



Employee Benefits

Ongoing 2025 Renewal Planning

July 16, 2024



Claims Experience

Self-Funded Medical/Rx/Vision

City of Vancouver - Health Plan Expense Dashboard



January 1, 2023 - June 30, 2024

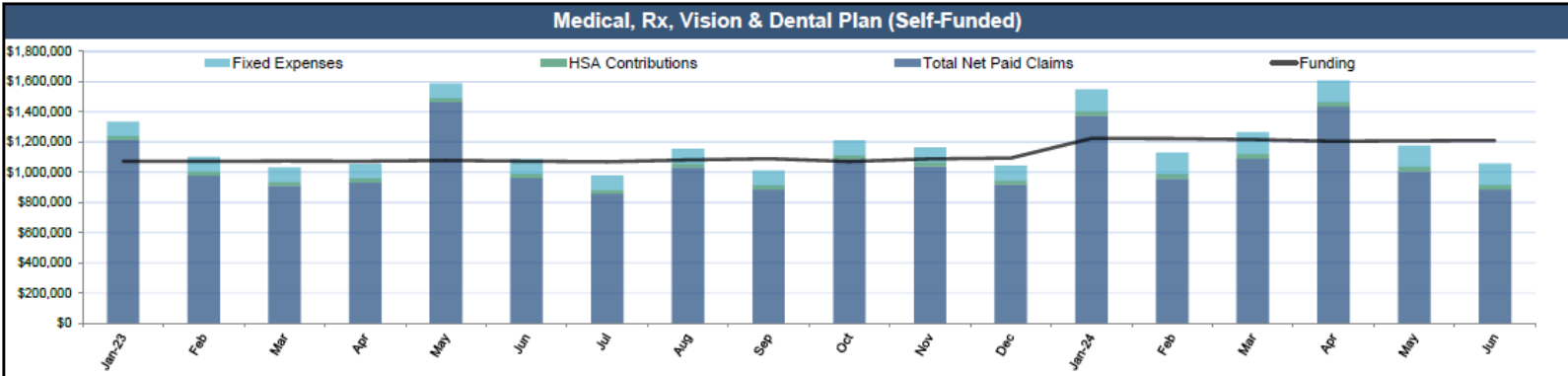
Funding Ratio			
Total Expenses/Budget			
	1/23 - 12/23	1/23 - YOY	1/24 - YTD
Medical, Rx & Vision	94.8%	100.1%	92.1%
Gain / (Loss)	\$615,549	(\$7,413)	\$525,382
Dental	96.9%	102.9%	97.5%
Gain / (Loss)	\$32,674	(\$14,999)	\$14,484
Vision	92.1%	96.3%	102.6%
Gain / (Loss)	\$11,281	\$2,613	(\$1,963)
Total Plans (Combined)	94.9%	100.3%	92.6%
Gain / (Loss)	\$659,504	(\$19,798)	\$537,903

Total Expenses PEPM			
Claims + Fixed			
	1/23 - 12/23	1/23 - YOY	1/24 - YTD
Net Medical	\$1,072.92	\$1,179.56	\$1,196.47
Rx	569.54	576.63	504.29
Vision	19.33	20.38	21.67
Dental	108.05	115.51	114.09
HSA Contributions*	47.29	46.96	50.60
Total	\$1,817.13	\$1,939.05	\$1,887.13
Change			-2.7%

Per employee per month; Total is per medical enrolled employee

Total Expenses			
Claims + Fixed			
	1/23 - 12/23	1/23 - YOY	1/24 - YTD
Net Medical	\$7,265,797	\$3,933,827	\$4,297,713
Rx	3,856,899	1,923,051	1,811,421
Vision	130,927	67,981	77,854
Dental	1,028,438	540,833	563,733
HSA Contributions*	320,250	156,625	181,750
Total	\$12,602,312	\$6,622,318	\$6,932,471
Change			4.7%

*Funding Ratio Does Not Include HSA Contributions Starting In 2022



Number of Large Claims			
	1/23 - 12/23	1/23 - YOY	1/24 - YTD
>\$100,000	11	6	5
\$50,000 - \$99,999	23	11	8
\$25,000 - \$49,999	45	24	27

