

MEMORANDUM

TO: County Council

CC: County Executive

FROM: Bob Schnur, Director of Finance

DATE: October 4, 2021

RE: 2022 Health and Dental Insurance Rates

Health Insurance Rates:

The Finance Department recommends adoption of the following health insurance rates for 2022. Overall, this recommendation represents an increase on average of 7.5%, which is below the national average of 8%. The county contribution will increase by 8% and the employee contribution will increase by 5%. There are 24 pay periods a year from which employees pay their share of the health insurance level they have chosen. A summary of what the increases mean follows.

ENHANCED PLAN: This means that for Enhanced Plan coverage the rate increase per pay period would be \$1.74 for Employee Only; \$6.49 for Employee/Spouse; \$6.79 for Employee/Child and \$11.81 for Employee and Family. The county portion for Enhanced Plan coverage will increase by 8% to an additional \$25.26 for Employee Only; \$42.81 for Employee/Spouse; \$48.21 for Employee/Child and \$65.22 for Employee and Family.

BASIC PLAN: The increase to employees per pay period for the Basic Plan is \$0.77 for Employee Only; \$5.70 for Employee/Spouse; \$5.65 for Employee/Child and \$10.26 for Employee and Family. The county portion for Basic Plan coverage will increase by 8% to an additional \$23.17 for Employee Only; \$36.07 for Employee/Spouse; \$40.56 for Employee/Child and \$54.80 for Employee and Family.

The chart below summarizes the total new County **per pay period** portion of the health insurance cost for the Basic Plan and the Enhanced Plan:

Health Coverage Level	Basic Plan	Enhanced Plan
Employee only	\$312.75	\$340.95
Employee and spouse	\$486.93	\$578.00
Employee and children	\$547.61	\$650.80
Employee and family	\$739.85	\$880.51

The chart below summarizes the total new employee **per pay period** portion of the health insurance cost for the Basic Plan and the Enhanced Plan:

Health Coverage Level	Basic Plan	Enhanced Plan
Employee only	\$16.12	\$36.46
Employee and spouse	\$119.79	\$136.33
Employee and children	\$118.71	\$142.65
Employee and family	\$215.55	\$247.96

This memorandum shows the rates per pay period so that Council has a clear understanding of the deduction from an employee's check, however please note that the ordinance shows the rates at a per month rate.

Dental Insurance Rates:

We are recommending no rate increase for the self-insured dental plan.