



Dinwiddie County Finance and General Services

14016 Boydton Plank Road

Dinwiddie, Virginia 23841

Phone: 804-469-4500

FAX: 804-469-5322

MEMORANDUM

TO: Board of Supervisors

FROM: Anne Howerton, Deputy County Administrator

DATE: March 15, 2022

SUBJECT: Employee Health Insurance Plan for FY 2023

Background

Our health insurance intermediary, The Local Choice, has provided employee health insurance plan premiums for FY 2023, and is asking that we renew our contract with them by March 25, 2022. Our recent claims experience has been less favorable than last year's, and the premiums have increased by 19.4% from FY 2022 premiums. This rate increase translates to additional employer contributions of approximately \$348,500 for the 196 currently enrolled employees (including both County & DSS employees).

Actions

We propose to continue to offer the Key Advantage 1000 PPO and the High Deductible Health Plans, and both plans also offer a choice of comprehensive dental or preventive dental. A cost comparison is attached which shows the change in employee and employer contributions by plan. We are required by Local Choice to fund at least 80% of the Employee Only plan, and we are also proposing to maintain the current employer/employee ratios for Employee/Dependent and Employee/Family plans.

Recommendation

We recommend approval of the following resolution.

BE IT RESOLVED, that the Board of Supervisors of Dinwiddie County, Virginia does hereby authorized and direct Kevin Massengill, County Administrator, to execute the necessary documents with The Local Choice to provide the employee health insurance policy for FY 2023 at the attached rates and ratios.

Health & Dental Insurance Plans FY 2023 & FY 2022 Cost Comparison

Anthem through The Local Choice

		Key Advantage 1000 PPO, preventive dental				High Deductible Health Plan PPO, preventive dental				
	# of EE's	County Pays	Employee Pays	Total Premium	County %		County Pays	Employee Pays	Total Premium	County %
FY 2023										
Employee	2	619	115	734	84%		619	0	619	100%
Employee/Dependent	0	972	386	1,358	72%		972	173	1,145	85%
Employee/Family	0	1,420	562	1,982	72%		1,420	251	1,671	85%
Total	2									
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		Key Advantage 1000 PPO, comprehensive dental				High Deductible Health Plan PPO, comprehensive dental				
	# of EE's	County Pays	Employee Pays	Total Premium	County %		County Pays	Employee Pays	Total Premium	County %
FY 2023										
Employee	90	619	132	751	82%		619	17	636	97%
Employee/Dependent	44	972	417	1,389	70%		972	205	1,177	83%
Employee/Family	48	1,420	608	2,028	70%		1,420	297	1,717	83%
Total	182									
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		Key Advantage 1000 PPO, comprehensive dental				High Deductible Health Plan PPO, comprehensive dental				
		County Pays	Employee Pays	Total Premium	County %		County Pays	Employee Pays	Total Premium	County %
FY 2022										
Employee		516	113	629	82%		516	17	533	97%
Employee/Dependent		815	349	1,164	70%		815	171	986	83%
Employee/Family		1,189	509	1,698	70%		1,189	250	1,439	83%
Increase for FY 2023										
Employee		103	19	122			103	0	103	
Employee/Dependent		158	68	225			158	34	191	
Employee/Family		231	99	330			231	47	278	
% Increase for FY 2023										
Employee		20.0%	16.8%	19.4%			20.0%	0.0%	19.3%	
Employee/Dependent		19.3%	19.3%	19.3%			19.3%	19.6%	19.4%	
Employee/Family		19.4%	19.4%	19.4%			19.4%	18.8%	19.3%	