

BOARD OF SUMTER COUNTY COMMISSIONERS

Chairman - Steve Printz - District 5
Vice Chairman - Garry Breeden - District 4
2nd Vice Chairman - Al Butler - District 1
Doug Gilpin - District 2
Don Burgess - District 3
January 21, 2020
5:00 PM

PLEASE TURN OFF ALL CELL PHONES AND ELECTRONIC DEVICES
ANY PERSON WHO MAY FEEL THE NEED TO APPEAL A BOARD DECISION IS HEREBY NOTIFIED
THAT IT WILL BE NECESSARY FOR YOU TO PROVIDE YOUR OWN VERBATIM RECORDING OF THE
BOARDS MINUTES OR ANY PORTION THEREOF

Any person requiring reasonable accommodation at this meeting because of a disability or physical
impairment should contact the County Administrator's Office, 7375 Powell Road, Wildwood, FL 34785
(352) 689-4400 at least two days before the meeting.

The Villages Sumter County Service Center (7375 Powell Road, Room 102, Wildwood, FL 34785)

WORKSHOP AGENDA

MEETING IS CALLED TO ORDER BY THE CHAIRMAN

1. Public Forum
2. Annual Benefits Review (For Direction)

Documents:

[FY20-21 Employee Benefits PowerPoint Presentation.pdf](#)
[Insurance Comparison Data.pdf](#)
[Benefit Comparison Fire.pdf](#)

EMPLOYEE BENEFITS

Board of County Commissioners

Workshop

January 21, 2020

Cost of Living Allowance

For FY 20/21, the proposed Cost of Living Adjustment (COLA) is 1.60% per policy. No additional increases beyond this COLA are recommended at this time.

The proposal has an impact to the BOCC FY 20/21 budget of \$295,999 and an additional \$626,468 for the constitutional officers' FY 19/20 budgets.

Fiscal Year	CPI-W	COLA	BOCC Adjustment Beyond COLA
2020-2021	1.60%	1.60%	0.00%
2019-2020	2.80%	2.80%	0.00%
2018-2019	2.00%	2.00%	0.00%
2017-2018	0.03%	0.03%	2.97%

Group Health Plan Benefits

Benefits include:

Core Plan

- ✦ Health Plan – Florida Blue - BlueOptions Network
- ✦ Dental Benefits – Delta Dental
- ✦ \$25K Basic Life and AD&D policy per employee – The Hartford
- ✦ Short-Term Disability – The Hartford
- ✦ Employee Assistance Program - ComPsych through The Hartford
- ✦ PrimeMail – Mail order pharmacy
- ✦ CanaRX – Mail order pharmacy
- ✦ Teladoc – E-Office Visit Services

