

Agenda

Medical Insurance

Dental Insurance

Value-Added Programs

Questions

Medical Plan Update for 2024

- Remain with Medica for 2024
 - Medica Passport network
 - Medica Choice Passport features access to more than 960,000 doctors, 5,900 hospitals, and 73,000 ancillary providers across the country and prominent care systems in Minnesota.
- Informational website: mhc2.welcometomedica.com/home
- All medical plans no longer include a 4th quarter carry over
 - No plan changes? No new Medica ID card
 - Hearing aid coverage effective 8/1/23
 - Covered as durable medical equipment
 - Subject to deductible
 - Cannot be used on over-the counter hearing aids

Medical – 3 plan options



\$1,000 Deductible Plan

\$1,850 VEBA Plan

\$3,500 HSA or VEBA Plan

Medical - \$1,000 Deductible Plan

Medica

\$1,000 Deductible Plan – In Network Benefits	
Preventive Care	100%, not subject to deductible
Deductible	\$1,000 / \$2,000
Out-of-Pocket Max (Medical & Rx)	\$2,000 / \$4,000
Office Visits	80% after deductible
Inpatient/Outpatient Coverage	80% after deductible
Prescription Drugs	Preferred Generic - \$8 copay Preferred Brand - \$20 copay Non-Preferred Brand - \$35 copay

Medical – \$1,850 VEBA Plan

Medica

\$1,850 VEBA Plan – In Network Benefits

Preventive Care	100%, not subject to deductible
Deductible	\$1,850 / \$3,700
Out-of-Pocket Max	\$1,850 / \$3,700
Office Visits	100% after deductible
Inpatient/Outpatient Coverage	100% after deductible
Prescription Drugs	100% after deductible

City will contribute \$1,200 into VEBA for single coverage and \$2,250 for employee + 1 & family coverage.

Medical – \$3,500 HSA or VEBA

Medica

\$3,500 HSA or VEBA – In Network Benefits

Preventive Care	100%, not subject to deductible
Deductible	\$3,500 / \$7,000
Out-of-Pocket Max	\$3,500 / \$7,000
Office Visits	100% after deductible
Inpatient/Outpatient Coverage	100% after deductible
Prescription Drugs	100% after deductible Preventive drugs – 100%

City will contribute \$2,400 into HSA or VEBA for single coverage and \$4,000 for employee + 1 & family coverage.

Virtual Care Options

Clinic-based	Amwell	Virtuwell	CallLink Nurseline
Many clinics offer virtual care, online care or e-visits	24/7 online clinic available in every state Includes coverage for medical and behavioral health care services	24/7 online clinic available in select states	Available 24/7
Prices vary	Medical: Each visit is \$64 or less Behavioral health: Price varies by type of service	Medical: Each visit is \$59 or less	FREE
Check with your clinic to see if they offer virtual care and how you can connect with your provider online	Mobile, web and phone visits with a board-certified doctor	Online visits with a certified nurse practitioner	Phone visits with trusted advisors and nurses
Clinic's website	Amwell.com	Virtuwell.com	partner.medica.com

Medica Retiree Option

For more information, please contact:

