurred But Not Reported (IBNR) and claim run-out expenses.

Human Resources has reviewed the funding balances for these self-funded plans which continue to exceed IBNR and claim run-out expenses and recommends that the County continue to use reserves as indicated for the 2025 plan year and reevaluate the plan reserves each summer in preparations for the next plan year. Once excess dental plan reserves are depleted, dental rates are expected to increase due to the benefit enhancements that were added to the plans in the 2022 plan year.

Delta Dental PPO

The Delta Dental PPO and Premier plan features freedom of choice to visit any dentist and receive lower out-of-pocket cost when services are provided by contract providers. Delta Dental continues to successfully manage the County's dental plans and expand their network with new and local service providers throughout Riverside County. Currently, there are 12,612 participants enrolled in the Delta PPO plan option, which is a combined total of active employees and retirees.

Actuaries initially recommended a rate increase of 15.2% for the self-funded PPO plan to cover utilization. However, excess plan reserves will be used to cover the utilization increase, which

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will result in a rate pass to participants in 2025 plan year. In addition, excess plan reserves will be used to cover the costs of the additional benefits enhancements during the 2025 plan year.

Delta Care HMO

DeltaCare is the dental DHMO plan which features set copays, no annual deductibles, and no maximums for in-network benefits. Many diagnostic and preventative services are available at no cost or with very low copays. Presently, there are 7,392 participants enrolled in the Delta DHMO plan option, which is a combined total of active employees and retirees. There are no plan design changes proposed to the DeltaCare HMO plan for the 2025 plan year. There will be no rate increase for the 2025 plan year due to the DHMO rates guaranteed for a three-year rate period (01/01/2023 – 12/31/2025).

Local Advantage Plus and Local Advantage Blythe

The Local Advantage Plus and Local Advantage Blythe are self-funded (Exclusive Provider Organizations (EPO)) plans that utilize local providers including Riverside Dental Group and Hospitality Dental group. Presently, there are 817 participants enrolled in the Local Advantage Plus and 27 participants enrolled in the Local Advantage Blythe plans, which is a combined total of active employees and retirees.

Plan reserves will be used to cover the recommended 56.7% utilization increase, which will result in a rate pass to participants for 2025. In addition, excess plan reserves will be used to cover the additional costs of plan benefits enhancements during the 2025 plan year.

Vision Plans

The Vision Services Plan (VSP) is an employer paid self-funded program available to Elected Officials, employees covered by the Exempt Management, Management, Confidential, and Unrepresented Resolution, Resident Physicians and Pharmacy Residents classifications, and employees in bargaining units of the Riverside County Deputy District Attorney Association (RCDDAA) and Law Enforcement Management Unit (LEMU). There are 2,877 employees enrolled in the VSP plan.

The VSP employer rate for FY 24/25 will remain at \$14.30. Actuaries recommended a rate decrease to \$14.20, however, after Human Resources reviewed the funding balance for the VSP plan it is recommended we hold the VSP rate at \$14.30 to begin accumulating sustainable VSP IBNR reserves for this self-funded plan.

The EyeMed Vision Care (EyeMed) is a voluntary vision program offered to employees covered by the Service Employee' International Union (SEIU), Local 721, the Laborers' International Union of North America (LIUNA), Local 777, and the Riverside Sheriffs' Association Public Safety (PSU) Units. There are 12,278 active employees and 2,535 early retirees enrolled in the MES plans.

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There is no change in plan design for the vision plans for the 2025 Plan Year. There will be no rate increase for the 2025 plan year due to the rates guaranteed for a four-year rate period (01/01/2023 – 12/31/2026).

CalPERS

The CalPERS Health Program offers more medical options and a variety of choices of plan types to County employees. Plan changes for the 2024 plan year:

Health Net SmartCare of California will no longer be part of CalPERS health plan offerings.

CalPERS members can make changes to their health plan choices during the annual Open Enrollment period, which is scheduled for September 16 to October 11, 2024. The CalPERS medical plan rates are listed in the Attachment C for information and comparative purposes only. The County is included in Region 3 under the CalPERS Health Program.

Regions

Region 1 – Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba

Region 2 – Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

Region 3 – Los Angeles, Riverside, and San Bernardino

Impact on Residents and Businesses

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

Contract History and Price Reasonableness

The annual cost of dental and vision plans for active employees and retirees is estimated to increase to \$16.4 million from \$15 million in plan year 2025. This estimate is based on current enrollments and is the amount County active employees and retirees will pay towards premiums in 2025. The consistent cost is a result of the dental and vision rate guarantees.