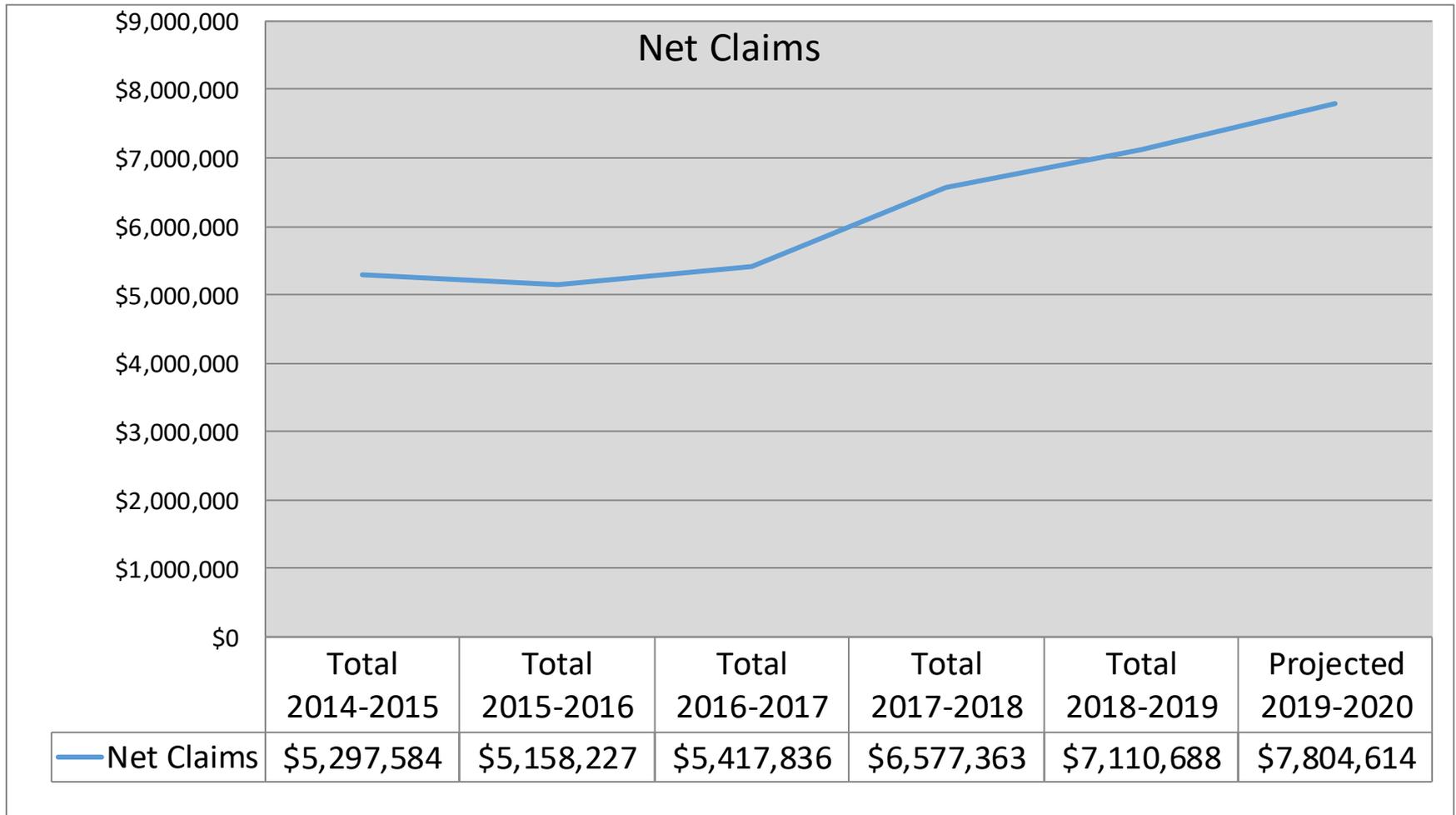
Employee Optional

- ✦ Employee Voluntary Life – The Hartford
- ✦ Dependent Voluntary Life – The Hartford
- ✦ Long-Term Disability – The Hartford
- ✦ Vision – Humana
- ✦ Flexible Savings Account – Employee Benefits Corporation
- ✦ Group Accident Insurance - The Hartford
- ✦ Group Critical Illness Insurance – The Hartford
- ✦ Group Indemnity Medical Insurance – The Hartford

BOCC Group Health and Dental Program

- ✦ Self-insured Health and Dental plans
- ✦ Claims are administered by Florida Blue (health) and Delta Dental (dental)
- ✦ Participants from all six Sumter County participating employers include: 598 employees; 88 retirees; and 927 dependents (as of January 1, 2020; excludes employees who waive coverage)

Group Health Net Claim Cost History



Group Health Plan Premium Cost Comparison For Employees

Health, Dental, Life and AD&D

❑ Recommended 20/21 Employee Premiums: (No Change)

