

NOTICE OF MEETING



CITY OF BRANSON

HUMAN RESOURCES COMMITTEE

Committee Meeting – Monday, August 22, 2016 – 10:30 a.m.
Municipal Courtroom – Branson City Hall – 110 W. Maddux

AGENDA

- 1) Call to Order.
- 2) Roll Call.
- 3) Acknowledgment of June 23, 2016 Minutes.
- 4) Update of New Employees.
- 5) Update on Maxwell Health Portal for Open Enrollment.
- 6) Discussion of the City's Health Insurance Renewal. [Renewal Information]
[Premium Summary]
- 7) Discussion of the 2018 H&W Incentive Requirements (met in 2017).
- 8) Human Resources Director's Report.
- 9) Adjourn.

Where Values are the Difference

AUGUST: VOLUNTEERISM (INVOLVEMENT)

Making a personal commitment to helping others.

For more information please visit www.bransonmo.gov or contact:

Lisa Westfall, City Clerk, 417-337-8522

Posted: August 19, 2016

At: _____ By: _____

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MINUTES

HUMAN RESOURCES COMMITTEE
CITY OF BRANSON, MISSOURI
June 23, 2016

1) Call to Order

The Human Resources Committee met in the Municipal Court Room of City Hall, Thursday, June 23, 2016 at 2:30 p.m. The meeting was called to order by Alderman Rick Todd.

2) Roll Call

Committee Members present were Alderman Rick Castillon, Alderman Rick Todd, Donna Glotz, and City Administrator, Bill Malinen.

Also present: Jan Fischer, Gina Stech, Bob Smither, Kathy Olson, Eric Walters, John Akers, Jamie Rouch, Stacy McAllister, Grace Thomas, and Kimberly Cooper.

3) Acknowledgement of May 13, 2016 minutes.

The minutes of the May 13, 2016 were acknowledged on a motion by Rick Todd, seconded by Bill Malinen. Motion approved by a 4 to 0 count.

4) Update of New Employees.

Jan Fischer provided a list of New Hire names as requested in previous meetings.

5) Update on Compensation and Classification Study.

Jan Fischer explained the process that the Human Resources Department used in selecting the company to utilize for the City's Compensation and Classification Study. The Human Resources Department had given the finalists a list of concerns and examples of weaknesses of the current system and had the companies give ways in which they could help in those areas. He explained that Springsted had impressed the Human Resources Department because they tailored the classification study based on assigned tasks rather than just job descriptions. The Committee discussed the information that was presented. Rick Todd had commented that he trusted that the group selected would do a good job, but cautioned that he did not feel that the study should focus on all 17 of the points that were presented to the company. Rick Todd said that he would entertain a motion to recommend Springsted as the company to conduct the Compensation and Classification Study to the Board of Alderman. Rick Castillon made a motion to approve. The motion was seconded by Donna Glotz. Motion approved by a 4 to 0 count.

7) Discussion with Ollis/Akers/Arney regarding Medical/Dental Insurance Planning.

Jan Fischer asked that we move to Agenda Item 7 rather than Item 6 so that John Akers could present the information that he had prepared. Jan informed the Committee that the City's premium cost for Health Insurance has gone up by 50% in the past 5 years. Because of this fact the Human Resources Department has started working on the planning for the renewals earlier in the year in case there is a need for changes to the overall plan design. John Akers presented the utilization information of the medical insurance plan to the Committee. The committee discussed the information provided. Mayor Best entered the meeting during this discussion at approximately 3:15 p.m. and took over leading the meeting. John Akers informed the Committee that he plans on showing single, dual, and triple option plans to the City during the planning process this year.

6) Discussion of Human Resources Manual updates.

Jan Fischer presented the Manual Updates that the Employee Human Resources Committee (EHRC) had worked on. The committee discussed the changes. Rick Todd made a motion to recommend the

MINUTES

HUMAN RESOURCES COMMITTEE

CITY OF BRANSON, MISSOURI

June 23, 2016

changes to the Board of Alderman. Rick Castillon seconded his motion. Motion was approved by a 5 to 0 count.

8) Discussion of Property/Liability and Workers' Compensation Renewals.

