



# PIERCE GROUP BENEFITS

---

SUPERIOR BENEFITS.  
PERSONAL SERVICE.

---

*From the Appalachian Mountains  
to the Atlantic Ocean*

# Renewal Timeline

<b>Prince George County Schools RFP Timeline</b>	
<b>October 25, 2017</b>	<b>RFP sent to Market</b>
<b>December 15, 2017</b>	<b>RFP responses due</b>
<b>Through January 16, 2018</b>	<b>Preliminary discussions with submitters</b>
<b>January 22, 2018</b>	<b>PGB and PGPS meeting to review proposals</b>
<b>January 29-February 2, 2018</b>	<b>Finalist Interviews</b>
<b>February 9, 2018</b>	<b>Selection</b>
<b>February 12-March 9<sup>th</sup></b>	<b>Contract &amp; Plan Negotiation</b>
<b>April 9, 2018</b>	<b>Contract Approved</b>
<b>April 23-May 18, 2018</b>	<b>Open Enrollment</b>

# RFP Proposals Received

## Carriers

- Anthem
- Cigna
- United HealthCare
- Optima Health

## TPA's

- Healthgram
- MedCost

## VA DHRM

- The Local Choice



# Anthem's Value Proposition

We strive to educate and empower our members and continuously refine our programs to make that happen.

## ➤ Innovative Programs

- Total Health Management
- Integrated Health Solution
- Integrated Care Team
- Online Tools

## ➤ Comprehensive Online Services

- Member Portal
- Employer Portal

## ➤ Account Management

- Kesha Oates, Account Manager
- Sherrie Reese-Rice, Account Service Representative
- Lindsay Herbert, Health and Wellness consultant

# Cigna Value Proposition

Integration of our specialty health care services with medical services allows us to use health data to develop a more extensive picture of a member's needs. This approach helps us identify members at risk, helps members avoid illness and disease, and provides improved program services—ultimately improving medical costs and productivity for our clients and their employees.

## ➤ Health Improvement Solutions

- Outreach and health support for members with chronic medical conditions;
- Guidance on savings and health programs;
- Phone access to customer service and nurses 24 hours a day, 7 days a week, 365 days a year;
- Online access to health coaching programs, claims status, health plan details, health care professionals and selection, and prescription drug costs and ordering;
- Online decision-support tools as well as information on preventive care and quality and cost estimators for hospitals and doctors; and
- Discounts and amenities to encourage healthy behaviors and lifestyles.

# Optima Value Proposition

Our integrated care delivery model is ideal for achieving the Quadruple Aim of Care: improved member outcomes, improved member experience, improved physician experience, and lower cost of care.

➤ Our model offers:

- Extensive experience administering plans for government and not-for-profit clients.
- A comprehensive, integrated benefit program that engages members as consumers of healthcare and provides incentives to stay healthy.
- Health Coaches to provide each member with a single point of contact in navigating healthcare services across our integrated spectrum.
- Proven, successful, “hands-on” experience with the development and implementation of health incentive programs.
- Sophisticated analytics for population identification and segmentation for targeted clinical risk categories.

# The Local Choice

- Removes Claim Liability from Prince George
  - Billed as Fully Insured Program
- All plans include dental and vision
- Pooled claims experience
- Paper Enrollment with little Flexibility
- Includes Value Added Services:
  - CommonHealth Wellness Program
  - LiveHealth – telemedicine service
  - Employee Assistance Program (EAP)
  - Future Moms Program

# The Local Choice – Option 1

## Prince George County Schools Health Plan Contributions

Plan Year 7/1/2018 - 6/30/2019 - **Option 1 - Minimum School Contribution**

		Current Plan			Proposed Plan		
	<i>Total Emp Count*</i>	<b>Employee</b>	<b>School</b>	<b>Total Rate</b>	<b>Employee</b>	<b>School</b>	<b>Total Rate</b>
Employee	447	\$55.00	\$501.62	\$556.62	\$104.40	\$417.60	\$522.00
Employee/Child	62	\$115.00	\$629.97	\$744.97	\$289.80	\$676.20	\$966.00
Employee/Children	24	\$285.00	\$680.93	\$965.93	\$386.40	\$579.60	\$966.00
Employee/Spouse	24	\$361.00	\$700.69	\$1,061.69	\$483.00	\$483.00	\$966.00
Family	72	\$547.00	\$726.18	\$1,273.18	\$845.40	\$563.60	\$1,409.00
	629	\$1,039,236.00	\$4,184,713.44		\$1,756,425.60	\$3,536,078.40	
<b>Total Plan Contribution</b>		\$5,223,949.44			\$5,292,504.00		
<b>Benselect Enrollment System</b>					\$15,000.00		
<b>Total Employer Contribution Amount</b>		<b>\$4,184,713.44</b>			<b>\$3,551,078.40</b>		
<b>Total Employer Change from Current</b>					-15.1%		
<b>Total Employer Savings</b>					<b>\$633,635.04</b>		

*\*Enrollment amounts illustrated show current enrollment tiers with everyone on this one plan*



