



COUNCIL DECISION REQUEST

SUBJECT: Health Insurance Renewals for Fiscal Year 2016-2017

MEETING DATE: April 21, 2016

SUBMITTED BY: Melanie Baird-Simmons

SUBMITTAL TO AGENDA
APPROVED BY TOWN MANAGER

AMOUNT BUDGETED:

EXPENDITURE REQUIRED:

EXHIBITS (If Applicable, To Be Attached):

- Dental Plan Renewal Comparison
- Vision Plan Renewal Comparison
- Dental Provider List
- Vision Provider List

POSSIBLE MOTION :

I move to continue utilizing The Segal Company as the Broker of Record for our medical benefits with APEHP; change our Broker of Record to Alliant Employee Benefits for dental and vision benefits.

SUMMARY OF THE BASIS FOR POSSIBLE MOTION:

The Segal company has been our Broker of Record for all of our health care benefits. However, in an effort to realize savings for the Town of Payson and increase benefits for our employees, other options were explored.

- APEHP medical rates were reduced for the Town of Payson, while overall rates were increased by 2%. Quotes include brokerage fees for The Segal Company.
- Alliant Employee Benefits presented several quotes for dental and vision that also included their brokerage fees that result in a significant savings to the Town of Payson as well as the employee.
- We are recommending this change due to the significant increase in providers available to our employees within the Town of Payson for each by changing to The Guardian for Dental and Avesis for the Vision.
- Additionally, the change would increase the benefit plan designs slightly as well. The Town of Payson's dental providers would increase from 19 with Delta Dental to 41 with The Guardian.
- The Town of Payson's vision providers would increase from 1 with VSP to 3 with Avesis.

APR 21 2016 I.2



COUNCIL DECISION REQUEST

PROS:

Increased medical, dental and vision savings for the Town of Payson
Increased coverage in dental benefits
Increased networks for both dental and vision benefits

CONS:

Minor management of two brokerage companies and agreements

FUNDING:

| | | | | |
|-------|---------|------------|----------|------------|
| Acct: | Budget: | Available: | Expense: | Remaining: |
| Acct: | Budget: | Available: | Expense: | Remaining: |
| Acct: | Budget: | Available: | Expense: | Remaining: |

FM: _____ Date: _____

TOWN OF PAYSON

Dental Renewal & Options ~ July 1, 2016

| | DELTA DENTAL CURRENT | Guardian OPTION 4a |
|----------------------------------|-------------------------|------------------------------|
| | PPO / Indemnity | PPO |
| | In-Network | In-Network |
| Calendar Year Deductible: | | |
| Individual | \$50 per person | \$50 |
| Family | no limit | \$150 |
| | Yes | Yes |
| Calendar Year Maximum: | | |
| Individual | \$1,500 | \$1,500 |
| Coinsurance: | | |
| Preventive | 100% | 100% |
| Basic | 80% | 80% |
| Major | 50% | 50% |
| Orthodontia - Child Only: | | |
| Lifetime Maximum | \$1,500 | \$1,500 |
| Coinsurance | 50% | 50% |
| | Yes | No |
| Out-of-Network Benefits: | | |
| Deductible (ind/fam): | \$50 per person | \$50 per person (x3) |
| Calendar Year Maximum: | \$1,500 | \$1,500 |
| Coinsurance: | 100% / 80% / 50% / 50% | 100% / 80% / 50% / 50% |
| Out-of-Network (UCR or MAC) | 51st Percentile | based on in network PPO Fees |
| Additional Information | | |
| Endodontics | Basic | Basic |
| Periodontics | Basic | Basic |
| Implants | Major | Major |
| Waiting Periods | None | None |
| | Major | None |
| | Orthodontia | Includes Rollover Benefit |
| NOTES | | |

NOTE: This summary is not a complete disclosure of benefits, benefit restrictions or contract provisions. In the event of a discrepancy the Carrier contracts will prevail.



TOWN OF PAYSON

Vision Renewal & Options ~ July 1, 2016

| | VSP CURRENT In-Network | Avesis Alternate 3 In-Network |
|---|---------------------------------------|--|
| Exams | | |
| Copay | \$10 | \$10 |
| Frequency | 12 Months | 12 Months |
| Fundus Photography (Retinal Imaging) | | not included |
| Materials | | |
| Copay | \$25 | \$25 |
| Frames: | | |
| Allowance | \$150 | \$130-\$195 (\$65 Wholesale) |
| Frequency | 24 Months | 24 Months |
| Lenses: | | |
| Frequency | 12 Months | 12 Months |
| Single Vision | Covered @ 100% after copay | Covered @ 100% after copay |
| Bifocal | Covered @ 100% after copay | Covered @ 100% after copay |
| Trifocal | Covered @ 100% after copay | Covered @ 100% after copay |
| Standard Progressives | Covered @ 100% after copay | 20% discount, plus \$50 Allowance |
| Lens Options: | | |
| UV Treatment | | \$15 |
| Tints & Dyes | | \$17 |
| Factory Scratch-Resistant Coating | | \$17 |
| Standard Polycarbonate | | Children - \$0 / Adult \$40-\$44 |
| Standard Reflective Coating | | \$45 |
| Contact Lenses: (in lieu of lenses & frames) | | |
| Frequency | 12 Months | 12 Months |
| Contact Lens Exam/Fitting | up to \$60 copay | included in allowance |
| Elective | \$150 Allowance | \$150 Allowance |
| Medically Necessary | | covered in full |
| Out-of-Network Benefits: | | |
| Exams | Reimbursed up to \$45 | Reimbursed up to \$35 |
| Frames | Reimbursed up to \$70 | Reimbursed up to \$55 |
| Lenses | Reimbursed \$30 - \$65 | Reimbursed \$35 - \$80 |
| Contact Lenses | Reimbursed up to \$105 | Reimbursed up to \$130 - \$250 |

NOTE: This summary is not a complete disclosure of benefits, benefit restrictions or contract provisions. In the event of a discrepancy the Carrier contracts will prevail.

