# AGENDA OF THE PERSONNEL COMMITTEE

## TUESDAY, OCTOBER 8, 2024, 4:30 PM

### In person at City Hall, Room 207.
### Virtual attendance also available via Zoom.

**A. Zoom Meeting Information.**

1. Join Zoom Meeting Online:
   https://us02web.zoom.us/j/86846491807?pwd=K3NJQ1NxdXU1cjB2RlR0TWVTUkJYdz09

   Or call in by phone: +1 312 626 6799
   Meeting ID: 868 4649 1807
   Passcode: 298054

   If you wish to speak at this public meeting or leave a comment, please fill out the online Comment Form prior to the meeting. More detailed Zoom Instructions can be found online.

**B. Roll Call.**

**C. Approval of the Agenda.**

**D. Approval of Minutes.**

1. Approval of the Minutes from the September 24, 2024 Personnel Committee meeting.

**E. Regular Business.**

1. For consideration with possible action on the request to fill the following positions and all subsequent vacancies resulting from internal transfers.
   a. Arborist II

2. For consideration with possible action on Health, Dental, Vision, Life, and Disability benefits starting January 1, 2025.

**F. Informational.**

1. Report of Routine Personnel Actions

2. Next Meeting: October 22, 2024

## G. Adjournment.

1) THIS MEETING IS RECORDED: THE VIDEO OF THIS MEETING AND MINUTES ARE AVAILABLE ONLINE AT www.greenbaywi.gov
2) ACCESSIBILITY: Any person wishing to attend who requires special accommodation because of a disability, should contact the City Safety Manager at 920-448-3125 at least 48 hours before the scheduled meeting time so that arrangements can be made.
3) QUORUM: Please take notice that a majority or quorum of the Common Council will attend this Personnel Committee meeting and will constitute a meeting of the Common Council for purposes of discussion and information gathering relative to this agenda.
4) REPRESENTATION: The party requesting the communication, or their representative, should be present at this meeting.

Report to the
# Personnel Committee of the City of Green Bay

| MEETING DATE | PREPARED BY |
|---|---|
| October 8, 2024 | |

## AGENDA ITEM # E.1

For consideration with possible action on the request to fill the following positions and all subsequent vacancies resulting from internal transfers.
a. Arborist II

## BACKGROUND

## RECOMMENDATION

## FISCAL IMPACT

## ATTACHMENTS

1. Personnel Committee Request to Fill Memo
2. Arborist II - E. Allan 10.11.24

# MEMORANDUM

Human Resources Department

To: Personnel Committee

From: Emma Baierl
Human Resources Generalist

Re: Request to Fill Vacant Positions

Date: October 8, 2024

The Human Resources Department is requesting authorization to fill the following replacement positions approved as part of the 2024 budget and all subsequent vacancies resulting from internal transfers. The justification reports are attached.

- Arborist II – Replacement position due to the resignation of Evan Allan effective October 11, 2024. This position is budgeted at $27.36 - $32.18 annually (Grade G).

**Position Fill Request**
**Justification Report**
October 11, 2024

**Position Title: Arborist II**

1. **If this position is a replacement position, please indicate the reasons for the vacancy. If this is not a replacement position, please indicate the reasons for requesting the position.**

   **__X_ Replacement Position ______ Not a Replacement Position**

   This position will be vacant as a result of the resignation of Evan Allan effective at the end of the work day on October 11, 2024.

2. **Is this position included in the current budget? If not, please list how this position will be funded (grant, internship, etc.). Please list the salary range of the position.**

   Yes, the position is currently funded in the Forestry budget. The current wage range is $27.36 - $32.18 per hour (Pay Grade G).

3. **Please list the functions and any special information regarding this position.**

   Arborist II positions are responsible for tree pruning, tree removal and tree planting of 38,000 street trees and 10,000's park and conservancy trees in Green Bay. These are highly trained positions that use aerial bucket trucks and utilize technical rigging to perform tree work safely and efficiently.

4. **Does the position generate revenue or reduce expenses? If so, provide an estimated amount.**

   In house staffing instead of contracting these positions reduces expenses. The tree work done by these positions also reduces liability claims and exposure by properly maintaining city owned trees.

5. **Please explain why current staff is unable to absorb duties of this position.**

   There are 9 Arborist II positions. A vacant position makes it even harder for staff to keep up with workload.

6. **If duties of position are presently being done, how are they done?**

   Work is being done by existing staff as able based on priority of need. The overall needs outweigh current available staff.

**7. What service would be reduced or eliminated if this position is not filled?**

Tree pruning, stump grinding and tree planting will not be able to completed at current rate. This in turn will cause a greater back log than already present.

**8. What are the alternative methods and costs of accomplishing the work?**

There are none at this time. Forestry is not funded to contract work. Contract work is more costly than City staff.

**9. Are there union issues?**

There are no union issues.

**10. Other supporting comments.**

Without this position filled, we will not be able to get done the things we have planned at this time of the season, which will include storm response, planting, and trimming of trees**.**

Report to the
# Personnel Committee of the City of Green Bay

| MEETING DATE | PREPARED BY |
|---|---|
| October 8, 2024 | |

## AGENDA ITEM # E.2

For consideration with possible action on Health, Dental, Vision, Life, and Disability benefits starting January 1, 2025.

