AGENDA
MCFARLAND CITY COUNCIL
MCFARLAND SUCCESSOR AGENCY
MCFARLAND PUBLIC FINANCE AUTHORITY
MCFARLAND IMPROVEMENT AUTHORITY
MCFARLAND PARKING AUTHORITY

SPECIAL MEETING
CITY COUNCIL CHAMBERS **December 1, 2022**
103 W. SHERWOOD AVE, MCFARLAND, CA **4:30 PM**

In Person Meeting

How to submit public comments:

The meetings of the City Council and all municipal entities, commissions, and boards ("the City") are open to the public. At regularly scheduled meetings, members of the public may address the city on any item listed on the agenda, or on any non-listed matter over which the city has jurisdiction. At special or emergency meetings, members of the public may only address the city on items listed on the agenda. There is a time limitation of two minutes per person. For any item that is not on the agenda and within the jurisdiction or interest of the city, please come to the podium at this time. The Brown Act does not permit any action or discussion on items not listed on the agenda. If you wish to speak regarding a scheduled agenda item, please come to the podium when the item number and subject matter are announced, and the mayor opens Public Comment on the item. When recognized, please begin by providing your name and address for the record (optional). Anyone wishing to submit written information at the meeting needs to furnish ten (10) copies to the City Clerk in advance to allow for distribution to City Council, staff, and the media. Willful disruption of the meeting shall not be permitted. If the Mayor finds that there is in fact willful disruption of any City Council Meeting, he/she may order the disrupting parties out of the room and subsequently conduct the City's business without them present.

Americans with Disabilities Act:

In compliance with the ADA, if you need special assistance to participate in a city meeting or other services offered by the City, please contact the City Clerk's office, at (661) 792-3091 ext. 2135. Notification of at least 2 hours prior to the meeting, or time when services are needed, will assist the city staff in assuring those reasonable arrangements can be made to provide accessibility to the meeting or services.

CALL TO ORDER: Mayor Sally Tafoya

ROLL CALL:
Mayor, Sally Tafoya
Mayor Pro Tem, María T. Pérez
Council Member/Board Member, Saul Ayon
Council Member/Board Member, Ricardo Cano
Council Member/ Board Member, Amador Ayon

INVOCATION

PLEDGE OF ALLEGIANCE

PUBLIC COMMENT: The public may address the Council/Board Member on items, which do not appear on the agenda. Council/Board Members may respond briefly to statements made or questions posed. They may ask a question for clarification; may refer the item to staff for further study or for placement on a future agenda. **Speakers are limited to two minutes for each person. Please state your name and address for the record prior to making a presentation. Fifteen minutes total will be allowed for any one subject.**

ADMINISTRATIVE AGENDA

1. Report, Discuss and Provide Direction as to Which Insurance Broker, Benefit Solutions or HUB International the City Would like to Use for its Employee Insurance Medical Plans.

ADJOURNMENT

This is to certify this agenda was posted at McFarland City Hall on November 30, 2022.

Francisca Alvarado, City Clerk

Kenneth Williams, City Manager/ Chief of Police

Next Meeting: Regular City Council December 8, 2022.

The City of McFarland does not discriminate based on disability and complies with the provisions of the Americans with Disabilities Act (ADA). If you need special assistance to participate in this meeting, please contact the City Clerk's Office at (661) 792-3091 at least 2 hours prior to the meeting to make reasonable arrangements to ensure accessibility to this meeting.

STAFF REPORT

CITY OF MCFARLAND

TO: Mayor and City Council

FROM: Chief of Police / City Manager Kenny Williams

DATE: December 1, 2022

SUBJECT: Report, Discuss and Provide clarification concerning the direction given by the Council to the City Manager regarding selection of a new insurance broker for the employee insurance medical plans.

Discussion:

On November 23, 2022 City Council was presented information to allow council to provide direction concerning selection of an insurance broker to provide medical insurance coverage for the City. Two companies, Benefits Solutions and HUB international, provided cost estimates and made presentations regarding their companies.

Council provided direction to the City Manager to work with HUB international as the insurance company for the city.

After the council meeting, members of council made contact with the city manager and indicated they had had mistakenly provided direction to work with the wrong company and would like the issue brought back to council for clarification and the ability to provide updated direction.

Fiscal Impact:

The fiscal impact will be an overall savings for the city.

Recommendation:

Report, Discuss and Provide direction as to which insurance broker, Benefit Solutions or HUB international the city would like to use for its employee insurance medical plans.