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Review Plan Choices

Best/Worst Case Scenario



Insurance | Risk Management | Consulting

City of St. Peter 2024 Health Insurance Options

Plans	2024 Total Monthly Premium	City Share of Monthly Premium	Employee Share of Monthly Premium	Annual Employer/Contribution to VEBA/HSA* <i>Note: If these dollars are not used they will roll forward to future years</i>	Annual Employee Share of Premium**	Annual Employer Cost	Best Case Scenario: Only Preventive visits for the year (Preventive Covered at 100% or \$0) Total Employee Cost = Prem Cost - City Contribution	Max Annual Out of Pocket Per Plan Coverage	Annual Worst Case Employee Cost: Paid to Health Care Providers	Total Worst Case Employee Cost: Employee Cost = Prem Cost + Out of Pocket Cost - City Contribution
\$1,000 CMM Plan										
Employee	\$1,115.71	\$1,115.71	\$0.00		(\$360.00)	\$13,748.52	(\$360.00)	\$2,000.00	\$2,000.00	\$1,640.00
Employee + 1	\$2,565.69	\$2,254.69	\$311.00		\$3,732.00	\$27,056.28	\$3,732.00	\$4,000.00	\$4,000.00	\$7,732.00
Family	\$3,681.38	\$3,313.38	\$368.00		\$4,416.00	\$39,760.56	\$4,416.00	\$4,000.00	\$4,000.00	\$8,416.00
\$1,850 VEBA Plan										
Employee	\$1,077.01	\$1,077.01	\$0.00	\$1,200.00	(\$360.00)	\$14,484.12	(\$1,560.00)	\$1,850.00	\$650.00	\$290.00
Employee + 1	\$2,476.66	\$2,165.66	\$311.00	\$2,250.00	\$3,732.00	\$28,237.92	\$1,482.00	\$3,700.00	\$1,450.00	\$5,182.00
Family	\$3,553.63	\$3,185.63	\$368.00	\$2,250.00	\$4,416.00	\$40,477.56	\$2,166.00	\$3,700.00	\$1,450.00	\$5,866.00
\$3,500 VEBA or HSA Plan										
Employee	\$915.46	\$915.46	\$0.00	\$2,400.00	(\$360.00)	\$13,745.52	(\$2,760.00)	\$3,500.00	\$1,100.00	\$740.00
Employee + 1	\$2,105.16	\$1,794.16	\$311.00	\$4,000.00	\$3,732.00	\$25,529.92	(\$268.00)	\$7,000.00	\$3,000.00	\$6,732.00
Family	\$3,020.60	\$2,652.60	\$368.00	\$4,000.00	\$4,416.00	\$35,831.20	\$416.00	\$7,000.00	\$3,000.00	\$7,416.00

*The City funds half of the VEBA and HSA accounts on Jan. 1 and funds the remaining amount on July 1st, and if these dollars are not used they will roll forward to future years

**\$30 monthly rebate to Employee through Payroll

Numbers in Parentheses () is Employee Rebate for CMM plan or Employee Rebate + VEBA/HSA City Contribution

- Best Case Scenario** – Employee pays their annual premiums only.
- Worst Case Scenario** – Employee pays their annual premiums + the out-of-pocket maximum, less any employer contribution to VEBA/HSA.

EAP

- **The number you call when you don't know who to call!**
- Receive 24/7 telephonic and web based support
- Up to **5 face to face visits** per issue, per year, per family member
- A variety of resources to address:
 - Legal and mediation services/needs
 - You receive a 30-minute legal consultation at no cost (in person or over the phone). If you decide to hire an attorney, you'll get a 25% discount.
 - Financial advisor support
 - Child care referrals and support to help take care of elderly parents
 - Community resources, like support groups.
 - Help with dependency issues, like alcohol, tobacco, gambling or drugs.
 - Education resources and career consulting.
- EAP specialists are available anytime, 24 hours a day, 365 days a year at 800-626-7944.

Employee Resource Center

The **Employee Resource Center** is our benefits web site that provides you and your family with 24/7 access to benefit plan details, educational content and carrier resources.

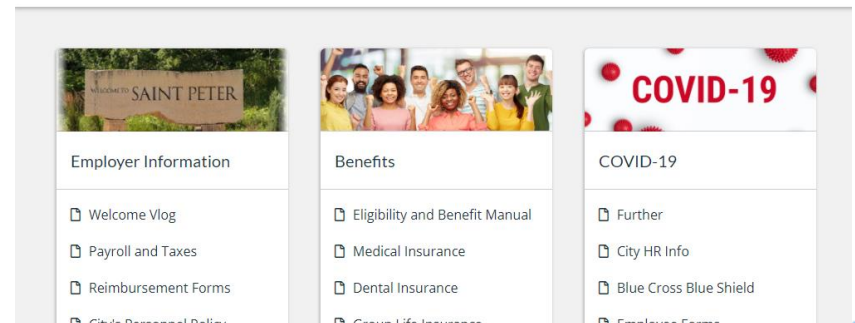
It's easy to access – no login required! You can access the site from our intranet or go to the following address <https://cityofstpeter.benefithub.com/>

What will you find?

