

# Agenda

## Lyon County School District Board of Trustees

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A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Thursday, February 16, 2023, beginning at 4:00 PM at the LynC Building A, 3655 Spruce Ave., Silver Springs, NV 89429.

The subjects to be discussed or considered or upon which any formal action may be taken are listed below. Items do not have to be taken in the order shown on this meeting notice.

1. CALL TO ORDER

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL AND WELCOME

4. APPROVAL OF AGENDA

5. APPROVAL OF MINUTES

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6. PUBLIC PARTICIPATION

The public is invited to address the committee on items not listed on the agenda. The purpose of public comment is to bring issues, concerns, or praiseworthy items to the attention of the committee. No action may be taken on any subject raised during public comment until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).

If you wish to speak, please step up to the front table, be seated, and state your name. Your comments must be limited to no more than three minutes and must fall under the committee's jurisdiction and control. Questions should be submitted in writing. In consideration of others, avoid repetition. Although this committee does not restrict comments based upon viewpoint, comments will be prohibited if the contents are willfully disruptive, slanderous, amount to personal attacks, or interfere with the rights of other speakers. Comments made during this time will be monitored by the Committee Chairperson.

The public comment can be emailed to [blakesmith@lyoncsd.org](mailto:blakesmith@lyoncsd.org). The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

7. **(For Possible Action)** Discussion and possible action on a presentation of available carrier options and rates for the July 1, 2023, Health Insurance Renewal. This item is being presented by Valerie Clark, Clark & Associates.

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8. **(For Possible Action)** Discussion and possible action regarding scheduling future benefit committee meetings. This item is being presented by Committee Chairperson Kathy Rudy.

## 9. PUBLIC PARTICIPATION

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## 10. ADJOURN

Public Comment to the Lyon County School District Board of Trustees

In the event that you are unable to attend the LCSD Board of Trustees meeting, you may submit public comment by 3:00 pm the day before the board meeting by [clicking here](#). Public comment will be forwarded to all LCSD Trustees prior to the board meeting. Please note that this link is monitored for public comment only.

If you have questions or public records requests, please contact the LCSD Communications and Public Relations Officer at ([Communications@lyoncsd.org](mailto:Communications@lyoncsd.org)).

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The notice for this meeting was posted at the Lyon County School District Administrative Office and posted to the Lyon County School District website (<http://lyoncsd.org>) and the official website of the State of Nevada (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

### *LYON COUNTY SCHOOL DISTRICT STATEMENT OF NONDISCRIMINATION AND ACCESSIBILITY*

*The Lyon County School District does not discriminate on the basis of race, color, national origin, gender, disability or age in any of its policies, procedures, or practices, in compliance with Title VI of the Civil Rights Act of 1964 (pertaining to race, color, and national origin), Title IX of the Educational Amendments of 1972, section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and Age Discrimination Act of 1975, and any other pertinent statute or requirement. This Non-Discrimination policy covers admission, access, treatment, and employment in the District's programs and activities, including Occupational Education. For information regarding opportunities, policies, or the filing of grievances, contact your school principal.*

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# Agenda

## Lyon County School District Board of Trustees

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An INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Thursday, January 18, 2023, beginning at 4:00 PM at the LynC Building A, 3655 Spruce Ave., Silver Springs, NV 89429.

The subjects to be discussed or considered or upon which any formal action may be taken are listed below. Items do not have to be taken in the order shown on this meeting notice.

1. CALL TO ORDER: 4:09pm Kathy Rudy
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME: Present Kathy Rudy, Mary Cole, Dawn Huckaby, Anna Brueher, Valerie Clark, Loraine De La Torre, Blake Smith, Tammie Moniz, Beth Perry, Joy Hanssen, Daniel Strickland
4. APPROVAL OF AGENDA: Tammie Moniz motion and Anna Brueher 2<sup>nd</sup>; Name correction Loraine De La Torre
5. APPROVAL OF MINUTES: Motion to approve Joy Hanssen and Loraine De La Torre 2<sup>nd</sup>
6. PUBLIC PARTICIPATION

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- Note: Request to have meetings private moving forward to make teachers feel more comfortable – Loraine De La Torre
- Julie Dolan – teacher at East Valley and loves it! She would like to keep Aetna because she feels it's cheaper than all others and they are very responsive and the communication is great! They are very quick at claims as well. Paying two deductibles will not do us well either if we switch insurance companies. She believes it will be a shock at first, but keeping Aetna is important. The doctor choice is better than other insurance companies she's been on.

