



# 2024 EMPLOYEE BENEFIT & WELLNESS PROGRAMS

CITY COUNCIL PRESENTATION

September 11, 2023

# Benefit Programs Overview

## **Programs/Vendor Partners**

**Medical/Behavioral Health/Prescription Drug = Cigna, MedImpact, VibrantRx, PaydHealth**

**Dental = Delta Dental of Arizona**

**Vision Care = Vision Service Plan (VSP)**

**Employee Assistance Program = ComPsych**

**Health and Dependent Care FSA = Navia Benefits**

**Life and Accidental Death & Dismemberment Insurance = MetLife**

**Short Term Disability Insurance = UNUM**

**Health and Wellness Center = OnSite Care Inc.**

**Mesa Wellness 360 = WebMD technology platform**

# Highlights - Health Plan Benefit Changes for 2024

## Medical/Prescription Drug Plans

### Prescription Drug Benefits

#### Basic and Choice Plans

- ❑ **Outpatient prescription drug benefits simplified/aligned to one plan design:**
  - ✓ **No separate Rx deductibles = \$0**
  - ✓ **Minimum and maximum copays/coinsurance same in both plans**
  - ✓ **Rx max annual out-of-pocket expense: \$2,500 individual/\$5,000 family both plans**
  
- ❑ **Basic, Choice and Copay plans – Diabetic Adherence Strategy**
  - ✓ **Diabetic Insulin copay/coinsurance reductions:**
    - ❑ **Generic (Tier 1) and Preferred Brand (Tier 2) Insulins pay at Tier 1 levels to a maximum of \$35 (30-day supply) and \$105 (90-day supply)**
    - ❑ **Non-preferred Insulins (Tier 3) regular copays/coinsurance by plan up to \$35/\$105 maximums**
  - ✓ **Diabetic supplies: 100% covered if Tier 1/2 and standard copays/coinsurance if Tier 3**

## Flexible Spending Accounts (FSA) Plan

- ❑ Health FSA annual election max increased to \$3,050 and rollover max to \$610

## ***New!* Pet Care Membership/Discount/Network program**

- ❑ Voluntary benefit program with United Pet Care
  - ✓ Active and retired employees' pets
  - ✓ Direct enrollment and payment through UPC member portal
  - ✓ Monthly membership fee per pet (no breed or condition exclusions)
  - ✓ 20% to 25% and to 50% discount on all network in-house veterinary services
  - ✓ Prescription drug discount card for pet meds savings
  - ✓ 24 x 7 phone/chat/video “televet” services (for vet advice and guidance)
  - ✓ Enrollment opportunities at the Health and Wellness Benefits Fair

# Medical Plan Premium Rate Changes for 2024

## Medical Plan Premiums

- ❑ **Active employees:**
  - ✓ **Consolidation of rate structures – both FT and PT benefit eligible employees pay same rates by plan (for both medical and dental plans)**
  - ✓ **Basic Medical Plan – 100% City funded**
  - ✓ **Choice and Copay medical plans - \$4 to \$14 per mth rate increases in 2024**
- ❑ **Retirees:**
  - ✓ **Retiree Basic Plan - \$0 premium for retirees (with full retirement system subsidies)**
  - ✓ **\$5 to \$8 per month rate increases for Retiree Choice Plan**
  - ✓ **\$9 to \$15 per month rate increases for Retiree Copay medical plan**

## Financial Considerations

- ❖ **EBT fund balance projections support approx. 2% rate increase in medical plans for CY 2024**
- ❖ **National medical trend cost increases approx. 4% to 6%**
- ❖ **Favorable impact of prescription drug cost containment measures**
- ❖ **Positive impact of increased utilization of Health and Wellness Center including retirees**
- ❖ **Significant reductions COVID-19 utilization**

# Active Medical Plan Premium Rates for 2024

## ACTIVE MEDICAL PLAN RATES – MONTHLY

BASIC 50% PLAN	2024		
	City Contribution	EE Contribution	EE Difference vs 2023
Single	\$610	\$0	\$0
Family	\$1,358	\$0	\$0

CHOICE 80% PLAN	2024		
	City Contribution	EE Contribution	EE Difference vs 2023
Single	\$610	\$153	+\$4
Family	\$1,358	\$340	+\$7

COPAY PLAN	2024		
	City Contribution	EE Contribution	EE Difference vs 2023
Single	\$610	\$230	+\$6
Family	\$1,358	\$692	+\$14

## Employee Health and Wellness Center

Employees, retirees and family members enrolled in active or retiree medical plans – free of charge!