## BACKGROUND

## RECOMMENDATION

## FISCAL IMPACT

## ATTACHMENTS

1. Ebinder 10.08.2024 Personnel Committee Meeting

Human Resources Department
100 North Jefferson Street • Room 500
Green Bay, Wisconsin 54301-5026
www.greenbaywi.gov

Phone 920.448.3147
Fax 920.448.3128

# MEMORANDUM

To: Personnel Committee

From: Joseph Faulds, Chief of Operations

Re: City of Green Bay 2025 Benefits Recommendation

Date: October 8, 2024

## I. BACKGROUND

This year the City used its insurance broker—M3 Insurance—to assess alternative health benefits offerings to promote consumerism while maintaining high quality health insurance benefits for all members. The evaluation included a request for proposal, interview and evaluation process of Pharmacy Benefit Managers (PBM) as well as additional benefit plan design and program offerings through our third-party administrator, UMR.

The purpose of these evaluations is to ensure that the City offers competitive and comprehensive benefits to attract and retain employees while maintaining financial sustainability for the City and taxpayers.

The benefits package proposed has been evaluated by M3, the City's HR Department, and the City's Benefit Committee. The following is an overview of what the benefit package changes are recommended.

## II. 2025 BENEFITS PACKAGE PROPOSAL

Health Insurance:

<u>Self-insured</u>
The City is self-insured which means the City collects the premiums from employees and the employer contribution to be used to pay for medical claims. The City uses UMR as the third-party administrator to administer the medical claims.

<u>2025 Budget Impact</u>
Without making any changes to our health plan design or employer contributions, the City would be looking at a 10% or more increase to premiums. This would result in a minimum of $640,000 added to the City's general levy.

To address this issue, the City is proposing changes outlined in more detail below. The impact of those changes on our budget is significant. Instead of adding costs to the City's budget, the City is able to reduce approximately $600,000 on the general levy as well as reduce $1,200,000 in fixed costs to the City health fund. The proposed changes and reductions in expenses positively impact our taxpayers, employees, and help sustain our self-insured health fund.

The reasons why the City can reduce our budget is from (1) the projected savings from the Family Savings Plan; (2) offering base plan options of the High Deductible Health Plan and Surest; (3) having higher employee cost share with our current PPO health plan option and (4) negotiated cost savings with our Pharmacy Benefit Manager.

Health Insurance Plan Design and Options

There are no design changes (deductible, copay, or out of pocket remain the same) to the current PPO or HDHP plans. The City is adding a third option—Surest—which adds a new plan design that has no ($0) deductible and variable copays for all services based on the quality and cost rating of the provider and place of service. Surest uses a robust technology platform to assist employees in selecting the best provider for them and transparently communicating the cost of their care up to the annual maximum out of pocket. Members selecting the Surest plan will continue to have access to the comprehensive primary care, physical therapy, and urgent care services available to health plan members in partnership with Prevea Health and Emplify (Bellin Health).

The City is recommending that the rates for the Surest plan be set the same as the HDHP with no increase to the HDHP rates from 2024. The intent is to incentivize members who choose a consumer driven approach to their health care while having the flexibility of choosing an HSA (health savings account) eligible HDHP plan or through the $0 deductible Surest plan.

The City is proposing that the HDHP and Surest plans be treated as the base plan for purposes of determining the employer portion of the premium. The employee contributions for the HDHP and Surest plans would be set at 11.5% of the premium for those completing their annual preventive exam and meeting Health 1265 requirements; 12.5% for those completing their annual preventive exam; and 15% for those choosing not to participate in the wellness premium incentive offerings. For those selecting the PPO plan, the employee would pay an additional 5% toward the premium. PPO employee contribution rates would be 16.5% of the premium for those completing their annual preventive exam and meeting Health1265 requirements; 17.5% for those completing their annual preventive exam; and 20% for those choosing not to participate in the wellness premium incentive offerings.

In order to provide the consumer driven health care options at lower premiums, the City is recommending a premium increase of roughly 7% and the cost sharing listed above to the PPO plan. Members who wish to retain this robust coverage with no incentive for choosing a high quality, lower cost provider would see this increase through the PPO plan premiums.

Plan designs for each plan offered as well as additional information regarding Surest is provided for your reference.

Family Savings Plan:
The Family Savings Plan (FSP) is administered by Network Health Plan (NHP) and is in a rate hold.

Dental Insurance:
The City's dental plan is currently self-funded with Delta Dental as the third-party administrator. M3 is

recommending a 5% increase to the Delta Dental premiums based on utilization of the plan. However, based on the budget constraints the City will not be increasing premiums and will keep them the same as the 2024 rates. Additionally, the City offers employees access to a fully-insured dental plan through Care Plus (Dental Associates) which is currently in a rate hold and will see no premium change for this year.

Vision Insurance:
Our vision insurance is with Superior Vision and is in a rate hold. The City employees will see no premium change for this year.

Disability and Life Insurance:
The City's disability, employer-sponsored life and voluntary life insurance plans (financial benefits) are offered via The Standard. All plans are in a rate hold and will see no premium change for this year.

Flexible Spending, COBRA and Health Savings Accounts:
The City approved transitioning these benefits to Associated Bank effective January 1, 2025. We have begun the implementation process of this transition from EBC to Associated Bank.

II. 2025 BENEFITS PACKAGE RECOMMENDATION
The recommendation is to continue as self-funded with UMR as the third-party administrator without any plan design changes to the current plans and to add Surest as an additional option for employees with the premium contribution structure outlined above; continue with the Family Savings Plan; continue Delta Dental with a 0% increase to premiums; and continue all other benefits which are in a rate hold.

