

**EVERGREEN SCHOOL DISTRICT**  
**Health Benefit Committee**  
**Renewal Meeting with Alliant Insurance Services**

We, the Evergreen School District Health Benefits Committee, are reporting the renewal rates and findings from our new insurance broker, Alliant Insurance Services as listed below:

- All Policy Renewal Dates have been aligned to 07/01/13 to 6/30/14 for the new school year.
- The commission for the broker will be split between Blue Shield and Kaiser for the 2013-2014 school year instead of solely from Blue Shield as it has been done in years past.
- Enrollment History – (Medical and Rx)
  - Actives, Early Retirees - current
    - Blue Shield – 347 enrolled/participants
    - Kaiser Medical – 509 enrolled/participants
  - Retirees (Trust) - current
    - Blue Shield – 87 enrolled/participants
    - Kaiser Medical – 102 enrolled/participants
- Enrollment History – Dental - Current
  - Delta Dental – 825 enrolled/participants
  - Met. Life – 30 enrolled/participants
- **Kaiser** - Negotiated Renewal Composite Rate for 7/1/13 – 6/30/14:
  - Actives: 4.22% Premium Rate Increase
  - Early Retirees: 3.96% Premium Rate Increase
  - Trust Retirees: 3.96% Premium Rate Increase

2012-2013 Composite Rate is: \$1,171.25 (monthly fee per enrollee or enrollee & family)

2013-2014 Composite Rate will be: \$1,220.66 (monthly fee per enrollee or enrollee & family)

- **Blue Shield** - Negotiated Renewal Composite Rate for 7/1/13 – 6/30/14:
  - Actives: 2.22% Premium Rate Increase
  - Early Retirees: 2.22% Premium Rate Increase
  - Trust Retirees: 2.22% Premium Rate Increase

2012-2013 Composite Rate is: \$1,442.79 (monthly fee per enrollee or enrollee & family)

2013-2014 Composite Rate will be: \$1,474.82 (monthly fee per enrollee or enrollee & family)

- **Delta Dental** - Negotiated Renewal Composite for 7/1/13 – 6/30/14:  
All Enrolled: No Premium Rate Increase

2012-2013 Composite Rate is: \$148.82 (monthly fee per enrollee or enrollee & family)

2013-2014 Composite Rate will remain: \$148.82 (monthly fee per enrollee or enrollee & family)

- **Met. Life Dental** - Negotiated Renewal Composite for 7/1/13 – 6/30/14:  
All Enrolled: No Premium Rate Increase

2012-2013 Composite Rate is: \$89.79 (monthly fee per enrollee or enrollee & family)

2013-2014 Composite Rate will remain: \$89.79 (monthly fee per enrollee or enrollee & family)

### **CURRENT PLANS:**

- Kaiser currently is our HMO plan provider.
- Blue Shield currently is our PPO plan provider.  
We have been provided info on HMO plan options thru Blue Shield as well.
- Delta Dental currently is our PPO plan provider.  
We have been provided info on HMO plan options thru Delta Dental as well.
- Met. Life currently is our HMO provider.

### **Next Steps – as suggested by our broker, Alliant Insurance Services**

1. Acceptance of the renewal offerings from Blue Shield, Kaiser and Delta Dental
2. Consider 3 tier rate structures for all plans in order to meet the Affordable Care Act
3. Change open enrollment period to May (60 days prior to plans renewal dates)
4. Change Eligibility Waiting Period to the first of the month following date of hire
5. Alliant will provide more Affordable Care Act updates to the committee as received
6. Provide ESD with wellness program options based on the programs currently offered by all carriers.

If you have further questions, please contact your union or associate President.

Respectfully submitted by:

Lida Gaines – EAA Representative  
Keith Hodgkin – EAA Representative

Robin Caldwell – ETA Representative  
Terri O’Neill – ETA Representative

Tina L. Cuneo – CSEA Evergreen Chapter #432 Representative  
Margie Davis – CSEA Evergreen Chapter #432 Representative