### 2024 Wellness Program

November 1, 2023, through October 31, 2024

- ✓ Open to all employees
- ✓ Employees and spouses/committed partners enrolled in City medical plans eligible for incentive rewards

### Rewards

- ✓ 250 points = \$50 debit/gift card (up to **6 x \$50 = \$300**) for both employee and spouse/CP
- ✓ **1,500 points** = \$200 **Wellness Credit** following calendar year – both employee and spouse/CP
- ✓ Raffle prizes/other recognition for high achievers **above 1,500 points** and non-medical plan employees
- ✓ Focus on incentivizing preventive screenings, wellbeing education programs and Citywide events

# Open Enrollment and Health/Wellness Benefits Fair

## Open Enrollment 2023 for 2024

**October 4 – October 18**

- **Inside Mesa and Benefits Website links to eBenMesa**
- **Website: OE Guides, 2024 Plan Document, SBC's, Required Documents and other communications**
- **Passive enrollment (except FSA = positive enrollment)**

## Health/Wellness Benefits Fair

**October 5 – from 8 am to 1 pm - Mesa Convention Center**

**Employees/retirees welcome**

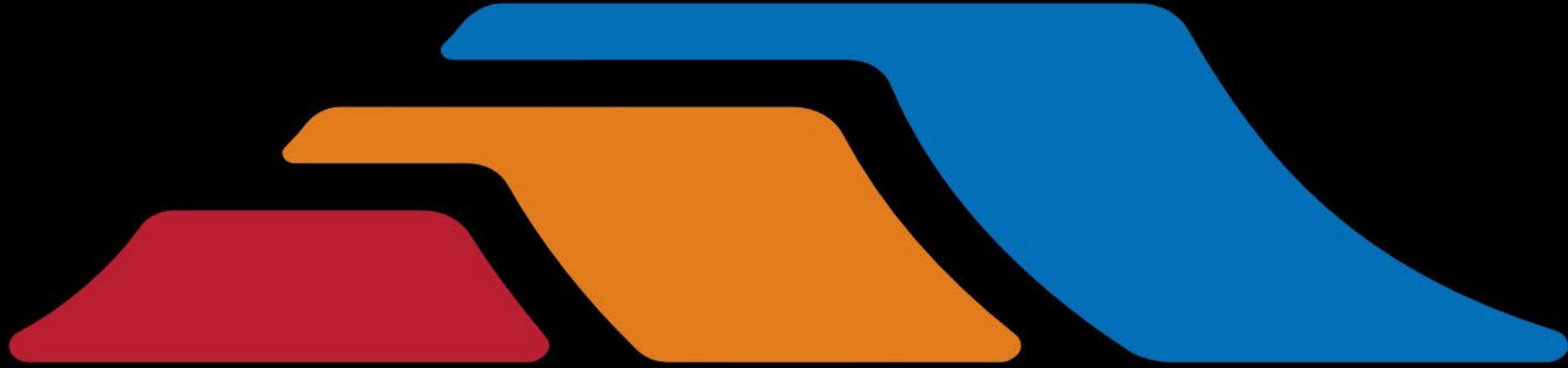
**Rock En-Roll theme - assisted enrollment computer lab**

**Benefit plan vendors, City department information booths and Employee Network vendors**

**Free Flu Shots (first come, first served)**

**Mammography/P.O.P (with appointments – claims to medical plan)**

**Food and beverage trucks (from 7:30 am)**



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