Davis County

2024 Benefits Plan

Administrative Overview Presentation

October 2023

Employee Demographics

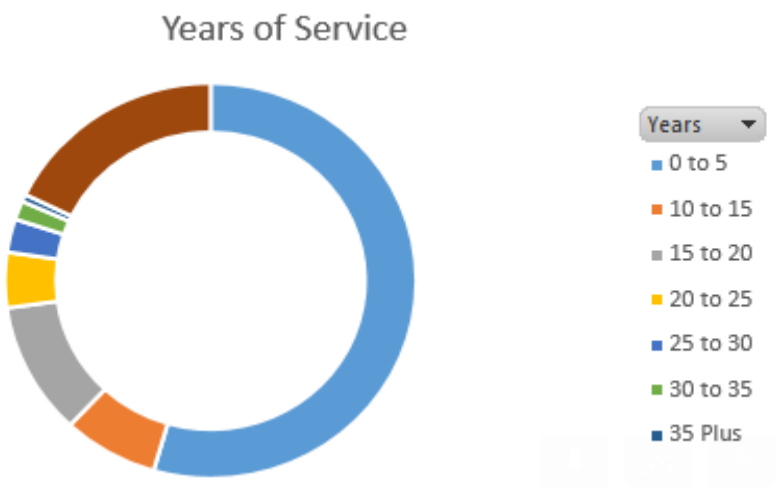
Status	Personnel Status
APPOINTED ADMINISTRATION	21
APPOINTED DIRECTOR	16
ELECTED	11
FULL TIME	728
MERIT EXEMPT FULL TIME	18
PART TIME (0-24 HRS/WK)	187
PART TIME (24-29 HRS/WK)	12
RETAINED BY ELECTION OFFICIAL	1
TEMPORARY (0-29 HRS/WK)	2
VARIABLE	177
Grand Total	**1173**

Status	Status
Elected	11
Exempt	172
Non-Exempt	989
RETAINED BY ELECTION OFFICIAL	1
Grand Total	**1173**

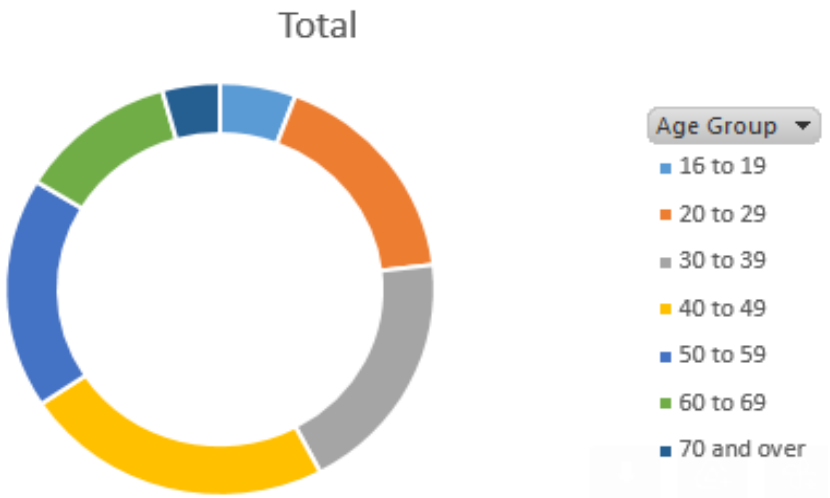
(Full-Time Total = 795)

Employee Demographics

Years of Service	Number of Employees
0 to 5	639
5 to 10	209
10 to 15	88
15 to 20	127
20 to 25	53
25 to 30	32
30 to 35	18
35 Plus	7
Grand Total	**1173**



Age	Count of Age Group
16 to 19	67
20 to 29	204
30 to 39	225
40 to 49	274
50 to 59	212
60 to 69	140
70 and over	51
Grand Total	**1173**