Projected Funding Levels: 01/01/25 to 12/31/25
Prepared for The City of Green Bay
Completed: 9/18/2024
*Version 3.1.1*

*$500,000 + $70,000 Specific Stop Loss Deductible - TMHCC - Combined - UMR/FSP - 60% PPO Plan to Surest Migration*

## I. TREND ASSUMPTIONS

| | | |
|---|---|---|
| Medical Trend | 7.1% | |
| Prescription Drug Trend | 10.3% | |
| Blended Trend | 8.1% | *Represents blend of medical & Rx trend based on group experience* |
| Renewal Date | 1/1/2025 | *7/2/2025* |
| Projection End Date | 12/31/2025 | *12* |

## II. HISTORICAL CLAIMS EXPERIENCE

| | *3/1/2024* | *3/2/2023* |
|---|---|---|
| **EXPERIENCE PERIOD** | **09/01/23 - 08/31/24** | **09/01/22 - 08/31/23** |
| Paid Medical Claims | $6,085,035 | $7,436,487 |
| Paid Prescription Drug Claims | $3,046,866 | $2,907,830 |
| Near Site Utilization | $238,211 | $222,383 |
| Less Pooled Claims *(@ $500,000 Stop Loss Deductible)* | $0 | $0 |
| Estimated Savings from Rx Change on 1/1/2024 | ($134,467) | ($322,721) |
| Plan Migration Adjustment Factor[1] | 0.997 | 0.994 |
| **Adjusted Paid Claims** | $9,205,601 | $10,180,166 |
| Number of Months in Experience Period | 12 | 12 |
| **Annualized Adjusted Paid Claims** | $9,205,601 | $10,180,166 |
| Weighted Average Members[2] | 1,448 | 1,611 |
| Claims per Member per Year | $6,360 | $6,318 |
| Trend to Midpoint (number of months) | 16.0 | 28.0 |
| Trend to Midpoint (trend factor) | 1.1091 | 1.1989 |
| Projected Claims per Member per Year | $7,053 | $7,575 |
| Weight | 70% | 30% |
| Weighted Average Claims per Member per Year | $7,210 | |

[1] *Claims Adjustment due to Plan Migration*
[2] *Enrollment is lagged three months.*

## III. CALCULATION OF FUNDING LEVELS

### 1. Variable Costs

| | |
|---|---|
| Current Member Count | 1,406 |
| Projected Plan Year Medical/Rx Claims | $10,136,800 |
| Medical/Rx Savings from Surest Move | ($776,277) |
| Projected Plan Year Medical/Rx Claims after Adjustments | $9,360,523 |

### 2. Fixed Costs

| 2. Fixed Costs | Single Rate PEPM | Family Rate PEPM | Total Annual Cost | Notes to Data |
|---|---|---|---|---|
| Base Medical Service Fee | $12.59 | $12.59 | $49,705 | UMR Current Fee (PPO and HDHP Only) |
| Provider Network Fees | $16.87 | $16.87 | $66,603 | United Healthcare Choice Plus (PPO and HDHP Only) |
| Utilization Management/Case Management/Emerging CARE | $4.46 | $4.46 | $17,608 | UMR Current Fee (PPO and HDHP Only) |
| Deductible Reimbursement Account | $4.14 | $4.14 | $16,345 | UMR Current Fee (PPO and HDHP Only) |
| Medical and Pharmacy Integration | $1.10 | $1.10 | $4,343 | UMR Current Fee (PPO and HDHP Only) |
| Medical Insured Carve Out Coordination | $0.40 | $0.40 | $1,579 | UMR Current Fee (PPO and HDHP Only) |
| Retiree Billing | $4.41 | $4.41 | $1,058 | UMR Current Fee (PPO and HDHP Only) |
| Teladoc | $0.97 | $0.97 | $3,830 | UMR Current Fee (PPO and HDHP Only) |
| Managed Transplant Program | $8.75 | $20.01 | $108,952 | OptumHealth Renewal |
| Specific Stop Loss ($500,000 deductible) | $12.67 | $48.74 | $231,053 | HCC Current +10% Estimated Increase |
| Interactive Reporting | $1.25 | $1.25 | $9,600 | Springbuk |
| Other Fees | $2.60 | $2.60 | $20,000 | On-Site Services |
| Other Fees | $4.43 | $4.43 | $34,000 | HSA Incentive |
| Other Fees | $7.46 | $7.46 | $57,289 | M3 Consulting Fee |
| Other Fees | $2.60 | $2.60 | $20,000 | Health 1265 Incentives |
| Other Fees | $2.34 | $2.34 | $18,000 | Mylnertia Fees |
| Other Fees | ($94.22) | ($94.22) | ($723,640) | Rx Rebates |
| Other Fees | ($0.21) | ($0.21) | ($1,620) | Specialty Med Rebates |
| Other Fees | $5.83 | $5.83 | $44,770 | EBC PBA Maintenance |
| Other Fees | $1.08 | $1.08 | $8,300 | Flu Shots |
| Other Fees | $11.31 | $11.31 | $86,879 | Wellness Administrator |
| Other Fees | $16.28 | $16.28 | $125,000 | PBA Dollars |
| Other Fees | $1.24 | $1.24 | $9,500 | CLA ACA Reporting |
| Other Fees | $3.91 | $3.91 | $30,000 | Benefits Software |
| Other Fees | ($156.25) | ($156.25) | ($1,200,000) | Transfer from FSP Deductions |
| Other Fees | $0.92 | $0.92 | $7,042 | PCORI Fee $3.22 PMPY |
| Other Fees | $9.11 | $9.11 | $70,000 | Aggregating Specific Deductible |
| Surest Admin Fee | $56.00 | $56.00 | $208,992 | Surest Proposal (Surest Only) |
| Stop Loss Reporting Fee | $5.00 | $5.00 | $18,660 | Surest Proposal (Surest Only) |
| | | Total Fixed Costs= | ($656,152) | |

