



City of Coral Gables

Insurance Advisory Committee

June 2018

The City of Coral Gables

Employee Benefit Renewal Summary

October 1, 2018

Florida Blue – Health Insurance

The City's premium rates will decrease by -2% with no plan changes. Florida Blue will also include a \$50,000 wellness contribution. These new rates are guaranteed for 12 months. This follows a \$535,013 Profit Sharing Contribution received as part of the ProShare Agreement that is in place.

Florida Combined – Dental Insurance

The city has two voluntary dental plans, a PPO plan and the DHMO plan. Florida Combined is showing a rate pass with the current rates guaranteed for another 12 months. The City is exploring an upgrade in the DHMO benefits for inclusion at the upcoming anniversary date.

Humana – Voluntary Vision

The voluntary vision plan will renew with no plan change or rate change. These rates are guaranteed for 24 months (*through September 30, 2020*).

UNUM – Life and AD&D

The renewal from UNUM has not been confirmed; however, we expect to receive notification shortly.



City of Coral Gables

Insurance Advisory Committee

Florida Blue Renewal Information

City of Coral Gables

Health Insurance Paid Claim Experience

Florida Blue

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Paid Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
October 2014	444	\$ 376,761	\$ 2,264	\$ 22,906	\$ 25,170
November	442	376,295	122,851	33,195	156,046
December	443	372,463	279,981	48,174	328,155
January 2015	446	372,834	244,462	27,513	271,975
February	444	382,531	475,500	32,354	507,854
March	445	371,974	260,169	31,636	291,805
April	447	372,504	252,787	60,116	312,903
May	447	374,433	310,187	35,875	346,062
June	446	374,150	255,158	26,478	281,636
July	448	376,264	374,414	39,880	414,295
August	449	379,647	255,223	32,989	288,212
September	448	377,882	279,605	52,756	332,361
Total		\$4,507,736	\$3,112,603	\$443,874	\$ 3,556,477
			Average Claim per employee		\$ 664.89
			Loss Ratio		78.9%

Florida Blue

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Paid Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
October 2015	446	\$ 425,561	\$ 323,945	\$ 24,997	\$ 348,942
November	445	428,923	251,237	49,076	300,313
December	449	417,907	291,485	53,965	345,450
January 2016	454	432,319	216,684	40,605	257,289
February	455	414,847	202,614	31,960	234,575
March	455	423,404	217,683	50,327	268,009
April	455	417,153	276,834	34,915	311,749
May	451	435,095	296,444	44,445	340,889
June	450	421,505	207,634	42,180	249,813
July	451	429,609	183,451	30,214	213,665
August	447	419,916	183,814	69,401	253,215
September	452	423,039	166,694	32,935	199,629
Total		\$5,089,277	\$2,818,518	\$505,020	\$ 3,323,538
			Average Claim per employee		\$ 614.33
			Loss Ratio		65.3%

City of Coral Gables

Health Insurance Paid Claim Experience

Florida Blue

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Paid Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
October 2016	463	\$ 458,230	\$ 330,381	\$ 38,994	\$ 369,375
November	464	463,269	189,442	45,471	234,913
December	465	456,882	276,091	49,443	325,534
January 2017	462	470,370	258,405	39,037	297,442
February	465	456,262	379,138	37,227	416,365
March	467	457,498	193,247	52,429	245,676
April	466	462,787	299,192	39,079	338,271
May	461	464,906	195,451	55,791	251,242
June	463	452,044	233,002	33,760	266,762
July	465	461,412	159,018	42,650	201,668
August	462	461,412	240,905	55,246	296,151
September	462	451,462	310,435	47,938	358,373
Total		\$5,516,534	\$3,064,707	\$537,065	\$ 3,601,772
			Average Claim per employee		\$ 647.22
				Loss Ratio	65.3%

Florida Blue

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Paid Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
October 2017	458	\$ 453,072	\$ 259,018	\$ 50,523	\$ 309,541
November	458	445,439	338,120	41,689	379,809
December	461	445,876	272,505	40,464	312,969
January 2018	458	454,142	444,900	53,628	498,528
February	456	440,093	222,244	45,783	268,027
March	455	441,454	365,394	28,987	394,381
April	457	441,584	523,923	38,295	562,218
May	458	446,672	296,965	59,417	356,382
Total		\$3,568,332	\$2,723,069	\$358,786	\$ 3,081,855
			Average Claim per employee		\$ 841.81
				Loss Ratio	86.4%