Current Plans: Jan-June 2023

January 2023 through June 2023	Plan Design		Premium/Funding Monthly Rates		Plan Performance	
Summit & Advantage *Traditional*	Deductible	$1,250 / $2,500	Single	$711.16	Subscribers	228
	OOP Max	$3,000 / $6,000	Two-Party	$1,564.56	Premium/Funding	$2.03M
	Coinsurance	20% AD	Family	$2,133.48	Plan Expenses	$2.04M
	Office Visits	$15			Loss Ratio	100%
	Pharmacy	$10/25%/50%/20%				
Star HSA *QHDHP* HSA Eligible	Deductible	$1,500 / $3,000	Single	$552.14	Subscribers	480
	OOP Max	$3,000 / $6,000	Two-Party	$1,214.68	Premium/Funding	$3.54M
	Coinsurance	20% AD	Family	$1,656.38	Plan Expenses	$2.29M
	Office Visits	20% AD			Loss Ratio	65%
	Pharmacy	$10AD/25%AD/50%AD/20				

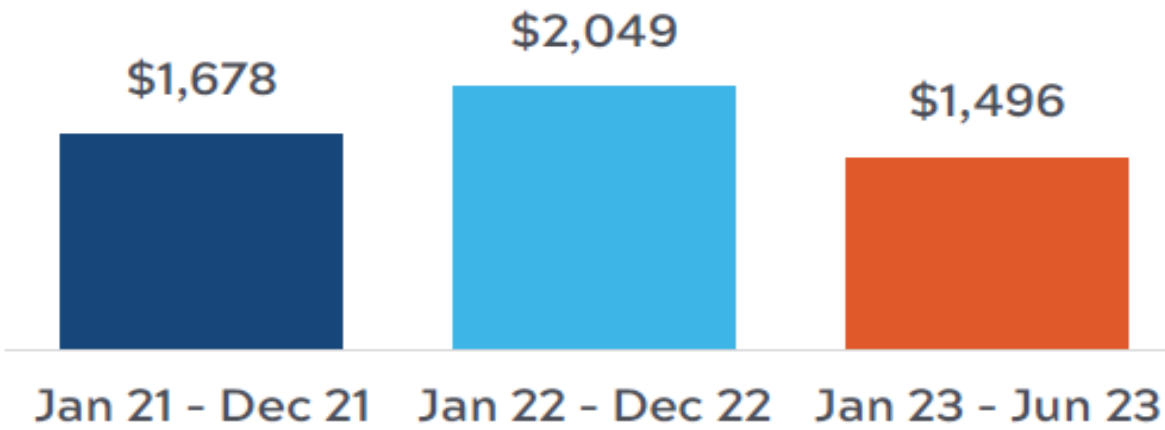
Note: Star Qualified High Deductible Required Change

