

AGENDA ITEM 1D
Consent Item

MEMORANDUM

DATE: September 2, 2021

TO: El Dorado County Transit Authority

FROM: Maria Harris, Human Resources Manager

SUBJECT: Health Plan Year 2022 Agency Contributions for Health Premiums for Unrepresented Regular and Management Employees

REQUESTED ACTION:

BY MOTION,

Adopt Resolution No. 21-20 defining the El Dorado County Transit Authority's health insurance premium contribution rates provided to unrepresented regular and management employees beginning January 1, 2022

BACKGROUND

The El Dorado County Transit Authority (El Dorado Transit) agency's portion of health care insurance premium contributions is established annually by resolution. El Dorado Transit contracts with the California Public Employees' Retirement System (CalPERS) to provide health care benefits for unrepresented regular and management employees.

DISCUSSION

Unrepresented Employees

Resolution No. 21-20 defines agency contributions towards health premium benefits for unrepresented regular and management employees beginning January 1, 2022.

Rates reflect medical, dental and vision coverages. Dental and vision rates will not increase for the 2022 plan year. Health rates on average increased 4.69 percent across the CalPERS Basic Health Maintenance Organization (HMO) plans and rates for the Basic Preferred Provider Organization (PPO) plans will see an overall average increase of 8.67 percent. Increases to 2022 premiums are related to medical and pharmaceutical inflation as well as buydown adjustments to premiums made in 2021.

CalPERS has restructured its health program to align plan premiums with the value of their benefits and provider networks. The modified program was established to secure the best premiums available for its members. Additionally, the mitigation measures within the program motivates health carriers to review cost drivers for premium increases and work harder to reduce

costs. The new portfolio will be phased-in over two years starting in January 2022. When fully implemented the effects will result in premium costs that are foreseeable over time which will allow CalPERS to stabilize costs of all basic health plans.

The most notable change is within the CalPERS PPO plans. Currently there are three (3) PPO plans, PERS Select, PERS Choice and PERS Care. The plans will consolidate into two (2) new plans, PERS Platinum (formerly PERS Care & PERS Choice) and PERS Gold (formerly PERS Select).

Open enrollment period begins September 20, 2021 and ends on October 15, 2021.

FISCAL IMPACT

The adopted budget for Fiscal Year 2021/22 line item - Health Insurance is \$1,078,000 for unrepresented and represented employees. The budgeted amount for unrepresented health insurance is \$627,370 of that amount.

**EL DORADO COUNTY TRANSIT AUTHORITY
RESOLUTION NO. 21-20**

RESOLUTION OF THE BOARD OF DIRECTORS OF THE
EL DORADO COUNTY TRANSIT AUTHORITY DEFINING AGENCY
CONTRIBUTIONS FOR THE 2022 CALENDAR YEAR
HEALTH PREMIUM BENEFITS
FOR UNREPRESENTED REGULAR AND MANAGEMENT EMPLOYEES

WHEREAS, the El Dorado County Transit Authority (El Dorado Transit) has unrepresented regular employees and management employees; and

WHEREAS, the El Dorado County Transit Authority Personnel Policies and Procedures Manual Article 6.2 – Employee Benefits/Insurance Plans allows El Dorado Transit to adjust contributions based upon budgetary constraints and fluctuating health care costs; and

WHEREAS, El Dorado Transit contracts with the California Public Employees’ Retirement system (CalPERS) to provide health care benefits for its employees; and

WHEREAS, El Dorado Transit currently has twenty-three (23) eligible allocated full – time positions and five (5) eligible retirees enrolled in the health plan; and

WHEREAS, El Dorado Transit provides dental and vision insurance through separate carriers; and

NOW, THEREFORE BE IT RESOLVED, that El Dorado Transit shall provide the following contribution levels over twenty-six (26) pay periods toward health plan premiums of unrepresented regular and management employees, provided sufficient funds are available effective January 1, 2022:

<u>Full-Time Employees:</u>		<u>Part-Time Employees:</u>	
Employee Only	\$463.44	Employee Only	\$347.58
Employee + One	\$848.06	Employee + One	\$703.15
Employee + Two or More	\$1,237.49	Employee + Two or More	\$928.12

BE IT FURTHER RESOLVED, that El Dorado Transit shall provide current contribution and 80% of any adjustment of the 2022 calendar year premium for health care benefits benchmarked at the 2021 PERS Choice Plan (or equivalent) for the unrepresented regular and management employees.