7. (FOR DISCUSSION AND POSSIBLE ACTION) Discussion and possible action regarding a presentation on the July 1, 2023, Aetna Medical, Dental, and Vision renewal. Presented by Valerie Clark, Clark & Associates, and Daniel Strickland, Aetna Executive Account Manager.

- Valerie Clark - reviewing Claims Summary
- Ideally would like to see loss ratio under 90%, currently at 95% for medical
- Dental is currently at 107% loss ratio; 5% rate cap locked in for entire year of 2023
- Advice to stick with dental 5% rate cap and re-evaluate later in the year; second most costly benefit, but significantly lower than medical
- Vision running very well, rates locked in for 2 additional years
- Life and AD&D locked in for 2 additional years
- Reviews Monthly Claims; \$2 million claim is still on going; Medical
- Why doesn't medical go to October on handout? Will be added, just came in – Loraine De La Torre
- Dental running smoothly
- Vision monthly claims are running very well
- Guardian running at 69% loss ratio and a few claims submitted

Going to focus on to strictly medical renewal

- Population has decreased – premium volume possibly affected
- Demographics a consideration – older people and women are factors; all factors contribute to a 29% renewal and went back and were able to get it to 15.9% renewal rate
- Believes this is a fair renewal rate; wants a plan in place to what we can expect
- Options – current, renewal, and renewal cap for next year; all informational
- Trying to stay under a \$625 Base to employee contribution
- Dawn Huckaby – LCSD is willing, in good faith, to work through employee portions through negotiations
- Wants it to be an attractive package without slicing the plan to pieces; Aetna has been a great partner to LCSD
- Keep in mind dependent contributions are pre-taxed
- Rate cap offer review for rates effective July 1, 2023
- Dawn Huckaby – the rate cap has served LCSD very well
- Valerie Clark – finding ways to build in rate cap helps alleviate stress
- Guaranteed to keep rates the way they are now, but does not lock you in
- Anna Brueher – concerns about not paying anything to employees being required to now pay
- Loraine De La Torre – concerns about lack of choice currently and having to go further for services, but not having to pay has helped ease that stress
- Valerie Clark – things always seem to work out, but the dependents are a concern
- It's a tough year and we all knew rates were going up – Valerie Clark
- Loraine De La Torre – if we decide we want to go out to bid, what do we have to do?
- Valerie Clark – it would take months, and I don't believe that you are going to find anything better, the rates that you pay are based solely on your usage, I don't recommend shopping because it is a very lengthy process and it could send the

wrong message! There isn't anything to leverage and the other companies would all know about the large claim. There is currently a partnership and they value working with LCS&D very much.

Break: 5:04-5:11

- Blake Smith – a week to two weeks for turnaround time and this is fantastic! The customer service is great as well.
- Anna Brueher – if we do shop will we have two deductables?
- Valerie Clark – no we will not have to do this
- Loraine De La Torre – if we are comparing it would have to be something that was comparable
- Anna Brueher – I know our members are going to want to know why we didn't shop around! We are going to have some very upset staff members.
- Loraine De La Torre – just having this thrown at our members is going to be a problem without telling them we talked to other companies and this was the best option.
- Valerie Clark – I hear you!
- Kathy Rudy – I understand all of this and I believe this is our best shot, but I don't think our members will feel the same way because they don't really understand it like we do.
- Mary Cole – When this is presented to your staff, would it help to have Valerie there to take the heat off of all of you?
- Loraine De La Torre – I think we need to have buy-in from our staff!
- Kathy Rudy - I want to thank the district for the MOA!
- Blake Smith – What is the goal for shopping around? What are you looking for?
- Valerie Clark – Other companies are not going to work with us so much.
- Loraine De La Torre – I do like the idea to zoom you (Valerie Clark) into a meeting to answer questions with staff
- Valerie Clark – I appreciate you all be so thoughtful!