City of Coral Gables
 Health Insurance Paid Claim Experience
 Most Recent 24 Months

Florida Blue

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Paid Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
June 2016	450	\$ 421,505	\$ 207,634	\$ 42,180	\$ 249,813
July	451	429,609	183,451	30,214	213,665
August	447	419,916	183,814	69,401	253,215
September	452	423,039	166,694	32,935	199,629
October	463	458,230	330,381	38,994	369,375
November	464	463,269	189,442	45,471	234,913
December	465	456,882	276,091	49,443	325,534
January 2017	462	470,370	258,405	39,037	297,442
February	465	456,262	379,138	37,227	416,365
March	467	457,498	193,247	52,429	245,676
April	466	462,787	299,192	39,079	338,271
May	461	464,906	195,451	55,791	251,242
Total		\$ 5,384,274	\$2,862,939	\$ 532,201	\$ 3,395,140
			Average Claim per employee		\$ 615.84
				Loss Ratio	63.1%

Florida Blue

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Paid Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
June 2017	463	\$ 452,044	\$ 233,002	\$ 33,760	\$ 266,762
July	465	461,412	159,018	42,650	201,668
August	462	461,412	240,905	55,246	296,151
September	462	451,462	310,435	47,938	358,373
October	458	453,072	259,018	50,523	309,541
November	458	445,439	338,120	41,689	379,809
December	461	445,876	272,505	40,464	312,969
January 2018	458	454,142	444,900	53,628	498,528
February	456	440,093	222,244	45,783	268,027
March	455	441,454	365,394	28,987	394,381
April	457	441,584	523,923	38,295	562,218
May	458	446,672	296,965	59,417	356,382
Total		\$ 5,394,662	\$3,666,429	\$ 538,380	\$ 4,204,809
			Average Claim per employee		\$ 762.71
				Loss Ratio	77.9%

City of Coral Gables

Health Insurance Paid Claim Experience

Renewal Period

Florida Blue

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Paid Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
April	455	\$ 417,153	\$ 276,834	\$ 34,915	\$ 311,749
May	451	435,095	296,444	44,445	340,889
June	450	421,505	207,634	42,180	249,813
July	451	429,609	183,451	30,214	213,665
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October 2016	463	458,230	330,381	38,994	369,375
November	464	463,269	189,442	45,471	234,913
December	465	456,882	276,091	49,443	325,534
January 2017	462	470,370	258,405	39,037	297,442
February	465	456,262	379,138	37,227	416,365
March	467	457,498	193,247	52,429	245,676
Total		\$5,308,829	\$2,941,574	\$516,691	\$ 3,458,265
			Average Claim per employee		\$ 629.69
			Loss Ratio		65.1%

Florida Blue

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Paid Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
April	466	\$ 462,787	\$ 299,192	\$ 39,079	\$ 338,271
May	461	464,906	195,451	55,791	251,242
June	463	452,044	233,002	33,760	266,762
July	465	461,412	159,018	42,650	201,668
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October 2017	458	453,072	259,018	50,523	309,541
November	458	445,439	338,120	41,689	379,809
December	461	445,876	272,505	40,464	312,969
January 2018	458	454,142	444,900	53,628	498,528
February	456	440,093	222,244	45,783	268,027
March	455	441,454	365,394	28,987	394,381
Total		\$5,434,099	\$3,340,184	\$535,538	\$ 3,875,722
			Average Claim per employee		\$ 701.49
			Loss Ratio		71.3%



City of Coral Gables

Insurance Advisory Committee

Florida Combined Renewal Information



Florida Combined Life

An Independent Licensee of the
Blue Cross and Blue Shield Association

May 31, 2018

Michelle Mendizabal
City of Coral Gables
2801 Salzedo Street, Suite 200
Coral Gables, FL, 33134

RE: Group Policy Number:
159L92
26550

Renewal Date: October 01, 2019

Dear Michelle Mendizabal :

Thank you for choosing Florida Combined Life Insurance Company, Inc. for your group Dental Insurance benefits. We value you as a customer and appreciate your business.

Your Group Dental Insurance Plan is about to renew. We have completed our annual review of your coverage with FCL, taking into account a variety of factors that affect rate development. After careful consideration and analysis, we have established your renewal rates for the next plan year. Your current and renewal rates are shown below. The renewal rates will take effect on your renewal date and are guaranteed for the following 12 months, subject to the terms and conditions of your group contract.