Attachments:

I. Original staff report
II. Benefits Options Insurance agency quote
III. HUB international agency quote

STAFF REPORT

CITY OF MCFARLAND

TO: Mayor and City Council

FROM: Chief of Police / City Manager Kenny Williams

DATE: November 23, 2022

SUBJECT: Report, Discuss and Provide direction concerning which insurance broker and which insurance plan the city would like to use for its employee insurance medical plans.

Discussion:

This proposal asks the council to consider changing the city's insurance broker to allow the city to save costs related to providing employee insurance to the city's employees. This proposal is designed to decrease the city operational costs associated with employee and dependent medical benefits.

The city is experiencing an increase in operational expenses through an increase in the Kern County Fire contract, an increase in Police personnel costs, and an increase in the city's Bond expenses. Over the course of this next two years staff forecasts the increases to be approximately $1.2 million to the city's budget. Adding to these expenses is the increase in the current employee medical insurance from $953,562 to $1,013,557 annually.

This Proposal contains two sections including:

- **Section I:** Current employee insurance plan.
- **Section II:** New Options for employee insurance plans.
    - Option I: Benefits option insurance agency.
    - Option II: HUB international insurance company.

<u>**Section I:**</u> Current employee insurance plans

Currently, the city has three types of employee insurance plans as listed below, excluding, Dental, Vision or Supplemental insurance. The plans are as follows:

- PPO 250 is a Preferred Provider Organization with a $250 deductible. A PPO plan offers a network of healthcare providers employees can use for their medical care. These providers have agreed to provide care to the plan members at a certain rate.
- EPO 10 is Exclusive Provider Network with a $10 deductible. An EPO is a managed care plan where services are covered only if you use doctors, specialists, or hospitals in the plans network (Except in an emergency)
- Kaiser: Is a specific company which offers medical service

When an employee is hired by the city, they may choose any medical plan the city offers regardless of the costs. The city in turn incurs the entire costs for each plan. Below is a current break down of employees within each insurance program and the associated annual costs for each program.

- Blue Cross PPO 250: 16 city employees have this program at a total annual cost of $260,501

- Blue Cross EPO 10: 12 city employees have this program at a total annual cost of……..….$320,107
- Kaiser: 22 city employees have this program at a total annual cost of……………….………....$365,655
- Annual cost of all programs………………………………………………….……………………………….....$946,264

<u>Section II:</u> Options employee insurance plans

Option I Benefits options insurance company

Benefits options provided an estimate of insurance through the use of Anthem Blue Cross and Kaiser. The estimate is $795,281 and includes a breakdown of costs that aligns with current employees plans and provides a cost savings in the amount of $158,280.

Under this plan, the city continues to pay 100% of the insurance premium for both the employee and their dependents, however the costs changes for deductibles and copays.

Refer to the attached quote

Option II HUB international

HUB international provided an estimate of $853,821. This plan incorporated three different options including an Anthem Blue Cross PPO 15/250/10% program, an Anthem Blue Cross PPO 15/40/10% and a Kaiser HMO 90/10/10 plan. The costs savings for this plan is $159,736.

Under this plan, the city continues to pay 100% of the insurance premium for both the employee and their dependents, however the costs changes for deductibles and copays.

Refer to the attached quote

Fiscal Impact:

The fiscal impact will be an overall savings for the city.

Recommendation:

Report, Discuss and Provide direction concerning which insurance broker and which employee insurance plan the city would like to use for its employee insurance medical plans.

Attachments:

I. Benefits Options Insurance agency quote
II. HUB international agency quote

KEENAN Solutions (Current Provider)

Policy	2023 Rate	Subscribers	Monthly Total	Yearly Total
Anthem EPO $10	$ 915.35	0	$ -	$ -
Anthem EPO $10 +1	$ 1,830.67	1	$ 1,830.67	$ 21,968.04
Anthem EP $10 +2	$ 2,379.89	11	$ 26,178.79	$ 314,145.48
Anthem PPO $250	$ 740.06	8	$ 5,920.48	$ 71,045.76
Anthem PPO $250 +1	$ 1,480.13	2	$ 2,960.26	$ 35,523.12
Anthem PPO $250 +2	$ 1,924.16	8	$ 15,393.28	$ 184,719.36
Kaiser HMO $15	$ 768.44	10	$ 7,684.40	$ 92,212.80
Kaiser HMO $15 +1	$ 1,531.89	3	$ 4,595.67	$ 55,148.04
Kaiser HMO $15 +2	$ 1,989.96	10	$ 19,899.60	$ 238,795.20

