

Lander County

Human Resources Department



Soveida Robinson, Human Resources Director

To: Lander County Board of Commissioners

From: Soveida Robinson

Subject: 2012-2013 Lander County Group Insurance Plan Rates

Date: May 7, 2012

Please be advised that Lander County Administrative staff has completed the review and analysis of the group insurance plans and rate schedules submitted by L/P Insurance Services, Inc., and Benefit Intelligence Insurance Services, Inc., during the regular Commission meeting of April 26, 2012.

Our analysis considered the individual plan designs as well as the premium rates associated with the various plan designs. This analysis demonstrated the renewal of the Anthem Blue Cross/Blue Shield health, dental and life insurance plans and placement of the VSP-SSIP Vision plan is clearly the best alternative to choose for the Lander County Group Insurance Program for Fiscal Year 2012-2013.

A brief overview of the analysis is as follows:

HEALTH INSURANCE RENEWAL	3% OVERALL DECREASE
DENTAL INSURANCE RENEWAL	10% DECREASE
LIFE INSURANCE RENEWAL	6.1% INCREASE
(Negligible Cost - \$481.00 premium increase over 12 months)	
SSIP VISION INSURANCE PLAN	21.6% DECREASE (EMP)
	13.6% DECREASE (+SP)
	15.1% DECREASE (+CH)
	22.8% DECREASE (+FAM)

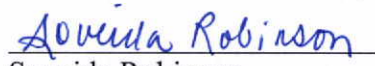
*SSIP Vision provides richer benefits such as new frames annually

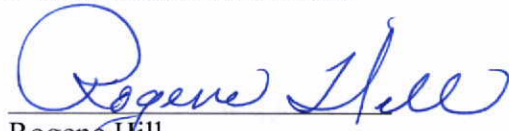
Please be reminded that the group insurance plan is effective July 1, 2012, with the premium payment due to the provider as a component of the first payroll the prior month (June). This year, the first pay date in June falls on Friday, June 1, 2012. The open enrollment for the 2012-2013 Lander County group insurance program will be held Monday, May 14 and Tuesday, May 15.

Lander County Administration is pleased with the decrease in costs for our health and dental care plan renewals. The placement of the SSIP vision care plan brings forth significant cost savings while, at the same time, achieving enhancement of certain features of the vision plan.

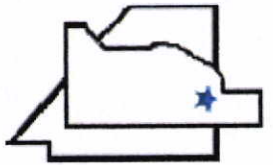
It is recommended that the Lander County Commission accept and approve the renewal of Anthem Blue Cross/Blue Shield health, dental and life insurance plans and placement of VSP-SSIP vision insurance plan for the Fiscal Year 2012-2013 Lander County Group Insurance Program per the rate schedule provided by Benefit Intelligence Services, Inc., John A. Carlson, Executive Vice President.

Thank you.