Top Large Claim Amounts		
	YTD Amount	Relationship
Individual A	\$1,268,977	Employee
Individual B	216,999	Spouse
Individual C	140,722	Dependent

Total Cost Summary

Medical/Rx/Vision/Dental

		Carrier/Administrator	Estimated 2024 Annual Cost	Estimated 2025 Annual Cost	Net Change (\$/%)	
Med/Rx/Vision - PPO	Self-Funded	Regence	\$10,540,498	\$11,541,845	\$1,001,347	9.50%
Med/Rx/Vision - HDHP	Self-Funded	Regence	\$2,638,880	\$2,889,574	\$250,694	9.50%
Vision	Self-Funded	VSP	\$150,772	\$178,665	\$27,893	18.50%
Med/Rx/Vision - HMO	Fully Insured	Kaiser	\$5,009,872	\$5,254,185	\$244,313	4.88%
Med/Rx/Vision - HDHP	Fully Insured	Kaiser	\$650,432	\$679,259	\$28,827	4.43%
Dental - PPO	Self-Funded	Delta Dental of WA	\$999,795	\$992,796	-\$6,999	-0.70%
Dental - HMO	Fully Insured	Kaiser	\$17,929	\$17,571	-\$358	-2.00%
<i>Total -- Med/Rx/Vision/Dental</i>			<i>\$20,008,178</i>	<i>\$21,553,896</i>	<i>\$1,545,717</i>	<i>7.73%</i>

Assumptions Include:

Estimated Stop loss renewal = +50% (Rate Cap) with same lasered claimants

Regence ASO renewal = 0.00%

Updated pharmacy terms and rebates = \$200,000 savings to the pharmacy plan

No change to ASO VSP renewal, in rate guarantee until January 2026

Estimated Delta Dental ASO renewal = +5%

Using claims data through June 2024

HSA Funding is not included and should be budgeted separately

*COV currently contributes \$1,600 and \$3,200 to the HSA account

Regence/VSP Preliminary Renewal Projections

Self-Funded Medical/Rx/Vision

Regence - PPO		2024			2025		
Enrollment		Regence Medical/Rx	VSP Vision	Medical/Rx/Vision	Regence Medical/Rx	VSP Vision	Medical/Rx/Vision
EE only	150	\$946.11	\$10.44	\$956.55	\$1,035.99	\$12.37	\$1,048.62
EE + Spouse	94	\$1,988.52	\$21.56	\$2,010.08	\$2,177.43	\$25.55	\$2,203.56
EE + Child(ren)	34	\$1,704.51	\$18.52	\$1,723.03	\$1,866.44	\$21.95	\$1,888.88
EE + Family	179	\$2,746.28	\$29.73	\$2,776.01	\$3,007.18	\$35.23	\$3,043.21
Total Annual Cost	457	\$10,540,498	\$114,528	\$10,655,026	\$11,541,845	\$135,716	\$11,680,610
% Change from Current					9.50%	18.50%	9.63%
\$ Change from Current					\$1,001,347	\$21,188	\$1,025,584
Regence - HDHP		2024			2025		
Enrollment		Regence Medical/Rx	VSP Vision	Medical/Rx/Vision	Regence Medical/Rx	VSP Vision	Medical/Rx/Vision
EE only	40	\$748.44	\$10.44	\$758.88	\$819.54	\$12.37	\$831.91
EE + Spouse	27	\$1,572.43	\$21.56	\$1,593.99	\$1,721.81	\$25.55	\$1,747.36
EE + Child(ren)	16	\$1,347.76	\$18.52	\$1,366.28	\$1,475.80	\$21.95	\$1,497.74
EE + Family	58	\$2,171.54	\$29.73	\$2,201.27	\$2,377.84	\$35.23	\$2,413.07
Total Annual Cost	141	\$2,638,880	\$36,245	\$2,675,125	\$2,889,574	\$42,950	\$2,932,524
% Change from Current					9.50%	18.50%	9.62%
\$ Change from Current					\$250,694	\$6,705	\$257,399
Total Annual Cost	598	\$13,179,378	\$150,772	\$13,330,151	\$14,431,419	\$178,665	\$14,613,134
% Change from Current					9.5%	18.5%	9.6%
\$ Change from Current					\$1,252,041	\$27,893	\$1,282,983

