

SAN CARLOS UNIFIED SCHOOL DISTRICT NO. 20



MEMORANDUM

TO: School Board Members
Catherine Steele, Superintendent

FROM: Ophelia T. James
Human Resource Director

SUBJECT: Employee Benefits 2014-15

DATE: April 9, 2014

The Benefits Committee consisting of Catherine Steele, Sharon Nosie, Gertrude Goode, Charlene Brown and I met on this date and have decided to offer the benefit package for dental, vision, life, AD&D, and short Term Disability to Assurant. The rates for Assurant were at a lower cost to the District. The health insurance will remain with ASBAIT although there is a slight increase of 3.24% for the buy-up plan. We recommend that the increase be absorbed by the District through the savings anticipated with the benefits offered by Assurant.

Attached are the documents that were provided to us by Benefit Intelligence to make our decision. Should you have any questions regarding the benefits, the representatives from Benefit Intelligence and Assurant will be in attendance at the Board Meeting.

We have been committed to insure that we provide the best benefits for our employees in the past and would like to continue in the coming year. Thank you for your review and subsequent approval of our recommendation would be appreciated.

A handwritten signature in black ink, appearing to read "Ophelia T. James". The signature is written in a cursive, flowing style.

Attachments (6)

Assurant

San Carlos Unified School District Assurant Vs. Renewal

Assurant

DENTAL	#EE	Rate	Premium
Single EE	161	\$21.49	\$3,459.89
EE + Spouse	8	\$42.51	\$340.08
EE + Child	34	\$44.26	\$1,504.84
EE + Family	28	\$61.17	\$1,712.76
Total/Month	231	.	\$7,017.57
Total/Annual			\$84,210.84

88.58%

VSP	#EE	Rate	Premium
Single EE	154	\$7.50	\$1,155.00
EE + Spouse	9	\$12.42	\$111.78
EE + Child	30	\$12.68	\$380.40
EE + Family	27	\$20.43	\$551.61
Total/Month	220	.	\$2,198.79
Total/Annual			\$26,385.48

98.14%

LIFE/AD&D	Rate	Total Volume
	0.130	11,952,000
Total/Month		\$1,553.76
Total/Annual		\$18,645.12

81.25%

STD	Rate	Covered Payroll
15-15-11	\$0.27	\$124,573
Total/Month		\$3,363.47
Total/Annual		\$40,361.65

100.00%

Annual Cost

\$169,603.09

91.55%

Annual Savings

\$15,656.76

Current Rates Metlife

DENTAL	#EE	Rate	Premium
Single EE	161	24.26	\$3,905.86
EE + Spouse	8	47.99	\$383.92
EE + Child	34	49.97	\$1,698.98
EE + Family	28	69.05	\$1,933.40
Total/Month	231		\$7,922.16
Total/Annual			\$95,065.92

Vision	#EE	Rate	Premium
Single EE	154	\$7.77	\$1,196.58
EE + Spouse	9	\$12.42	\$111.78
EE + Child	30	\$12.68	\$380.40
EE + Family	27	\$20.43	\$551.61
Total/Month	220		\$2,240.37
Total/Annual			\$26,884.44

LIFE/AD&D	Rate	Total Volume
	0.160	11,952,000
Total/Month		\$1,912.32
Total/Annual		\$22,947.84

STD	Rate	Covered Payroll
	\$0.27	\$124,573
Total/Month		\$3,363.47
Total/Annual		\$40,361.65

Annual Cost

\$185,259.85

Assurant

San Carlos Unified School District Assurant Vs Current

Assurant			
DENTAL	#EE	Rate	Premium
Single EE	161	\$21.49	\$3,459.89
EE + Spouse	8	\$42.51	\$340.08
EE + Child	34	\$44.26	\$1,504.84
EE + Family	28	\$61.17	\$1,712.76
Total/Month	231	.	\$7,017.57
Total/Annual			\$84,210.84

94.34%

VSP	#EE	Rate	Premium
Single EE	154	\$7.50	\$1,155.00
EE + Spouse	9	\$12.42	\$111.78
EE + Child	30	\$12.68	\$380.40
EE + Family	27	\$20.43	\$551.61
Total/Month	220	.	\$2,198.79
Total/Annual			\$26,385.48

98.14%

LIFE/AD&D	Rate	Total Volume
	0.130	11,952,000
Total/Month		\$1,553.76
Total/Annual		\$18,645.12

81.25%

STD	Rate	Covered Payroll
15-15-11	\$0.27	\$124,573
Total/Month		\$3,363.47
Total/Annual		\$40,361.65