- **Link to Online Enrollment!**
- 2024 Benefits Presentation
- Benefit Plan Documents & Premiums
- Benefit Forms
- Employment Verification Information
- New Employee Onboarding Forms
- Financial & Benefit Calculators
- Life Event Checklists
- Information on State & Federal Programs
- Carrier Resources & Websites
- **And much more!**



City of Saint Peter Employee Resource Center



Dental



Plan Design:

- The plan pays 100% of the first \$250 of eligible dental expenses, then 60% of the remaining expenses
- \$1,250 Policy/Plan Maximum
- Orthodontics is not covered

Plan Highlights:

- All procedures are covered except cosmetic procedures
- You may use any dentist
- Benefits can be paid directly to the dentist
- There are no limits on how often you can have dental care
- The patient and the dentist make all decisions on procedure & frequency of care

Enrollment Meetings

Employee Meeting

- Tuesday, October 17th

Online Enrollment

- Monday, October 23th – Friday, November 17th

1:1 Meetings

- Tuesday, October 24th
- 12pm – 5pm
- Thursday, November 2nd
- 12pm – 5pm

Sign up anytime after the all employee meeting!



Gallagher

Insurance | Risk Management | Consulting

GBS Disclosures & Disclaimers

Coverage Notice

This presentation is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

Legal Notice

The intent of this presentation is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

Renewal-Financial Notice

This presentation is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

Financial Rating Notice

While GBS does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier or HMO. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (TheStreet.com). Generally, agencies that provide ratings of U.S. Health Insurers, including traditional insurance companies and other managed care (e.g., HMO) organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of any insurer's current or future ability to meet its contractual obligations.

SCSC Wellness
City of St. Peter

10/17/2023



MHC's Medica Well-Being Programs

Programs that support your well-being journey

My Health Rewards by Medica®

My Health Rewards by Medica features online health assessments, lifestyle and condition management coaching and activity tracking. Members will earn points for completing activities and get rewarded on your own personal path to health. Open to all members 18+.

Life Time® Digital Fitness Program

Life Time Digital Fitness Program is a new on-demand, streaming digital fitness program available beginning Jan. 1, 2024. The program includes both on-demand and live virtual classes, digital wellness content, meditations, and resources for all fitness levels.



Omada is a personalized digital lifestyle change program. Combining technology with ongoing personal support, members can make the changes that matter the most to help lost weight and reduce risks for type 2 diabetes and heart disease.



Self Care by AbleTo gives access to clinically-proven techniques for dealing with stress, anxiety, depression. Coping tools, meditations and Guided Journeys offer support needed to feel better.



Ovia Health offers support during the parenthood journey. Tap into personalized guidance, support and coaching. On demand support and clinically backed guidance helps achieve health goals.

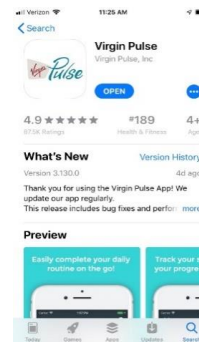
My Health Rewards by Medica

Members 18 years and older can earn up to \$220 by reading well-being cards, getting enough sleep, steps, challenges, wellness conference and more!

Level	Points earned	Reward
1	2,000	\$10
2	10,000	\$20
3	25,000	\$50
4	40,000	\$80

Getting started is easy!

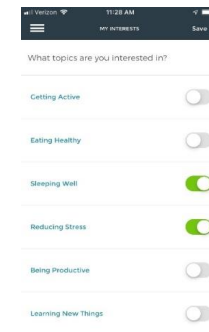
Download the App



Take the Health Assessment



Save Your Interests



Three options to redeem rewards:

- E-gift cards: 15 merchants, including Amazon & Visa
- Donate to a cause
- Shop for health & fitness related products in the Virgin Pulse store

Max Buzz – It's Worth the Buzz

Don't have a fitness tracker? No worries!

