



## Buncombe County Board of Commissioners

### Request for Board Action

Meeting Date: 9/6/2022

#### New Business

Department: Human Resources

Presenter(s): Larry Reese, USI

Contact(s): Sharon Burke

Subject: CY2023 Insurance Benefit Changes

**Brief Summary:** The County's Insurance Broker USI conducted an analysis of our health insurance plan and ancillary offerings. The following recommendations were made for calendar year 2023:

- Add a Qualified High Deductible Health Plan option, with the County to fund the Health Savings Account for the full deductible for the implementation year only.
  - No increase to the employee's health insurance premium.
  
- Other recommended changes:
  - Change vendor for the County sponsored Term Life insurance plan and to increase our Basic Life insurance plan to 1X the employee's salary.
  - Change vendor for the Employee funded Whole Life insurance.
  - Add a new ancillary benefit for employees: Employee funded Long-Term Disability option.

**Recommended Motion & Requested Action:** Consider approving the plan and changes as presented.

**County Manager's comments and Recommendation:** County Manager recommends approval.