



1

2021 Benefits

Premiums

- ❑ Local Education Active Employees and Retirees – 2.0% premium increase
- ❑ Local Government Active Employees and Retirees – 5.4% premium increase




Health

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2

2021 Benefits

Carrier Networks

Carrier Networks will remain the same:

- BlueCross BlueShield Network S
- Cigna LocalPlus
- Cigna OAP - The surcharge for Cigna's large OAP statewide network will remain \$40/\$80
- The network change you choose is for the entire calendar year. Providers and hospital options can change during the year, and a provider or hospital leaving a network is not a qualifying event.



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2021 Benefits

Dental

- Prepaid Dental** – Contract awarded to Cigna
 - Beginning January 1, 2021 extending through December 31, 2025
 - Premiums will increase by 3%
- Preferred Dental (DPPD)**- Contract extended for MetLife
 - Contract will now end December 31, 2021
 - No Premium increases for 2021



Dental



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2021 Benefits

Vision

- Davis Vision will remain the vision provider
- No Premium increase



Vision



5

2021 Benefits

HSA



- HSA (Health Savings Account)
 - Contract awarded to Optum Bank for all groups



6

2021 Benefits

HSA Maximum Contribution Limits

- Single - increasing to \$3,600
- Family - increasing to \$7,200
- Catch-up Contribution - will remain at \$1,000 for members 55 and older
- Maximums include any employer contributions or seed money provided



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2021 Benefits

Pharmacy



- Adding certain Osteoporosis medications to Maintenance tier drugs
 - Maintenance Tier- Allows members to receive 90 day supply at a reduced cost from a retail 90 location or through mail order
- Adoption of the CVS/Caremark "Standard Control Formulary"
 - This impacts approximately 10% of members
 - Estimated to save members approximately \$ 823,000 in Out-of-Pocket drug cost



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Questions?



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