Traditional MLR



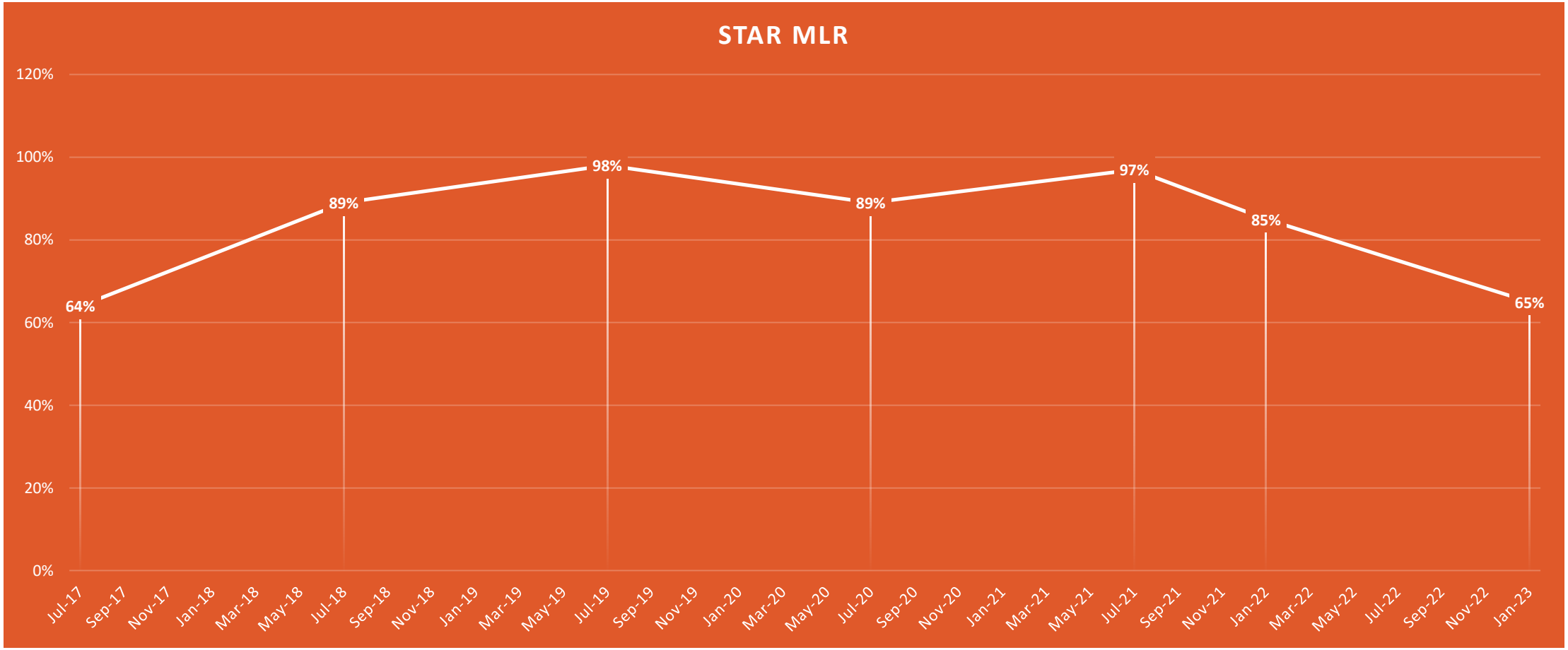
Traditional Annual Plan Expenses

Historical Plan Expenses - PEPM



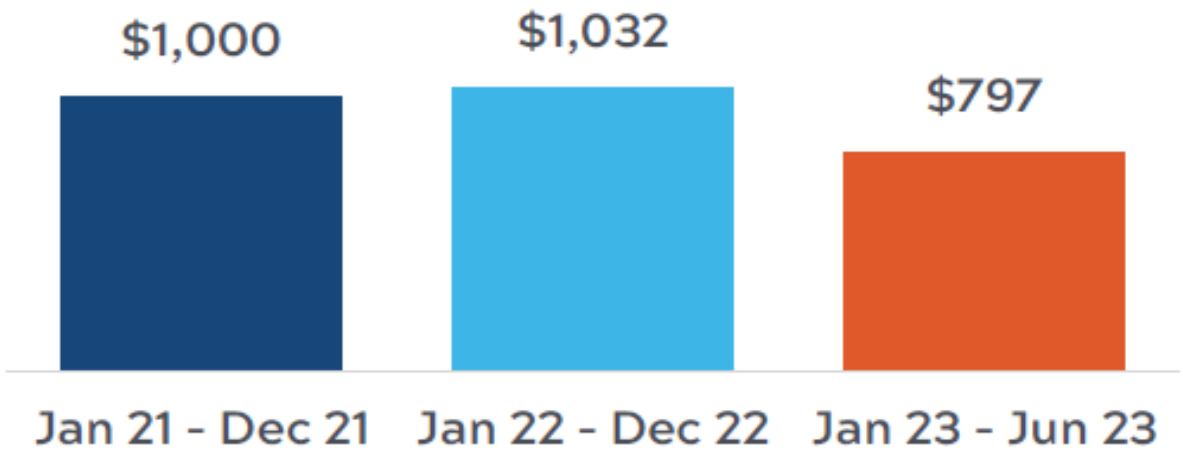
Subscribers	262	234	228
Expenses	$5.27M	$5.76M	$2.04M
Loss Ratio	118%	134%	100%

STAR MLR


STAR MLR
120%
100%
80%
60%
40%
20%
0%
64%
89%
98%
89%
97%
85%
65%
Jul-17
Sep-17
Nov-17
Jan-18
Mar-18
May-18
Jul-18
Sep-18
Nov-18
Jan-19
Mar-19
May-19
Jul-19
Sep-19
Nov-19
Jan-20
Mar-20
May-20
Jul-20
Sep-20
Nov-20
Jan-21
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Jul-22
Sep-22
Nov-22
Jan-23