Tier	Total Premium	Employer Contribution	Employee Contribution
EE Only	\$611.39	\$541.39 (88.6%)	\$70.00 (11.4%)
EE + Child	\$1,165.90	\$936.90 (80.4%)	\$229.00 (19.6%)
EE + Spouse	\$1,274.28	\$928.28 (72.8%)	\$346.00 (27.2%)
EE + Family	\$1,938.26	\$1,520.26 (78.4%)	\$418.00 (21.6%)

Group Health Plan Premium Cost Comparison For Retirees

Health, Dental, and Life (No AD&D)

□ Recommended 20/21 Retiree Premiums (No Change)

Tier	Total Premium	Employer Contribution	Retiree Contribution
1	\$611.14	\$0 (0%)	\$611.14 (100%)
2	\$611.14	\$152.79 (25%)	\$458.35 (75%)
3	\$611.14	\$305.57 (50%)	\$305.57 (50%)
4	\$511.14	\$0 (0%)	\$511.14 (100%)
5	\$511.14	\$127.79 (25%)	\$383.35 (75%)

Tiers

1. Retiree without Medicare A&B, hired after 10/1/09 with less than 6 years of service (no subsidy)
2. Retiree without Medicare A&B, hired prior to 10/1/09 with 6+ years of service (25% subsidy)
3. Retiree without Medicare A&B, hired prior to 10/1/09 with 10+ years of service (50% subsidy)
4. Retiree with Medicare A&B, hired after 10/1/09 with less than 6 years of service (no subsidy)
5. Retiree with Medicare A&B, hired prior to 10/1/09 with 6+ years of services (25% subsidy)

Group Health Plan Premium Cost Comparison For Retirees

Health and Dental (No Life or AD&D)

These premiums are paid in full by the retiree, in addition to the retiree premium.

□ Recommended 20/21 Retiree Dependent Premiums: (No Change)

<u>Tier</u>	<u>Total Premium</u>	<u>Employer Contribution</u>	<u>Retiree Contribution</u>
Child(ren)	\$554.51	0%	100%
Spouse	\$662.89	0%	100%
Family	\$1,326.87	0%	100%

Proposed Changes for FY 2020/2021

- 1.6% Cost-of-living adjustment (COLA)
- Increase Deductible
 - Single Coverage - In network from \$500 to \$1,000, Out of Network from \$750 to \$1,500
 - Family Coverage – In network from \$1,500 to \$3,000, Out of Network from \$2,250 to \$4,500
- Increase Out-of-Pocket Limit
 - Single Coverage - In network from \$2,500 to \$3,000, Out of Network from \$5,000 to \$6,000
 - Family Coverage – In network from \$5,000 to \$6,000, Out of Network from \$10,000 to \$12,000
- See attached handout for comparison data

Group Health Plan Summary

Sumter County Board of County Commissioners		
Proposed 2020 - 2021 Medical (Increase deductible and Out-of-Pocket Limit)		
Benefits Highlights	In Network	Out of Network
Deductible		
Single	\$1,000	\$1,500
Family	\$3,000	\$4,500
Coinsurance	20%	40%
Out-of-Pocket Limit		
Single	\$3,000	\$6,000
Family	\$6,000	\$12,000
Out-of-Pocket Includes	DED, Coins, Copays: Excludes RX	
Lifetime Maximum	Unlimited	
Physician Services (including Diagnostic X-ray/Lab Services)		
PCP Office Visits	\$20	40% after deductible
Specialist Visits	\$40	40% after deductible
Preventive Care		
Well Child Care	\$0	40%
Routine Adult Physical Exam	\$0	40%
Well Woman/GYN Exam	\$0	40%
Mammograms	\$0	0%
Hospital Facility Services		
Inpatient	\$600	40% after deductible
Outpatient	\$200	40% after deductible
Emergency Facility Services		
Emergency Room	\$300	\$300
Urgent Care Center	\$45	40% after deductible