Jan Fischer informed the Committee of the price increase and explained that the increase in wages along with our experience mod were the major factors in the price increase for Workers' Compensation. He explained some of the ways that the Human Resources department is trying to lower the experience mod in the future. Jan Fischer also let the Committee know that the Property and Liability Insurance had gone up by a considerable amount due to the contents that the City is insuring had gone up by considerable amount this year. The Committee discussed the information that was presented.

9) Update from the City's Safety Team.

Eric Walters informed the Committee that he has been training the staff in regards to "Heat Safety" in June. In July, he will be focused on chlorine.

10) Discussion of FLSA changes and how it affects City staff.

Jan Fischer informed the Committee that the Human Resources Department is aware of a recent FLSA law change regarding overtime exemptions and that the City will address the changes that need made with the Compensation and Classification Study.

11) Human Resources Director's Report.

Jan Fischer let the Committee know that he had started working with the Jobs for Life Program that the local charity, Jesus Was Homeless runs. He also informed the Committee that the Utilities Department Supervisors had been enjoying a book that Kathy Olson had told him about called, "The Way of the Shepherd".

12) Adjourn.

A motion to Adjourn was made by Rick Todd, seconded by Rick Castillon. Motion approved by a 5 to 0 count.

Promotions and Transfers

<u>Name</u>	<u>Date of Change</u>	<u>Position</u>	<u>Department</u>	<u>Promotion or Transfer</u>
Gina Stech	07/11/2016	Accountant	Finance	Promotion
Ryan French	07/23/2016	Plant Operator II	Utilities	Promotion
Melissa Stowers	07/09/2016	Police Sergeant	Police	Promotion

Hires

<u>Name</u>	<u>Date of Hire</u>	<u>Position</u>	<u>Department</u>	<u>Rehire or New Hire</u>
Courtney Fancher	08/07/2016	Dispatcher I	Police	New Hire
Morgan Wermuth	08/16/2016	HR Assistant	Human Resources	New Hire
Laurie Cogle	08/15/2016	Office Assistant III	Engineering	New Hire
Jessie Wilcox	07/07/2016	Police Officer Trainee	Police	New Hire
Aaron Newberry	08/01/2016	Police officer I	Police	Rehire
Zachary Thompson	08/17/2016	Police Officer Trainee	Police	New Hire
Thomas Schulte	08/17/2016	Police Officer Trainee	Police	New Hire

MEMORANDUM

TO: Human Resources Committee Members
FROM: Jan Fischer, Human Resources Director
DATE: August 18, 2016
SUBJECT: Medical Insurance 2017

The City's medical, dental, vision and life insurance broker, John Akers, of Ollis Akers and Arney, presented renewal information that indicates an approximate 4.5% increase in medical insurance costs for 2017. That percent increase is above and beyond the estimated \$3.6 million total City/employee cost for 2016.

Also, this increase is based on the current plan configuration with no adjustments to out-of-pocket maximums, emergency room copays, or other "factors" that could affect the pricing. To that end, the aforementioned factors were adjusted to lower costs for the current plan year.

The recommendation for 2017 to be presented will include a multi-step process:

1. Keep the current plan as is as an offering to employees;
2. Add a high deductible health savings plan as an alternative to employees who do not receive or perceive the benefit under the current plan;
3. Increase the "activity" portion of the Wellness Plan to help employees get healthier in an effort to drive down claims costs;
4. For the 2018 plan year and beyond, if such claims costs are not constrained or reduced,
 - a. look at modifying the City's contribution for dependent coverage;
 - b. look at adding a third, middle option, of which the City would cover and then allow employees to "buy up" to the level of the current plan; and
 - c. look at other options (i.e., a defined benefit dollar amount), after conferring with employees, on how to reduce the cost of coverage.

As a side note (and as a continuation of number 4, above), the City is required to go to bid every three years, and as such, we will do that for 2018 coverage. Along that line, it is fair to also note that other carriers like Aetna, Cox and United Health do not typically have a plan configuration similar to the City's current \$0 deductible plan offered by Anthem. Additionally, we can therefore make no assumptions that Anthem will continue to offer the City's current plan indefinitely.