Assumptions Include:

Estimated Stop loss renewal = +50% (Rate Cap) with same lasered claimants

Regence ASO renewal = 0.00%

Updated pharmacy terms and rebates = \$200,000 savings to the pharmacy plan

No change to ASO VSP renewal, in rate guarantee until January 2026

Using claims data through June 2024

HSA Funding is not included and should be budgeted separately

*COV currently contributes \$1,600 and \$3,200 to the HSA account

Delta Dental Renewal

Self-Funded Dental

Assumptions Include:

Estimated Delta Dental ASO renewal = +5%

Using claims data through June 2024

Delta Dental of Washington Self Funded - Funding Rates	Enrollment	2024	2025
Non Union - Standard (#00596)			
crowns at 80%			
EE only	63	\$51.46	\$51.10
EE + Spouse	49	\$90.91	\$90.27
EE + Child(ren)	18	\$118.66	\$117.83
EE + Family	72	\$158.09	\$156.98
Non Union - Buy Up (#00596)			
crowns at 80%			
EE only	38	\$54.20	\$53.82
EE + Spouse	42	\$95.73	\$95.06
EE + Child(ren)	13	\$124.95	\$124.08
EE + Family	56	\$166.48	\$165.31
Union - Standard (#00854)			
crowns at 80%			
EE only	60	\$52.49	\$52.12
EE + Spouse	49	\$92.74	\$92.09
EE + Child(ren)	15	\$121.02	\$120.17
EE + Family	130	\$161.23	\$160.10
Union - Buy Up (#00854)			
crowns at 80%			
EE only	22	\$55.29	\$54.90
EE + Spouse	28	\$97.64	\$96.96
EE + Child(ren)	9	\$127.44	\$126.55
EE + Family	56	\$169.78	\$168.59
Total Enrollment	720		
Total Monthly Cost		\$83,316	\$82,733
Total Annual Cost		\$999,795	\$992,796
% Change from Current			-0.70%
\$ Change from Current			-\$6,999

Kaiser Medical/Rx/Vision Renewal

Kaiser HMO - \$0 Ded; \$1,500 OOP Medical/Rx/Vision

City of VancouverVancouver Housing Authority

1959 C24G Custom 101 112 114 200-202 (Police Guild/Non-Unoin/AFSCME)	Enrollment	2024	2025
EE only	51	\$862.83	\$904.90
EE + Spouse	35	\$1,725.74	\$1,809.90
EE + Child(ren)	19	\$1,553.26	\$1,629.01
EE+ Family	69	\$2,588.99	\$2,715.25
Monthly Cost	174	\$312,557	\$327,800
% Change from Current			4.88%
\$ Change from Current			\$15,242

3866 C1G Custom 035 036 Housing Authority HMO	Enrollment	2024	2025
EE only	28	\$862.83	\$904.90
EE + Spouse	9	\$1,725.74	\$1,809.90
EE + Child(ren)	12	\$1,553.26	\$1,629.01
EE+ Family	18	\$2,588.99	\$2,715.25
Monthly Cost	67	\$104,932	\$110,049
% Change from Current			4.88%
\$ Change from Current			\$819

Total Kaiser HMO Enrollment	241	2024	2025
Total Kaiser HMO Monthly		\$417,489	\$437,849
Total Kaiser HMO Annual		\$5,009,872	\$5,254,185
% Change to Current			4.88%
\$ Change to Current			\$244,313

Kaiser HDHP w. HSA - \$1,650 Ded (was \$1,600) Medical/Rx/Vision

City of VancouverVancouver Housing Authority

1959 1650 (was \$1,600) HDHP w. HSA Agg 300-313 (Non-Union/AFSCME)	Enrollment	2024	2025
EE only	9	\$594.43	\$620.78
EE + Spouse	10	\$1,188.39	\$1,241.06
EE + Child(ren)	2	\$1,070.93	\$1,118.39
EE+ Family	16	\$1,782.82	\$1,861.83
Monthly Cost	37	\$47,901	\$50,024
% Change from Current			4.43%
\$ Change from Current			\$2,123

