



2023 / 2024
Benefits
Renewal

Marketing Results

Medical

ABA: Declined
Aetna: Received
Allstate: Received - late
Asserta Health (Lisa Plan): Declined
Baylor, Scott & White: Declined
Cigna: Declined
Emi Health: Received
Evry Health: Declined
Healthcare Highways: No Response
HISMI: No Response
Sana: Declined
Texas Health Benefits Pool: Incumbent
Trustmark: Declined
United Healthcare: Received

Non-Med

Guardian: Received
Mutual of Omaha: Declined
Renaissance: Received
Sun Life: Declined
The Standard: Incumbent
United Healthcare: Received
UNUM: Declined

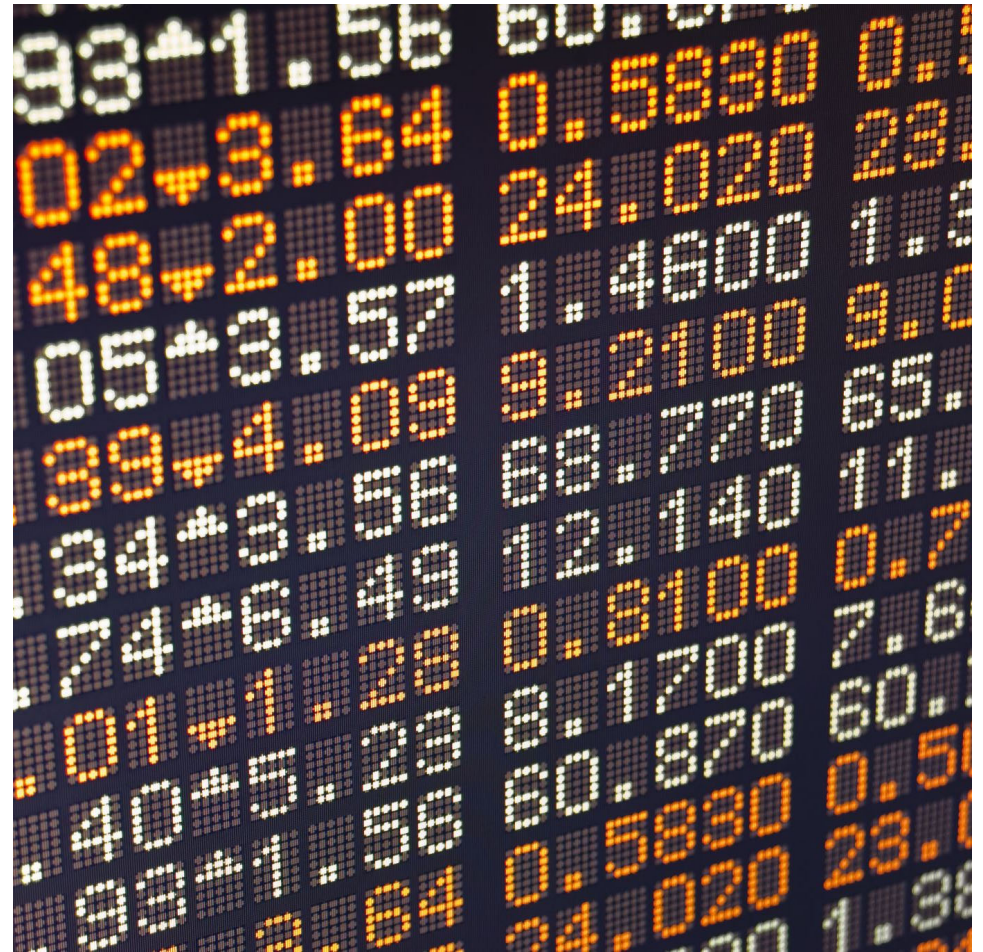


3-year Renewal History

2020 – TML Renewal
8.17% increase
\$40,946

2021 – TML Renewal:
3.36% increase
\$15,798

2022 - TML Renewal
6.67% increase
\$37,309



Claims Utilization

- Low Claims Utilization
 - Loss ratio over 100% means more claims are being paid out than premium dollars collected.
 - A good loss ratio is under 75%.
 - Your loss ratio:
 - Rolling 12 Months Loss Ratio: 39.62%
 - Rolling 24 Months Loss Ratio: 55.45%
 - Rolling 36 Months Loss Ratio: 45.58%