# The Local Choice – Option 2

## Prince George County Schools Health Plan Contributions

### Plan Year 7/1/2018 - 6/30/2019 - **Option 2 - Same School Contribution**

		Current Plan			Proposed Plan		
	<i>Total Emp Count*</i>	Employee	School	Total Rate	Employee	School	Total Rate
Employee	447	\$55.00	\$501.62	\$556.62	\$20.38	\$501.62	\$522.00
Employee/Child	62	\$115.00	\$629.97	\$744.97	\$336.03	\$629.97	\$966.00
Employee/Children	24	\$285.00	\$680.93	\$965.93	\$285.07	\$680.93	\$966.00
Employee/Spouse	24	\$361.00	\$700.69	\$1,061.69	\$265.31	\$700.69	\$966.00
Family	72	\$547.00	\$726.18	\$1,273.18	\$682.82	\$726.18	\$1,409.00
	629	\$1,039,236.00	\$4,184,713.44		\$1,107,790.56	\$4,184,713.44	
<b>Total Plan Contribution</b>		\$5,223,949.44			\$5,292,504.00		
<b>Benselect Enrollment System</b>					\$15,000.00		
<b>Total Employer Contribution Amount</b>		<b>\$4,184,713.44</b>			<b>\$4,199,713.44</b>		
<b>Total Employer Change from Current</b>					0.36%		
<b>Total Employer Savings</b>					<b>(\$15,000.00)</b>		

*\*Enrollment amounts illustrated show current enrollment tiers with everyone on this one plan*

# The Local Choice – Option 3

Prince George County Schools Health Plan Contributions							
Plan Year 7/1/2018 - 6/30/2019 - <b>Option 3 - Shared Savings</b>							
		Current Plan			Proposed Plan		
	<i>Total Emp Count*</i>	Employee	School	Total Rate	Employee	School	Total Rate
Employee	447	\$55.00	\$501.62	\$556.62	\$88.74	\$433.26	\$522.00
Employee/Child	62	\$115.00	\$629.97	\$744.97	\$144.90	\$821.10	\$966.00
Employee/Children	24	\$285.00	\$680.93	\$965.93	\$289.80	\$676.20	\$966.00
Employee/Spouse	24	\$361.00	\$700.69	\$1,061.69	\$386.40	\$579.60	\$966.00
Family	72	\$547.00	\$726.18	\$1,273.18	\$605.87	\$803.13	\$1,409.00
	629	\$1,039,236.00	\$4,184,713.44		\$1,302,024.24	\$3,990,479.76	
<b>Total Plan Contribution</b>		\$5,223,949.44			\$5,292,504.00		
<b>Benselect Enrollment System</b>					\$15,000.00		
<b>Total Employer Contribution</b>							
<b>Amount</b>		<b>\$4,184,713.44</b>			<b>\$4,005,479.76</b>		
<b>Total Employer Change from Current</b>					-4.3%		
<b>Total Employer Savings</b>					<b>\$179,233.68</b>		
<i>*Enrollment amounts illustrated show current enrollment tiers with everyone on this one plan</i>							

# Current Employee Contribution

## 7/1/2018 - 6/30/2019 Employee Contribution Schedule

	Health		Dental	Vision	Total Rate	Total EE Cost*
	Total	EE Cost	EE Cost	EE Cost		
Employee	\$556.62	\$55.00	\$35.56	\$5.52	\$597.70	\$96.08
Employee/Child	\$744.97	\$115.00	\$79.86	\$9.66	\$834.49	\$204.52
Employee/Children	\$965.93	\$285.00	\$79.86	\$11.04	\$1,056.83	\$375.90
Employee/Spouse	\$1,061.69	\$361.00	\$71.12	\$9.66	\$1,142.47	\$441.78
Family	\$1,273.18	\$547.00	\$100.53	\$16.06	\$1,389.77	\$663.59

\*Assumes enrollment in the same tier for all lines of coverage

# TLC Employee Contribution Options

TLC Contribution Schedule Options 2018-19 Plan Year					
Option 1- Min.		Option 2 - Same		Option 3 - Shared	
EE Cost	Difference	EE Cost	Difference	EE Cost	Difference
\$104.40	\$8.32	\$20.38	(\$75.70)	\$88.74	(\$7.34)
\$289.80	\$85.28	\$336.03	\$131.51	\$144.90	(\$59.62)
\$386.40	\$10.50	\$285.07	(\$90.83)	\$289.80	(\$86.10)
\$483.00	\$41.22	\$265.31	(\$176.47)	\$386.40	(\$55.38)
\$845.40	\$181.81	\$682.82	\$19.23	\$605.87	(\$57.72)

# TLC – Benefit Highlight

## Health

- Deductible:  
\$2,800/\$5,000
- Coinsurance:  
80%
- OOP:  
\$5,000/\$10,000

## Dental

- Deductible:  
\$25/\$75
- \$1,500 Max
- Endo. In Type II
- Ortho for adults & children

## Vision

- \$15 exam copay
- \$20 lens copay
- \$100 frame allowance
- \$100 contact allowance