100.00%

Annual Cost

\$169,603.09

Annual Savings

\$9,857.16

Current Rates Metlife			
DENTAL	#EE	Rate	Premium
Single EE	161	22.78	\$3,667.58
EE + Spouse	8	45.06	\$360.48
EE + Child	34	46.92	\$1,595.28
EE + Family	28	64.84	\$1,815.52
Total/Month	231		\$7,438.86
Total/Annual			\$89,266.32

Vision	#EE	Rate	Premium
Single EE	154	\$7.77	\$1,196.58
EE + Spouse	9	\$12.42	\$111.78
EE + Child	30	\$12.68	\$380.40
EE + Family	27	\$20.43	\$551.61
Total/Month	220		\$2,240.37
Total/Annual			\$26,884.44

LIFE/AD&D	Rate	Total Volume
	0.160	11,952,000
Total/Month		\$1,912.32
Total/Annual		\$22,947.84

STD	Rate	Covered Payroll
	\$0.27	\$124,573
Total/Month		\$3,363.47
Total/Annual		\$40,361.65

Annual Cost

\$179,460.25

DLI is Same

San Carlos School District Disruption Summary Report

Total Number of Providers	53
Total In-Network w/ Assurant	41
% In-Network w/ Assurant	77.4%
Total In-Network w/ Current	30
% Par w/ Current	56.6%
Total In-Network w/Assurant, NOT par with Current	11
% In-Network with Assurant, NOT par with Current	20.8%
Total In-Network w/ Current, NOT par with Assurant	0
% In-Network with Current, NOT par with Assurant	0.0%
Total Out of Network w/ Current & Assurant	12
% Out of Network Providers	23%
Total Out of Network w/Assurant (Providers that can be targeted for recruitment)	12

Total Paid Claims	\$ 61,773
Total In-Network Claims w/ Assurant	\$ 39,997
% Paid In-Network w/ Assurant	64.7%
Total Paid In-Network w/ Current	\$ 31,854
% Paid In-Network w/ Current	51.6%
Total Out of Network Claims \$ w/ Assurant & Current	\$ 21,776
% Out of Network Claims w/ Assurant & Current	35.3%

Claims paid In-Network w/Current, NOT w/ Assurant	\$ -
Claims paid In-Network w/Assurant, NOT w/ Current	\$ 8,143
Potential Financial Benefit ** <i>(Difference between amount paid IN with Assurant and IN with Current)</i>	\$ 8,143

* Data may include duplicate provider names due to format of claim experience

** Assurant INN discounts would apply, which may reduce claim expense

*****Due to the formatting of the street address field in the supplied data, we are unable to match the street address. This can lead to inaccuracy when counting in-network providers. If the street address can be provided we can update our analysis.**

Renewal Calculator

Prepared For: San Carlos USD

Brokerage: Benefit Intelligence

Dental Participating Census

EE	161
EE+S	8
EE+C	34
EE & FAM	28
TOTAL	231



Current Costs

EE	\$ 22.78	\$ 3,667.58
EE & SP	\$ 45.06	\$ 360.48
EE & CH	\$ 46.92	\$ 1,595.28
EE & FAM	\$ 64.84	\$ 1,815.52

Total Monthly Premium \$ 7,438.86

Total Monthly Increase:

% Monthly Increase:

Renewal Dental Monthly Increase per Tier

EE	\$ 24.26	\$ 1.48	\$ 3,905.86
EE & SP	\$ 47.99	\$ 2.93	\$ 383.92
EE & CH	\$ 49.97	\$ 3.05	\$ 1,698.98
EE & FAM	\$ 69.05	\$ 4.21	\$ 1,933.40

\$ 7,922.16

\$ (483.30)

6.5%

ASBAIT Increase

Jenny Hall [jennifer@benefitintelligence.com]

Sent: Wednesday, April 09, 2014 12:40 PM**To:** Ophelia James

Hi Ophelia,

I did my math wrong, but the good news is, it is less than I told you...

	<u>District Plan Current</u>	<u>District Plan + 3.24%</u>	<u>Buy Up</u>
	<u>Current</u>	<u>Buy Up + 3.24%</u>	
Employee Only \$24.80	Paid	Paid	\$24.00
Additional for Spouse \$329.89	\$225.60	\$233.15	\$319.20
Additional for Children \$252.38	\$163.20	\$168.66	\$244.20
Additional for Family \$502.89	\$364.80	\$377.01	\$486.60

Jenny Hall

Benefit Intelligence

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Safford, AZ 85546

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480-389-7245 cell

928-428-9335 fax

[Jennifer@benefitintelligence.com](mailto:jennifer@benefitintelligence.com)**Ask me to quote your auto, home or commercial insurance Today!!!****benefit intelligence insurance solutions**

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