PASSED AND ADOPTED BY THE GOVERNING BOARD OF THE EL DORADO COUNTY TRANSIT AUTHORITY at a regular meeting of said Board held on the 2nd day of September 2021 by the following vote.

AYES:

NOES:

ABSTAIN:

ABSENT:

Kara Taylor, Chairperson

ATTEST:

Megan Wilcher, Secretary to the Board

EDCTA SPONSORED PLAN UNREPRESENTED EMPLOYEES

PROPOSED RATES EFFECTIVE 01/01/2022

UPDATED 08/03/2021

		EDCTA MONTHLY * CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION	TOTAL MONTHLY PREMIUM	EMPLOYEE DEDUCTION PER PAY PERIOD
Anthem Traditional HMO					
FULL-TIME EMPLOYEES					
	Single	\$1,004.11	\$386.09	\$1,390.20	\$178.20
	2-Party	\$2,031.33	\$738.57	\$2,769.90	\$340.88
	Family	\$2,681.23	\$956.67	\$3,637.90	\$441.54
PART-TIME EMPLOYEES					
	Single	\$753.08	\$637.12	\$1,390.20	\$294.05
	2-Party	\$1,523.50	\$1,246.40	\$2,769.90	\$575.26
	Family	\$2,010.92	\$1,626.98	\$3,637.90	\$750.91
Anthem Select HMO					
FULL-TIME EMPLOYEES					
	Single	\$1,004.11	\$97.90	\$1,102.01	\$45.18
	2-Party	\$2,031.33	\$162.19	\$2,193.52	\$74.86
	Family	\$2,681.23	\$207.38	\$2,888.61	\$95.71
PART-TIME EMPLOYEES					
	Single	\$753.08	\$348.93	\$1,102.01	\$161.04
	2-Party	\$1,523.50	\$670.02	\$2,193.52	\$309.24
	Family	\$2,010.92	\$877.69	\$2,888.61	\$405.09
Blue Shield Access+					
FULL-TIME EMPLOYEES					
	Single	\$1,004.11	\$198.10	\$1,202.21	\$91.43
	2-Party	\$2,031.33	\$362.59	\$2,393.92	\$167.35
	Family	\$2,681.23	\$467.90	\$3,149.13	\$215.95
PART-TIME EMPLOYEES					
	Single	\$753.08	\$449.13	\$1,202.21	\$207.29
	2-Party	\$1,523.50	\$870.42	\$2,393.92	\$401.73
	Family	\$2,010.92	\$1,138.21	\$3,149.13	\$525.33

EDCTA SPONSORED PLAN UNREPRESENTED EMPLOYEES

PROPOSED RATES EFFECTIVE 01/01/2022

UPDATED 08/03/2021

		EDCTA MONTHLY * CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION	TOTAL MONTHLY PREMIUM	EMPLOYEE DEDUCTION PER PAY PERIOD
Kaiser CA					
FULL-TIME EMPLOYEES					
	Single	\$1,004.11	\$0.00	\$943.26	\$0.00
	2-Party	\$2,031.33	\$0.00	\$1,876.02	\$0.00
	Family	\$2,681.23	\$0.00	\$2,475.86	\$0.00
PART-TIME EMPLOYEES					
	Single	\$753.08	\$190.18	\$943.26	\$87.77
	2-Party	\$1,523.50	\$352.52	\$1,876.02	\$162.70
	Family	\$2,010.92	\$464.94	\$2,475.86	\$214.59
PERS Platinum					
FULL-TIME EMPLOYEES					
	Single	\$1,004.11	\$139.10	\$1,143.21	\$64.20
	2-Party	\$2,031.33	\$244.59	\$2,275.92	\$112.89
	Family	\$2,681.23	\$314.50	\$2,995.73	\$145.15
PART-TIME EMPLOYEES					
	Single	\$753.08	\$390.13	\$1,143.21	\$180.06
	2-Party	\$1,523.50	\$752.42	\$2,275.92	\$347.27
	Family	\$2,010.92	\$984.81	\$2,995.73	\$454.53
PERS Gold					
FULL-TIME EMPLOYEES					
	Single	\$1,004.11	\$0.00	\$787.43	\$0.00
	2-Party	\$2,031.33	\$0.00	\$1,564.36	\$0.00
	Family	\$2,681.23	\$0.00	\$2,070.70	\$0.00
PART-TIME EMPLOYEES					
	Single	\$753.08	\$0.00	\$787.43	\$0.00
	2-Party	\$1,523.50	\$0.00	\$1,564.36	\$0.00
	Family	\$2,010.92	\$0.00	\$2,070.70	\$0.00