Medical Total: $ 1,013,557.80

HUB International (Submitted Proposal)

Policy	2023 Rate	Subscribers	Monthly Total	Yearly Total
ABC PPO 15/250/10%		19	$ 23,840.20	$ 286,082.40
ABC PPO 15/40/10%		12	$ 20,750.60	$ 249,007.20
Kaiser HMO 90/0/10		21	$ 26,560.95	$ 318,731.40
			$ 71,151.75	

Medical Total	$ 853,821.00
Percentage Diference	19%
Total Cost Savings	$ 159,736.80

City of McFarland Presented By: Shaylyn Lewis License# 0J20474	Antehm Blue Cross Custom EPO (0/10/0) EPO Plan CURRENT PLAN		Anthem BC Anthem Platinum PPO 15/250/10% (6RG6) PPO / Platinum 1/1/2023		Antehm Blue Cross Custom EPO (0/10/0) EPO Plan CURRENT PLAN		Anthem BC Anthem Platinum PPO 15/40/10% (6RH4) PPO / Platinum 1/1/2023	
DEDUCTIBLE								
Individual	PPO:	$250	PPO:	$250	PPO:	$0	PPO:	$0
	Out of Network	$250	Out of Network	$2,000	Out of Network	Not Covered	Out of Network	$2,000
Family	PPO:	$750	PPO:	$750 (embedded)	PPO:	$0	PPO:	$0
	Out of Network	$750	Out of Network	$4,000 (embedded)	Out of Network	Not Covered	Out of Network	$4,000 (embedded)
OUT-OF-POCKET MAX								
Individual	PPO:	$2,500	PPO:	$3,800 (includes ded)	PPO:	$1,500 person	PPO:	$3,800
	Out of Network	$6,500	Out of Network	$7,600 (includes ded)	Out of Network	Not Covered	Out of Network	$7,600 (includes ded)
Family	PPO:	$5,000	PPO:	$7,600 (embedded; includes ded)	PPO:	$3,000 family	PPO:	$7,600 (embedded)
	Out of Network	$13,000	Out of Network	$15,200 (embedded; includes ded)	Out of Network	Not Covered	Out of Network	$15,200 (embedded; includes ded)
PHYSICIAN SERVICES								
Office Visits	PPO:	$20/$20 deductible waived	PPO:	$15/$30 (ded waived)	PPO:	$10 copay	PPO:	$15/$40
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
Telemedicine	PPO:	Virtual 0% ded waived	PPO:	Virtual Care: 0% (ded waived)	PPO:	$10 copay	PPO:	Virtual Care: 0%
	Out of Network	Not Covered	Out of Network	Not Covered	Out of Network	Not Covered	Out of Network	Not Covered
Preventive Care	PPO:	No charge	PPO:	0% (ded waived)	PPO:	No Charge	PPO:	0%
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
Diagnostic Lab/X-Ray	PPO:	10% after ded	PPO:	Office: $10 (ded waived); Freestanding: 0% (ded waived)/ 10% after ded; OPHosp: 10% after ded	PPO:	No Charge	PPO:	Office: $10; Freestanding: 0%/10%; OPHosp: 10%
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
Imaging (CT/PET scans, MRIs)	PPO:	10% after ded	PPO:	Freestanding: 10% after ded; OPHosp: $100 + 10% after ded	PPO:	$100 copy per service	PPO:	Freestanding: 10%; OPHosp: $100 + 10%
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
PRESCRIPTION DRUGS								
Pharmacy Deductible	PPO:		PPO:	None	PPO:		PPO:	None
	Out of Network		Out of Network	Not Covered	Out of Network		Out of Network	Not Covered
Tier 1 (Generic Formulary)	PPO:		PPO:	Level 1: $5; Level 2: $15	PPO:		PPO:	Level 1: $5; Level 2: $15
	Out of Network		Out of Network	Not Covered	Out of Network		Out of Network	Not Covered
Tier 2 (Preferred Brand Formulary)	PPO:		PPO:	Level 1: $30; Level 2: $40	PPO:		PPO:	Level 1: $30; Level 2: $40
	Out of Network		Out of Network	Not Covered	Out of Network		Out of Network	Not Covered
Tier 3 (Non-Preferred Brand Formulary)	PPO:		PPO:	Level 1: $50; Level 2: $60	PPO:		PPO:	Level 1: $50; Level 2: $60
	Out of Network		Out of Network	Not Covered	Out of Network		Out of Network	Not Covered
Tier 4 (Specialty Drugs)	PPO:		PPO:	Level 1: 30% up to $250; Level 2: 40% up to $250	PPO:		PPO:	Level 1: 30% up to $250; Level 2: 40% up to $250
	Out of Network		Out of Network	Not Covered	Out of Network		Out of Network	Not Covered
Mail Order	PPO:		PPO:	Tier 1: 2.5x Retail; Tier 2-3: 3x Retail	PPO:		PPO:	Tier 1: 2.5x Retail; Tier 2-3: 3x Retail
	Out of		Out of Network	Not Covered	Out of		Out of	Not Covered
HOSPITAL FACILITY SERVICES								
Inpatient Hospital Services	PPO:	10% after ded	PPO:	10% after ded	PPO:	No Charge	PPO:	10%
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
Outpatient Surgery in a Hospital	PPO:	10% after ded	PPO:	$200 + 10% after ded	PPO:	No Charge	PPO:	$150 + 10%
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
Ambulatory Surgical Center	PPO:	10% after ded	PPO:	10% after ded	PPO:	No Charge	PPO:	10%
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
EMERGENCY SERVICES								
Emergency Room	PPO:	10% after ded	PPO:	$225 + 10% after ded (copay waived if admitted)	PPO:	0% coinsurance after deductible	PPO:	$200 + 10% (copay waived if admitted)
	Out of Network	Covered as In-Network	Out of Network	Paid as In-Network	Out of Network	Covered as In-Network	Out of Network	Paid as In-Network
Emergency Transport/Ambulance	PPO:	10% after ded	PPO:	10% after ded	PPO:	$100 copay per trip	PPO:	10%
	Out of Network	Covered as In-Network	Out of Network	Paid as In-Network	Out of Network	Covered as In-Network	Out of Network	Paid as In-Network
Urgent Care	PPO:	$20 (ded waived)	PPO:	$15 (ded waived)	PPO:	$10 Copay	PPO:	$15
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
MENTAL HEALTH/SUBSTANCE USE DISORDER								
Outpatient Services	PPO:	10% after ded	PPO:	$15 (ded waived)	PPO:	$10 Copay	PPO:	$15
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
Inpatient Services	PPO:	10% after ded	PPO:	10% after ded	PPO:	No Charge	PPO:	10%
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
MATERNITY								
Prenatal and Postnatal Care	PPO:	$20 (ded waived)	PPO:	Prenatal: 0% (ded waived); Postnatal: $15 (ded waived)	PPO:	$10 Copay	PPO:	Prenatal: 0%; Postnatal: $15
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded
Delivery and All Inpatient Services	PPO:	10% after ded	PPO:	10% after ded	PPO:	No Charge	PPO:	10%
	Out of Network	30% after ded	Out of Network	50% after ded	Out of Network	Not Covered	Out of Network	50% after ded