3866 1650 (was \$1,600) HDHP w. HSA Agg 037 Housing Authority	Enrollment	2024	2025
EE only	2	\$594.43	\$620.78
EE + Spouse	1	\$1,188.39	\$1,241.06
EE + Child(ren)	2	\$1,070.93	\$1,118.39
EE+ Family	1	\$1,782.82	\$1,861.83
Monthly Cost	6	\$6,302	\$6,581
% Change from Current			4.43%
\$ Change from Current			\$279

Total HSA Enrollment	43	2024	2025
Total HSA Monthly		\$54,203	\$56,605
Total HSA Annual		\$650,432	\$679,259
% Change to Current			4.432%
\$ Change to Current			\$28,827

Kaiser Dental Renewal

Kaiser - Dental Plan 9 COV 01959-153, 155, 156, 159, 160, 161 VHA 03866-43, 44	Enrollment*	2024	2025
EE only	59	\$55.61	\$54.50
EE + Spouse	30	\$111.22	\$109.00
EE + Child(ren)	23	\$100.10	\$98.10
EE + Family	54	\$166.83	\$163.50
Total Annual Cost	143	\$17,929	\$17,571
% Change from Current			-2.00%
\$ Change from Current			-\$358

* Enrollment includes COV/VHA

Contribution and Plan Change Modeling

Using last options discussed in May

Regence PPO w/VSP

		2024 Employee Contributions				2025 Employee Contributions			Option 1				Option 2 (straight % of total premium)				
		Same as Current %				EE's -EE		10%	EE's -Dep's	20%	EE's -EE				10%	EE's -Dep's	20%
		Enrollment	Rates	ER Pays	EE Pays	Current EE %	Rates	ER Pays	EE Pays	ER Pays	EE Pays	EE \$ Change	EE % Change	ER Pays	EE Pays	EE \$ Change	EE % Change
As-Is Renewal		Renewal															
Employee	150	\$956.55	\$852.33	\$104.22	10.9%	\$1,048.62	\$904.76	\$143.86	\$943.76	\$104.86	\$0.64	0.6%	\$943.76	\$104.86	\$0.64	-27.1%	
Employee & Spouse	94	\$2,010.08	\$1,695.10	\$314.98	20.0%	\$2,203.56	\$1,805.28	\$398.28	\$1,867.71	\$335.85	\$20.87	6.6%	\$1,983.20	\$220.36	-\$94.62	-44.7%	
Employee & Child(ren)	34	\$1,723.03	\$1,465.42	\$257.61	20.0%	\$1,888.88	\$1,559.87	\$329.01	\$1,615.96	\$272.91	\$15.30	5.9%	\$1,699.99	\$188.89	-\$68.72	-42.6%	
Employee & Family	179	\$2,776.01	\$2,308.04	\$467.97	20.0%	\$3,043.21	\$2,460.20	\$583.01	\$2,539.43	\$503.78	\$35.81	7.7%	\$2,738.89	\$304.32	-\$163.65	-47.8%	
Total Monthly	457	\$887,919	\$750,152	\$137,766		\$973,384	\$798,821	\$174,562	\$826,629	\$146,755			\$876,045	\$97,338			
Total Annualized		\$10,655,026	\$9,001,828	\$1,653,198		\$11,680,607	\$9,585,857	\$2,094,749	\$9,919,549	\$1,761,058			\$10,512,546	\$1,168,061			
Change over current %						9.6%	6.5%	26.7%	10.19%	6.52%			16.78%	-29.35%			
Change over current \$						\$1,025,581	\$584,029	\$441,552	\$917,721	\$107,860			\$1,510,718	-\$485,137			
Change over Renewal \$									\$333,692	-\$333,692			\$926,689	-\$926,689			