| | |
|---|---|
| Projected Overall Plan Year Expenditures | $8,704,371 |
| Projected Funding w/ Current Rates | $9,044,454 |
| **Calculated Funding Rate Increase** | **-3.76%** |

| Plan Level | Current Contract Counts | Current Funding Rate (Surest Rates are Current PPO Rates) | Calculated Funding Rate | Proposed Funding Rate v1 | Proposed Funding Rate Increase v1 | Proposed Funding Rate v2 | Proposed Funding Rate Increase v2 |
|---|---|---|---|---|---|---|---|
| Single Coverage - Active - PPO | 93 | $696.42 | $670.23 | $715.02 | 2.67% | $747.25 | 7.30% |
| Family Coverage - Active - PPO | 114 | $1,686.90 | $1,623.47 | $1,731.95 | 2.67% | $1,810.02 | 7.30% |
| Single Coverage - Active - HDHP | 82 | $611.45 | $588.46 | $627.78 | 2.67% | $611.45 | 0.00% |
| Family Coverage - Active - HDHP | 20 | $1,481.10 | $1,425.41 | $1,520.66 | 2.67% | $1,481.10 | 0.00% |
| Single Coverage - Retiree - PPO | 1 | $1,444.81 | $1,390.48 | $1,483.40 | 2.67% | $1,550.26 | 7.30% |
| Limited Family Coverage - Retiree - PPO | 0 | $3,565.38 | $3,431.32 | $3,660.60 | 2.67% | $3,825.60 | 7.30% |
| Family Coverage - Retiree - PPO | 0 | $3,565.38 | $3,431.32 | $3,660.60 | 2.67% | $3,825.60 | 7.30% |
| Single Coverage - Retiree - HDHP | 16 | $1,080.71 | $1,040.07 | $1,109.57 | 2.67% | $1,080.71 | 0.00% |
| Limited Family Coverage - Retiree - HDHP | 0 | $2,161.46 | $2,080.19 | $2,219.19 | 2.67% | $2,161.46 | 0.00% |
| Family Coverage - Retiree - HDHP | 3 | $3,728.20 | $3,588.01 | $3,827.77 | 2.67% | $3,728.20 | 0.00% |
| Single Coverage - Active - Surest | 139 | $696.42 | $670.23 | $627.78 | -9.86% | $611.45 | -12.20% |
| Family Coverage - Active - Surest | 172 | $1,686.90 | $1,623.47 | $1,520.66 | -9.86% | $1,481.10 | -12.20% |
| Single Coverage - Retiree - Surest | 0 | $1,444.81 | $1,390.48 | $1,109.57 | -23.20% | $1,444.81 | 0.00% |
| Limited Family Coverage - Retiree - Surest | 0 | $3,565.38 | $3,431.32 | $2,219.19 | -37.76% | $3,565.38 | 0.00% |
| Family Coverage - Retiree - Surest | 0 | $3,565.38 | $3,431.32 | $3,827.77 | 7.36% | $3,565.38 | 0.00% |
| **Totals** | **640** | **$9,044,454** | **$8,704,371** | **$8,704,371** | **-3.76%** | **$8,704,371** | **-3.76%** |

*The recommended rates do not include the plan sponsor's 2% administrative allowance for COBRA Participants*

Disclaimer: The calculated proposed funding rates represents our suggestion of what adjustment should be applied to current premium funding rates to meet future expected plan costs. M3 Insurance Solutions, Inc. will not be liable for any potential shortfalls or surpluses of dollars based on these projections.

| FSP Deductions 8.01.24 | July Enrollees | Current Employer Savings Amount | Forecasted Employer Amount (Current Plus SF Increase) | Current Q2 FSP Ave Cost PEPM | Estimated FSP PEPM (Current Forecasted Incrase) |
|---|---|---|---|---|---|
| Assumed Based on Total Enrollment minus Below Enrolled | 49 | $0.00 | $0.00 | $699.12 | $672.83 |
| | 9 | $591.97 | $569.71 | $699.12 | $672.83 |
| | 3 | $609.37 | $586.46 | $699.12 | $672.83 |
| | 4 | $616.33 | $593.16 | $699.12 | $672.83 |
| | 1 | $738.76 | $710.98 | $699.12 | $672.83 |
| | 3 | $841.91 | $810.25 | $699.12 | $672.83 |
| | 31 | $841.92 | $810.26 | $699.12 | $672.83 |
| | 3 | $851.04 | $819.04 | $699.12 | $672.83 |
| | 8 | $866.70 | $834.11 | $699.12 | $672.83 |
| | 124 | $1,433.86 | $1,379.95 | $699.12 | $672.83 |
| | 45 | $1,476.04 | $1,420.54 | $699.12 | $672.83 |
| | 71 | $1,492.90 | $1,436.77 | $699.12 | $672.83 |
| **Yearly Total** | **351** | **$4,784,259** | **$4,604,365** | **$2,944,680** | **$2,833,956** |
| **2024 Estimated Savings from FSP (Employer Amount - FSP Cost)** | | | **$1,770,408** | | |