Soveida Robinson
Human Resources Director


Rogene Hill
Finance Director


Gene P. Etcheverry
Executive Director



LANDER COUNTY

MEDICAL PROPOSED CHANGES 2012-2013 PLAN YEAR

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	Anthem		Saint Mary's		HHP	Aetna	
	CURRENT	Negotiated Renewal - No Changes	Saint Mary's Proposed	Saint Mary's Proposed	Hometown Health Plan	NO HMO and plans not comparable	
HMO							
Employee Only	20	BA 2 HMO 10/30/50	BA 2 HMO 10/30/50	HMO 515 10/30/50 rx	HMO 530 10/30/50 rx	HMO 20-0200 D 15/40/60 rx	NO HMO
Employee + Spouse	4	\$ 568.65	\$ 551.59	\$ 577.93	\$ 573.17	\$ 628.01	NV PPO Pref 1
Employee + Child(ren)	1	\$ 1,251.02	\$ 1,213.49	\$ 1,271.44	\$ 1,260.98	\$ 1,381.63	557.86
Employee + Family	1	\$ 1,023.52	\$ 992.81	\$ 1,040.44	\$ 1,031.68	\$ 1,130.39	1,227.28
Monthly Premium	26	\$ 1,762.80	\$ 1,709.92	\$ 1,791.59	\$ 1,776.84	\$ 1,946.85	1,004.11
% Difference from Current		\$ 19,163.40	\$ 18,588.50	\$ 19,476.39	\$ 19,316	\$ 21,164	\$ 18,800
PPO							
Employee Only	54	BS 4 10/25/40	BS 4 10/25/40	HC 029 10/30/50 rx	HC 034 10/30/50 rx	PPO 25-8060 \$8/24 (40) rx	NV PPO Pref 1
Employee + Spouse	2	\$ 587.57	\$ 569.94	\$ 579.98	\$ 603.61	\$ 649.47	557.86
Employee + Child(ren)	7	\$ 1,292.85	\$ 1,253.87	\$ 1,275.95	\$ 1,327.95	\$ 1,428.84	1,227.28
Employee + Family	6	\$ 1,057.59	\$ 1,025.86	\$ 1,043.93	\$ 1,086.47	\$ 1,169.01	1,004.11
Monthly Premium	69	\$ 1,821.47	\$ 1,766.83	\$ 1,797.94	\$ 1,871.20	\$ 2,013.37	1,729.36
% Difference from Current		\$ 52,646.03	\$ 51,966.65	\$ 51,966.97	\$ 54,083	\$ 58,192	\$ 49,984
PPO							
Employee Only	1	H.S.A 16	H.S.A 16	HD 001 \$15/40/60	HD 011 \$15/40/60	HD 007	HD 007
Employee + Spouse	2	\$ 422.28	\$ 409.61	\$ 525.77	\$ 471.71	\$ 462.53	430.44
Employee + Child(ren)	0	\$ 929.01	\$ 901.14	\$ 1,156.68	\$ 1,037.34	\$ 1,017.56	946.97
Employee + Family	0	\$ 780.07	\$ 737.27	\$ 946.35	\$ 848.04	\$ 832.52	775.34
Monthly Premium	3	\$ 1,309.06	\$ 1,269.79	\$ 1,629.88	\$ 1,462.29	\$ 1,433.84	1,334.38
% Difference from Current		\$ 2,280.30	\$ 2,211.89	\$ 2,839.13	\$ 2,546	\$ 2,498	\$ 2,324
TOTAL MONTHLY PREMIUM		\$74,090	\$71,867	\$74,281	\$75,946	\$81,854	\$71,108
TOTAL ANNUAL PREMIUM	98	\$889,077	\$862,404	\$891,378	\$911,347	\$982,248	\$853,294
% DIFFERENCE FROM CURRENT			(\$26,672) -3.00%	\$2,301 0.26%	\$22,270 2.50%	\$93,171 10.46%	(\$35,782) -4.02%

NOTE: This exhibit is for illustrative purposes only and is not a guarantee of rates. For more accurate and complete rates and benefits see carriers proposals and contracts. Rates are subject to final approval and underwriting by the carrier and could vary from these rates based upon final carrier approval. For express use of Benefit Intelligence and intended clients. Not to be distributed to any other party. Trademark, copyright. Some carriers are net of commissions (Saint Mary's, HHP).



LANDER COUNTY DENTAL 2010-2011 PLAN YEAR



	Anthem		Guardian			Ameritas		Standard	Humana	Aetna
	CURRENT	Negotiated RENEWAL	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 1	Plan 1	Plan 1
DPO II										
Employee Only	DPO \$4,500 max. \$47.37	DPO \$4,500 max. \$42.63	DPO \$2,000 max. \$32.26	DPO \$2,000 max. \$32.44	DPO \$1,500 max. \$30.85	DPO \$1,500 max. \$34.76	DPO \$1,500 max. \$34.76	DPO \$2,000 max. \$42.40	DPO \$2,000 max. \$44.36	DPO \$2,000 max. \$42.86
Employee + Spouse	\$73.90	\$66.51	\$62.53	\$62.87	\$59.80	\$69.80	\$69.76	\$65.14	\$69.20	\$66.87
Employee + Child(ren)	\$65.86	\$59.27	\$62.70	\$65.99	\$62.35	\$68.24	\$75.80	\$68.94	\$61.66	\$59.60
Employee + Family	\$100.44	\$90.40	\$112.97	\$116.42	\$111.29	\$118.28	\$110.84	\$89.90	\$94.05	\$90.89
Total	\$5,533.11	\$4,979.59	\$4,593.82	\$4,667.40	\$4,448.90	\$4,896.40	\$4,769.52	\$4,952.42	\$5,181.29	\$5,006.57
TOTAL MONTHLY PREMIUM	\$5,533	\$4,980	\$4,594	\$4,667	\$4,449	\$4,896	\$4,770	\$4,952	\$5,181	\$5,007
TOTAL ANNUAL PREMIUM	\$66,397	\$59,755	\$55,126	\$56,009	\$53,387	\$58,757	\$57,234	\$59,429	\$62,175	\$60,079
% DIFFERENCE FROM CURRENT		(\$6,642) -10%	(\$11,272) -17%	(\$10,389) -16%	(\$13,011) -20%	(\$7,641) -12%	(\$9,163) -14%	(\$6,968) -10%	(\$4,222) -6%	(\$6,318) -10%