Competitive Medical Options

CURRENT		RENEWAL		FORMAL BID PROPOSAL		PROPOSED 1	
TEXAS HEALTH BENEFITS POOL	TEXAS HEALTH BENEFITS POOL	TEXAS HEALTH BENEFITS POOL	TEXAS HEALTH BENEFITS POOL	TEXAS HEALTH BENEFITS POOL	TEXAS HEALTH BENEFITS POOL	UNITED HEALTHCARE	UNITED HEALTHCARE
Consumer HSA	Copay PPO	Consumer HSA	Copay PPO	Consumer HSA	Copay PPO	HSA-Q HDHP	Premier PPO
Consumer HSA-4K E	Copay-3K-6K ER	Consumer HSA-4K E	Copay-3K-6K ER	Consumer HSA-4K E	Copay-3K-6K ER	DD-YE	BC-YH
Blue Choice HSA-Q PPO	Blue Choice PPO	Blue Choice HSA-Q PPO	Blue Choice PPO	Blue Choice HSA-Q PPO	Blue Choice PPO	Choice Plus HSA-Q PPO	Choice Plus PPO
Calendar	Calendar	Calendar	Calendar	Calendar	Calendar	Calendar	Calendar
No / No	No / No	No / No	No / No	No / No	No / No	No / No	No / No
\$4,000 / \$8,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$3,000 / \$6,000
100%	80%	100%	80%	100%	80%	100%	80%
\$4,000 / \$8,000 Embedded	\$6,000 / \$12,000 Embedded	\$4,000 / \$8,000 Embedded	\$6,000 / \$12,000 Embedded	\$4,000 / \$8,000 Embedded	\$6,000 / \$12,000 Embedded	\$4,000 / \$8,000 Embedded	\$6,000 / \$12,000 Embedded
D & C	\$30 copay DW	D & C	\$30 copay DW	D & C	\$30 copay DW	D & C	\$30 copay DW
D & C	\$60 copay DW	D & C	\$60 copay DW	D & C	\$60 copay DW	D & C	\$30 / \$60 copay DW
D & C	\$75 copay DW	D & C	\$75 copay DW	D & C	\$75 copay DW	D & C	\$75 copay DW
D & C	100% DW	D & C	100% DW	D & C	100% DW	D & C	100% DW
D & C	D & C	D & C	D & C	D & C	D & C	D & C	D & C
	8		8		8		10
\$500 access fee + D & C	\$500 copay + D & C	\$500 access fee + D & C	\$500 copay + D & C	\$500 access fee + D & C	\$500 copay + D & C	D & C	\$250 copay + D & C
D & C	D & C	D & C	D & C	D & C	D & C	D & C	D & C
D & C	D & C	D & C	D & C	D & C	D & C	D & C	D & C
						G76L HSA	C55Y
Yes / No	No / No	Yes / No	No / No	Yes / No	No / No	Yes / No	No / No
\$0	\$0	\$0	\$0	\$0	\$0	D & C	\$10 / \$10
\$10	\$10	\$10	\$10	\$10	\$10	D & C	\$35 / \$150
\$45	\$45	\$45	\$45	\$45	\$45	D & C	\$85 / \$500
\$90	\$90	\$90	\$90	\$90	\$90	No Tier 4	No Tier 4
3	3	3	3	3	3	4;9	4;9
		\$78,427		\$44,866		-\$99,618	
		12.45%		7.12%		-15.81%	
\$383,112		\$429,436		\$409,824		\$319,819	
\$371,775		\$418,589		\$398,724		\$315,560	
\$754,887		\$848,025		\$808,548		\$635,378	
		\$93,138		\$53,661		-\$119,509	
		12.34%		7.11%		-15.83%	

Ancillary Package Review

CITY OF MINEOLA / 10.01.2023	CURRENT / RENEWAL Rate Guarantee until 2024	PROPOSED 1 Renaissance	PROPOSED 2 Guardian	PROPOSED 3 UHC
CARRIER - The Standard				
DENTAL	\$18,358	\$20,193	\$23,308	\$27,923
VISION	\$5,929	\$6,523	\$6,303	\$6,518
BASIC LIFE	\$1,176	\$1,166	\$2,236	\$2,138
ANNUAL TOTAL	\$25,463	\$27,882	\$31,847	\$36,579
CHANGE FROM CURRENT		\$2,419	\$6,384	\$11,116
% CHANGE FROM CURRENT		9.50%	25.07%	43.66%

Ben Admin Tech Credits: 1.5% of dental premium & 3% of all other premium. Multiple options available for structure. Approximate discount \$606

Potential Packaged Savings \$15,913. Applied as monthly credit.

Lyric Telemedicine with Behavioral Health & Pet Telemedicine

- \$8.50 per employee per month.
- Offered to all employees and volunteer Firefighters regardless of full-time status or medical plan enrollment.
- Available to all household members, not just dependents or those covered on the medical plan.



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Pet Parent's a Peace of Mind!

Something is not right with an important family member – your pet. But concerns don't always happen during your Veterinarian's regular office hours. That's why we created GoLexi, a purr-fect revolutionizing virtual veterinary service!

CONVENIENT | GUIDANCE | AFFORDABLE | PEACE OF MIND

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- Covers all pets that live in your home.
- Paws-itively no membership card or claim forms required.
- Consult with veterinarian in real-time via telephone or video.
- Once the consult has been scheduled, the Vet will bark at you within the hour.
- Includes **Pet Drug Savings Card** - prescription discount up to 75% in 68,000 participating pharmacies



Questions?