Finally, the Wellness portion of the presentation is set forth as an example. This plan has not been presented to the Employee Human Resources Committee, but will be a starting point for discussions to staff input on getting healthier employees and thereby reduce the rate of growth in the City's insurance costs.

The 1/1/17 renewal for City of Branson has been completed. This is the group's 27th renewal. The group currently has Blue Preferred Select PPO. Last renewal they increased their In Network OOP max to \$1250(2x fam), OV copays to \$25/\$50, ER copay to \$250, UC copay to \$75, and increased Rx copays. Below is a comparison of the enrollment for the past year.

	Jun-16		Jun-15	
	<u>Subs</u>	<u>Members</u>	<u>Subs</u>	<u>Members</u>
BPS PPO	251	635	238	594
ACS	2.53		2.50	

For the 2017 claims projection we continued to use the past 24 months of paid claims. The current 12 months was given 70% credibility, and the prior 12 months 30% credibility. In the current 12 months there are no claimants over the \$100,000 pooling point.

The current 12-month paid loss ratio has improved over the last year at 67.3%. The prior 12-month paid loss ratio is 75.7%. The renewal calculation is calling for a 9.61% increase, but we are proposing an 8.5% increase.

Below outlines the current and renewal EAP rates. Rate is net of commission.

	<u>Current</u>	<u>Renewal</u>	<u>% Change</u>
	<u>Enhanced 5-visit</u>	<u>Enhanced 5-visit</u>	
Rate - PEPM	\$1.91	\$2.00	4.7%
CISD's - Annual	1	1	
On-Site Hours - Annual	8	8	

Blue View Voluntary Vision was added 1/1/16. They are in a 3 year rate guarantee thru 12/31/18.

This renewal is based on continuation of current plan design, product offering, employer contribution, and funding method.

Additional group information:

Broker: John Akers, Akers Insurance Agency

Funding: Fully Insured

SIC: 9111

Commissions: 3% (effective 1/1/16 changed from 2.5% to 3%); still need signed agreement from City in order to be paid.

Original Effective Date: 5/15/1989

Last Renewal Action: +5% (includes rate relief and plan changes)

CITY OF BRANSON
00126979, 00127389, 00241907
Premium Development Worksheet

Product: PPO BPS

			RX		Manual	TOTAL	PMPM
	Most Recent	Prior	Most Recent	Prior			
Current Ees	251						
Current Mbrs	635						
Pooling Point	\$100,000						
Experience Period - Beg	7/1/2015	7/1/2014	7/1/2015	7/1/2014			
Experience Period - End	6/30/2016	6/30/2015	6/30/2016	6/30/2015			
Subscriber Months	2,898	2,842	2,898	2,842			
Member Months	7,247	7,169	7,247	7,169			
Average Members	603.92	597.42	603.92	597.42			
Claims Paid	\$1,336,078	\$1,435,619	\$766,005	\$662,575		\$2,102,083	
+ Change in Reserves	\$-3,850	\$-7,150	\$5,435	\$9,365		\$1,585	
<u>- Claims Removed</u>	\$0	\$0	\$0	\$0		\$0	
= Incurred Claims	\$1,332,228	\$1,428,469	\$771,440	\$671,940		\$2,103,668	
x Historic Trend Factor	1.0000	1.0896	1.0000	1.1326			
Historic Months	0.0	12.0	0.0	12.0			
x Projected Trend Factor	1.1338	1.1338	1.2050	1.2050			
Annual Projected Trend	8.73%		13.24%				
<u>Projected Months</u>	18.0	18.0	18.0	18.0			
= Trend Factor	1.1338	1.2354	1.2050	1.3648			
x Benefit Adjustment	0.9890	1.0000	0.9890	1.0000			
x Benefit Adjustment PPACA	1.0000	1.0000	1.0000	1.0000			
x Benefit Adjustment FMHP	1.0000	1.0000	1.0000	1.0000			
x Annualization Factor	1.0000	1.0000	1.0000	1.0000			
<u>x Enrollment Adjustment</u>	1.0515	1.0629	1.0515	1.0629			
= Percent Adjust Claims	1.1791	1.3131	1.2531	1.4506			
Projected Claims	\$1,570,799	\$1,875,714	\$966,707	\$974,735			
Bls Pot	70.00%	30.00%	70.00%	30.00%			
Proj Exp Blended Claims	\$1,662,273		\$969,116			\$2,631,389	\$345.33
+ Pooling Charge	\$658,749		\$0.00	\$0.00		\$658,749	\$86.45
<u>+ Capitations</u>	\$0.00		\$0.00	\$0.00		\$0	\$0.00
= Proj Clms Acct Exp	\$2,321,022		\$969,116		\$688,431	\$3,290,138	\$431.78
Credibility	100.00%		0.00%		0.00%		
Weighted Claims	\$2,321,022		\$969,116			\$3,290,138	\$431.78
x U/W Adjustment Factor	1.0000		1.0000			1.0000	
Final Projected Incurred Claims	\$2,321,022		\$969,116			\$3,290,138	\$431.78
Retention Charges							
Admin Charges						\$259,177	\$34.01
Blue Card						\$0	\$0.00
Risk Margin						\$0	\$0.00
Commissions						\$109,773	\$14.41
Other						\$0	\$0.00
Total Retention						\$368,950	\$48.42
Projected Premium Subtotal						\$3,659,085	\$480.20
+ ACA Insurer Fee					0.00%	\$0	\$0.00
+ ACA Reinsurance Fee						\$0	\$0.00
= Total ACA Fees						\$0	\$0.00
Projected Premium Total						\$3,659,085	\$480.19
Current Premium						\$3,338,366	\$438.11
Rate Increase						9.61%	
Total ACA Fees						\$0	\$0.00
% of Total Premium Attributed to ACA Fees						0.00%	