BlueDental Choice Plus Voluntary 159L92

	Current Rates	New Rates
Employee	\$ 50.27	\$ 50.27
Employee + Spouse	\$ 102.47	\$ 102.47
Employee + Child(ren)	\$ 91.20	\$ 91.20
Family	\$ 124.96	\$ 124.96

BlueDental Care PS220 26550

	Current Rates	New Rates
Employee	\$ 13.14	\$ 13.14
Employee + Spouse	\$ 27.01	\$ 27.01
Employee + Child(ren)	\$ 21.82	\$ 21.82
Family	\$ 38.22	\$ 38.22

We look forward to continuing our relationship well into the future. Should you have any questions regarding this letter, please contact your local Florida Blue representative or telephone our office at 1-800-772-8244.

Sincerely,

Debra Keller



City of Coral Gables

Insurance Advisory Committee

Humana Renewal Information



City of Coral Gables

Group 621075

Effective date: October 1, 2018

Your current and new vision rates

Renewal rates guaranteed through: September 30, 2020

Current Plan Description (Discontinued*)	New Plan Description	Coverage Type	Enrollment	Current Monthly Rates	New Monthly Rates
Plan 1 VCP Voluntary, \$20/\$20 In Network Exam/Material Copay, \$45 In Network Frame Allowance, \$110 In Network Contact Lens Allowance, 12/12/24 Exam/Lens or Contact Lens/Frame Frequency Limitation	Humana Vision Plan Voluntary, \$10/\$25 In Network Exam/Material Copay, \$100 In Network Frame Allowance, \$100 In Network Contact Lens Allowance, 12/12/24 Exam/Lens or Contact Lens/Frame Frequency	Employee Only:	173	\$4.99	\$4.99
		Employee & Spouse:	26	\$9.97	\$9.97
		Employee & Child(ren):	28	\$9.48	\$9.48
		Employee & Family:	27	\$14.89	\$14.89
		Total	254	\$1,790	\$1,790

*You should have received a letter from Humana notifying you that your current plan is discontinued.

Humana Vision

It needs to be easy for your employees to get the vision care they need. At home or on the road, your employees will find a provider with convenient hours and locations. And they'll receive substantial savings on eye wear and exams when they visit network providers.

It's important your employees keep their eyes healthy and get routine care. Exams can help prevent vision loss, but also detect more serious diseases in the body such as diabetes, hypertension, multiple sclerosis, and brain tumors.

Humana Vision plans encourage prevention, early diagnosis, and treatment, helping employees stay healthy and possibly prevent permanent vision loss.

City of Coral Gables

Humana Vision Plan

Renewal – October 1, 2018

The vision plan is being enhanced with the following new benefits:

- Contact Lens Exam Fit and Follow Up - (also known as the Contact Exam) currently not covered, now new enhanced benefit will cover additionally up to \$55 for the contact fit and follow up exam
- Frame Allowance – Enhanced plan benefit from \$45 wholesale frame allowance benefit, enhanced to new Retail Frame Allowance of \$100 dollars and 20% off balance over \$100. The new retail frame allowance will ensure our members know their frame benefit without any guesswork the previous wholesale allowance.
- Diabetic Eye Care – Diabetic Care (Care and testing for diabetic members) – currently not covered, now new enhanced benefit will cover additional extra benefit care for Diabetic members; new benefit will cover Exam, Retinal imaging, Extended ophthalmoscopy, Gonioscopy, Scanning laser (Up to 2 additional services per benefit year for each listed service)
- Premium Progressive Lenses Copay Option
- Vision network counts with over 75,000 contracted providers nationwide, including private optometrist offices and major retailers like LensCrafters, Pearle Vision, Target Optical, Sears Optical, and JCPenney Optical.
- LASIK / PRK Surgery Benefit Plan - Lasik Benefit of 15 percent off retail price or 5 percent off promotional price for LASIK or PRK from the US Laser Network, owned and operated by LCA Vision
- Glasses.com – Online access to fully request and obtain their frames and lenses utilizing the in-network plan benefits
- Contacts.com– Online access to fully request and obtain their contact lenses utilizing the in-network plan benefits
- Safety Glasses Benefit Coverage -Includes Safety Frames, Lenses, Single vision, Bifocal, Trifocal, Standard and Premium Progressive lenses, Polycarbonate, UV Coating, and much more
- Quarterly Vision Wellness Webinar meetings for all employees to increase Vision wellness awareness and plan benefit offering