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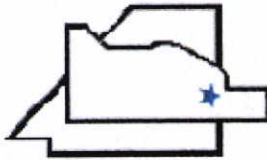
LANDER COUNTY DENTAL BENEFIT COMPARISON



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	Anthem		Guardian (Diversified)		
	\$1,500 Max. Plan	\$1,500 Max. Plan	Plan 1	Plan 2	Plan 3
	In Network Benefit/see Carrier EOC for Out of Network Benefit Schedule	In Network Benefit/see Carrier EOC for Out of Network Benefit Schedule	\$2,000 Max. Plan	\$2,000 Max. Plan	\$1,500 Max. Plan
			In Network Benefit/see Carrier EOC for Out of Network Benefit Schedule	In Network Benefit/see Carrier EOC for Out of Network Benefit Schedule	In Network Benefit/see Carrier EOC for Out of Network Benefit Schedule
ANNUAL MAXIMUM BENEFIT	\$1,500	\$1,500	\$2,000	\$2,000	\$1,500
DEDUCTIBLE:					
- INDIVIDUAL	\$25	\$25	\$25	\$25	\$25
- FAMILY	\$75	\$75	\$75	\$75	\$75
- WAIVED FOR PREVENTIVE BENEFIT:	Yes	Yes	Yes	Yes	Yes
- DIAGNOSTIC/PREVENTIVE	100%	100%	100%	100%	100%
- BASIC	80%	80%	80%	80%	80%
- MAJOR	50%	50%	50%	50%	50%
- ORTHODONTIA	50% to \$1,500 Lifetime max	50% to \$1,500 Lifetime max	50% to \$1,500 Lifetime max	50% to \$2,000 Lifetime max	50% to \$2,000 Lifetime max

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LANDER COUNTY VISION 2010- 2011 PLAN YEAR

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		Current VSP	Renewal VSP	VSP - SSIP	
				Plan B	Plan C
		12/12/24 \$20 copay	12/12/24 \$20 copay	12/12/24 \$10/\$25 copay	12/12/12 \$10/\$25
DPOL					
Employee Only	77	\$8.48	\$8.48	\$5.48	\$6.65
Employee + Spouse	10	\$13.57	\$13.57	\$9.61	\$11.72
Employee + Child(ren)	8	\$13.85	\$13.85	\$9.64	\$11.76
Employee + Family	9	\$22.33	\$22.33	\$14.16	\$17.23
Total	104	\$1,100.43	\$1,100.43	\$722.62	\$878.40
TOTAL MONTHLY PREMIUM		\$1,100	\$1,100	\$723	\$878
TOTAL ANNUAL PREMIUM	104	\$13,205	\$13,205	\$8,671	\$10,541
\$ DIFFERENCE FROM CURRENT			\$0	(\$4,534)	(\$2,664)
% DIFFERENCE FROM CURRENT			0%	-34%	-20%

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LANDER COUNTY

BASIC LIFE RATE AND BENEFIT COMPARISON



	Antem	Guardian	Humana	Standard
	CURRENT	RENEWAL	PROPOSED	PROPOSED
ELIGIBLE EMPLOYEES	All Full-Time Active EE's working 30 hours or more per week YES	All Full-Time Active EE's working 30 hours or more per week YES	All Full-Time Active EE's working 30 hours or more per week Not grandfathered	All Full-Time Active EE's working 30 hours or more per week Not grandfathered
BENEFIT	Employee: Flat \$20,000 Spouse & Child: Flat \$1,000	Employee: Flat \$20,000 Spouse & Child: Flat \$1,000	Employee: Flat \$20,000 Spouse \$2,000 Child \$2,000	Employee: Flat \$20,000 Spouse \$2,000 Child \$2,000
AGE REDUCTION	Benefits reduced by 35% at age 65, 50% of the original amount at age 70, and terminates at retirement Grandfathered: 5 original retirees	Benefits reduced by 35% at age 65, 50% of the original amount at age 70, and terminates at retirement Grandfathered: 5 original retirees	Benefits reduced by 35% of the original amount at age 65 and 50% of inforce at age 70.	Benefits reduced by 35% of the original amount at age 65 and 50% of inforce at age 70, and 70% of inforce at age 70.
GUARANTEE ISSUE	Employee: \$20,000 Spouse: \$2,000 Child: \$2,000	Employee: \$20,000 Spouse: \$2,000 Child: \$2,000	Employee: \$20,000 Spouse: \$5,000 Child: \$2,000	Employee: \$20,000 Spouse: \$2,000 Child: \$1,000
WAIVER OF PREMIUM	Yes	Yes	Yes	Yes
MONTHLY RATES	CURRENT	Renewal	Guardian	
- LIFE (PER \$1,000)	\$0.29	\$0.31	\$0.25	\$0.29
- AD&D (PER \$1,000)	\$0.02	\$0.02	\$0.02	\$0.04
- TOTAL EE RATE (PER \$1,000)	\$0.31	\$0.33	\$0.27	\$0.33
- DEPENDENT LIFE RATE (PER DEP. UNIT)	\$2.30	\$2.30	\$2.07	\$1.33
VOLUME				
- LIFE (Based on 107 employees)	\$2,005,000	\$2,005,000	\$2,005,000	\$2,005,000
- AD&D (Based on 107 employees)	\$2,005,000	\$2,005,000	\$2,005,000	\$2,005,000
- DEPENDENT LIFE: # of units	14	14	14	14
MONTHLY PREMIUM	\$654	\$694	\$574	\$680
ANNUAL PREMIUM	\$7,845	\$8,326	\$6,892	\$8,163
% CHANGE FROM CURRENT		6.1%	-12.1%	4.1%
\$ CHANGE FROM CURRENT		\$481	(\$953)	\$318
RATE GUARANTEE	12 months	12 months	24 months	24 months

