

MONROE COUNTY PUBLIC LIBRARY BOARD OF TRUSTEES WORK SESSION
Wednesday, November 9, 2022, 5:45pm, Meeting Rm 1B/C Downtown Library
Via Zoom: <https://us02web.zoom.us/j/84885707015>

AGENDA

1. Call to Order – Christine Harrison, President
2. 2023 Health Insurance Options and Proposal
3. Public Comment
4. Adjournment

View the Board Packet on the Library’s website: <https://mcpl.info/library-trustees/meetings>

Monroe County Public Library Public Comment Policy

The Library Board of Trustees shall have a time providing for public comment during all public meetings. Comments should be relevant to Library matters, excluding personnel issues. Individual speakers are asked to limit their remarks to three–five minutes. The chair shall be allowed to limit the time for individual speakers and to limit the total time for public comment.

Public comment time is provided for the public to express their opinions or concerns about matters over which the Board of Trustees has authority or responsibility. Comments are intended to be statements from speakers; speakers may not engage the Board in a question & answer exchange during public comments. Questions relating to Library or administrative procedures which could be addressed outside of a Library board meeting should be referred to the appropriate Library staff at other times. Expressions of opinion about these matters are appropriate for the public comment time on the agenda.

Approved by the Library Board of Trustees July 17, 2019

2023 Benefits Proposal

After extensive review and discussion, we have completed the bid process and propose a change in Health Care providers for MCPL. We recommend moving from SIHO to Anthem for several reasons which include:

- During the bid process, SIHO started out with a 18% rate increase and came down to 15% rate increase while Anthem started at a 0.4% decrease and came back with 8.8% decrease in rate. We also received bids from IU Health and UHC that we carefully considered. We conducted a well-rounded and balanced evaluation of the premiums, plan design, networks, and member service/tools in the decision to ensure that we propose a health plan that continues to be a strong benefit for our staff, keeps MCPL competitive, and creates minimal disruptions while offering added benefits if possible.
 - o UHC had significant plan design differences
 - o IU Health had significant network differences that we felt would disrupt care and the rate lock requires bio-metric screening
 - o SIHO provided a significant rate increase in addition to not addressing the service issues and concerns we have discussed with them during 2022.
- Anthem is a national network that is well established and offers members with a broad selection of In-Network providers and strong negotiated rates providing maximum benefit and addressing concerns and issues staff have encountered with our current provider.
- Anthem offers robust member tools so that it is easy to know what medical care will cost and shop for the in-network provider that best meets the members needs. This allows staff to know the cost and take control of their medical care which is something we do not currently have access to.
- Anthem offers a robust engagement package that provides coaching and care programs to provide personalized care and assistance for an array of needs from managing a chronic condition to creating healthy habits and meeting health goals.

There will be some education pieces for staff around open enrollment as the prescription formulary structure is different for our \$5,000 deductible plan and we will ensure staff have the information and support needed to make the best enrollment selection for their needs.

In conjunction with changing providers, we are proposing a premium contribution split change to address feedback and findings during the benchmarking we conducted earlier this year. We found that the MCPL H.S.A. contributions lag behind benchmarking, so we have come up with a proposal to remedy this. We are proposing that the MCPL continue to cover 100% of the premium cost for employee only and cover 80% of the premium for staff covering dependents/spouse. To address the H.S.A. contribution and ensure equitable benefit, we recommend that the MCPL contribute to employee H.S.A. accounts the difference in premium cost from the PPO plan to the selected HDHP plan (this keeps the MCPL cost for health insurance the same no matter which plan an employee selects and provides the employee with H.S.A. funds that are meaningful and add to the benefit.