If approved, plan rates will be communicated to employees and retirees during the County's annual Open Enrollment period, which is scheduled for September 16, 2024, through October 11, 2024, for active employees. Open Enrollment for retirees is scheduled for September 3, 2024 through September 24, 2024.

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ATTACHMENTS

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


Cesar Bernal, PRINCIPAL MGMT ANALYST 8/13/2024

County of Riverside
2025
County Dental Plan Renewal Rates
Actives and Retirees

	Total Enrollment	2024 Renewal	2025 Renewal	Monthly Dollar Change	Percent change
Local Advantage - Plus					
Single	487	\$32.26	\$32.26	\$0.00	0%
Two-Party	169	\$61.50	\$61.50	\$0.00	0%
Family	161	\$91.50	\$91.50	\$0.00	0%
Sub-Total	817	\$40,835.62	\$40,835.62	\$0.00	0%
Local Advantage - Blythe					
Single	9	\$20.98	\$20.98	\$0.00	0%
Two-Party	8	\$32.02	\$32.02	\$0.00	0%
Family	10	\$50.36	\$50.36	\$0.00	0%
Sub-Total	27	\$948.58	\$948.58	\$0.00	0%
Delta USA DHMO - High Option Plan (10A)					
Single	4037	\$21.62	\$21.62	\$0.00	0%
Two-Party	1747	\$32.98	\$32.98	\$0.00	0%
Family	1608	\$51.86	\$51.86	\$0.00	0%
Sub-Total	7392	\$228,286.88	\$228,286.88	\$0.00	0%
Delta Dental PPO					
Single	6412	\$45.00	\$45.00	\$0.00	0%
Two-Party	3252	\$78.00	\$78.00	\$0.00	0%
Family	2948	\$115.00	\$115.00	\$0.00	0%
Sub-Total	12612	\$881,216.00	\$881,216.00	\$0.00	0%
ANNUAL TOTAL	20848	\$13,815,444.96	\$13,815,444.96	\$0.00	0%

County of Riverside
 2025 County Vision Plan Renewal Rates
 Actives and Retirees

	Active Enrollment	2024 Renewal	2025 Renewal	Monthly Dollar Increase	Percent Increase
EyeMed Vision Care Plan 2 - Hardware only (Active Employees)					
Single	396	\$7.22	\$7.22	\$0.00	0%
Two-Party	110	\$11.50	\$11.50	\$0.00	0%
Family	97	\$15.88	\$15.88	\$0.00	0%
Sub-Total	603	\$5,664.48	\$5,664.48	\$0.00	0%
EyeMed Vision Care Plan 1 - Exam & Hardware (Active Employees)					
Single	6633	\$8.56	\$8.56	\$0.00	0%
Two-Party	2328	\$12.92	\$12.92	\$0.00	0%
Family	2714	\$17.48	\$17.48	\$0.00	0%
Sub-Total	11675	\$134,296.96	\$134,296.96	\$0.00	0%
VSP					
Self-Funded Fee		12% of claims	12% of claims	N/A	N/A
Recommended funding level	2877	\$14.30	\$14.30	\$0.00	0%
Sub-Total	2877	\$41,141.10	\$41,141.10	\$0.00	0%
EyeMed Vision Care Retiree Plan					
Single	1412	\$10.17	\$10.17	\$0.00	0%
Two-Party	944	\$19.48	\$19.48	\$0.00	0%
Family	179	\$25.84	\$25.84	\$0.00	0%
Sub-Total	2535	\$37,374.52	\$37,374.52	\$0.00	0%
Annual Total	17690	\$2,621,724.72	\$2,621,724.72	\$0.00	0%

July Board of Administration Offsite

Regional 2025 Premiums Per Subscriber Per Month (PSPM)