CITY OF BRANSON
 00126979, 00127389, 00241907
 Premium Summary
 Effective 01/01/2017

Product: PPO BPS

NOTE: These rates are based on the current benefit plan

	# of Contracts	Current Rates	Renewal Rates Without ACA Fees	ACA Insurer Fees*	ACA Reinsurance Fees*	Total Renewal Premium Rates
Subscriber Only	84	\$588.28	\$638.28	\$0.00	\$0.00	\$638.28
Subscriber + Spouse	42	\$1,174.34	\$1,274.16	\$0.00	\$0.00	\$1,274.16
Subscriber + Child(ren)	38	\$1,027.77	\$1,115.13	\$0.00	\$0.00	\$1,115.13
Subscriber + Family	87	\$1,613.84	\$1,751.02	\$0.00	\$0.00	\$1,751.02
Monthly Premium	251	\$278,197.14				\$301,843.92
Annual Premium		\$3,338,365.68				\$3,622,127.04
Rate Change						8.50%

*The fee amounts displayed are estimates of amounts which are included in the premium development.

Signature _____ Date _____



Financial and Utilization Dashboard (Paid Claims)

CITY OF BRANSON - Total Account

Current Period : Jul 2015 - Jun 2016

Prior Period 1 : Jul 2014 - Jun 2015

Prior Period 2 : Jul 2013 - Jun 2014

Membership Summary

Period	Med Subscribers	Med Members	Contract Size	Contract Size Commercial Benchmark	Member Trend
Current	242	605	2.5	2.0	1.2%
Prior	237	598	2.5	2.0	0.5%

Medical and Pharmacy Paid Amount Summary

	Current	Prior	Trend	Prior Trend
Medical				
Paid Amount	\$1,331,219	\$1,429,867		
Paid PMPM	\$183.46	\$199.37	-8.0%	-15.9%
Paid PEPM	\$458.88	\$503.12	-8.8%	-15.7%
Pharmacy				
Paid Amount	\$766,005	\$662,575		
Paid PMPM	\$105.57	\$92.38	14.3%	36.1%
Paid PEPM	\$264.05	\$233.14	13.3%	36.5%
Total				
Paid Amount	\$2,097,224	\$2,092,441		
Paid PMPM	\$289.03	\$291.75	-0.9%	-4.4%
Paid PEPM	\$722.93	\$736.28	-1.8%	-4.1%
Paid Amount In Network	\$1,313,475	\$1,278,071		
Discount Amount	\$2,428,415	\$2,163,420		
Payment Innovation				
Payment Innovation Paid Amount	\$1,779	\$2,932		
Payment Innovation PMPM	\$0.25	\$0.41	-40.0%	11.5%
Total Paid Amount with Payment Innovation	\$2,099,003	\$2,095,374		
Total PMPM with Payment Innovation	\$289.28	\$292.16	-1.0%	-4.3%