# Health Insurance Benefit Comparison

**City of Green Bay**
**Effective Date:** 1/1/2024

***$1.2 Million FSP Contribution***

| Health Carrier | UMR | | UMR | | Surest | |
|---|---|---|---|---|---|---|
| | Copay Plan | | High Deductible Health Plan | | Surest D 5500 | |
| **Insurance Type** | | | | | | |
| | PPO | | HDHP | | Proposed Surest Plan | |
| **Provider Network:** | | | | | | |
| | UHC Choice Plus Network | | UHC Choice Plus Network | | UHC Choice Plus Network | |
| **Deductible** | **Single** | **Family** | **Single** | **Family** | **Single** | **Family** |
| In Network | $2,250 | $4,500 | $2,500 | $5,000 | $0 | $0 |
| Embedded/Non-Embedded | Embedded | | Non-Embedded | | N/A | |
| Out of Network | $4,500 | $9,000 | $5,000 | $10,000 | $0 | $0 |
| **Co-Insurance** | | | | | | |
| In Network | 80% | | 80% | | 100% | |
| Out of Network | 60% | | 60% | | 100% | |
| **Maximum Out-of-Pocket** | **Single** | **Family** | **Single** | **Family** | **Single** | **Family** |
| In Network | $4,500 | $9,000 | $5,000 | $10,000 | $5,500 | $11,000 |
| Embedded/Non-Embedded | Embedded | | Embedded | | Embedded | |
| Out of Network | $9,000 | $18,000 | $10,000 | $20,000 | $11,000 | $22,000 |
| **Office Visits** | **PCP** | **Specialist** | **PCP** | **Specialist** | **PCP** | **Specialist** |
| In Network | Ded/Coins | $35 Copay | Ded/Coins | Ded/Coins | $25 to $130 Copay | |
| Bellin Primary & Urgent Care | Covered in Full | | $50 per Visit | | Covered in Full | |
| Prevea Primary & Urgent Care | Covered in Full | | $75 per Visit | | Covered in Full | |
| Teladoc (Virtual Care) | Covered in Full | | $54 per Visit | | Covered in Full | |
| Out of Network | Deductible & Coinsurance | | Deductible & Coinsurance | | $215 Copay | |
| **Preventive Care** | | | | | | |
| In Network | Select Services Covered In Full | | Select Services Covered In Full | | Select Services Covered In Full | |
| Out of Network | Deductible & Coinsurance | | Deductible & Coinsurance | | $195 Copay | |
| **Urgent Care** *(non-Bellin or Prevea Providers)* | | | | | | |
| In Network | Deductible & Coinsurance | | Deductible & Coinsurance | | $80 Copay | |
| Out of Network | Deductible & Coinsurance | | Deductible & Coinsurance | | $200 Copay | |
| **Emergency Room** | | | | | | |
| | $300 Copay (waived if admitted) | | Deductible & Coinsurance | | $850 Copay | |
| **Hospital Services** | | | | | | |
| In Network | Deductible & Coinsurance | | Deductible & Coinsurance | | See Surest Proposal | |
| Out of Network | Deductible & Coinsurance | | Deductible & Coinsurance | | See Surest Proposal | |
| **Prescriptions (Rx)** | | | | | | |
| Retail | $5 / $25 / $45 / 10% ($75 Max) | | Deductible & Coinsurance | | $10 / $90 / $120 / $330 / $370 / $400 | |
| Mail Order | $10 / $50 / $90 | | Deductible & Coinsurance | | Not Covered | |

| Rates | | Current | Renewal | | Current | Renewal | | Surest |
|---|---|---|---|---|---|---|---|---|
| Employee | 93 | $696.42 | $747.25 | 82 | $611.45 | $611.45 | 139 | $611.45 |
| Family | 114 | $1,686.90 | $1,810.02 | 20 | $1,481.10 | $1,481.10 | 172 | $1,481.10 |
| **Monthly Totals** | | **$257,073.66** | **$275,836.53** | | **$79,760.90** | **$79,760.90** | | **$339,740.75** |
| **Annual Totals** | | **$3,084,883.92** | **$3,310,038.36** | | **$957,130.80** | **$957,130.80** | | **$4,076,889.00** |
| Annual Δ% from Current | | | 7.30% | | | 0.00% | | |

| | **Copay Plan** | | **High Deductible Plan** | | **Surest Plan** | |
|---|---|---|---|---|---|---|
| | | | **Partial Buy-Up Contribution Strategy** | | | |
| | | | **Single Contribution Modeling** | | | |
| | Employee | City | Employee | City | Employee | City |
| **Surest/HDHP 11.5%; Copay 16.5%** | $123.30 | $623.95 | $70.32 | $541.13 | $70.32 | $541.13 |
| **Surest/HDHP 12.5%; Copay 17.5%** | $130.77 | $616.48 | $76.43 | $535.02 | $76.43 | $535.02 |
| **Surest/HDHP 15%; Copay 20%** | $149.45 | $597.80 | $91.72 | $519.73 | $91.72 | $519.73 |
| | | | **Family Contribution Modeling** | | | |
| | Employee | City | Employee | City | Employee | City |
| **Surest/HDHP 11.5%; Copay 16.5%** | $298.65 | $1,511.37 | $170.33 | $1,310.77 | $170.33 | $1,310.77 |
| **Surest/HDHP 12.5%; Copay 17.5%** | $316.75 | $1,493.27 | $185.14 | $1,295.96 | $185.14 | $1,295.96 |
| **Surest/HDHP 15%; Copay 20%** | $362.00 | $1,448.02 | $222.17 | $1,258.94 | $222.17 | $1,258.94 |

*While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with state and/or federal requirements with regard to nervous and mental benefits.*