	The Villages		Citrus County		Sumter County	
	Blue Options Plan 3563	Blue Options Plan 3768	Florida Blue Plan 1	Florida Blue Plan 2	Florida Blue Current	Florida Blue Proposed
Financial Features						
Deductible (per person /family aggregate)						
In-Network	\$1,250 / \$3,750	\$250 / \$750	\$1,500 / \$3,000	\$750 / \$2,250	\$500 / \$1,500	\$1,000 / \$2,000
Out-of-Network	\$1,250 / \$3,750	\$1,000 / \$3,000	\$1,500 / \$3,000	\$750 / \$2,250	\$750 / \$2,250	\$1,500 / \$3,000
Coinsurance						
In-Network	0%	0%	Deductible + 30%	20%	20%	20%
Out-of-Network	40%	50%	Deductible + 40%	40%	40%	40%
Out-of-Pocket Maximum (per person / family aggregates)						
In-Network	\$1,250 / \$3,750	\$3,000 / \$6,000	\$4,500 / \$9,000	\$3,200 / \$6,500	\$2,500 / \$5,000	\$3,000 / \$6,000
Out-of-Network	\$3,750 / \$7,500	\$6,000 / \$12,000	\$9,000 / \$18,000	\$6,000 / \$12,000	\$5,000 / \$10,000	\$6,000 / \$12,000
Total Lifetime Maximum Benefit	\$5,000,000	\$5,000,000	No Maximum		No Maximum	

Firefighter Benefits Comparison

Benefit	AMR		The Villages		SBOCC	
PTO	Length of Continued Employment	Annual Vacation Accrual	Length of Continued Employment	Annual Vacation Accrual	Length of Continued Employment	Annual Vacation Accrual
	N/A		6-12 mos.	5 days	N/A	
	0-4 yrs.	14 days Bargaining Unit 21 days Non-bargaining	1-4 yrs.	10 days	0-5 yrs.	15 days
	5-9 yrs.	28 days Non-bargaining	5-9 yrs.	15 days	6-9 yrs.	20 days
	5-10 yrs.	21 days Bargaining Unit	N/A		N/A	
	10+ yrs.	28 days Bargaining 35 days Non-bargaining	10+ yrs.	20days	10+ yrs.	25 days
PTO Carryover	Bargaining unit: 7 days at end of Dec, use by end of June		Not to exceed 1.5 times total annual PTOV		YEARS OF CONTINUOUS EMPLOYMENT	TOTAL DAYS
	Non-bargaining unit: max accrual = annual accrual + 14 days.				Date of Hire to End of 5th Year	25
					6th Year to End of 9 th Year	35
					Start of 10 th Year and Over	43
PTO@ Separation	Employees paid accrued vacation time / PTO.		Employees in good standing paid unused accrued vacation time.		Employees in good standing paid 80% of accrued unused PTO, not to exceed maximum allowable carry-over.	
Sick Time	Bargaining Unit employees: 7 days		Length of Continued Employment	Annual Sick Leave	N/A	
			1-11months	2 days		
	N/A Non-bargaining unit		1-4 years	5 days		
			5+ years	10 days		
Sick Time Carryover	Up to 65 days		Up to 20 days per calendar year		N/A	
Jury Duty	Paid difference between anything paid in juror fees and normal salary. Up to 30 days Bargaining unit; 10 days Non-bargaining unit.		Paid difference between anything paid in juror fees and normal salary.		Paid difference between anything paid in juror fees and normal salary. Unless employee elects to forfeit County-pay and receive court compensation instead.	
Bereavement	3 consecutive calendar days		3 days do not have to be consecutive		3 days do not have to be consecutive	
Holidays	8		9		11	
Personal Days	N/A		2		N/A	
Tuition Assistance	"C" or above \$3,000 per calendar year for career-related programs.		"C" or above \$1,877.97 per calendar year for Associate \$4,108.89 Bachelor and Master level courses.		A or "Pass" =100% 8=85% C=75% \$3,403.00 per calendar year for Associate, Bachelor and Master level courses.	