City of McFarland Presented By: Shaylyn Lewis License# 0J20474	Kaiser **CURRENT PLAN**	**Kaiser Platinum 90 HMO 0/10 + Child Dental Alt HMO / Platinum 44927**
DEDUCTIBLE		
Individual	$0	$0
Family	$	$0
OUT-OF-POCKET MAX		
Individual	$1,500	$3,000
Family	$3,000	$6,000 (embedded)
PHYSICIAN SERVICES		
Office Visits	$15 / $15	$10/$20
Telemedicine		0%
Preventive Care	No Charge	0%
Diagnostic Lab/X-Ray	No Charge	$20/$40
Imaging (CT/PET scans, MRIs)	No Charge	$150
PRESCRIPTION DRUGS		
Pharmacy Deductible	None	None
Tier 1 (Generic Formulary)	$10	$5 (up to 30-day supply)
Tier 2 (Preferred Brand Formulary)	$20	$15 (up to 30-day supply)
Tier 3 (Non-Preferred Brand Formulary)	$20	Same as preferred brand drugs when approved through exception process
Tier 4 (Specialty Drugs)	20% up to $150	10% up to $250 (up to 30-day supply)
Mail Order	$20 / $40	2x Retail (up to 100-day supply)
HOSPITAL FACILITY SERVICES		
Inpatient Hospital Services	No Charge	$500/Admission
Outpatient Surgery in a Hospital	$15/procedure	$300
Ambulatory Surgical Center	$15 / procedure	$300
EMERGENCY SERVICES		
Emergency Room	$100/visit	$200 (waived if admitted)
Emergency Transport/Ambulance	No Charge	$150
Urgent Care	$15/visit	$10
MENTAL HEALTH/SUBSTANCE USE DISORDER		
Outpatient Services	$15 visit	$10
Inpatient Services	No Charge	$500/Admission
MATERNITY		
Prenatal and Postnatal Care	No Charge	0%
Delivery and All Inpatient Services	No Charge	$500/Admission