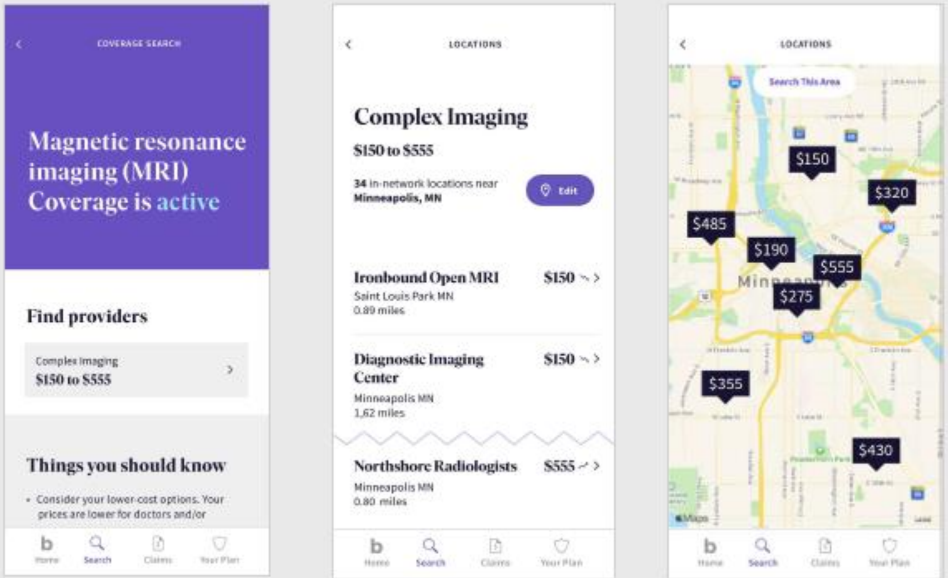
# Surest overview

## The problem

Health care costs vary by treatment, provider, and location, with prices largely unknown at the time of purchase. This lack of price certainty keeps consumers in the dark, wastes plan resources, and does nothing to stop the cost spiral for employers and employees - nor help improve outcomes.

## The solution

With the Surest plan, members can see upfront prices in advance of seeking care. Our Surest data scientists have assigned lower prices to the most efficient and high-value providers.

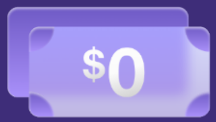


# The Surest plan

## Actual prices, not estimates

see what you'll owe before you receive care

## No deductible




and no coinsurance

## Broad national network

of providers, clinics, and hospitals

## Quality medical coverage

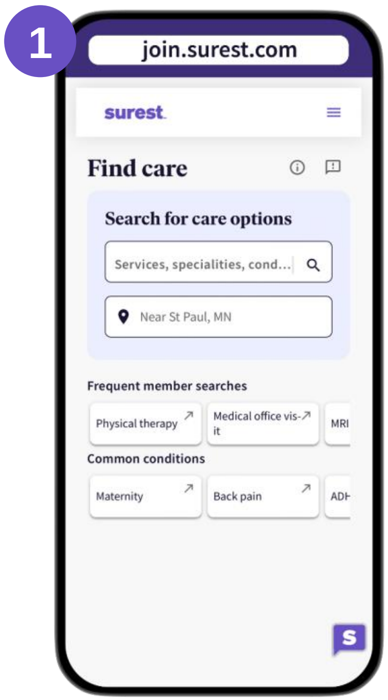
from preventive to emergency, colds to cancer treatment

# See clear prices in advance, and compare options within the Surest app or website

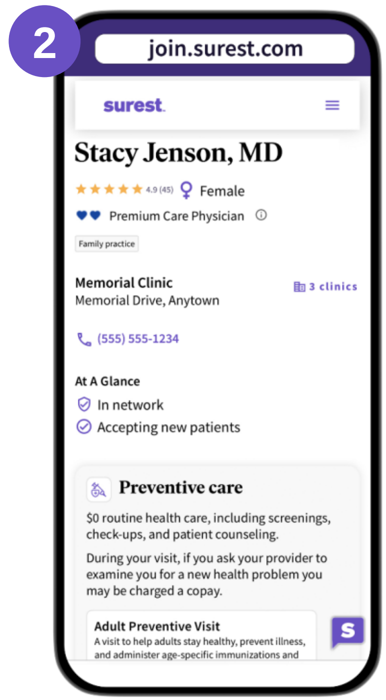
1. ACA-compliant health plan
2. Access to broad, national UnitedHealthcare networks
3. No deductible or coinsurance
4. Single copay per visit/admission
5. Providers we've evaluated as higher-value assigned a lower copay
6. Flexible coverage for small set of plannable procedures

| | | City of Green Bay plan |
|---|---|---|
| **Out-of-Pocket Maximum (OOPM):** | | $5,500 |
| **Deductible:** | | None |
| **Coinsurance:** | | None |
| Copays | Preventive | $0 |
| | Office visit (PCP and SCP) | $25 - $130 |
| | Urgent care | $80 |
| | Emergency room | $850 |
| | Maternity | $1,300 - $2,750 |
| | Physical therapy | $15 - $90 |
| | Procedures (Office, OP, IP) | $350 - $3,500 |
| | Complex Imaging | $150 - $1,050 |
| | Prescription drugs (Tier 1/Tier 2/Tier 3) | $10 / $90 / $120 |