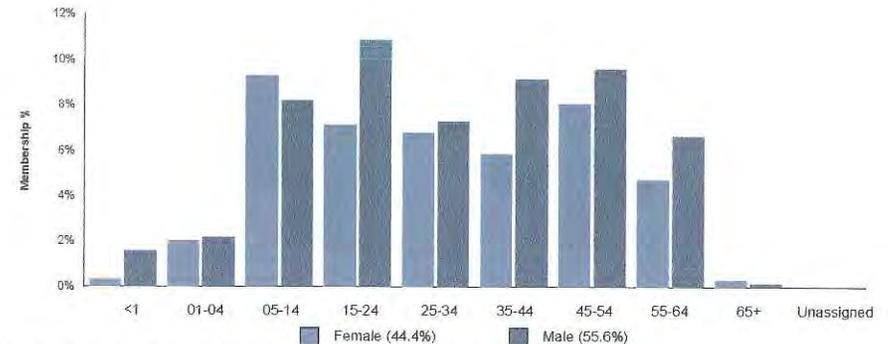
High Cost Claimants with Paid Amounts > \$50,000

High Cost Claimant (HCC) Summary	Current	Prior	Trend	Commercial Benchmark	Percent Paid In Network
Total Paid Amount	\$2,097,224	\$2,092,441			99.2%
Total HCC Paid Amount Med	\$205,269	\$308,898			99.5%
Total HCC Paid Amount Rx	\$203,085	\$153,896			100.0%
HCC Paid Amount as % of Total Paid Amount	19.5%	22.1%	-12.0%	35.6%	
Number of HCC Members > \$50K	6	6			
HCC Members as Percent of Total Members	1.0%	1.0%	-1.2%	1.1%	
High Cost Claimant (HCC) Detail	Current	Prior	Trend	Commercial Benchmark	
HCC PMPM	\$56.28	\$64.53	-12.8%	\$109.76	
HCC PEPM	\$140.76	\$162.84	-13.6%	\$230.03	
Non-HCC PMPM	\$232.75	\$227.22	2.4%	\$198.77	
Non-HCC PEPM	\$582.17	\$573.42	1.5%	\$416.57	

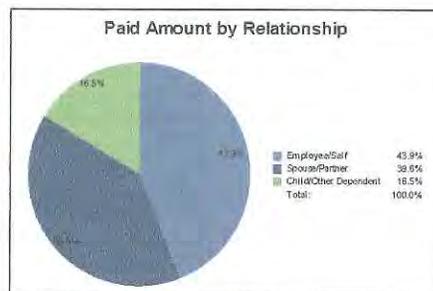
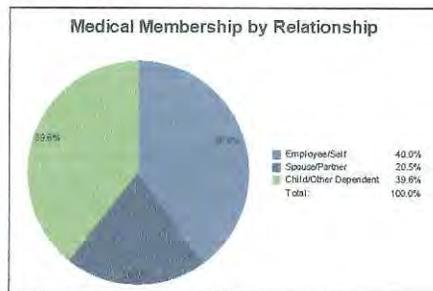
Note: High Cost Claimants are defined as those claimants with more than \$50,000 in paid amount during the reporting period.

Medical Membership Summary by Age Band and Gender

Average Age: Subscriber = 44, Member = 31



NOTE: Anthem Book of Business Average Age is 35



Anthem Blue Cross and Blue Shield is the trade name of: In Colorado and Nevada: Rocky Mountain Hospital and Medical Service, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICES® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company in Virginia (excluding the City of Fairfax, the Town of Vienna and the area east of State Route 123). Anthem Health Plans of Virginia, Inc. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), which underwrites or administers the PPO and indemnity policies, Compare Health Services Insurance Corporation (Compare), which underwrites or administers the HMO policies, and Compare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