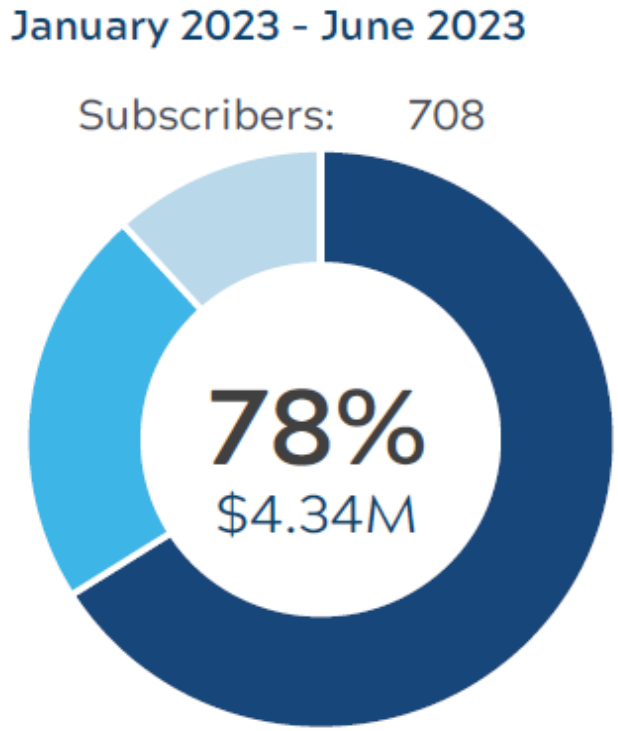
STAR Annual Plan Expenses

Historical Plan Expenses - PEPM



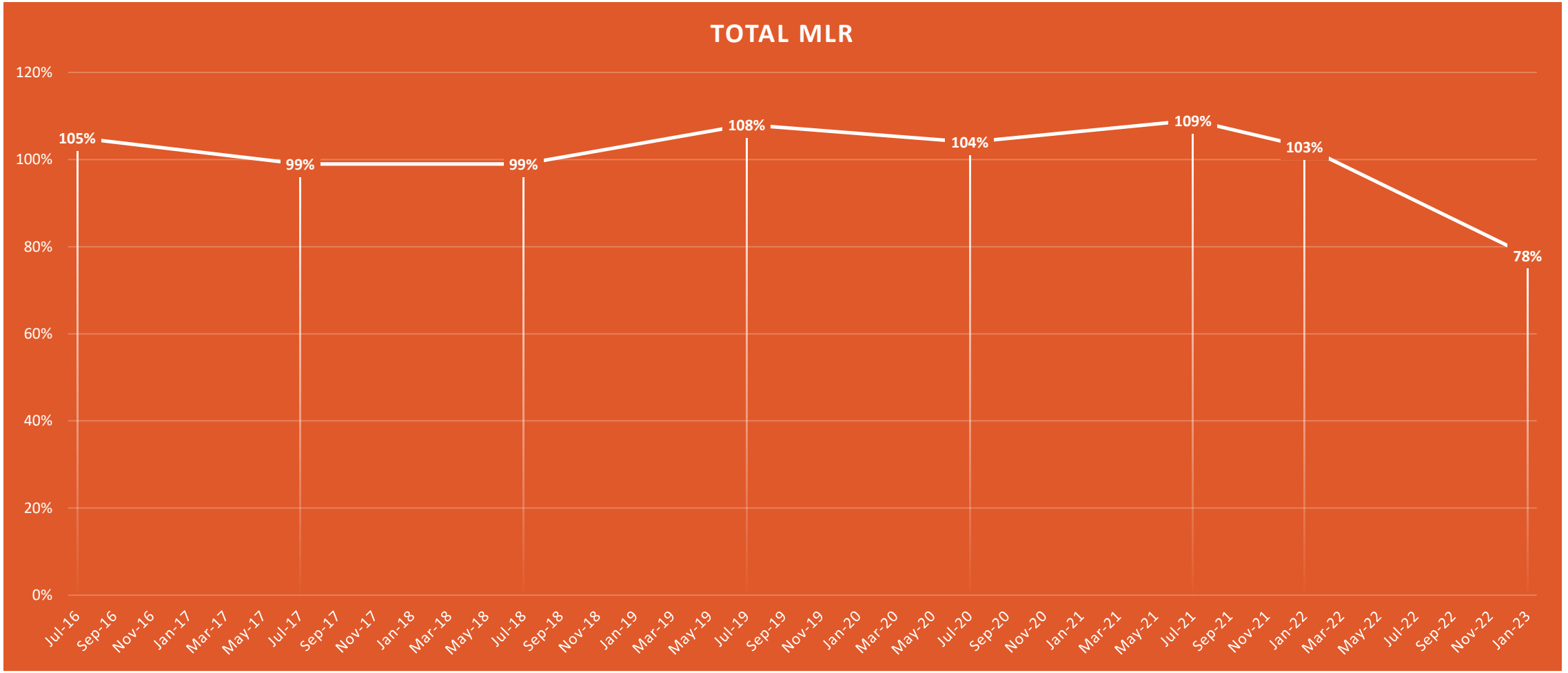
Subscribers	454	481	480
Expenses	$5.44M	$5.95M	$2.29M
Loss Ratio	86%	84%	65%