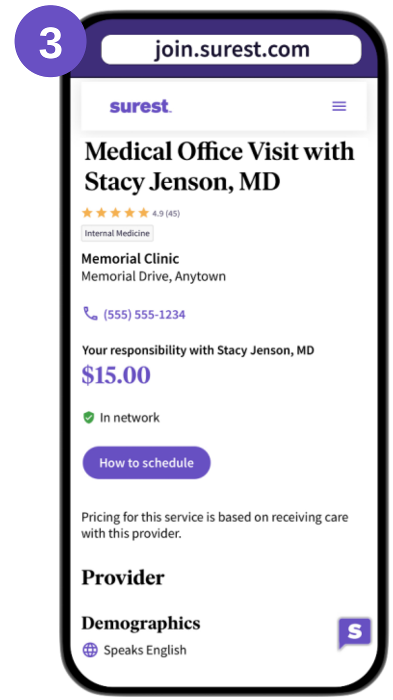
# Looking up a doctor




Enter doctor's name in the search bar




Scroll for care options




View details for more information



Illustrative example only. Costs and coverage may vary.

# Proposed Surest plan design and savings estimate

City of Green Bay

Effective Date: 1/1/2025

6/26/2024

surest™

# How the Surest plan creates savings

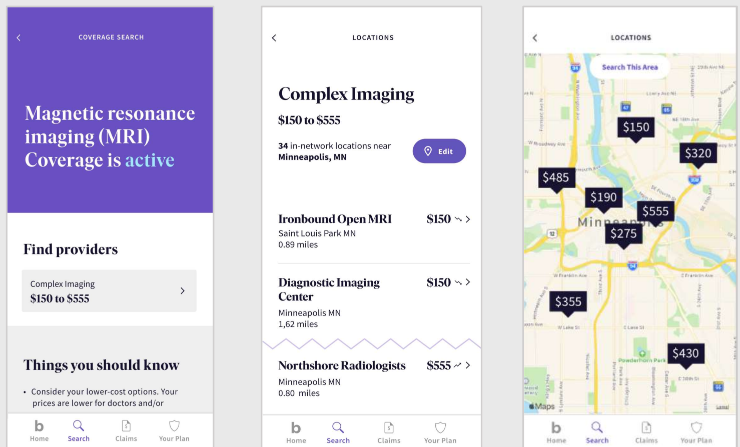
## Quick refresher and an example

### The problem

Health care costs vary by treatment, provider, and location, with prices largely unknown at the time of purchase. This lack of price certainty keeps consumers in the dark, wastes plan resources, and does nothing to stop the cost spiral for employers and employees - nor help improve outcomes.

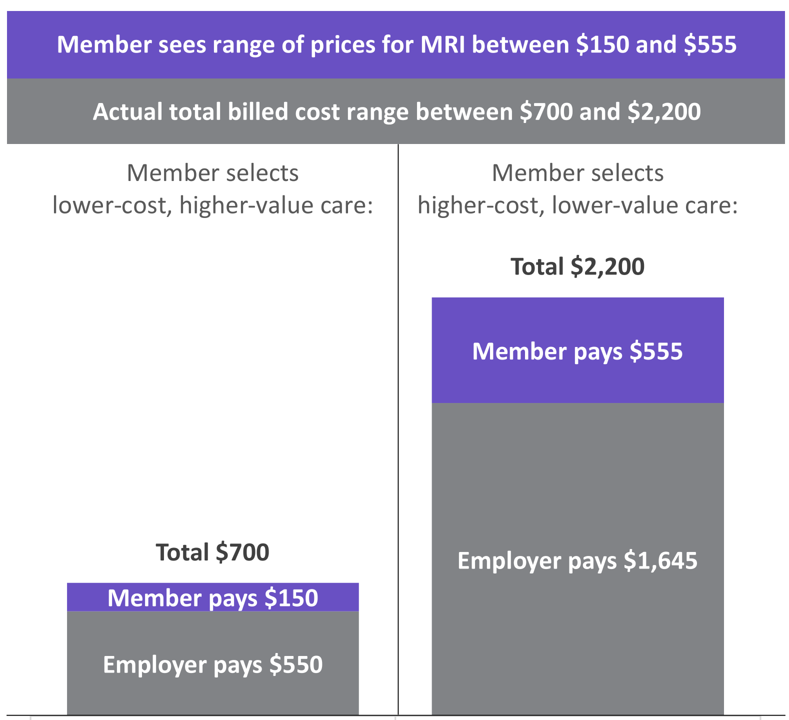
### The solution

With the Surest plan, members can see upfront prices in advance of seeking care. Our Surest data scientists have assigned lower prices to the most efficient and high-value providers.




### An example: MRI

The price the member sees is only a portion of total cost. Surest has assigned prices so that when a member selects high-value care, their employer also saves.




***Member saves $405***

***Employer saves $1,095***

surest

# Expected savings and plan design

## A simple two-step process:

✓ **Review financial modeling, savings, and proposed plan designs (this document)**

☐ **Stop loss:**

- Collect additional data—most recent, minimum two years, monthly enrollment, paid, and shock claims. Additional data may be requested.
- Coordinate with Surest to quote stop loss with our preferred carriers.