Public Agency & School Members

Basic Plans	2024			2025			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Basic Premiums - Region 1							
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Anthem Blue Cross Select HMO	\$1,138.86	\$2,277.72	\$2,961.04	\$1,256.65	\$2,513.30	\$3,267.29	10.34%
Anthem Blue Cross Traditional HMO	\$1,339.70	\$2,679.40	\$3,483.22	\$1,500.40	\$3,000.80	\$3,901.04	12.00%
Blue Shield Access+ HMO	\$1,076.84	\$2,153.68	\$2,799.78	\$1,170.17	\$2,340.34	\$3,042.44	8.67%
Blue Shield Trio HMO	\$946.84	\$1,893.68	\$2,461.78	\$1,134.79	\$2,269.58	\$2,950.45	19.85%
Kaiser Permanente	\$1,021.41	\$2,042.82	\$2,655.67	\$1,112.90	\$2,225.80	\$2,893.54	8.96%
PERS Gold	\$914.82	\$1,829.64	\$2,378.53	\$1,013.70	\$2,027.40	\$2,635.62	10.81%
PERS Platinum	\$1,314.27	\$2,628.54	\$3,417.10	\$1,476.10	\$2,952.20	\$3,837.86	12.31%
UnitedHealthcare SignatureValue Alliance	\$1,091.13	\$2,182.26	\$2,836.94	\$1,184.58	\$2,369.16	\$3,079.91	8.56%
UnitedHealthcare SignatureValue Harmony	\$937.39	\$1,874.78	\$2,437.21	\$1,005.02	\$2,010.04	\$2,613.05	7.21%
Western Health Advantage HMO	\$807.23	\$1,614.46	\$2,098.80	\$914.27	\$1,828.54	\$2,377.10	13.26%
Basic Premiums - Region 2							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Anthem Blue Cross Select HMO	\$807.71	\$1,615.42	\$2,100.05	\$919.00	\$1,838.00	\$2,389.40	13.78%
Anthem Blue Cross Traditional HMO	\$1,034.38	\$2,068.76	\$2,689.39	\$1,110.97	\$2,221.94	\$2,888.52	7.40%
Blue Shield Access+ HMO	\$869.14	\$1,738.28	\$2,259.76	\$948.53	\$1,897.06	\$2,466.18	9.13%
Blue Shield Trio HMO	\$810.24	\$1,620.48	\$2,106.62	\$909.10	\$1,818.20	\$2,363.66	12.20%
Health Net Salud y Más	\$684.77	\$1,369.54	\$1,780.40	\$823.49	\$1,646.98	\$2,141.07	20.26%
Kaiser Permanente	\$904.95	\$1,809.90	\$2,352.87	\$944.34	\$1,888.68	\$2,455.28	4.35%
PERS Gold	\$799.44	\$1,598.88	\$2,078.54	\$864.75	\$1,729.50	\$2,248.35	8.17%
PERS Platinum	\$1,151.50	\$2,303.00	\$2,993.90	\$1,258.76	\$2,517.52	\$3,272.78	9.31%
Sharp Performance Plus	\$833.24	\$1,666.48	\$2,166.42	\$868.45	\$1,736.90	\$2,257.97	4.23%
UnitedHealthcare SignatureValue Alliance	\$837.88	\$1,675.76	\$2,178.49	\$890.66	\$1,781.32	\$2,315.72	6.30%
UnitedHealthcare SignatureValue Harmony	\$792.65	\$1,585.30	\$2,060.89	\$819.64	\$1,639.28	\$2,131.06	3.41%
Basic Premiums - Region 3							
Los Angeles, Riverside and San Bernardino							
Anthem Blue Cross Select HMO	\$841.13	\$1,682.26	\$2,186.94	\$916.88	\$1,833.76	\$2,383.89	9.01%
Anthem Blue Cross Traditional HMO	\$1,012.67	\$2,025.34	\$2,632.94	\$1,065.46	\$2,130.92	\$2,770.20	5.21%
Blue Shield Access+ HMO	\$756.65	\$1,513.30	\$1,967.29	\$828.48	\$1,656.96	\$2,154.05	9.49%
Blue Shield Trio HMO	\$704.69	\$1,409.38	\$1,832.19	\$738.11	\$1,476.22	\$1,919.09	4.74%
Health Net Salud y Más	\$630.13	\$1,260.26	\$1,638.34	\$714.40	\$1,428.80	\$1,857.44	13.37%
Kaiser Permanente	\$865.41	\$1,730.82	\$2,250.07	\$926.52	\$1,853.04	\$2,408.95	7.06%
PERS Gold	\$785.28	\$1,570.56	\$2,041.73	\$868.15	\$1,736.30	\$2,257.19	10.55%
PERS Platinum	\$1,131.47	\$2,262.94	\$2,941.82	\$1,263.73	\$2,527.46	\$3,285.70	11.69%
UnitedHealthcare SignatureValue Alliance	\$826.44	\$1,652.88	\$2,148.74	\$866.40	\$1,732.80	\$2,252.64	4.84%
UnitedHealthcare SignatureValue Harmony	\$734.76	\$1,469.52	\$1,910.38	\$756.28	\$1,512.56	\$1,966.33	2.93%
Basic Premiums - Out of State							
Kaiser Permanente Out of State	\$1,312.45	\$2,624.90	\$3,412.37	\$1,422.26	\$2,844.52	\$3,697.88	8.37%
PERS Platinum	\$1,146.86	\$2,293.72	\$2,981.84	\$1,244.55	\$2,489.10	\$3,235.83	8.52%