\$400 Ded w/\$20 copay		Over Current															
Employee	150	\$956.55	\$852.33	\$104.22	10.9%	\$1,027.65	\$903.71	\$123.94	\$924.88	\$102.76	-\$1.46	-28.6%	\$924.88	\$102.76	-\$1.46	-28.6%	
Employee & Spouse	94	\$2,010.08	\$1,695.10	\$314.98	20.0%	\$2,159.49	\$1,803.08	\$356.41	\$1,830.35	\$329.13	\$14.15	-17.4%	\$1,830.35	\$329.13	\$14.15	-17.4%	
Employee & Child(ren)	34	\$1,723.03	\$1,465.42	\$257.61	20.0%	\$1,851.10	\$1,557.98	\$293.12	\$1,583.64	\$267.46	\$9.85	-18.7%	\$1,583.64	\$267.46	\$9.85	-18.7%	
Employee & Family	179	\$2,776.01	\$2,308.04	\$467.97	20.0%	\$2,982.35	\$2,457.16	\$525.19	\$2,488.64	\$493.70	\$25.73	-15.3%	\$2,488.64	\$493.70	\$25.73	-15.3%	
Total Monthly	457	\$887,919	\$750,152	\$137,766		\$953,916	\$797,848	\$156,069	\$810,097	\$143,820			\$810,097	\$143,820			
Total Annualized		\$10,655,026	\$9,001,828	\$1,653,198		\$11,446,994	\$9,574,171	\$1,872,824	\$9,721,158	\$1,725,836			\$9,721,158	\$1,725,836			
Change over current %						7.4%	6.4%	13.3%	7.99%	4.39%			7.99%	4.39%			
Change over current \$						\$791,968	\$572,343	\$219,626	\$719,330	\$72,639			\$719,330	\$72,639			
Change over Renewal \$						-\$233,612	-\$11,666	-\$221,926	\$135,301	-\$368,913			\$135,301	-\$368,913			
\$400 Ded w/\$25 copay		Over Current															
Employee	150	\$956.55	\$852.33	\$104.22	10.9%	\$1,025.55	\$903.61	\$121.94	\$923.00	\$102.56	-\$1.66	-28.7%	\$923.00	\$102.56	-\$1.66	-28.7%	
Employee & Spouse	94	\$2,010.08	\$1,695.10	\$314.98	20.0%	\$2,155.08	\$1,802.86	\$352.22	\$1,826.62	\$328.46	\$13.48	-17.5%	\$1,826.62	\$328.46	\$13.48	-17.5%	
Employee & Child(ren)	34	\$1,723.03	\$1,465.42	\$257.61	20.0%	\$1,847.32	\$1,557.78	\$289.54	\$1,580.41	\$266.91	\$9.30	-18.9%	\$1,580.41	\$266.91	\$9.30	-18.9%	
Employee & Family	179	\$2,776.01	\$2,308.04	\$467.97	20.0%	\$2,976.26	\$2,456.85	\$519.41	\$2,483.56	\$492.70	\$24.73	-15.5%	\$2,483.56	\$492.70	\$24.73	-15.5%	
Total Monthly	457	\$887,919	\$750,152	\$137,766		\$951,969	\$797,751	\$154,218	\$808,443	\$143,526			\$808,443	\$143,526			
Total Annualized		\$10,655,026	\$9,001,828	\$1,653,198		\$11,423,633	\$9,573,012	\$1,850,621	\$9,701,319	\$1,722,314			\$9,701,319	\$1,722,314			
Change over current %						7.2%	6.3%	11.9%	7.77%	4.18%			7.77%	4.18%			
Change over current \$						\$768,607	\$571,184	\$197,423	\$699,491	\$69,116			\$699,491	\$69,116			
Change over Renewal \$						-\$256,973	-\$12,845	-\$244,128	\$115,462	-\$372,435			\$115,462	-\$372,435			