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## Helpful tips:

- Stop loss turnaround is roughly 15 business days upon receipt of all necessary data.
- When excluding HSA funding, the expected claims impact is -12.8%; this percentage can be directly applied to the claim workup

*Note: The information in this Surest modeling document shows a proposed Surest plan design and the accompanying projected claims savings. This document is not a financial quote. Upcoming stop loss will serve as final Surest pricing.*

## City of Green Bay — Surest Plan Design Overview



| Category | Plan Design Element | Surest D 5500 In-Network | Surest D 5500 Out-of-Network |
|---|---|---|---|
| Overall Provisions | **Deductible** | $0 | |
| | **Coinsurance (Plan Paid)** | 100% | |
| | **OOP Limit Individual** | $5,500 | $11,000 |
| | **OOP Limit Family** | $11,000 | $22,000 |
| Medical Coverage | **Office Visit** | $25 to $130 | $215 |
| | **Virtual Care** | | |
| | Virtual Care (Primary and Urgent) | $0 | Not Covered |
| | Virtual Care (Specialty) | $0 | Not Covered |
| | **Preventive Care** | $0 | $195 |
| | **Routine Diagnostic Test (e.g. X-ray, Lab, Ultrasound)** | $0 | $0 |
| | **Complex Imaging (MRI, CT, etc.)** | $150 to $1,050 | $1,350 to $1,650 |
| | **Emergency Room** | $850 | $850 |
| | **Observation Stay** | $850 | $850 |
| | **Ambulance** | $500 | $500 |
| | **Urgent Care** | $80 | $200 |
| | **Procedures (Office, Outpatient and Inpatient)** | $40 to $3,500 | Up to $10,000 |
| | **Procedures (Inpatient and some Outpatient)** | $350 to $3,500 | Up to $10,000 |
| | Other Outpatient Hospital Services | $200 to $1,000 | $3,000 |
| | Other Inpatient Stay (inc. admission from ER) | $2,750 | $8,250 |
| | Bariatric Surgery | Covered | Covered |
| | Gender Dysphoria Surgery | Covered | Covered |
| | Gender Dysphoria Reconstructive Services | Covered | Covered |
| | **Mental Health & Substance Use Disorder** | | |
| | In an office setting | $25 | $195 |
| | Mental Health Telehealth | $25 | $195 |
| | Intensive Outpatient Treatment Program | $90 | $270 |
| | Partial Hospitalization Program | $170 | $510 |
| | In an outpatient setting | $170 | $510 |
| | In an inpatient setting | $2,750 | $8,250 |
| | **Maternity** | | |
| | Prenatal and Postnatal Care | $0 | $195 |
| | Delivery | $1,300 to $2,750 | $8,250 |
| | **Home Health Care** | $70 | $210 |
| | **Rehabilitative Therapies** | $15 to $165 | Up to $300 |
| | Acupuncture | $60 | $165 |
| | Chiropractic | $30 | $75 |
| | Occupational Therapy | $15 to $115 | $175 |
| | Physical Therapy | $15 to $90 | $220 |
| | Speech Therapy | $15 to $115 | $175 |
| | **Skilled Nursing Facility** | $2,000 | $6,000 |
| | **Durable Medical Equipment** | $0 to $1,000 | Up to $2,000 |
| | **Hospice** | | |
| | Home Hospice Visit | $70 | $210 |
| | Inpatient Hospice Care | $2,750 | $8,250 |
| | **Advanced Tests**[1] | $25 to $1,300 | Up to $2,700 |
| | **Medical Infusions And Chemotherapy** | $45 to $3,100 | Up to $9,300 |
| | **Therapeutic Treatments**[2] | $70 to $2,800 | Up to $8,400 |
| | **Fertility Treatment** | $100 to $1,500 | Not Covered |
| Pharmacy Coverage | **Retail Pharmacy - 30 Days Supply** | | |
| | Tier 1 | $10.00 | Not Covered |
| | Tier 2 | $90.00 | Not Covered |
| | Tier 3 | $120.00 | Not Covered |
| | **Retail Pharmacy - 90 Days Supply** | | |
| | Tier 1 | $25.00 | Not Covered |
| | Tier 2 | $225.00 | Not Covered |
| | Tier 3 | $300.00 | Not Covered |
| | **Specialty Retail Pharmacy** | | |
| | Tier 1 | $330.00 | Not Covered |
| | Tier 2 | $370.00 | Not Covered |
| | Tier 3 | $400.00 | Not Covered |

[1] Advanced Test are complex medical tests your doctor may order to learn more about your health; typically planned and separately scheduled. Examples include EKG or a Facility Based Sleep Study.

[2] Therapeutic Procedures are treatments for complex diseases and health needs that do not involve surgery. Examples include radiation therapy or dialysis.

Report to the
# Personnel Committee of the City of Green Bay

| MEETING DATE | PREPARED BY |
| --- | --- |
| October 8, 2024 | |

## AGENDA ITEM # F.1

Report of Routine Personnel Actions

## BACKGROUND

## RECOMMENDATION

## FISCAL IMPACT

## ATTACHMENTS

1. Personnel Action Report 10.8.24

**REPORT OF ROUTINE PERSONNEL ACTIONS**
**FOR REGULAR EMPLOYEES**
October 8, 2024

| Position | Department/Division | Name | Date |
|---|---|---|---|
| **New Hire** | | | |
| Recreation Coordinator | PRF | Larissa O'Malley | 9/30/2024 |
| Bus Operator - Part Time | Transit | Jared Behnke | 9/26/2024 |
| | | | |
| **Grade/Step Change** | | | |
| Assistant Fire Chief | Fire | Ryan Gibbons | 9/30/2024 |
| Programmer Analyst | PD | Nicholas Rouse | 9/26/2024 |
| | | | |
| **End of Employment** | | | |
| Specialist II | PD | Eric Jaeger | 9/23/2024 |
| Specialist II | PD | David Graf | 12/17/2024 |
| | | | |
| **Longevity** | | | |
| Bus Operator | Transit | Amy Masemore | 9/10/2024 |