



**BOARD OF TRUSTEES
SPECIAL MEETING**

November 4, 2022

EAST CENTRAL COLLEGE
BOARD OF TRUSTEES SPECIAL MEETING AGENDA
Friday, November 4, 2022
9 a.m.
<https://zoom.us/j/91211829254>

		Action¹	Discussion	Information
1.	CALL TO ORDER			
2.	RECOGNITION OF GUESTS			X
3.	PUBLIC COMMENT			X
4.	EMPLOYEE INSURANCE	4 Votes		
5.	ADJOURNMENT	Simple Majority		

**EAST CENTRAL COLLEGE
BOARD OF TRUSTEES MEETING
November 4, 2022**

AGENDA ITEM 1: CALL TO ORDER

The regular meeting of the Board of Trustees will be called to order by Board President Ann Hartley.

11/4/2022

East Central College

1964 Prairie Dell Road, Union, Missouri 63084

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**EAST CENTRAL COLLEGE
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AGENDA ITEM 2: RECOGNITION OF GUESTS

Guests will be recognized by Mr. Gregg Jones.

11/4/2022

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**EAST CENTRAL COLLEGE
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AGENDA ITEM 3: PUBLIC COMMENT

The Board will hear comments from members of the public in attendance at the meeting who wish to speak.

11/4/2022

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**EAST CENTRAL COLLEGE
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AGENDA ITEM 4: EMPLOYEE INSURANCE

Recommendation: To **approve** the following carriers to provide insurance benefits for employees in calendar year 2023:

Medical Insurance *Anthem* – 9.4% increase in rate and plan changes

Dental Insurance *Delta Dental* – no change in rate

Vision Insurance *EyeMed* – no change in rate

Basic Life/AD&D
And Long-Term
Disability *Anthem* – slight increase in LTD rates

Attachment

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East Central College

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TO: Dr. Jon Bauer
DATE: October 31, 2022
FROM: Carrie A. Myers
SUBJECT: 2023 Employee Insurance Benefits Renewal

Our insurance broker, Cottingham & Butler sent our plans out to market for our 2023 employee insurance benefits renewal. The insurance benefits for full-time employees include medical, dental, vision, life/AD&D and long-term disability. ECC retirees have the option to continue their medical, dental and/or vision at the same premium cost to the College and dependents at their own expense.

This memorandum serves as a recommendation by the Insurance Committee for the Board of Trustees to approve insurance providers and premiums for plan year 2023.

MEDICAL

The College has had medical coverage through Anthem Blue Cross Blue Shield since January 1, 2014. Employees choose between a base plan and high deductible plan. Each plan has 2 network options that include BJC or non-BJC providers.

Anthem initially provided a renewal with a 19.9% increase, and Cottingham & Butler negotiated the rate down to 14.74%. However, with the minor plan design changes below, Anthem was able to provide an overall increase of 9.4%. We will have two plans that have no premium cost for the employee and two plans with a monthly premium. We will continue with the base and high deductible plans with the BJC or non-BJC provider options.

Major changes for 2023 will include:

- The employee deductible portion of both H.S.A. plans will increase from \$2,600 to \$3,000 due to IRS Compliance. The total employee deductible for both H.S.A. plans is \$5,000 – the employee pays the first \$3,000 and the college pays the remaining \$2,000 through the H.R.A benefit plan.
- Base Plan will have a \$100 increase in the employee only deductible, but no change to the out-of-pocket max cost for the year.
- Both plans will have an increase of \$10 for primary care and specialist office visit copays.
- Urgent Care copays will increase \$25 for the Base Plan and \$50 for the H.S.A Plan
- ER copays will increase \$100 for both plans
- Other changes are highlighted on the chart.

The College will continue to purchase a Health Reimbursement Account (HRA), which reduces the overall premium costs and reduces the deductible for the employees. Employees on the high deductible plan will continue to receive a contribution to their Health Savings Account for employee only coverage or receive a reduced premium for dependent coverage.

Medical Insurance Renewal includes the Premium, Health Savings Account Contribution or Reduced Dependent Premium for high deductible participants and the HRA estimated Cost per Employee paid by the College. This is the insurance value reported to PSRS/PEERS:

*2023 Monthly \$966.50	Annual \$11,598.00
2022 Monthly \$911.32	Annual \$10,935.84
2021 Monthly \$813.68.	Annual \$ 9,764.16

DENTAL

Delta Dental has a rate hold, same benefits, and network. We moved to Delta Dental in 2016.

Dental Insurance Premium Cost per Employee paid by the College

*2023 Monthly \$34.44	Annual \$413.28
2022 Monthly \$34.44	Annual \$413.28
2021 Monthly \$35.88	Annual \$430.56

VISION

EyeMed has a no rate increase, same benefits and network. We moved to EyeMed in 2020.