City of McFarland

Presented By Benefits Options Insurance Agency

GROW with Change: Changing Expectations

Vision | Strategy | Implementation | Results

Benefits Options Insurance Agency understands that Small Businesses are the lifeblood of the American Economy. We are intimately aware of and connected to the problems inherent to small companies, especially those problems associated with employee satisfaction and productivity. As business professionals too, our capacity to understand your business needs goes beyond just the traditional commoditized approach.

We are a purpose-driven business where we truly embed purpose in every action, aiming to leave an enduring impact on people’s lives. It’s almost impossible to overstate the relationship between employee satisfaction and customer satisfaction. In fact, it’s fair to say that in order to be customer-focused, you need to first be employee-focused.

Ready to become an Employer of Choice?

Benefits Options Insurance Agency

Employer Focused | Consumer Driven

We combine **regional capabilities** with **local expertise.**

For over 22 years, Benefits Options has been helping employers address 6 main challenges:

- Employees who don't understand their employers benefits program
- Can't keep up with constantly changing rules and regulations
- Haven't adopted technology
- Employees not engaged
- Overwhelmed HR department
- Struggling to contain health insurance costs

We are here to help you *reclaim* your benefits costs as an *investment* vs. an expense

We think holistically to strengthen your employee experience. Supporting employees' holistic wellbeing includes providing support in these key areas:

Physical health

Mental health

Financial health

Social health

EMPLOYEE BENEFIT SOLUTIONS

Benefit Options Agency is designed to advocate and reinvest in small businesses, contain cost, promote regulatory compliance, and deliver superior account service. We focus on eight primary employee benefit service areas.

Underwriting & Analytics

Plan design, strategic planning, financial forecasting, alternative premium funding, claims and utilization analysis.

Compliance/Healthcare Reform

Tools, legislative updates, CAA & ACA guidance, annual disclosure notices, SPD, Section 125/POP, Form 5500 preparation, wrap documents, ERISA, COBRA, HIPAA.

Population Health Management

Healthcare consumption, Data, Analytics, disease management, and aligned incentives to improve health.

HR Services

HR Consulting Hotline, Training, bi-lingual service reps, employee call center, Labor legal consultation and service calendars to ease your administrative burdens.

Care Intervention

Options for members to make more efficient care decisions without sacrificing quality.

Wellness and Communication

Planning, screenings and campaigns. Annual communication plan that drives engagement in benefits, wellness, and culture.

Ancillary Benefits

Competitive marketing and scoring drives results for other plan services, GeoBlue travel insurance, FSA, HRA

Technology

Create a completely digital solution that is paperless, secure, and cohesive across every point of client engagement.

A comprehensive, holistic view of your employee benefits plan

		PACE	Anthem / Kaiser
		Anthem / Kaiser	Fully Insured
		Renewal 1/1/2023	1/1/2023
Anthem EPO			
EE	0	$915.35	
EE+1	1	$1,830.67	
Family	11	$2,379.89	
Totals	12	**$28,009.46**	
Anthem PPO			
EE	8	$740.06	$4,965.82
EE+1	2	$1,480.13	$3,049.54
Family	8	$1,924.16	$35,996.93
Totals	18	**$24,274.02**	**$44,012.29**
Kaiser			
EE	10	$768.44	$5,055.80
EE+1	3	$1,531.89	$1,138.63
Family	10	$1,989.96	$16,951.38
Totals	21	**$32,179.67**	**$23,145.81**
Enrolled	51		
Total Monthly Cost		$84,463	$67,158
Total Annual Cost		$1,013,558	$805,897
Annual Savings:			**-$207,661**

Alternative Option: 1/1/2023 | Monthly Rate (12 pay periods)