Total January 2023 - June 2023



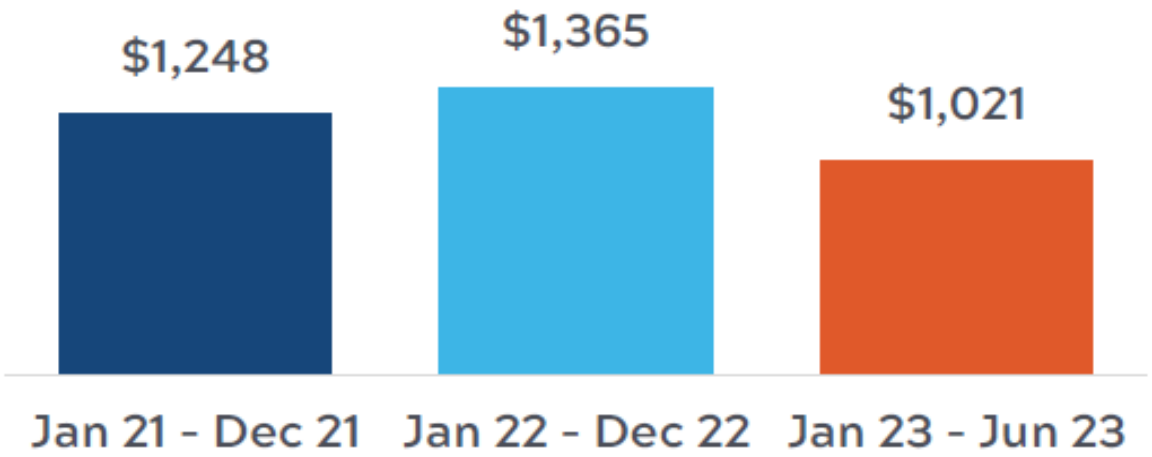
	Total	PEPM
Premium/Funding	**$5.58M**	**$1,314**
Medical Claims	$2.86M	$674
Pharmacy Claims	$967K	$228
Admin & Taxes	$507K	$119
Other Carrier Fees	$0K	$0
Total Plan Expenses	**$4.34M**	**$1,021**
Est Surplus/(Deficit)	$1.24M	$292

Total MLR


TOTAL MLR
120%
100%
80%
60%
40%
20%
0%
105%
99%
99%
108%
104%
109%
103%
78%
Jul-16
Sep-16
Nov-16
Jan-17
Mar-17
May-17
Jul-17
Sep-17
Nov-17
Jan-18
Mar-18
May-18
Jul-18
Sep-18
Nov-18
Jan-19
Mar-19
May-19
Jul-19
Sep-19
Nov-19
Jan-20
Mar-20
May-20
Jul-20
Sep-20
Nov-20
Jan-21
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Sep-22
Nov-22
Jan-23