Anna Brueher – Motion to have Valerie Clark go out for bid to see if there are other available insurance companies that can offer comparable bids and bring back to the next meeting; Loraine De La Torre 2<sup>nd</sup> motion

8. (FOR DISCUSSION AND POSSIBLE ACTION) Discussion and possible action regarding a review of the upcoming meeting schedule. Presented by Kathy Rudy, LCCEA President.

- Motion to change meeting date from Feb. 9<sup>th</sup> to Feb 16 – Dawn Huckaby; 2<sup>nd</sup> Anna Brueher

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N/A

10. ADJOURN: 5:38 PM

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# LCSD Insurance Committee Meeting 02/16/2023

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# Aetna Medical Utilization Reports

## Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Total Medical FFS/Caps	Total Rx Claims
November 2021	956	1,484	\$681,099	\$492,188	\$187,096
December 2021	956	1,485	\$680,309	\$382,572	\$165,043
January 2022	961	1,482	\$723,102	\$340,482	\$201,251
February 2022	958	1,479	\$720,247	\$338,331	\$177,564
March 2022	958	1,486	\$721,424	\$334,238	\$197,236
April 2022	959	1,486	\$720,759	\$341,386	\$215,833
May 2022	956	1,486	\$720,276	\$423,087	\$182,577
June 2022	955	1,479	\$718,407	\$694,803	\$235,980
July 2022	950	1,462	\$712,303	\$2,452,301	\$224,884
August 2022	873	1,346	\$653,828	\$486,285	\$217,282
September 2022	935	1,450	\$700,469	\$567,319	\$216,053
October 2022	941	1,453	\$701,594	\$1,047,642	\$213,965

- Claims displayed are incurred and completed through October 2022.
- Claims displayed are based on a rolling 12 months of data.
- Claims paid through December 2022.

Aggregate Premium Billed  
Aggregate Incurred Claims  
Cost Ratio

\$8,453,819  
\$10,335,396  
122%

# Aetna Dental Utilization Reports

## DENTAL Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Monthly Dental Claims
January 2021	1,009	1,776	\$55,518	\$68,823
February 2021	1,007	1,773	\$55,383	\$69,783
March 2021	1,009	1,769	\$55,390	\$63,452
April 2021	1,010	1,772	\$55,464	\$71,627
May 2021	1,012	1,772	\$55,571	\$51,618
June 2021	1,012	1,771	\$55,507	\$69,702
July 2021	1,015	1,778	\$55,688	\$52,439
August 2021	953	1,696	\$52,838	\$51,503
September 2021	991	1,753	\$54,750	\$49,389
October 2021	996	1,761	\$54,945	\$47,551
November 2021	996	1,759	\$54,875	\$41,208
December 2021	998	1,758	\$54,924	\$49,802
January 2022	1,015	1,793	\$55,970	\$43,363
February 2022	1,013	1,784	\$55,745	\$61,115
March 2022	1,014	1,792	\$55,781	\$71,246
April 2022	1,013	1,789	\$55,672	\$64,267
May 2022	1,013	1,787	\$55,609	\$52,076
June 2022	1,012	1,780	\$55,477	\$96,837
July 2022	1,006	1,761	\$55,034	\$62,637
August 2022	931	1,641	\$51,069	\$52,573
September 2022	994	1,748	\$54,138	\$47,731
October 2022	1,001	1,743	\$54,212	\$54,966

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- Claims displayed are incurred and completed through October 2022.
- Claims displayed are based on a rolling 24 months of data.
- Claims paid through November 2022.

