



FY2021 INSURANCE RENEWAL

Presented by

Sharon Burke, Human Resources Director



MEDICAL & PRESCRIPTION

- ❖ No changes to the plan
- ❖ No recommended premium increase



DENTAL

Recommended changes:

- Offer two dental plan options
- Add Adult Ortho to Dental Buy Up Plan
- Move to a FULLY insured plan with Delta Dental

**This plan is 100% paid for by the employee*



DENTAL

	Current Premiums Effective January 1, 2020	Renewal Premiums Effective January 1, 2021*	
	Current BCBS Plan	Buy-Up Plan	Base Plan
Employee	\$45.50	\$41.05	\$33.69
Employee + Child	\$75.83	\$73.70	\$60.49
Employee + Children	\$125.67	\$116.62	\$95.72
Employee + Spouse	\$75.83	\$77.82	\$63.87
Employee + Family	\$125.67	\$136.66	\$112.16

*The proposed Delta Dental rates are fully-insured and are guaranteed for 2 years.



VISION HARDWARE

- Maintain eye exam with BCBS Health insurance
- Recommend Superior Vision as hardware vendor as they would offer a broader network with improved discounts
- Monthly premium savings across all coverage types

**This plan is 100% paid for by the employee*



NEW VOLUNTARY BENEFITS

VOYA is recommended to offer the following:

- Accident Insurance
 - Provides funds to help offset expenses incurred after an accident
- Critical Illness
 - Provides lump-sum payment following diagnosis of a covered illness
- Whole Life Insurance
 - Currently offers Term Life; adding whole life option

**These plans are 100% paid for by the employee*



QUESTIONS