You have the option of redeeming points for the Max Buzz™, a Virgin Pulse fitness tracker that can be used to track activity and sleep.

The Max Buzz™ is available in the Virgin Pulse store for 2,000 reward points (or \$10 PulseCash).

MEET **MAX BUZZ**

A smarter way to move!



Life Time Digital Fitness

Get active anywhere, anytime with the Life Time Digital app membership at no cost to you.



On-demand classes



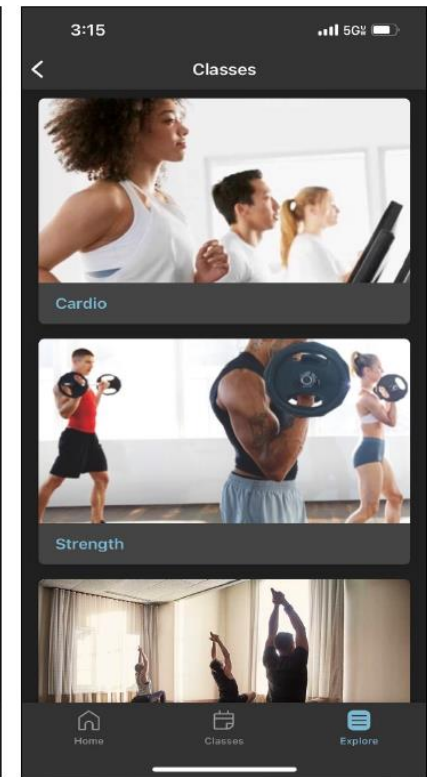
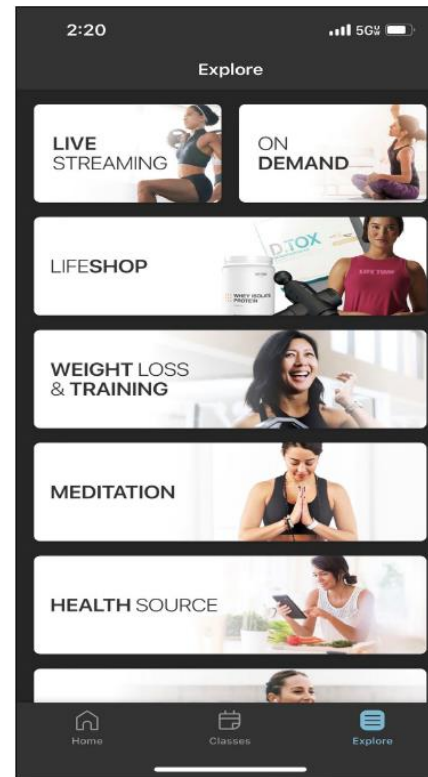
Live-stream classes from health clubs around the nation



Structured training programs



Curated health and wellness content



OMADA for Prevention

Improve Overall Health

Program Goals



Lose weight (and keep it off) with small, sustainable lifestyle changes



Build strategies for healthy eating, activity, sleep and stress management



Reduce the risk of developing Type 2 diabetes, heart disease and stroke

Program Features

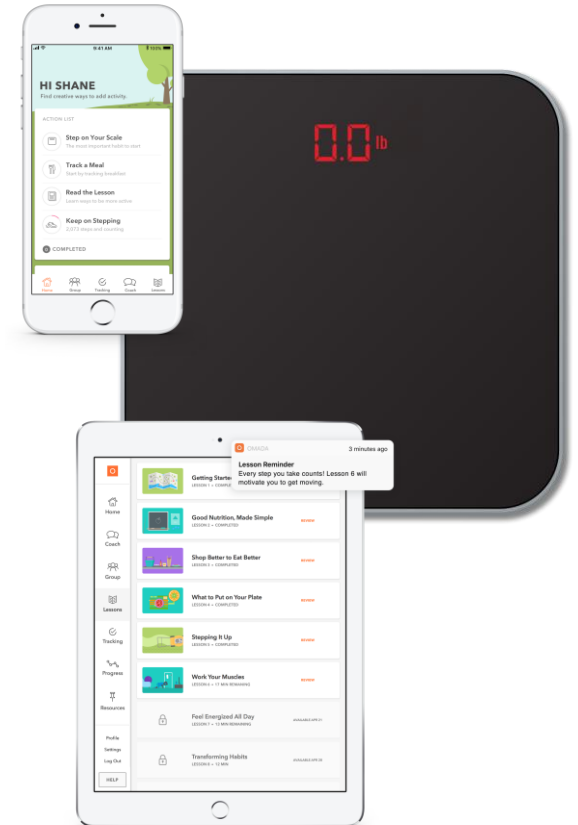
Omada is a digital lifestyle change program for people at risk for chronic conditions such as:

- Prediabetes
- Hypertension
- High cholesterol
- Cardiovascular disease

Participants learn how to apply meaningful changes around eating, activity, sleep, and stress, and then focus on sustaining those behaviors.

All at no cost to you

Am I covered?



OMADA for Diabetes

Improve Glucose Control

Program Goals



Reduce number of episodes of low- and high-glucose values to achieve target glucose levels



Reduce risk of diabetes complications and decrease diabetes distress



Build problem-solving skills and promote confidence to self-manage diabetes or cholesterol medications



Encourage safe, achievable lifestyle changes and promote healthy coping

Program Features

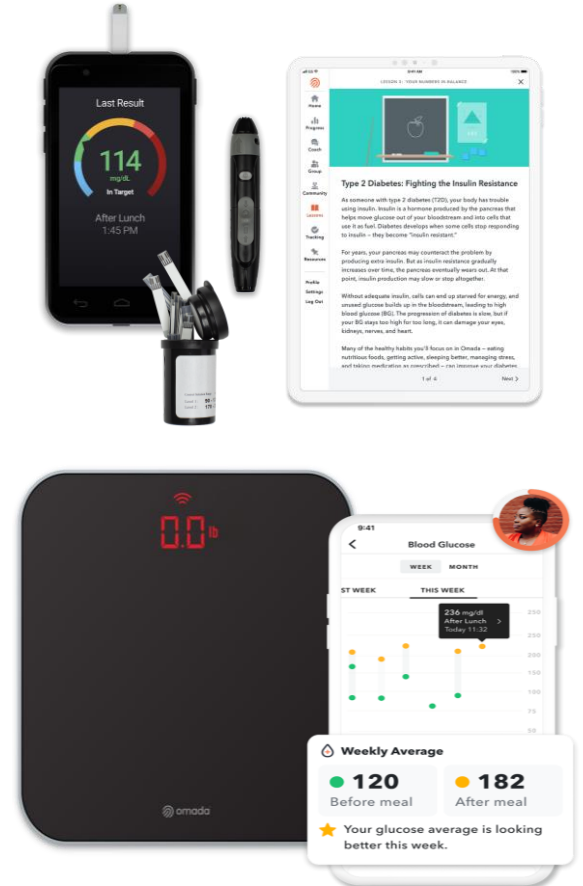
Proactive guidance from a professional health coach and Certified Diabetes Care and Education Specialist (CDCES) trained in diabetes management and the interpretation of glucose data

Type 1 or Type 2 diabetes curriculum covering all core topics of Diabetes Self-Management Education and Support (DSMES)

Reduce number of episodes of low- and high-glucose values to achieve target glucose levels.

All at no cost to you

Am I covered?



Self Care by AbleTo

Empowers individuals to engage with coping tools, meditations, sleep tracking, healthy habits and improve their mental health and build life skills.

