### Oklahoma Higher Education Employees Insurance Group a/k/a OKHEEI Group

Agenda of Regular Meeting to be held at Rose State College Professional Training Center Rm 114 1720 Hudiburg Drive Midwest City, Oklahoma

Thursday July 9, 2015 10:00 a.m.

- 1. Announcement of Filing Meeting Notice and Posting of the Agenda in Accordance with the Open Meeting Act.
  - A. Call meeting to order
  - B. Roll call
  - C. Approval of minutes of 5.07.2015 OKHEEI board meeting
  - D. Approval of minutes of 5.18.2015 OKHEEI special board meeting
- 2. Discussion and possible action on medical benefit design for 2016.
- 3. Discussion on contribution methods for 2016.
- 4. Discussion and possible action on dental benefit design for 2016.
- 5. Discussion and possible action on Post 65 retiree benefits for 2016.
- 6. Discussion and possible action on Life and LTD for 2016.
- 7. Discussion and possible action on online enrollment tools.
- 8. Benefit Coordinator's Report
- 9. Chair's Report
- 10. Trustee's Comments and Announcements
- 11. New Business

Consideration of any matters not known about or which could not have been reasonably foreseen prior to the posting of the agenda.

12. Adjournment

### Oklahoma Higher Education Employees Insurance group a/k/a OKHEEI Group Attendance at Regular Meeting Midwest City, Oklahoma

July 9, 2015 10:00 am

Institution	Representative
East Central University	Derd A Boles.
Murray State College	0
Northeastern State University	1/1////
Northern Oklahoma College	(Tula Hupson
Northwestern State University	Jami Cooper
Redlands Community College	JanaMon
Rose State College	Krista Nouton
RUSO Administrative Offices	
Seminole State College	latterton,
Southeastern Oklahoma State University	for A Walking
Southwestern Oklahoma State University	Mind Train
University of Central Oklahoma	Dorchina
Western Oklahoma State College	Qui Lalken

### Oklahoma Higher Education Employees Insurance group a/k/a OKHEEI Group Attendance at Regular Meeting Midwest City, Oklahoma

July 9, 2015 10:00 am Guest Sign in \*\* PLEASE PRINT\*\*

NAME	REPRESENTING
Mistry Dreas	Murray
JUSTI KAIPUS	USI
Marjorie Robertson	SE
Marjorie Robertson Lorothy Owens	SE
Down Thurser	ECU
Wille Ceilberg	UCO
Trangale	nwosu
Se Catron	NSU
1/0/	SSC
Olin Andrade	RCC
Amun Canford	NOC
Jusa Harpel)	Ulo
Delia Purdun	SWOGU
Kari Roger	SWOFU
Betholot	OKHEEL

### Oklahoma Higher Education Employees Insurance Group a/k/a OKHEEI Group Minutes 1720 Hudiburg Drive Midwest City, Oklahoma

July 9, 2015 10:00 a.m.

### 1. Announcement of Filing Meeting Notice and Posting of the Agenda in Accordance with the Open Meeting Act.

The OKHEEI Group Board of Trustees met in regular session at 10:00 a.m., July 9, 2015, at Rose State College, 1720 Hudiburg Drive, Midwest City, Oklahoma. Notice of the meeting had been properly filed with the Secretary of State by December 15, 2014 and a copy of the Agenda posted by 10:00 a.m., July 8, 2015 in compliance with the Open Meeting Act.

### a. Call meeting to order

Chairman Anita Simpson called the meeting to order at 10:12 a.m.

### b. Attendance

### The following OKHEEI Board of Trustees were present:

Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
David Pecha, Northwestern Oklahoma State University by Tami
Cooper
Jena Marr, Redlands Community College
Kent Lashley, Rose State College by Krista Norton
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Don Chrusciel, University of Central Oklahoma
Tricia Latham, Western State College

### The following Trustees were absent:

Sheridan McCaffree, RUSO Administrative Offices

### The following quests were present:

Beth Lott, OKHEEI
Courtney Jones, Seminole State College
Dawn Thurber, East Central University
Debra Purdum, Southwestern Oklahoma State University
Diane Feinberg, University of Central Oklahoma
Dorothy Owens, Southeastern Oklahoma State University

Justin Kaipus, USI Southwest, Inc.
Kari Rogers, Southwestern Oklahoma State University
Kim Andrade, Redlands Community College
Lee Camargo-Quinn, University of Central Oklahoma
Lisa Harper, University of Central Oklahoma
Marjorie Robertson, Southeastern Oklahoma State University
Misty Treas, Murray State College
Pam Gale, Northwestern Oklahoma State University
Shannon Cranford, Northern Oklahoma College
Sue Catron, Northeastern State University
Tami Cooper, Northwestern Oklahoma State University

### c. Minutes of 5.07.15 OKHEEI Board Meeting.

Tricia Latham (WOSC) made the motion, seconded by Katherine Benton (SSC), to approve the minutes of the May 7, 2015.

### **Voting for the motion:**

Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
Tami Cooper, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Krista Norton, Rose State College
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Don Chrusciel, University of Central Oklahoma
Tricia Latham, Western State College

Voting against the motion: None

Abstaining: None

### d. Minutes of 5.18.15 OKHEEI Special Board Meeting.

Jena Marr (RCC) made the motion, seconded by Tricia Latham (WOSC), to approve the minutes of the May 18, 2015.

