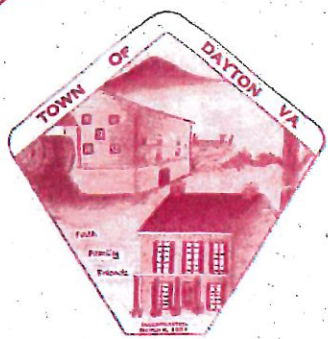


Agenda Item #2



The Town of Dayton, Virginia

Municipal Building • 125-B Eastview Street • Zip 22821

Phone: (540) 879-2241 or 9538 • Fax: (540) 879-2243

MEMORANDUM

DATE: MARCH 6, 2019

TO: TOWN COUNCIL

FROM: INTERIM TOWN SUPERINTENDENT JOSEPH S. PAXTON

SUBJECT: EMPLOYEE HEALTH INSURANCE RENEWAL

The Town has been notified by The Local Choice Health Benefits Program that the Town's plan will be renewed for the coming year, with no change in rates or plan design. Attached is a copy of the renewal rates. The Town offers the Key Advantage 250 plan with comprehensive dental.

Premiums are paid on a monthly basis as follows:

	Town	Employee	Total
Employee	\$ 679.00	\$ 0.00	\$ 679.00
Dual	\$ 879.20	\$ 376.80	\$ 1,256.00
Family	\$1,283.10	\$ 549.90	\$ 1,833.00

Employees pay 30% of the cost of dual and family plan coverages. Action is requested to renew the plan for the coming year.

* Deadline to submit for approval 4/1/19

THE LOCAL CHOICE HEALTH BENEFITS PROGRAM

Town Of Dayton
47080

Proposed Rates Effective from
July 1, 2019 through June 30, 2020

With Comprehensive Dental

	Single	Dual	Family
<u>ACTIVE EMPLOYEES</u>			
Key Advantage Expanded	\$746	\$1,380	\$2,014
* Key Advantage 250	\$679	\$1,256	\$1,833
* Key Advantage 500	\$627	\$1,160	\$1,693
Key Advantage 1000	\$597	\$1,104	\$1,612
High Deductible Health Plan	\$492	\$910	\$1,328
<u>RETIRES NOT ELIGIBLE FOR MEDICARE</u>			
Key Advantage Expanded	\$746	\$1,380	\$2,014
* Key Advantage 250	\$679	\$1,256	\$1,833
* Key Advantage 500	\$627	\$1,160	\$1,693
Key Advantage 1000	\$597	\$1,104	\$1,612
High Deductible Health Plan	\$492	\$910	\$1,328

With Preventive Dental Only

<u>ACTIVE EMPLOYEES</u>			
Key Advantage Expanded	\$730	\$1,351	\$1,971
* Key Advantage 250	\$663	\$1,227	\$1,790
* Key Advantage 500	\$611	\$1,130	\$1,650
Key Advantage 1000	\$581	\$1,075	\$1,569
High Deductible Health Plan	\$476	\$881	\$1,285
<u>RETIRES NOT ELIGIBLE FOR MEDICARE</u>			
Key Advantage Expanded	\$730	\$1,351	\$1,971
* Key Advantage 250	\$663	\$1,227	\$1,790
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Key Advantage 1000	\$581	\$1,075	\$1,569
High Deductible Health Plan	\$476	\$881	\$1,285

RETIRES WITH MEDICARE

Advantage 65	\$169
* Advantage 65 and Dental/Vision	\$201

* Benefit Plans Currently Offered

Coverage under The Local Choice Key Advantage and HDHP contracts is for:

- Active Employees and their Dependents
- Retirees not eligible for Medicare and their Dependents not eligible for Medicare, and/or
- Dependents of Medicare eligible Retirees who are not Medicare eligible.

If coverage is offered to Medicare eligible retirees and their Medicare eligible Dependents, it must be obtained through one of our Medicare Supplemental contracts which require participation in both Parts A and B of Medicare to receive maximum benefits.

The PCORI fee is the responsibility of the group and payment should be submitted directly to HHS, therefore, this fee has not been included in your rates.