(ABC) Anthem Blue Cross (CA) Prudent Buyer PPO w/ Traditional HMO/Select HMO

(K) Kaiser Wrap

Employee	Age	Tier	Rating Area	(Carrier) Plan	Employer Contribution	Employee Contribution	Total Premium
KARISSA ALBERTO	29	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	470.16	0.00	470.16
FRANCISCA ALVARADO	35	EC	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	1,654.01	0.00	1,654.01
GEORGE ALWAW	34	FA	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	2,026.39	0.00	2,026.39
OLIVIA AYON	28	EC	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,475.26	0.00	1,475.26
SAUL AYON	47	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,794.57	0.00	1,794.57
VIOLET BRAUDRICK	41	EC	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	2,083.82	0.00	2,083.82
ELIAS CANO	42	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	2,198.06	0.00	2,198.06
SERGIO CAZARES	32	EC	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,546.80	0.00	1,546.80
ELIAS CRUZ	52	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	2,974.95	0.00	2,974.95
BRIANAHI DE LEON	27	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	440.33	0.00	440.33
MATTHEW DEWAR	32	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	2,005.26	0.00	2,005.26
KARINA DIONICIO	27	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	440.33	0.00	440.33
YANELI DONATE	34	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	529.56	0.00	529.56
JENNY ESPARZA	27	FA	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	1,567.86	0.00	1,567.86
JOSHUA ESQUIBEL	39	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,888.36	0.00	1,888.36
JUAN ESTRADA	32	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	497.05	0.00	497.05
ANDREW GALVAN	28	EC	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	792.12	0.00	792.12
FERNANDO GAMBOA	30	W	N/A	Waived	N/A	N/A	N/A
ANDREW GARCIA	30	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	495.10	0.00	495.10
DIANA GARCIA	40	FA	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	2,234.25	0.00	2,234.25
MARIA GOMEZ	51	EC	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,696.42	0.00	1,696.42
MARIO GONZALES	56	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	2,428.38	0.00	2,428.38
MARLENE GONZALEZ	34	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	510.08	0.00	510.08
OCTAVIO GONZALEZ	51	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	783.60	0.00	783.60
SALLY GONZALEZ	48	EC	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,587.36	0.00	1,587.36
JESUS GUERRA	53	FA	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	1,934.00	0.00	1,934.00
CHARLES HANKINS	25	ES	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	1,138.63	0.00	1,138.63
ZAHID HASNAIN	34	ES	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,052.14	0.00	1,052.14
TYLER HELTON	41	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,918.02	0.00	1,918.02
EVARISTO HERNANDEZ	29	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	488.12	0.00	488.12
FREDDY HERNANDEZ	27	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	440.33	0.00	440.33
LETICIA HERNANDEZ	30	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	476.88	0.00	476.88
JESSICA LOPEZ	32	EC	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,517.14	0.00	1,517.14
GERARDO MARTINEZ	40	EC	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,224.88	0.00	1,224.88
JOSE MEDINA	33	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	522.58	0.00	522.58
MARIA MORENO	49	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	2,644.74	0.00	2,644.74
JOSE MUNGUIA	37	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	540.03	0.00	540.03
COLIN NEWHOUSE	29	FA	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	1,963.36	0.00	1,963.36
CATALINA NUNEZ	38	EC	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,609.18	0.00	1,609.18
JENNIFER PADILLA	33	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	522.58	0.00	522.58
EMETERIO PEDRAZA	30	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	495.10	0.00	495.10
SARAH ROSE PENA	44	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	2,947.91	0.00	2,947.91
MARVIN POP	29	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	488.12	0.00	488.12
CHRISTOPHER RIVERA	39	EC	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	865.65	0.00	865.65
JOSE RIVERA	27	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	440.33	0.00	440.33
LARRY RONK	30	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,991.30	0.00	1,991.30
BRANDON SHANKLE	42	FA	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	1,829.92	0.00	1,829.92
OSCAR TELLEZ	49	ES	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,997.40	0.00	1,997.40
LEONARD VASQUEZ	42	EE	CA14	(K) Platinum 90 HMO 0/10 + Child Dental Alt	556.71	0.00	556.71
ORQUIDA VELASCO	30	EC	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,162.50	0.00	1,162.50
DIEGO VIRAMONTES	34	FA	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	1,385.84	0.00	1,385.84
Jasmin Martinez Gervacio	25	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	437.95	0.00	437.95
Jonathan Arceo	26	EE	CA14	(ABC) Anthem Platinum PPO 15/250/10% (6RG6)	446.68	0.00	446.68
	Anthem BC Totals		31 EE's		$44,012.29	$0.00	$44,012.29
	Kaiser Totals		21 EE's		$23,145.81	$0.00	$23,145.81
	Totals		52 EE's		$67,158.10	$0.00	$67,158.10