July Board of Administration Offsite

2025 Association Plan Premiums Per Subscriber Per Month (PSPM)

Basic Plans	2024			2025			Percent Change ¹
	Single	2-Party	Family	Single	2-Party	Family	
CAHP	\$845.54	\$1,641.48	\$2,146.90	\$930.09	\$1,805.63	\$2,361.59	10.00%
CCPOA North	\$992.57	\$1,990.33	\$2,687.43	\$1,066.79	\$2,139.38	\$2,888.76	7.48%
CCPOA South	\$818.30	\$1,641.73	\$2,218.70	\$879.45	\$1,764.63	\$2,384.88	7.47%
PORAC State	\$853.00	\$1,708.00	\$2,220.00	\$894.00	\$1,789.00	\$2,325.00	4.81%
PORAC Region 1	\$931.00	\$2,117.00	\$2,651.00	\$975.00	\$2,218.00	\$2,777.00	4.73%
PORAC Region 2	\$926.00	\$1,863.00	\$2,371.00	\$970.00	\$1,951.00	\$2,484.00	4.75%
PORAC Region 3	\$926.00	\$1,863.00	\$2,371.00	\$970.00	\$1,951.00	\$2,484.00	4.75%
PORAC Out of State	\$1,056.00	\$2,144.00	\$2,540.00	\$1,106.00	\$2,246.00	\$2,661.00	4.73%

Basic Weighted Average

7.31%

Medicare Plans	2024			2025			Percent Change ¹
	Single	2-Party	Family	Single	2-Party	Family	
CAHP	\$518.96	\$958.27	\$1,218.41	\$570.86	\$1,054.10	\$1,340.25	10.00%
CCPOA North	\$424.48	\$848.96	\$1,273.44	\$456.09	\$912.18	\$1,368.27	7.45%
CCPOA South	\$424.48	\$848.96	\$1,273.44	\$456.09	\$912.18	\$1,368.27	7.45%
PORAC State	\$465.00	\$1,030.00	\$1,395.00	\$507.00	\$1,123.00	\$1,521.00	9.03%
PORAC Region 1	\$465.00	\$1,030.00	\$1,395.00	\$507.00	\$1,123.00	\$1,521.00	9.03%
PORAC Region 2	\$465.00	\$1,030.00	\$1,395.00	\$507.00	\$1,123.00	\$1,521.00	9.03%
PORAC Region 3	\$465.00	\$1,030.00	\$1,395.00	\$507.00	\$1,123.00	\$1,521.00	9.03%
PORAC Out of State	\$465.00	\$1,030.00	\$1,395.00	\$507.00	\$1,123.00	\$1,521.00	9.03%

Medicare Weighted Average

9.20%

Combination Plans	2025					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
CAHP	\$1,446.40	\$2,002.36	\$1,610.06	\$1,413.33	\$1,699.48	\$1,969.29
CCPOA North	\$1,528.68	\$2,278.06	\$1,661.56	\$1,522.88	\$1,978.97	\$2,272.26
CCPOA South	\$1,341.27	\$1,961.52	\$1,532.43	\$1,335.54	\$1,791.63	\$1,955.79
PORAC State	\$1,403.00	\$1,939.00	\$1,655.00	\$1,401.00	\$2,017.00	\$1,939.00
PORAC Region 1	\$1,750.00	\$2,309.00	\$1,678.00	\$1,482.00	\$2,098.00	\$2,309.00
PORAC Region 2	\$1,489.00	\$2,021.00	\$1,651.00	\$1,477.00	\$2,093.00	\$2,021.00
PORAC Region 3	\$1,489.00	\$2,021.00	\$1,651.00	\$1,477.00	\$2,093.00	\$2,021.00
PORAC Out of State	\$1,647.00	\$2,061.00	\$1,534.00	\$1,613.00	\$2,229.00	\$2,061.00

¹ Percent Change column represents the change based only on Single Party premiums from 2024 to 2025.