Aggregate Premium Billed  
Aggregate Incurred Claims  
**Cost Ratio**

\$1,209,561  
\$1,293,709  
**107%**

# Aetna Vision Utilization Reports

## VISION Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Monthly Vision Claims
January 2021	1,031	1,786	\$10,047	\$5,019
February 2021	1,029	1,785	\$10,042	\$4,041
March 2021	1,029	1,777	\$10,018	\$3,549
April 2021	1,031	1,778	\$10,035	\$7,437
May 2021	1,032	1,773	\$10,033	\$6,557
June 2021	1,032	1,772	\$10,017	\$8,731
July 2021	1,035	1,778	\$10,042	\$9,054
August 2021	974	1,699	\$9,575	\$8,350
September 2021	1,014	1,757	\$9,906	\$4,910
October 2021	1,019	1,760	\$9,929	\$5,016
November 2021	1,019	1,759	\$9,922	\$5,730
December 2021	1,019	1,755	\$9,898	\$5,085
January 2022	1,035	1,779	\$10,041	\$6,319
February 2022	1,033	1,770	\$9,983	\$4,980
March 2022	1,034	1,776	\$9,986	\$4,855
April 2022	1,032	1,772	\$9,949	\$7,605
May 2022	1,031	1,766	\$9,917	\$3,830
June 2022	1,030	1,760	\$9,885	\$7,519
July 2022	1,025	1,741	\$9,815	\$7,899
August 2022	948	1,625	\$9,114	\$5,662
September 2022	1,011	1,730	\$9,664	\$2,743
October 2022	1,019	1,729	\$9,675	\$4,966

- Claims displayed are incurred and completed through October 2022.
- Claims displayed are based on a rolling 24 months of data.
- Claims paid through November 2022.

Aggregate Premium Billed  
Aggregate Incurred Claims  
**Cost Ratio**

\$217,496  
\$129,856  
**60%**

# Lyon County School District

July 1, 2023

## FULLY INSURED BID LIST

Carrier	Products - Fully Insured			Results
	Medical	Dental	Vision	
Anthem	x	x	x	Decline medical & dental, provided quote for vision only
Cigna	x	x	x	Quoted medical at 21.5% above current
HHP	x	-	-	Decline
Prominence	x	-	-	Quoted medical at 7.1% above current
UHC	x	x	x	Decline
Guardian	-	x	x	Quoted dental and vision

Green = Quoted

Grey = Not Quoted or Not Available



# Lyon County School District Aetna Medical Insurance Rates



	CURRENT	RENEWAL	RENEWAL CAP FOR NEXT PLAN YEAR
	Jan 2022 - Jun 2023	Jul 2023 - Jun 2024	Jul 2024 - Jun 2025
BASE	BASE	BASE	BASE
Employee	\$566.98	\$657.13	\$722.19
Employee + Spouse	\$1,133.96	\$1,314.26	\$1,444.38
Employee + Child/ren	\$1,020.57	\$1,182.84	\$1,299.95
Employee + Family	\$1,700.94	\$1,971.39	\$2,166.56
Employee + Family Dual Spouse	\$1,587.55	\$1,839.97	\$2,022.13

BUY-UP	BUY-UP	BUY-UP	BUY-UP
Employee	\$665.80	\$771.66	\$848.05
Employee + Spouse	\$1,331.61	\$1,543.34	\$1,821.99
Employee + Child/ren	\$1,198.45	\$1,389.00	\$1,652.38
Employee + Family	\$1,997.41	\$2,315.00	\$2,670.05
Employee + Family Dual Spouse	\$1,864.25	\$2,160.67	\$2,374.58

HDHP	HDHP	HDHP	HDHP
Employee	\$543.56	\$629.99	\$692.36
Employee + Spouse	\$1,087.11	\$1,259.96	\$1,384.70
Employee + Child/ren	\$978.40	\$1,133.97	\$1,246.23
Employee + Family	\$1,630.66	\$1,889.93	\$2,077.03
Employee + Family Dual Spouse	\$1,521.96	\$1,763.95	\$1,938.58

Was 6.7% renewal with 18 month contract.

15.9% increase

9.9% rate cap



# Lyon County School District Aetna Medical Insurance Rates with Options



	CURRENT - AETNA	RENEWAL - AETNA	OPTION - CIGNA	OPTION - PROMINENCE
	Jan 2022 - Jun 2023	Jul 2023 - Jun 2024	Jul 2023 - Jun 2024	Jul 2023 - Jun 2024
BASE	BASE	BASE	BASE	BASE
Employee	\$566.98	\$657.13	\$689.04	\$618.86
Employee + Spouse	\$1,133.96	\$1,314.26	\$1,378.08	\$1,237.72
Employee + Child/ren	\$1,020.57	\$1,182.84	\$1,240.28	\$1,113.96
Employee + Family	\$1,700.94	\$1,971.39	\$2,067.13	\$1,794.70