Vision Insurance Premium Cost per Employee paid by the College

*2023 Monthly \$4.50	Annual \$54.00
2022 Monthly \$4.50	Annual \$54.00
2021 Monthly \$4.50	Annual \$54.00

BASIC LIFE/AD&D AND LONG-TERM DISABILITY

In 2016, we moved basic life/AD&D and long-term disability to Anthem Life Basic and have no premium increase in Life/AD&D but will receive an increase in Long Term Disability in 2023. The College provides full-time employees a \$50,000 life/AD&D policy.

Life/AD&D Insurance Premium Cost to the College

*2023 Monthly	\$.082 per \$1,000 of life coverage and \$.02 per \$1,000 of coverage
2022 Monthly	\$.082 per \$1,000 of life coverage and \$.02 per \$1,000 of coverage
2021 Monthly	\$.082 per \$1,000 of life coverage and \$.02 per \$1,000 of coverage

Long Term Disability Insurance Premium Cost to the College

*2023 Monthly	\$.260 per \$100 of coverage
2022 Monthly	\$.240 per \$100 of coverage
2021 Monthly	\$.225 per \$100 of coverage

Please let me know if you need any additional information.



EAST CENTRAL COLLEGE

Health Insurance Renewal Updates

As our annual benefits renewal approaches, we are preparing to kick off our annual Benefits Open Enrollment! Below are some minor changes proposed to our medical plan from last year. Our initial renewal was 19.9%, negotiated down to 14.74%, and with the following plan changes our renewal comes to a weighted average of 9.4%.

MEDICAL PLAN OPTIONS EFFECTIVE January 1ST. 2023

This year, East Central College is renewing with Anthem of Missouri as our medical insurance carrier.

PPO Plan

Benefit Changing	Current Benefit	New Benefit Option
Office Visit Copay (Primary Care/Specialty Care)	\$40/\$60	\$50/\$70
Urgent Care Copay	\$75	\$100
Emergency Room Copay	\$350	\$450
Out-of-Network Coinsurance	40%	50%

HSA Plan

Benefit Changing	Current Benefit	New Benefit Option
Office Visit Copay (Primary Care/Specialty)	\$25/\$50	\$35/\$60
Urgent Care Copay	\$50	\$100
Emergency Room Copay	\$300	\$400
Out-of-Network Coinsurance	30%	50%

Deductible Change on HSA Plan

Each year, the IRS announces inflation-adjusted limits for HSAs and High Deductible Health Plans. The adjusted HDHP cost-sharing limits take effect for the plan year beginning on or after Jan. 1, 2023.

Current HSA Deductible	\$2,600
2022 IRS Compliant Deductible	\$2,800
2023 IRS Compliant Deductible	\$3,000

If you have any questions regarding your benefits, please contact Carrie Myers at carrie.myers@eastcentral.edu, Ph. 636-584-6712, or Kim Aguilar at kimberly.aguilar@eastcentral.edu, Ph. 636-584-6710.

PLAN BENCHMARKING	Current PPO		Proposed PPO		Current HSA		Proposed HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Design Element								
Plan Deductible (Single)	\$3,500	\$5,000	\$3,500	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Single Responsibility	\$2,000	\$5,000	\$2,100	\$5,000	\$2,600	\$5,000	\$3,000	\$5,000
Family Responsibility	\$4,000	\$10,000	\$4,000	\$10,000	\$5,200	\$10,000	\$5,200	\$10,000
Coinsurance								
Employer	80%	60%	80%	50%	80%	70%	80%	50%
Employee	20%	40%	20%	50%	20%	30%	20%	50%
Maximum Out-of-Pocket								
Single	\$3,500	\$10,000	\$3,500	\$10,000	\$3,900	\$14,000	\$3,900	\$14,000
Family	\$7,000	\$20,000	\$7,000	\$20,000	\$7,800	\$28,000	\$7,800	\$28,000
Office Visits								
Primary Care	\$40	40% after deductible	\$50	50% after deductible	\$25	30% after deductible	\$35	50% after deductible
Specialist	\$60		\$70		\$50		\$60	
Emergency Care								
Emergency Room		\$350		\$450		\$300		\$400
Urgent Care								
Urgent Care Visit		\$75		\$100		\$50		\$100
Telemedicine (LiveHealth Online)								
Primary Care	\$10	40% after deductible	\$0	50% after deductible	\$10 after deductible	30% after deductible	\$0 after deductible	50% after deductible
Mental Health & Substance Abuse	\$10		\$0		\$10 after deductible		\$0 after deductible	
Specialist Visit	\$60		\$70		\$50 after deductible		\$60 after deductible	

**EAST CENTRAL COLLEGE
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AGENDA ITEM 5: ADJOURNMENT

Recommendation: To **adjourn** the November 4, 2022, public meeting of the Board of Trustees.

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