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Report Run Date: 7/9/2016

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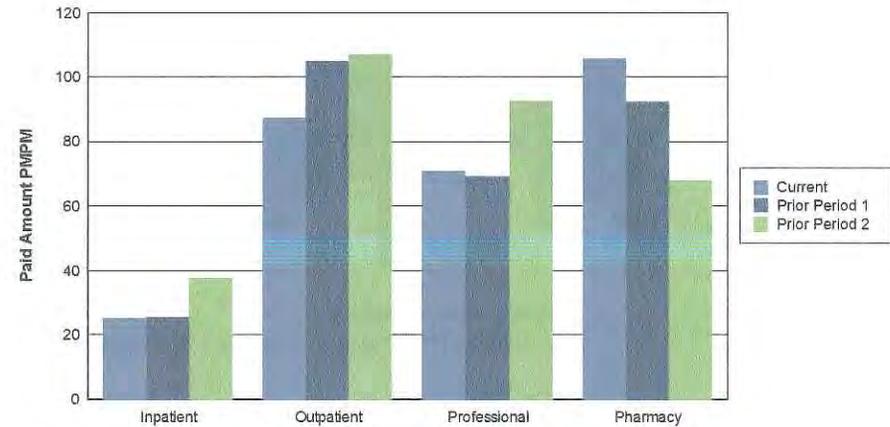


Financial and Utilization Dashboard (Paid Claims)

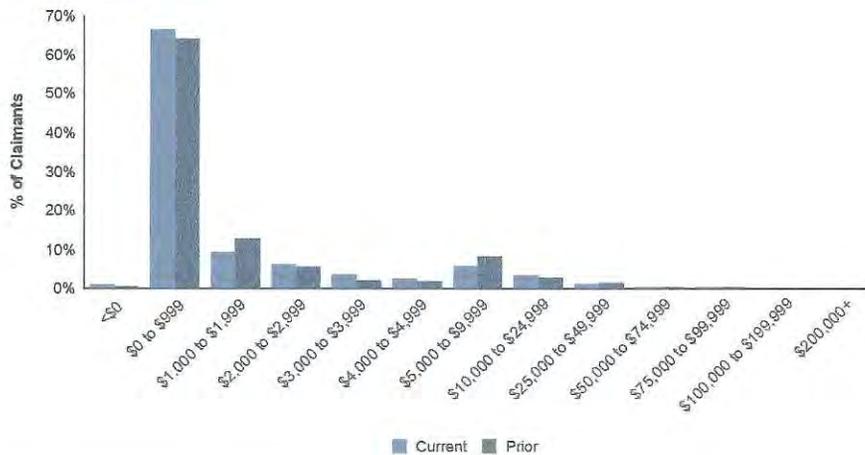
Utilization Breakdown

Metrics	Current Period	Prior Period 1	Prior Period 2	Trend Lines
Utilization				
IP Facility Acute Admissions per 1000	43.0	46.8	38.7	
IP Facility Acute Days per 1000	167.0	205.8	116.0	
IP Facility Acute Avg LOS	3.88	4.39	3.00	
OP Facility Visits per 1000	1,569.5	1,673.2	1,535.3	
Professional Services per 1000	14,543.6	13,773.6	12,899.7	
Paid Amount PMPM by Setting				
IP Facility Acute Admit	\$25.17	\$25.25	\$33.87	
OP Facility Visits	\$87.34	\$104.91	\$107.11	
Professional Service	\$70.95	\$69.21	\$92.43	

Paid Amount by Setting



Paid Claims Distribution



Note: Based on medical and pharmacy where applicable

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado and Nevada, Rocky Mountain Hospital and Medical Service, Inc. In Connecticut, Anthem Health Plans, Inc. In Indiana, Anthem Insurance Companies, Inc. In Kentucky, Anthem Health Plans of Kentucky, Inc. In Maine, Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area) RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In New Hampshire, Anthem Health Plans of New Hampshire, Inc. In Ohio, Community Insurance Company. In Virginia (excluding the City of Fairfax, the Town of Vienna and the area east of State Route 123), Anthem Health Plans of Virginia, Inc. In Wisconsin, Blue Cross Blue Shield of Wisconsin (BCBSWI), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation (CompCare), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Fast Facts:
1. Your member cost share was \$203,402. This may not include all of the cost share for members covered under a capitated arrangement.