BUY-UP	BUY-UP	BUY-UP	BUY-UP	BUY-UP
Employee	\$665.80	\$771.66	\$808.97	\$647.06
Employee + Spouse	\$1,331.61	\$1,543.34	\$1,617.93	\$1,294.12
Employee + Child/ren	\$1,198.45	\$1,389.00	\$1,456.14	\$1,164.71
Employee + Family	\$1,997.41	\$2,315.00	\$2,426.90	\$1,876.47

HDHP	HDHP	HDHP	HDHP	HDHP
Employee	\$543.56	\$629.99	\$660.38	\$520.27
Employee + Spouse	\$1,087.11	\$1,259.96	\$1,320.76	\$1,040.54
Employee + Child/ren	\$978.40	\$1,133.97	\$1,188.69	\$936.49
Employee + Family	\$1,630.66	\$1,889.93	\$1,981.14	\$1,508.78

Was 6.7% renewal with 18 month contract.

**15.9% increase**

Second year rate cap 9.9% for 2024-2025

**21.5% increase**

Second year rate cap 12% for 2024-2025

**7.1% overall increase**

**NOTE:** No access to Renown providers or facilities in PHP network.



# Lyon County School District

## Aetna Dental & Vision Insurance Rates



	CURRENT - AETNA Jan 2022 - Dec 2022	RENEWAL - AETNA Jan 2023 - Dec 2023	OPTION - ANTHEM	OPTION - CIGNA Jul 2023 - Jun 2024	OPTION - GUARDIAN (current life carrier) Jul 2023 - Jun 2024
DENTAL	DENTAL	DENTAL	DENTAL	DENTAL	DENTAL
Employee	\$38.93	\$40.88	Declined to quote	\$44.53	\$44.97
Employee + Spouse	\$74.07	\$77.77	Declined to quote	\$84.73	\$85.55
Employee + Child/ren	\$74.63	\$78.36	Declined to quote	\$85.37	\$86.20
Employee + Family	\$103.22	\$108.38	Declined to quote	\$118.07	\$119.22
Rates Guaranteed Until:		12/31/2023	---	6/30/2024	6/30/2024
Provider Network:	DPPO II and Extend	DPPO II and Extend		Cigna PPO	Dental Guard Preferred

	Jan 2022 - Dec 2022	Jan 2023 - Jun 2025	Jul 2023 - Jun 2026	Jul 2023 - Jun 2026	Jul 2023 - Jun 2025
VISION	VISION	VISION	VISION	VISION	VISION
Employee	\$6.20	\$6.20	\$5.60	\$6.12	\$4.44
Employee + Spouse	\$13.45	\$13.45	\$12.15	\$12.24	\$9.64
Employee + Child/ren	\$13.66	\$13.66	\$12.34	\$12.36	\$9.80
Employee + Family	\$22.90	\$22.90	\$20.69	\$19.73	\$16.42
Rates Guaranteed Until:		6/30/2025	6/30/2026	6/30/2026	6/30/2025
Provider Network:	Aetna Vision	Aetna Vision	Anthem Blue View Vision	EyeMed	VSP/Full Feature Choice B

**2/15/23 Update:** Aetna is reviewing dental and vision plans for possible rate relief and plan year adjustment.

**2/16/23 Update:** Aetna has offered a 24.7% increase to current dental rates to renew dental 7/1/2023 so it is on the same plan year as medical and vision.

The original 7/1/23 dental proposal they provided indicated a 31.4% increase.