EDCTA SPONSORED PLAN UNREPRESENTED EMPLOYEES

PROPOSED RATES EFFECTIVE 01/01/2022

UPDATED 08/03/2021

		EDCTA MONTHLY * CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION	TOTAL MONTHLY PREMIUM	EMPLOYEE DEDUCTION PER PAY PERIOD
Health Net SmartCare					
FULL-TIME EMPLOYEES					
	Single	\$1,004.11	\$235.09	\$1,239.20	\$108.50
	2-Party	\$2,031.33	\$436.57	\$2,467.90	\$201.49
	Family	\$2,681.23	\$564.07	\$3,245.30	\$260.34
PART-TIME EMPLOYEES					
	Single	\$753.08	\$486.12	\$1,239.20	\$224.36
	2-Party	\$1,523.50	\$944.40	\$2,467.90	\$435.88
	Family	\$2,010.92	\$1,234.38	\$3,245.30	\$569.71
Western Health Advantage					
FULL-TIME EMPLOYEES					
	Single	\$1,004.11	\$0.00	\$827.46	\$0.00
	2-Party	\$2,031.33	\$0.00	\$1,644.42	\$0.00
	Family	\$2,681.23	\$0.00	\$2,174.78	\$0.00
PART-TIME EMPLOYEES					
	Single	\$753.08	\$74.38	\$827.46	\$34.33
	2-Party	\$1,523.50	\$120.92	\$1,644.42	\$55.81
	Family	\$2,010.92	\$163.86	\$2,174.78	\$75.63
Blue Shield Trio					
FULL-TIME EMPLOYEES					
	Single	\$1,004.11	\$0.00	\$984.74	\$0.00
	2-Party	\$2,031.33	\$0.00	\$1,958.98	\$0.00
	Family	\$2,681.23	\$0.00	\$2,583.70	\$0.00
PART-TIME EMPLOYEES					
	Single	\$753.08	\$231.66	\$984.74	\$106.92
	2-Party	\$1,523.50	\$435.48	\$1,958.98	\$200.99
	Family	\$2,010.92	\$572.78	\$2,583.70	\$264.36

EDCTA SPONSORED PLAN UNREPRESENTED EMPLOYEES

PROPOSED RATES EFFECTIVE 01/01/2022

UPDATED 08/03/2021

	EDCTA MONTHLY * CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION	TOTAL MONTHLY PREMIUM	EMPLOYEE DEDUCTION PER PAY PERIOD
UnitedHealthCare Alliance				
FULL-TIME EMPLOYEES				
Single	\$1,004.11	\$108.77	\$1,112.88	\$50.20
2-Party	\$2,031.33	\$181.53	\$2,212.86	\$83.78
Family	\$2,681.23	\$235.70	\$2,916.93	\$108.78
PART-TIME EMPLOYEES				
Single	\$753.08	\$359.80	\$1,112.88	\$166.06
2-Party	\$1,523.50	\$689.36	\$2,212.86	\$318.17
Family	\$2,010.92	\$906.01	\$2,916.93	\$418.16

Coverage premiums include Medical, VSP Vision and Delta Dental

* EDCTA contribution includes 2021 contribution plus, 80% of premium change using PERS Premium 2022