All Medical Including Primary Payor and Third Party/Medicare Claims

Setting	Network Status	Charge Submitted	Non Covered Amount	Covered Expense Amount	Discount Amount	Allowed Amount	Reductions From Allowed Amount						Paid Amount without HRA	HRA Amount	Paid Amount with HRA
							Deductible	Coinsurance	Copayment	Member Sanctions Penalty Amount	Third Party Savings/Medicare	Other			
Inpatient Facility	In-Network	\$782,439	\$2,320	\$780,119	\$560,355	\$219,764	\$0	\$6,181	\$0	\$36,215	\$0	\$0	\$177,369	\$0	\$177,369
	Out-of-Network	\$20,537	\$2,333	\$18,203	\$10,609	\$7,595	\$771	\$1,564	\$0	\$0	\$0	\$0	\$5,260	\$0	\$5,260
Total Inpatient Facility		\$802,976	\$4,653	\$798,323	\$570,964	\$227,359	\$771	\$7,745	\$0	\$36,215	\$0	\$0	\$182,628	\$0	\$182,628
Outpatient Facility	In-Network	\$1,959,549	\$5,377	\$1,954,172	\$1,256,499	\$697,673	\$0	\$34,655	\$12,964	\$8,536	\$5,584	\$44	\$635,891	\$0	\$635,891
	Out-of-Network	\$17,212	\$52	\$17,160	\$16,018	\$1,142	\$2,325	\$747	\$0	\$198	\$0	\$0	-\$2,128	\$0	-\$2,128
Total Outpatient Facility		\$1,976,761	\$5,429	\$1,971,332	\$1,272,517	\$698,815	\$2,325	\$35,401	\$12,964	\$8,734	\$5,584	\$44	\$633,763	\$0	\$633,763
Professional	In-Network	\$1,164,307	\$18,513	\$1,145,794	\$555,902	\$589,892	\$0	\$16,161	\$59,030	\$8,270	\$2,674	\$3,540	\$500,216	\$0	\$500,216
	Out-of-Network	\$134,602	\$75,650	\$58,952	\$29,032	\$29,920	\$10,577	\$4,365	\$120	\$724	\$0	-\$478	\$14,612	\$0	\$14,612
Total Professional		\$1,298,909	\$94,163	\$1,204,745	\$584,934	\$619,812	\$10,577	\$20,526	\$59,150	\$8,994	\$2,674	\$3,062	\$514,828	\$0	\$514,828

Network Status	Charge Submitted	Non Covered Amount	Covered Expense Amount	Discount Amount	Allowed Amount	Reductions From Allowed Amount						Paid Amount without HRA	HRA Amount	Paid Amount with HRA	
						Deductible	Coinsurance	Copayment	Member Sanctions Penalty Amount	Third Party Savings/Medicare	Other				
Total In-Network	\$3,906,295	\$26,210	\$3,880,085	\$2,372,756	\$1,507,328	\$0	\$56,997	\$71,994	\$53,021	\$8,258	\$3,584	\$1,313,475	\$0	\$1,313,475	
	Percent of Total	95.8%	25.1%	97.6%	97.7%	97.5%	0.0%	89.5%	99.8%	98.3%	100.0%	115.4%	98.7%	0.0%	98.7%
Total Out-of-Network	\$172,351	\$78,036	\$94,315	\$55,658	\$38,657	\$13,674	\$6,676	\$120	\$922	\$0	-\$478	\$17,744	\$0	\$17,744	
	Percent of Total	4.2%	74.9%	2.4%	2.3%	100.0%	10.5%	0.2%	1.7%	0.0%	-15.4%	1.3%	0.0%	1.3%	
Total Medical	\$4,078,646	\$104,246	\$3,974,400	\$2,428,415	\$1,545,985	\$13,674	\$63,673	\$72,114	\$53,943	\$8,258	\$3,106	\$1,331,219	\$0	\$1,331,219	

