



## Legislation Text

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**File #:** 06-00435, **Version:** 1

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Consider the recommendations for medical and dental plan renewals for active employees, early retirees (pre-65) and Medicare retirees effective July 1, 2006 for a one year term:

a) HMO's, Point-of-Service, PPO and Related Medical Programs

i) Blue Cross HMO Low\* Option Plan - Terminate the plan on June 30, 2006;

ii) Blue Cross Senior Secure HMO - Terminate the plan on June 30, 2006;

iii) Blue Shield High\* Option (zero dollar copay) Plan - Terminate the plan on June 30, 2006;

iv) Blue Shield Low\* Option HMO Plan (H53907) - Approve the renewal of the existing HMO low option plan with premium rate increases and approve the plan changes;

v) Blue Shield Mid\* Option HMO Plan - Approve the renewal of the existing HMO mid-option plan with premium rate increases;

vi) Blue Shield Point-of-Service (POS) Plan - Approve the renewal of the existing POS plan with premium rate increases;

vii) Blue Shield PPO Plan - Approve the renewal of the existing PPO plans with premium rate increases;

viii) Blue Shield High Deductible PPO Plan - Approve the inclusion of a new High Deductible PPO (HSA: consumerism approach to Health Care) plan option for all employees and non-Medicare covered retirees with premium rates;

ix) Blue Shield Indemnity Plan - Approve the renewal of the existing plan for out-of-area early retirees and Medicare retirees with premium rate;

x) VSP Vision Plan - Approve the adoption of a VSP vision plan shown as Plan A Interim Benefits at the premium rates shown as an optional plan for all medical covered employees and retirees and authorize the Assistant CEO/HR Director to execute any necessary applications and agreements;

xi) Sterling HSA Administration - Approve the use of Sterling HSA to administer the health savings accounts (HSA) for employees enrolling in the Blue Shield High Deductible PPO plan and authorize the Assistant CEO/HR Director to execute the Employer Application and any other necessary administrative items;

xii) Health Savings Account Employer Contribution - Authorize a County contribution to HSA accounts for employees enrolling in the Blue Shield High Deductible PPO plan of \$550 annually (prorated biweekly) plus a pickup of the \$35 account start-up fee and the monthly Sterling HSA Value plan monthly account maintenance fee (\$2.50 monthly);

xiii) MHN Employee Assistance Plan - Approve the renewal of the existing plan for a 12 month period with premium rate increase from \$2.93 to \$2.99 per employee per month which is included in the County contribution for medical insurance;

xiv) Healthcare Assistance Program - Approve the continuation of the healthcare assistance services for all covered employees with CareCounsel with a premium rate increase from \$1.50 to \$1.62 per employee per month which is included in the County contribution for medical insurance;

\* The terms Low, Mid and High HMO option refers to the plan's benefit levels.

b) Dental Programs

i) County Self-Funded Dental Program - Accept the Annual Actuarial Report for the County Self-Funded Dental Program, dated April 3, 2006, which recommends average premium rate decrease of -8.5% for active employees and average decrease of -.5% for retirees; and

ii) Golden West Pacesetter DMO - Approve the renewal of the existing Pacesetter DMO (dental HMO) dental plan design with a premium increase of 12% for employees and retirees.  
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