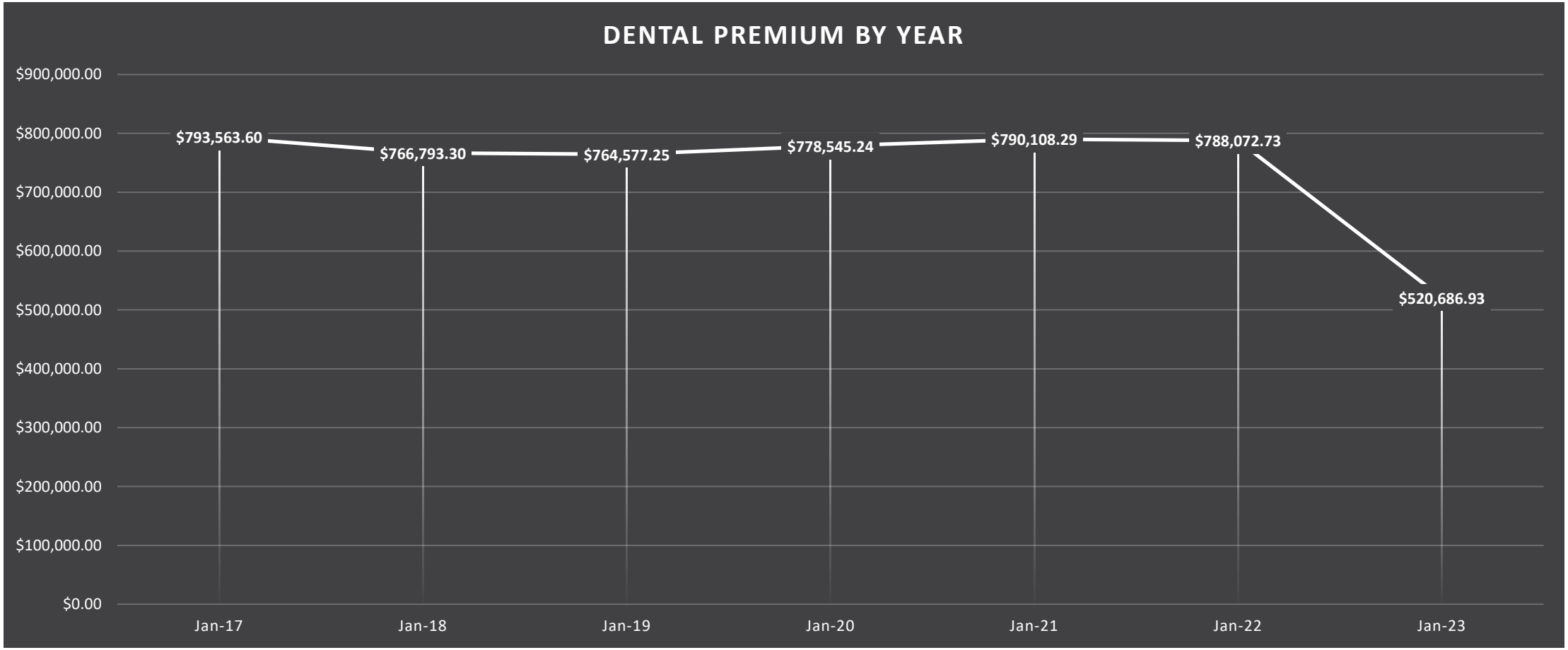
Total Annual Plan Expenses

Historical Plan Expenses - PEPM



Subscribers	715	715	708
Expenses	$10.72M	$11.71M	$4.34M
Loss Ratio	99%	103%	78%

Dental Premium



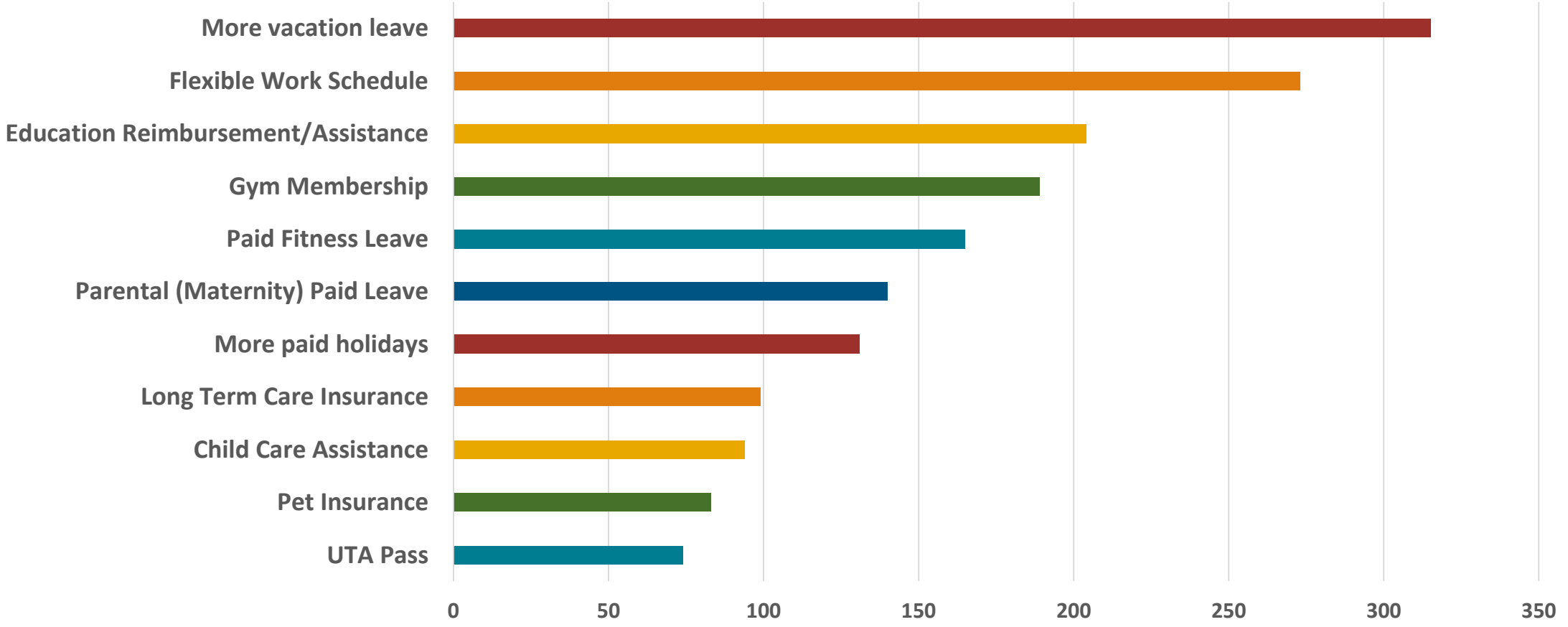
2024 Benefit Update

- Benefits Highlights
  - Medical insurance = 5.2% increase
  - Dental and Vision 0% increase
  - Change Dental plan to Delta Dental
  - Add Pet Insurance elective option
  - Added Paid Parental Leave – up to four weeks
  - URS rates changed
    - Tier I
      - Public Employees 17.97% to 16.97% (1% Er decrease)
      - Public Safety 34.04% to 33.54% (.5% Er decrease)
    - Tier II
      - Public 16.19% to 15.19% (1% Er decrease)
      - Hybrid Employees pay additional .7%
      - Public Safety 25.83% to 25.33% (.5% Er decrease, includes total 2.59% pickup)
      - Hybrid Employees pay additional 2.14% (or pick-up)
  - Medicare Supplement rates - no increase

HSA Contributions

- Annual employer HSA contribution amounts at $750/$1500
- To be paid in January & July; $375/$750
  - Did a one-time incentive of $125/$250 paid Jan ‘23, from existing Health Assessment account (program sunset years ago)
- Health Assessment account remaining balance $25,300; will consider how to distribute (approximately $30 per employee)

Additional Benefits Desired (Change or Add)



Summary

- Focus on benefit priorities and feasibility
- Started new Paid Parental Leave Benefit
- Added Pet Insurance for ‘24
- Budgeting request for Tuition Reimbursement
- Researching proposals for Vacation Leave benefit and/or Flexible Schedule alternatives for ‘24


• Questions
&
• Direction