



Dinwiddie County Finance and General Services

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MEMORANDUM

TO: Board of Supervisors
FROM: Anne Howerton, Deputy County Administrator
DATE: March 21, 2023
SUBJECT: Employee Health Insurance Plan for FY 2024

Background

Our health insurance intermediary, The Local Choice, has provided employee health insurance plan premiums for FY 2024, and is asking that we renew our contract with them by April 5, 2023. Our recent claims experience is more favorable than last year's, and the premiums will remain the same as FY 2023 premiums for our 200 enrollees.

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 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 2024 at the attached rates and ratios.

Health & Dental Insurance Plans FY 2024 & FY 2023 Cost Comparison

Anthem through The Local Choice

Key Advantage 1000 PPO, preventive dental				High Deductible Health Plan PPO, preventive dental					
	County Pays	Employee Pays	Total Premium	County %		County Pays	Employee Pays	Total Premium	County %
FY 2024	619	115	734	84%		619	0	619	100%
Employee	972	386	1,358	72%		972	173	1,145	85%
Employee/Dependent	1,420	562	1,982	72%		1,420	251	1,671	85%
Employee/Family									
Total									

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 2024	619	132	751	82%		619	17	636	97%
Employee	972	417	1,389	70%		972	205	1,177	83%
Employee/Dependent	1,420	608	2,028	70%		1,420	297	1,717	83%
Employee/Family									
Total									

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 2023	619	132	751	82%		619	17	636	97%
Employee	972	417	1,389	70%		972	205	1,177	83%
Employee/Dependent	1,420	608	2,028	70%		1,420	297	1,717	83%
Employee/Family									

Increase for FY 2024			
	County Pays	Employee Pays	Total Premium
Employee	0	0	0
Employee/Dependent	0	0	0
Employee/Family	0	0	0

% Increase for FY 2024			
	County Pays	Employee Pays	Total Premium
Employee	0.0%	0.0%	0.0%
Employee/Dependent	0.0%	0.0%	0.0%
Employee/Family	0.0%	0.0%	0.0%