Discount Calculation: All Medical Where Employer Plans Are Primary

Network Status	Inpatient Facility			Outpatient Facility			Professional			Total Medical		
	Covered Expense Amount	Discount Amount	Discount Percent	Covered Expense Amount	Discount Amount	Discount Percent	Covered Expense Amount	Discount Amount	Discount Percent	Covered Expense Amount	Discount Amount	Discount Percent
In-Network	\$780,119	\$560,355	71.8%	\$1,938,133	\$1,248,586	64.4%	\$1,140,645	\$554,317	48.6%	\$3,858,898	\$2,363,258	61.2%
Out-of-Network	\$18,203	\$10,609	58.3%	\$17,160	\$16,018	93.3%	\$58,952	\$29,032	49.2%	\$94,315	\$55,658	59.0%
Total Where Anthem is Primary	\$798,323	\$570,964	71.5%	\$1,955,293	\$1,264,604	64.7%	\$1,199,597	\$583,349	48.6%	\$3,953,213	\$2,418,917	61.2%

The claims savings data noted in this report is based on a uniform method of determining network effectiveness, and may vary from group-specific discount or savings calculations. To be consistent with all other CII reports, it is essential to include all medical claims, including third-party and Medicare claims, in the upper tables. However, to ensure the validity of the discount percentage calculation, only claims where the employer plan is primary are included in the Discount Calculation table.

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CITY OF BRANSON
00126979, 00127389, 00241907
Premium Summary
Effective 01/01/2017

Product: PPO BPS

NOTE: These rates are based on the current benefit plan

	# of Contracts	Current Rates	Renewal Rates Without ACA Fees	ACA Insurer Fees*	ACA Reinsurance Fees*	Total Renewal Premium Rates
Subscriber Only	84	\$588.28	\$615.93	\$0.00	\$0.00	\$615.93
Subscriber + Spouse	42	\$1,174.34	\$1,229.54	\$0.00	\$0.00	\$1,229.54
Subscriber + Child(ren)	38	\$1,027.77	\$1,076.07	\$0.00	\$0.00	\$1,076.07
Subscriber + Family	87	\$1,613.84	\$1,689.69	\$0.00	\$0.00	\$1,689.69
Monthly Premium	251	\$278,197.14				\$291,272.49
Annual Premium		\$3,338,365.68				\$3,495,269.88
Rate Change						4.70%

***The fee amounts displayed are estimates of amounts which are included in the premium development.**

Signature _____ **Date** _____

2017 City of Branson Wellness Plan

Activity	Points Each	Points Max	Level Max
Level I			
Tobacco free (includes e-cigarettes)	500	500	500
Complete Tobacco Cessation Program through EAP	500	500	
Level II			
Establish/Confirm Primary Care Physician (PCP)	200	200	400
Complete Health Risk Assessment	150	150	
Personal Health Assessment (online questionnaire)	50	50	
Level III			
Annual Physical Exam with PCP	50	50	150
Annual work-related physical exam	50	50	
Semi-Annual Dental exam	25	50	
Colonoscopy	50	50	
Prostate Screening (men)	50	50	
Mammogram (women)	50	50	
Hearing test (separate from work-related exam)	50	50	
Annual Vision Exam	50	50	
Level IV			
Attend Financial Wellness Seminars	15	30	100
Attend Health Education Seminars	15	30	
Quarterly EAP coaching (health, financial, emotional, legal)	15	60	
Attending one healthy cooking class	20	20	
Cardiovascular Activity (1 point for every 30 minutes logged, up to 1 point per day)	1	100	
Steps Logged (1 point for every 6,000 steps logged, 1 point per day)	1	100	
Participate in a blood drive (2x annually)	10	20	
Attend hunter safety or CCW class	20	20	
Participate in wellness challenges	20	60	
Level V			
Blood pressure within healthy range or risk category improvement or 5% improvement	25	25	100
Cholesterol LDL within healthy range or risk category improvement or 5% improvement	25	25	
Waist/Hip ratio within healthy range or risk category improvement (men <.90; women <.80)	25	25	
Cholesterol Triglycerides within healthy range or risk category improvement or 5% improvement	25	25	
BMI within healthy range or risk category improvement or 5% improvement	25	25	
Maximum Points Available			1250
Total Points Earned		Employee Tier Selection	
1150+		Tier 1 (30%)	
751-1149		Tier 2 (15%)	
<=750		Tier 3 (0%)	