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Lander County Nevada

Anthem – Highlighted Plan Features

1. Financial stability
2. Largest national network
3. Access to both HHP and Saint Mary's facilities
4. Network discount strength – Deeper discounts
5. Customized plan for Lander County
 - Battle Mountain General Hospital – Lab benefit
6. Wellness benefits – Strong programs developed with national resources
 - \$2,500 Wellness dollars



CA. License # 0B49543
NV. License # 168546

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Insurance Services Inc.

CA. License # 0B49543

NV. License # 168546

SPECIAL AGENDA

LANDER COUNTY COMMISSIONERS MEETING TOWN BOARD OF BATTLE MOUNTAIN & AUSTIN BOARD OF COUNTY HIGHWAY COMMISSIONERS

MAY 7, 2012

LANDER COUNTY COURTHOUSE
COMMISSIONERS CHAMBER
315 SOUTH HUMBOLDT STREET
BATTLE MOUNTAIN, NEVADA

Also Via Teleconference At

AUSTIN COURTHOUSE
COMMISSION OFFICE
122 MAIN STREET
AUSTIN, NEVADA

- 9:00 A.M. Call to Order
Pledge of Allegiance
*Discussion for possible action regarding approval of Agenda Notice.
*Discussion for possible action regarding Payment of the Bills.

Public Comment - For non-agendized items only. *Persons are invited to submit comments in writing and/or attend and make comments on any agenda item at the Board meeting. All public comment may be limited to three (3) minutes per person, at the discretion of the Board. Reasonable restrictions may be placed on public comments based upon time, place and manner, but public comment based upon viewpoint may not be restricted.*

COMMISSIONERS

- *(1) Discussion for possible action regarding acceptance of plan and rates for FY 2012-2013 Lander County group insurance program and other matters properly relating thereto.

Public comment.

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ADJOURN

*Denotes discussion/action item with information provided at the meeting. Action may be taken according to the "Nevada Open Meeting Law Manual" via a telephone conference call in which a quorum of the Board members is simultaneously linked to one another telephonically.

NOTE: TIMES ARE APPROXIMATE

This is the tentative schedule for the meeting. The Board reserves the right to take items out of order to accomplish business in the most efficient manner. The Board may combine two or more agenda items for consideration. The Board may remove an item from the agenda or delay discussion relating to an item on the agenda at any time.

COMMISSION AGENDA

MAY 7, 2012

Notice to persons with disabilities: Members of the public who are disabled and require special assistance or accommodations at the meeting are requested to notify the County Clerk in writing at the Courthouse, 315 S. Humboldt Street, Battle Mountain, Nevada 89820, or call (775) 635-5738 at least one day in advance of the meeting.

AFFIDAVIT OF POSTING

State of Nevada)
) ss.
County of Lander)

Cathy Myers, Deputy Clerk, of said Lander County, Nevada, being duly sworn, says, that on the 1st day of May A.D., 2012, she posted a notice, of which the attached is a copy, at the following places: 1) Battle Mountain Civic Center, 2) Battle Mountain Post Office, 3) Lander County Courthouse and 4) Swackhamer's Plaza Bulletin Board, in said Lander County, where proceedings are pending.

CATHY MYERS, DEPUTY CLERK

Cathy Myers

Subscribed and sworn to before me this 1st day of May 2012.

WITNESS

Molly Gonzales