Monroe County Public Library

Anthem Health Insurance 2023

	PPO \$500/\$1500		HDHP \$3000/\$6000		HDHP \$5000/10000	
	Annual	Per Pay	Annual	Per Pay	Annual	Per Pay
Employee Only						
Total premium	\$7,689.84	\$295.76	\$6,347.28	\$244.13	\$5,382.72	\$207.03
Library Share	\$7,689.84	\$295.76	\$6,347.28	\$244.13	\$5,382.72	\$207.03
Employee share	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
H.S.A. Contribution			\$1,342.56	\$51.64	\$2,307.12	\$88.74
Employee + Spouse						
Total premium	\$16,148.52	\$621.10	\$13,329.36	\$512.67	\$11,303.76	\$434.76
Library Share	\$12,918.82	\$496.88	\$10,663.49	\$410.13	\$9,043.01	\$347.81
Employee share	\$3,229.70	\$124.22	\$2,665.87	\$102.53	\$2,260.75	\$86.95
H.S.A. Contribution			\$2,255.33	\$86.74	\$3,875.81	\$149.07
Employee + Child(ren)						
Total premium	\$13,841.64	\$532.37	\$11,425.20	\$439.43	\$9,688.92	\$372.65
Library Share	\$11,073.31	\$425.90	\$9,140.16	\$351.54	\$7,751.14	\$298.12
Employee share	\$2,768.33	\$106.47	\$2,285.04	\$87.89	\$1,937.78	\$74.53
H.S.A. Contribution			\$1,933.15	\$74.35	\$3,322.18	\$127.78
Employee + Family						
Total premium	\$22,300.44	\$857.71	\$18,407.16	\$707.97	\$15,609.96	\$600.38
Library Share	\$17,840.35	\$686.17	\$14,725.73	\$566.37	\$12,487.97	\$480.31
Employee share	\$4,460.09	\$171.54	\$3,681.43	\$141.59	\$3,121.99	\$120.08
H.S.A. Contribution			\$3,114.62	\$119.79	\$5,352.38	\$205.86

Proposed for 11.16.2022 Board Meeting



Monroe County Public Library

HRI Dental Premium Shares Plan Year 2023

Coverage Type and Employee Status	Dental Contributions			
	Deductible \$25 In-Network / \$75 Out-of-Network Annual Maximum \$1,250			
	Employee Contributions		Library Contributions	
	Annual	Bi-weekly	Annual	Bi-weekly
Employee Only				
37.5 Hr/Week FT	\$21.47	\$0.83	\$348.13	\$13.39
25 Hr/Week/PT	\$137.51	\$5.29	\$232.09	\$8.93
20 Hr/Week/PT	\$183.93	\$7.07	\$185.67	\$7.14
EE/Child(ren)				
37.5 Hr/Week FT	\$531.47	\$20.44	\$438.13	\$16.85
25 Hr/Week/PT	\$677.51	\$26.06	\$292.09	\$11.23
20 Hr/Week/PT	\$735.93	\$28.31	\$233.67	\$8.99
EE/Spouse				
37.5 Hr/Week FT	\$367.15	\$14.12	\$409.13	\$15.74
25 Hr/Week/PT	\$503.52	\$19.37	\$272.76	\$10.49
20 Hr/Week/PT	\$558.08	\$21.46	\$218.20	\$8.39
Family				
37.5 Hr/Week FT	\$866.74	\$33.34	\$497.30	\$19.13
25 Hr/Week/PT	\$1,032.51	\$39.71	\$331.53	\$12.75
20 Hr/Week/PT	\$1,098.81	\$42.26	\$265.23	\$10.20

The rate hold was extended into 2023, so there is no change in premiums or plan design

The Library contributes an equal amount to each full-time employee

Part-time contributions are calculated based on the percentage of time worked (20 hrs. = 53%; 25hrs. = 66%; 30hrs. = 80%).

The Library contributes 15% of Family/Spouse/Children premiums for full-time employees.

Annual deductible for an individual is \$25.00. *The family deductible limit is 3 per family, and must be met by one, or combination of, family members before plan coverage takes effect at 100%.*



HRI - EyeMed Network Vision Premiums for Year 2023

Voluntary/Employee Paid

	Annual Rate	Monthly Rate	Bi-Weekly Rate
Employee Only	\$77.88	\$6.49	\$3.00
Employee/Children	\$163.32	\$13.61	\$6.28
Employee/Spouse	\$155.64	\$12.97	\$5.99
Employee/Family	\$227.16	\$18.93	\$8.74

Rate hold until 12/31/2024