# Rates Effective July 1, 2023



FULLY INSURED Plans	Medical	Dental*	Vision**	Life***	TOTAL MONTHLY COST	TOTAL EMPLOYEE MONTHLY COST
<i>Indicates total cost minus \$625 LCSD contribution for employee only coverage</i>						
<b>BASE Medical Plan (\$3,500 Deductible)</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Guardian</b>		
Employee	\$657.13	\$40.88	\$6.20	\$4.20	\$708.41	\$83.41
Employee + Spouse	\$1314.26	\$77.77	\$13.45	N/A	\$1405.48	\$780.48
Employee + Child(ren)	\$1182.84	\$78.36	\$13.66	N/A	\$1274.86	\$649.86
Employee + Family	\$1,971.39	\$108.38	\$22.90	N/A	\$2102.67	\$1477.67
<b>BUY-UP Medical Plan (\$2,000 Deductible)</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Guardian</b>		
Employee	\$771.66	\$40.88	\$6.20	\$4.20	\$822.94	\$197.94
Employee + Spouse	\$1543.34	\$77.77	\$13.45	N/A	\$1634.56	\$1009.56
Employee + Child(ren)	\$1389.00	\$78.36	\$13.66	N/A	\$1481.02	\$856.02
Employee + Family	\$2,315.00	\$108.38	\$22.90	N/A	\$2446.28	\$1821.28
<b>HDHP H.S.A. Medical Plan (\$4,000 Deductible)</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Guardian</b>		
Employee	\$629.99	\$40.88	\$6.20	\$4.20	\$681.27	\$56.27
Employee + Spouse	\$1259.96	\$77.77	\$13.45	N/A	\$1351.18	\$726.18
Employee + Child(ren)	\$1133.97	\$78.36	\$13.66	N/A	\$1225.99	\$600.99
Employee + Family	\$1,889.93	\$108.38	\$22.90	N/A	\$2021.21	\$1396.21

\*Dental renewed 1/1/23 with 5% increase. Can renew 7/1/23 with higher rates, or leave current dental in place until 12/31/23.

\*\* Vision renewed 1/1/23 with no rate change. 30 month rate guarantee until 06/30/2025.

\*\*\* Life will renew 7/1/23 with no rate change. 24 month rate guarantee until 06/30/2025.



# BASE Options Effective July 1, 2023



FULLY INSURED BASE PLANS	Medical	Dental*	Vision**	Life***	TOTAL MONTHLY COST	TOTAL EMPLOYEE MONTHLY COST
<i>Indicates total cost minus \$625 LCSD contribution for employee only coverage</i>						
<b>AETNA BASE Medical Plan (\$3,500 Deductible)</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Guardian</b>		
Employee	\$657.13	\$40.88	\$6.20	\$4.20	\$708.41	\$83.41
Employee + Spouse	\$1314.26	\$77.77	\$13.45	N/A	\$1405.48	\$780.48
Employee + Child(ren)	\$1182.84	\$78.36	\$13.66	N/A	\$1274.86	\$649.86
Employee + Family	\$1,971.39	\$108.38	\$22.90	N/A	\$2102.67	\$1477.67
<b>CIGNA BASE Medical Plan (\$3,500 Deductible)</b>	<b>Cigna</b>	<b>Cigna</b>	<b>Cigna</b>	<b>Guardian</b>		
Employee	\$689.04	\$44.53	\$6.12	\$4.20	\$743.89	\$118.89
Employee + Spouse	\$1378.08	\$84.73	\$12.24	N/A	\$1475.05	\$850.05
Employee + Child(ren)	\$1240.28	\$85.37	\$12.36	N/A	\$1338.01	\$713.01
Employee + Family	\$2,067.13	\$118.07	\$19.73	N/A	\$2204.93	\$1579.93
<b>PHP BASE Medical Plan (\$3,000 Deductible)</b>	<b>Prominence</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Guardian</b>		
Employee	\$618.86	\$40.88	\$6.20	\$4.20	\$670.14	\$45.14
Employee + Spouse	\$1237.72	\$77.77	\$13.45	N/A	\$1328.94	\$703.94
Employee + Child(ren)	\$1113.96	\$78.36	\$13.66	N/A	\$1205.98	\$580.98
Employee + Family	\$1,794.70	\$108.38	\$22.90	N/A	\$1925.98	\$1300.98

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# BUY-UP OPTIONS Effective July 1, 2023