Contribution and Plan Change Modeling

Using last options discussed in May

Kaiser

		2024 Employee Contributions				2025 Employee Contributions				Option 1				Option 2 (straight % of total premium)			
		Same as Current %				Same as Current %				10%		20%		10%		10%	
Enrollment	Rates	ER Pays	EE Pays	Current EE %	Rates	ER Pays	EE Pays	EE's -EE	EE Pays	EE's -EE	EE \$ Change	EE % Change	ER Pays	EE Pays	EE \$ Change	EE % Change	
As-Is Renewal																	
Renewal																	
Employee	53	\$862.83	\$714.54	\$148.29	17.2%	\$904.90	\$759.78	\$145.12	\$814.41	\$90.49	-\$57.80	-37.6%	\$814.41	\$90.49	-\$54.63	-37.6%	
Employee & Spouse	45	\$1,725.74	\$1,358.87	\$366.87	25.3%	\$1,809.90	\$1,449.36	\$360.54	\$1,538.41	\$271.49	-\$95.38	-24.7%	\$1,628.91	\$180.99	-\$179.55	-49.8%	
Employee & Child(ren)	19	\$1,553.26	\$1,230.07	\$323.19	25.3%	\$1,629.01	\$1,311.52	\$317.49	\$1,393.70	\$235.31	-\$87.88	-25.9%	\$1,466.11	\$162.90	-\$154.59	-48.7%	
Employee & Family	74	\$2,588.99	\$2,003.52	\$585.47	25.3%	\$2,715.25	\$2,139.28	\$575.97	\$2,262.69	\$452.56	-\$132.91	-21.4%	\$2,443.73	\$271.53	-\$304.45	-52.9%	
Total Monthly	191	\$344,485	\$270,652	\$73,834		\$361,285	\$288,715	\$72,570	\$306,312	\$54,973			\$325,156	\$36,128			
Total Annualized		\$4,133,826	\$3,247,819	\$886,007		\$4,335,419	\$3,464,582	\$870,837	\$3,675,738	\$659,681			\$3,901,877	\$433,542			
Change over current %						4.9%	6.7%	-1.7%	13.18%	-25.54%			20.14%	-51.07%			
Change over current \$						\$201,593	\$216,763	-\$15,170	\$427,919	-\$226,326			\$654,058	-\$452,465			
Change over Renewal \$									\$211,156	-\$211,156			\$437,295	-\$437,295			
Alternate #1																	
Over Current																	
Employee	53	\$862.83	\$714.54	\$148.29	17.2%	\$846.66	\$756.87	\$89.79	\$761.99	\$84.67	-\$60.45	-41.7%	\$761.99	\$84.67	-\$60.45	-41.7%	
Employee & Spouse	45	\$1,725.74	\$1,358.87	\$366.87	25.3%	\$1,698.40	\$1,443.79	\$254.61	\$1,443.39	\$255.01	-\$105.53	-29.3%	\$1,528.56	\$169.84	-\$190.70	-52.9%	
Employee & Child(ren)	19	\$1,553.26	\$1,230.07	\$323.19	25.3%	\$1,524.16	\$1,306.28	\$217.88	\$1,303.99	\$220.17	-\$97.32	-30.7%	\$1,371.74	\$152.42	-\$165.07	-52.0%	
Employee & Family	74	\$2,588.99	\$2,003.52	\$585.47	25.3%	\$2,540.49	\$2,130.54	\$409.95	\$2,117.06	\$423.43	-\$152.54	-26.5%	\$2,286.44	\$254.05	-\$321.92	-55.9%	
Total Monthly	191	\$344,485	\$270,652	\$73,834		\$338,256	\$287,564	\$50,692	\$286,776	\$51,480			\$304,431	\$33,826			
Total Annualized		\$4,133,826	\$3,247,819	\$886,007		\$4,059,075	\$3,450,767	\$608,308	\$3,441,315	\$617,761			\$3,653,168	\$405,908			
Change over current %						-1.8%	6.2%	-31.3%	5.96%	-30.28%			12.48%	-54.19%			
Change over current \$						-\$74,751	\$202,948	-\$277,699	\$193,496	-\$268,246			\$405,349	-\$480,099			
Change over Renewal \$						-\$276,343	-\$13,814	-\$262,529	-\$23,267	-\$253,076			\$188,586	-\$464,929			