



D.C. Everest Area School District

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Dr. Jack Stoskopf, Jr.
Assistant Superintendent
Business/Personnel Services

MISSION STATEMENT

D.C. Everest Area School District, in partnership with the community, is committed to being an innovative educational leader in developing knowledgeable, productive, caring, creative, responsible individuals prepared to meet the challenges of an ever-changing global society.

TO: Dr. Kristine Gilmore, Superintendent
FROM: Jack E. Stoskopf, Jr., Assistant Superintendent business/personnel services
RE: Health and Dental Insurance Recommendations
DATE: August 19, 2014 – **FINALIZED AND UPDATED August 27, 2014**

In light of the fact that we have had so many changes to our health insurance plans, we recommend that the plan design, benefits, and all other processes related to healthcare remain the same for calendar year 2015. The final renewal rates will be available at the board meeting as those rate amounts will be delivered the morning of the meeting from IMA.

These were the changes we implemented at the beginning of the 2014 calendar year and suggest that there are no changes to the items below with the exception of a date changes (**in bold**) and a slight decrease to the dental premiums due to a high balance in our dental claims tail account (as recommended per the auditors).

- 1.) Increase the employee share of premium from 10% to 12.5%
- 2.) Increase single deductible from \$250.00 to \$750.00
- 3.) Increase family deductible from \$500.00 to \$1,250.00
- 4.) Provide for a \$250.00 deductible credit for district policy holders (single or family for the 2014 plan year) that earn the employee wellness credit for submitting proof of annual physical by December 31, 2013. **DATE CHANGE FOR 2015: November 30, 2014**
- 5.) Impose a \$50.00 per month surcharge for non-student dependents between the ages of 18 and 26 with access to other group health insurance at their place of employment
- 6.) Impose a \$50.00 per month spousal surcharge for spouses with access to other group health insurance at their place of employment
- 7.) Beginning with the new plan year (January 1, 2014) employees who work less than 30 hours per week will not be eligible for the district health insurance plan
- 8.) **CHANGE FOR 2015:** Reduce dental premiums see below - based on plan updates and trends.

Plan	2014 District Monthly Cost	2014 Employee Monthly Cost	2015 District Monthly Cost	2015 Employee Monthly Cost	Change
Single Health	\$550.38	\$78.62	\$581.75	\$83.11	5.7%
Family Health	\$1,353.94	\$193.42	\$1,431.12	\$204.45	5.7%
Single Dental Premier(Adm/Non)	\$56.73/\$39.37	\$0/\$4.37	\$56.73/\$39.37	\$0/\$4.37	0%
Family Dental Premier (Adm/Non)	\$154.05/\$109.45	\$0/\$12.16	\$154.05/\$109.45	\$0/\$12.16	0%
Single Dental PPO	\$59.99	\$6.67	\$54.52	\$6.06	-.09%
Family Dental PPO	\$170.13	\$18.90	\$151.59	\$15.84	-.11%

Administration recommends approval of rates presented at the board meeting.

Summary of plan updates

X-ray Frequency:

- Plans reflect outdated language. In 2004 the ADA changed their guidelines to reduce unnecessary exposure to radiation. The plan currently covers bitewing x-rays every 6 months and full mouth x-rays every 3 years. Recommend changing plan to cover bitewings every year and full mouth x-rays every 5 years. This would reduce claims by about 0.8%.

Implant Coverage:

- Recommend adding coverage at the same level as bridges and dentures today as it is becoming the norm. The impact to claims is estimated to be about +0.5%

Sealant Coverage:

- Recommend expanding coverage from 14 years to 18 years to ensure that all adolescent's teeth are protected. No expected impact to claims with this change.

Net effect of plan update changes is -.3% combined.