FULLY INSURED BUY-UP PLANS	Medical	Dental*	Vision**	Life***	TOTAL MONTHLY COST	TOTAL EMPLOYEE MONTHLY COST
<i>Indicates total cost minus \$625 LCSD contribution for employee only coverage</i>						
<b>Aetna BUY-UP Medical Plan (\$2,000 Deductible)</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Guardian</b>		
Employee	\$771.66	\$40.88	\$6.20	\$4.20	\$822.94	\$197.94
Employee + Spouse	\$1543.34	\$77.77	\$13.45	N/A	\$1634.56	\$1009.56
Employee + Child(ren)	\$1389.00	\$78.36	\$13.66	N/A	\$1481.02	\$856.02
Employee + Family	\$2,315.00	\$108.38	\$22.90	N/A	\$2446.28	\$1821.28
<b>Cigna BUY-UP Medical Plan (\$2,000 Deductible)</b>	<b>Cigna</b>	<b>Cigna</b>	<b>Cigna</b>	<b>Guardian</b>		
Employee	\$808.97	\$44.53	\$6.20	\$4.20	\$863.90	\$238.90
Employee + Spouse	\$1617.93	\$84.73	\$13.45	N/A	\$1716.11	\$1091.11
Employee + Child(ren)	\$1456.14	\$85.37	\$13.66	N/A	\$1555.17	\$930.17
Employee + Family	\$2,426.90	\$118.07	\$22.90	N/A	\$2567.87	\$1942.87
<b>Prominence BUY-UP Medical (\$2,000 Deductible)</b>	<b>Prominence</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Guardian</b>		
Employee	\$647.06	\$40.88	\$6.20	\$4.20	\$698.34	\$73.34
Employee + Spouse	\$1294.12	\$77.77	\$13.45	N/A	\$1385.34	\$760.34
Employee + Child(ren)	\$1164.71	\$78.36	\$13.66	N/A	\$1256.73	\$631.73
Employee + Family	\$1,876.47	\$108.38	\$22.90	N/A	\$2007.75	\$1382.75

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# HDHP OPTIONS Effective July 1, 2023



FULLY INSURED HDHP PLANS	Medical	Dental*	Vision**	Life***	TOTAL MONTHLY COST	TOTAL EMPLOYEE MONTHLY COST
<i>Indicates total cost minus \$625 LCSD contribution for employee only coverage</i>						
<b>Aetna HDHP H.S.A. Medical Plan (\$4,000 Deductible)</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Guardian</b>		
Employee	\$629.99	\$40.88	\$6.20	\$4.20	\$681.27	\$56.27
Employee + Spouse	\$1259.96	\$77.77	\$13.45	N/A	\$1351.18	\$726.18
Employee + Child(ren)	\$1133.97	\$78.36	\$13.66	N/A	\$1225.99	\$600.99
Employee + Family	\$1,889.93	\$108.38	\$22.90	N/A	\$2021.21	\$1396.21
<b>Cigna H.S.A. Medical Plan (\$4,000 Deductible)</b>	<b>Cigna</b>	<b>Cigna</b>	<b>Cigna</b>	<b>Guardian</b>		
Employee	\$660.38	\$44.53	\$6.20	\$4.20	\$715.31	\$90.31
Employee + Spouse	\$1320.76	\$84.73	\$13.45	N/A	\$1418.94	\$793.94
Employee + Child(ren)	\$1188.69	\$85.37	\$13.66	N/A	\$1287.72	\$662.72
Employee + Family	\$1,981.14	\$118.07	\$22.90	N/A	\$2122.11	\$1497.11
<b>Prominence H.S.A. Medical Plan (\$4,000 Deductible)</b>	<b>Prominence</b>	<b>Aetna</b>	<b>Aetna</b>	<b>Guardian</b>		
Employee	\$520.27	\$40.88	\$6.20	\$4.20	\$571.55	\$53.45
Employee + Spouse	\$1040.54	\$77.77	\$13.45	N/A	\$1131.76	\$506.76
Employee + Child(ren)	\$936.49	\$78.36	\$13.66	N/A	\$1028.51	\$403.51
Employee + Family	\$1,508.78	\$108.38	\$22.90	N/A	\$1640.06	\$1015.06

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\*\* Vision renewed 1/1/23 with no rate change. 30 month rate guarantee until 06/30/2025.

\*\*\* Life will renew 7/1/23 with no rate change. 24 month rate guarantee until 06/30/2025.

**Thank  
you!**

