

# 2022 Benefits Overview

September 16, 2021

# 2022 Benefits Overview

- ▶ Annual Enrollment November 1 through November 15
- ▶ Contracts expiring on December 31
  - Medical
  - Mental Health
  - EAP
  - Medicare Advantage
  - Prescription
  - Dental

# RFPs

- ▶ Medical/Employee Assistance Program/  
Behavioral Health
- ▶ Prescription
- ▶ Dental
- ▶ Medicare Advantage

# Process for RFPs

- ▶ Advertised in two stages
  - Pre-qualification
  - Service approach
  - Detailed questionnaires
- ▶ Two cross-functional evaluation teams
  - Medical/EAP/Mental Health & Prescription
  - Dental

# Recommendations

- ▶ Medical/EAP/Mental Health
  - We recommend that we move from UHC and OPTUM to Cigna
- ▶ Prescription
  - We recommend that we remain with ESI, owned by Cigna
- ▶ Dental
  - We recommend that we remain with Cigna
- ▶ Medicare Advantage
  - We recommend that we move from UHC to Aetna

# Important Messaging

- ▶ Low Network Provider Disruption of 1.9%
  - Large nationwide network, particularly throughout the County's geographic footprint
  - For those employees seeing UHC providers who are out of network for Cigna – continuous provider recruitment
- ▶ Transition of Care
  - Individuals undergoing treatment for serious health conditions
  - Individuals in treatment with a Mental Health provider
  - UHC Prior Authorizations will be honored for 90 days after January 1

# Cigna

- ▶ Cigna's Enhancements for Employees
  - Four onsite resources:
    - Claims/Service Representative
    - Nurse Liaison
    - Health Coach
    - Administration Support Representative
  - Whole Body Wellness platform: MotivateMe
  - 365 Day, 24/7 Customer Service line
  - Pre-enrollment line dedicated to Pinellas County
  - Single sign-on for employees and 1 number to call



# Cigna - Savings When Bundled

- ▶ Bundling Medical with existing Prescription and Dental with Cigna offers \$837,000 in savings over 5 years
  - Medical administrative fees reduced when bundled with Express Scripts
  - Dental administrative fee reduced when bundled with Cigna Medical
  - Competitive administrative fees flat for 5 years with 3% escalators on years 6 and 7
- ▶ Performance Guarantees
  - 50% of total fees at risk for Performance, Implementation, Clinical & Trend Guarantees –approximately \$675,000



# Medicare Advantage

- ▶ Enhancements for retirees
  - Flat premiums for 2022
  - A return to Silver Sneakers
  - Meals: 14 meals following inpatient stay
  - Transportation Services: 24 trips within 60 miles per trip
- ▶ Enhancements for County
  - Implementation/Communication Assistance
  - Wellness Allowance
  - Performance Guarantees
  - Three-year Rate Guarantee (2022-2024)

# Voluntary benefits

- ▶ Request that originated with EAC a few years ago
- ▶ Collaboration with Benefits Advisory Committee (BAC) & consultant Willis Towers Watson
- ▶ Fully supported by Appointing Authorities
- ▶ Zero-dollar impact to County – 100% employee paid
- ▶ Supplemental Medical Plans through AFLAC
  - Accident
  - Critical Illness
  - Hospitalization

# What isn't changing

- ▶ Employee premiums – we are able to hold premiums flat for employees and retirees in 2022
- ▶ Plan designs are not changing in 2022
- ▶ Vision coverage remains with EyeMed
- ▶ Disability and FMLA services remain with UHC
- ▶ FSA services remain with TASC
- ▶ Life Insurance remains with Securian

# Communication Plan

- ▶ Multi-platform communications kick off in September through end of Annual Enrollment
- ▶ Educating employees/retirees about exciting new services and voluntary benefits for employees
- ▶ Robust communications outreach in the following cascading order:
  - Appointing Authorities have been informed of all the information
  - Supervisors: toolkit and informational webinars
  - Employee Advisory Council and Benefits Advisory Committee
  - Employees – email blasts, newsletters, home mailers, webinars

# Questions