Eligibility

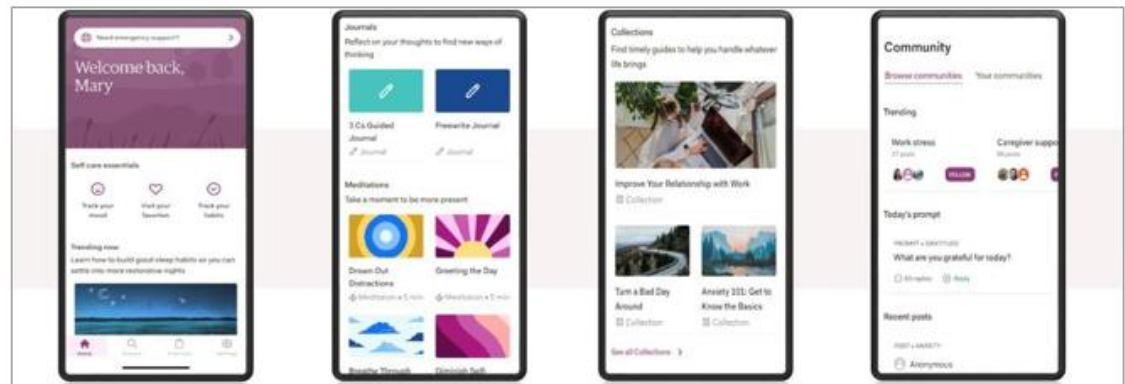
Medica members 13 years and older

Program features

- Assessments & tracking
- Mental health skills & tools
- Collections
- Community
- Find Care – Connect w/ a therapist online

Getting started

- Go to AbleTo.com/Begin
- Click “Get started” and enter “Medica” for access



Assessments and tracking
Mood tracking and assessments help members understand their emotional state, track progress and access focused content, tools and support.

Mental health skills and tools
Clinical tools and techniques help members learn and practice evidence-based mental health tactics to build long-term life skills.

Collections
Topical content helps members learn and apply skills relevant to specific needs or situations.

Community
*Coming later in 2023, will feature structured chats and message boards invite peer-to-peer discussions and allow users to connect and learn from one another.**

Ovia Health

Three mobile apps offering fertility, pregnancy and parenting support:



Ovia Fertility

- Understand cycle predictions and fertility calendar
- Track symptoms, moods, medications and more
- Receive feedback alerts on potential medical concerns
- Learn about infertility health programs



Ovia Pregnancy

- Weekly baby development summaries
- Daily articles and tips
- Supportive weekly videos
- Return-to-work planning tools and support
- Unlimited in-app coaching with nurse health coaches



Ovia Parenting

- Learn about child development and health
- Track baby's feedings, diapers and sleep
- Get guidance and support for mental health and wellness
- Access thousands of parenting articles and tips
- Unlimited in-app coaching with nurse health coaches



Medica Wellness Resources



Live and Work Well by Medica 24/7 access to professional care, self-help programs and a variety of helpful information.

Program Features

- Explore a wealth of self-help services, interactive tools
- View the latest news, events and library of expert articles and advice.
- Participate in a variety of interactive, customizable self-improvement programs.
- Access the substance use disorder (SUD) helpline and online chat, a free, confidential resource available to you or a loved one

Medica CallLink connects members with advisors and nurses around the clock. When a member calls, they'll receive trusted answers, information and support for a wide range of health concerns.

Program Features

Get answers to your health-related questions:

- Learn more about a diagnosis.
- Decide what type of care meets your needs. Understand symptoms and treatment options. Understand how to take medications safely and effectively.
- Find a doctor or hospital and schedule an appointment.
- Get information about preventive screening services like health screens and immunizations.



Mayo Complex Care

If you are facing complex health challenges, you may be eligible for care at Mayo Clinic with travel and lodging covered and coordinated for you.

The Mayo Clinic Complex Care Program is an enhanced health care benefit available to Medica Choice Passport members for:

- Cancer
- Complex medical conditions
- Complex pediatrics
- Hemophilia
- Multiple Sclerosis
- Spine health
- Transplant

STEP 1. Get started

Call the Medica Member Services line for MHC employees at 877-347-0282 for full details, help with collecting your medical records and to get connected with Mayo Clinic.

STEP 2. Medical review

A Mayo Clinic specialist will review your medical records and determine if you would benefit from care at Mayo Clinic.

STEP 3. Travel to Mayo Clinic for care

Mayo Clinic will call you to coordinate your travel, lodging and appointment itinerary for you and a caregiver.

STEP 4. Return home

After you return home, your local medical provider and Mayo Clinic will work closely to coordinate your ongoing care.