	Current PACE			Fully Insured	
	Anthem EPO	Anthem PPO	Kaiser HMO	Anthem	Kaiser
Deductible (Ded)					
Individual	$0	$250	$0	$250	$0
Family	$0	$750	$0	$750	$0
Out-of-Pocket Maximum					
Individual	$1,500	$2,500	$1,500	$3,800	$3,000
Family	$3,000	$5,000	$3,000	$7,600	$6,000
Office Visits					
Primary	$10	$20	$15	$15	$10
Specialist	$10	$20	$15	$30	$20
Preventative	$0	$0	$0	$0	$0
Physician Services					
Lab/X-Ray	100%	10% after Ded	100%	$10	$20/$40
Imaging	$100	10% after Ded	100%	10% after Ded	$150
Emergency / Urgent Care					
Urgent Care Center	$10	$20 ded waived	$15	$15 ded waived	$10
Hospital Emergency Room	$100	10% after Ded	$100	10% after Ded	$200
Ambulance	$100	10% after Ded	$100	10% after Ded	$150
Hospitalization					
Inpatient Facility Services	100%	10% after Ded	100%	10% after Ded	$500 Admin
Outpatient Facility Services	100%	10% after Ded	100%	10% after Ded	$300
Ambulatory Surgical Center	100%	10% after Ded	100%	10% after Ded	$300
Maternity					
Prenatal and Postnatal Care	$10 / $10	$20 ded waived	$10 / $10	100% / $15	100%
Delivery Inpatient Serivces	100%	10% after Ded	100%	10% after Ded	$500 Admin
Prescription Drugs					
Annual Deductible	None	None	None	None	None
Generic	$10	$10	$10	$5	$5
Preferred	$25	$30	$20	$30	$15
Non-preferred	$45	$50	$20	$50	$15
Speciality drugs	20% up to $250	30% up to $150	20% up to $150	30% up to $250	10% up to $250

Highlights differences in plans

NEXT STEPS

Benefits Options
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November 2022	December 2022	January 2023	February 2023	March 2023
Cost – Benefit Analysis Secure carriers and place materials order for open enrollment. Start onboarding process and set up online enrollment platform and call center.	**Open Enrollment** **Conduct OE meetings the week of December 5th.** Submit enrollment and complete installation. Cards distributed.	**Post enrollment evaluation** Post enrollment analysis. Set up accounts, and audit enrollment for payroll. Set up cadence for employee Education.	**Advocacy, Communication & Educational Tool Sets**	**Compliance Tool Sets**
April 2023	**May 2023**	**June 2023**	**July 2023**	**August 2023**
Q1 evaluation and establish Efficiency Tool Sets		**Mid-Year Stewardship** Claims and utilization management and review	**Health Fair** Employee health fair, education, communication and engagement	

What Our Clients Have to Say

Patricia Rockwell – HR manager City of Ridgecrest

"Eric and his services have been great. He has made my job much easier when it comes to all things benefits.
He is quick to return calls and I feel he hears me and even thought we are a smaller agency, I don't feel small with Eric.
He is Johnny on the spot and takes the time to listen. Eric is also a good sounding board for running ideas past or in brainstorming for a way to get more from the benefit vendors. I highly recommend Eric and his services."

Julie Eyssallenne – CEO Black Bird Fire Protection

"Eric Trost is an outstanding broker to work with! I have been working with him for nearly four years now with an array of benefits Offered to our employees. His service has been excellent. He has been responsive and is highly knowledgeable with many years of Experience. I highly recommend him to others as he is personable, trustworthy, and goes above and beyond with clients' needs. If you are looking for a broker, Eric is your guy!"

Drew Triplett – CEO F.H.M.

"Benefits Options helped me create an employee benefits plan that let our employees maximize the value of their plan."

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MEET YOUR TEAM

- Naomi Silvi
- Account Manager

- Diego Conejo
- Financial Advisor

- Debbie Bellenger
- Health & Wellness Director

- Eric Trost
- President/Consultant

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Thank You