TOWN OF PAYSON

Dental Provider Listing

| Dentist Name | Facility Name | Specialty | Delta | Guardian |
|---------------------|---------------------------|--------------------------------|-------|----------|
| Alexander, Paul | Alpine Family Dental | General Dentist | X | X |
| Anderson, Eric | Anderson Dental Group | General Dentist | X | X |
| Anderson, Jeffrey | Eric Anderson DDS | General Dentist | | |
| Antzak, Lara | Desert Dentistry Partners | General Dentist | | X |
| Banks, Brian | Banks Pediatric Dentistry | Pediatric | X | X |
| Beir, Charles | Charles M Beier | General Dentist | X | |
| Biltgen-Mesa, Janet | High Desert Dentistry | General Dentist | | X |
| Blackmore, William | Frontier Dental Arts | General Dentist | | |
| Booth, Steven | Steven Booth DDS | General Dentist | X | |
| Brown, Robert | Desert Dentistry Partners | General Dentist | | X |
| Bukhari, Sara | Desert Dentistry Partners | Pediatric | | X |
| Butler, Jacob | Alpine Family Dental | General Dentist | | X |
| Casagrande, Angelo | Desert Dentistry Partners | Pedodontist | | X |
| Church, Justin | Anderson Dental Group | General Dentist | X | X |
| Collins, Ahmed | Desert Dentistry Partners | General Dentist | | |
| Cull, Jeremy | Jeremy Cull DDS | Oral and Maxillofacial Surgery | | |
| Davis, Kenneth | Keneth Davis | General Dentist | | X |
| Diquattro, Ryan | Frontier Dental Arts | General Dentist | X | X |
| Euzarraga, Janet | Desert Dentistry Partners | General Dentist | | X |
| Flaherty, Brett | Flaherty Dental | General Dentist | X | X |
| Green, Manieka | High Desert Dentistry | General Dentist | | X |
| Haley, Mark | High Desert Dentistry | General Dentist | | X |
| Haught, Daniel | Anderson Dental Group | General Dentist | | |
| Jang, John | Bonanza Square Dentistry | General Dentist | | X |
| Jensen, Niels | Niels Jensen DMD | Periodontist | X | X |
| Jenson, Niels | Anderson Dental Group | Periodontist | | |
| Jeong, Grace | Flaherty Dental | General Dentist | | |

TOWN OF PAYSON

Dental Provider Listing

| Dentist Name | Facility Name | Specialty | Delta | Guardian |
|-----------------------|---------------------------|-----------------|-------|----------|
| Kerr, Douglas | Payson Premier Dental | Pedodontist | X | X |
| Mackey, Tracy | High Desert Dentistry | General Dentist | | X |
| Mattern, Thomas | Payson Premier Dental | General Dentist | X | X |
| Mayorga, Kristen | Desert Dentistry Partners | General Dentist | | X |
| McDowell, Benjamin | Payson Orthodontics | Orthodontist | X | X |
| Nguyesen, Steven | Bonanza Square Dentistry | General Dentist | | X |
| Patel, Onika | Onika Patel | General Dentist | | X |
| Plets, James | James H Plets DDS | Orthodontists | X | X |
| Price, Scott | Anderson Dental Group | General Dentist | X | |
| Quihuis, Anthony | Desert Dentistry Partners | General Dentist | | X |
| Ramones, Andreira | High Desert Dentistry | General Dentist | | X |
| Sesta, John | High Desert Dentistry | General Dentist | | |
| Shalalaie, Masih | High Desert Dentistry | Periodontist | | X |
| Simpson, Isabell | Payson Premier Dental | General Dentist | X | X |
| Smith, Donald | Dentist Developed Smiles | General Dentist | X | X |
| Solomon, Raymond | Desert Dentistry Partners | Pedodontist | | X |
| Sullivan, John | Desert Dentistry Partners | General Dentist | | X |
| Triolo, Jerome | High Desert Dentistry | General Dentist | | X |
| Villalobos, Jessica | High Desert Dentistry | General Dentist | | X |
| Wade, Kristin | Payson Premier Dental | General Desist | X | X |
| West, Curtis | Desert Dentistry Partners | General Dentist | | X |
| Wilson, Gustavo | Desert Dentistry Partners | General Dentist | | X |
| Wilson, Jack | Flaherty Dental | General Dentist | | X |
| Winterholler, Chris | Payson Dental Care | General Dentist | X | X |
| Winterholler, Patrice | Payson Dental Care | General Dentist | X | X |
| Young, Diana | Desert Dentistry Partners | General Dentist | | X |

TOWN OF PAYSON

Vision Provider Listing

| Providers | Phone Number | VSP | Aveasis | Eyemed | Lincoln |
|------------------------|--------------|-----|---------|--------|---------|
| Payson Eye Care Center | 928.474.3556 | X | X | | |
| Alpine Optical | 928.474.2989 | | X | X | |
| Walmart Vision Center | 928.474.0029 | | X | | X |

Note: Ameritas, Assurant and Standard Life use the VSP provider network.