### Voting for the motion:

Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
Tami Cooper, Northwestern Oklahoma State University

Jena Marr, Redlands Community College Krista Norton, Rose State College Katherine Benton, Seminole State College Ross Walkup, Southeastern Oklahoma State University Tom Fagan, Southwestern Oklahoma State University Don Chrusciel, University of Central Oklahoma Tricia Latham, Western State College

Voting against the motion: None

Abstaining: None

### 2. Discussion and possible action on medical benefit design for 2016.

(Attachment A page 8)

Justin Kaipus with USI talked with the group about using the high option and low option as they are but inserting the Alternate 2 as a third plan. He did remind the group that they can offer the high and low option only since one school did ask the question.

The group did like the naming convention of red, white and blue. Red would be the name for the high plan. White would be the name for the alternative plan. Blue would be the name for the basic plan.

Dennis Westman (MSC) made the motion, seconded by Don Chrusciel (UCO), to approve the benefits using the high and basic option picking up alternate plan 2 as a third option.

### Voting for the motion:

Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
Tami Cooper, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Krista Norton, Rose State College
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Don Chrusciel, University of Central Oklahoma
Tricia Latham, Western State College

Voting against the motion: None

**Abstaining:** None

### 3. Discussion and possible action on contribution methods for 2016. (Attachment A page 9)

Individual schools talked about their strategy for the 2016 benefit year. One needed to wait until after add/drop period for students to see what plan they would pay 100% for employee only. A few were planning on paying for the Alternate 2 then if employee bought down the difference could be used for other benefits. Or if employee bought up they could pay the difference. One was using the alternative plan with employee paying \$50 contribution and paying 100% for basic option and if employee bought up they would pay the difference.

### 4. Discussion and possible action on dental design for 2016. (Attachment A pages 10-11)

The group discussed leaving the sam

The group discussed leaving the same dental benefit in place as the high option. They review the options offered by Blue Cross Blue Shield of Oklahoma. Options 3 and 4 did not have a large enough spread. The other options did not offer enough benefit to make them desirable options. The group best like option 2. This still offered almost a \$10 difference.

David Koehn (NSU) made the motion, seconded by Katherine Benton (SSC), to approve offering the same dental benefit as last year and offering plan 2 as a low option.

### Voting for the motion:

Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
Tami Cooper, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Krista Norton, Rose State College
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Don Chrusciel, University of Central Oklahoma
Tricia Latham, Western State College

Voting against the motion: None

Abstaining: None

### 5. Discussion and possible action on Post 65 retiree benefits for 2016. (Attachment A page 19)

UnitedHealth Care offered a negotiated renewal of flat on the Senior Supplement. UHC then presented an 8.66% increase on the Part D High drug plan bringing the cost from \$152.70 a month to \$165.92. The low option would see a small decrease from \$64.89 to \$64.33.

Both UHC and Aetna quoted Medicare Advantage program to replace Medicare but most of the group was not interested in the product because the price would be based on the location of the retiree and would be difficult to administer.

UHC, Blue Cross Blue Shield of Oklahoma and Aetna provided a new Plan F senior supplement product that would now offer coverage of the Medicare Part B deductible which the OKHEEI retirees are currently responsible. This new offering in combination with Part D plans could offer the retirees a savings from 3.22% up to 8.87% with UHC. BCBSOK offered a product which would provide a savings to the population as well. Unfortunately the Part D benefits were not identical to UHC so the rates quoted by BCBSOK would most likely increase to \$120 for the high option.

Don Chrusciel (UCO) made the motion, seconded by Jessica Boles (ECU), to stay with United Health Care offering the Senior Supplement New Plan F and Part D options if UHC matches the rates offered by Blue Cross Blue Shield of Oklahoma. If UHC cannot match the rates, the group will reconvene for a vote.

### Voting for the motion:

Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
Tami Cooper, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Krista Norton, Rose State College
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Don Chrusciel, University of Central Oklahoma
Tricia Latham, Western State College

Voting against the motion: None

**Abstaining:** None

### 6. Discussion and possible action on Life and LTD for 2016.

(Attachment A pages 12-18)

USI took the Life and LTD benefit out to market for the OKHEEI group. This was a result of interest in online enrollment tools. USI received quotes from Aetna, Cigna, Dearborn, Liberty Mutual, MetLife, Prudential, The Standard and UNUM. The only options that were competitive were from Dearborn and MetLife. Other carriers either were not competitive or offered an increase. Some did offer technology or funds to cover the implementation of an online enrollment tool.

MetLife offered a reduction of 4.8% to current employer costs but no technology. Based on a majority of the group not having the ability to implement technology this year it seemed like a good option. The only concern was the rates on the spousal and dependent voluntary options.

Rose State College is not currently with the other schools on life and LTD but plan to join since the rates are lower than what they currently pay.

Don Chrusciel (UCO) made the motion, seconded by Tricia Latham (WOSC), to move to MetLife with modifications to the spousal and dependent options. The group would still move to MetLife even if the modifications could not be made.

### **Voting for the motion:**

Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
Tami Cooper, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Krista Norton, Rose State College
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Don Chrusciel, University of Central Oklahoma
Tricia Latham, Western State College

Voting against the motion: None

**Abstaining:** None

### 7. Discussion and possible action on online enrollment tools.

Online enrollment tools will be discussed at a later time. UCO has decided to go with Benefitfocus and the rest of the group feels they do not have IT support or time to devote to an implementation. Benefitfocus is unable to work with our smaller schools at this time.

### 8. Benefit Coordinator's Report

N/A

### 9. Chair's Report

N/A

### 10. Trustee's Comments and Announcements

N/A

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### 11. New Business

No new business to discuss

### 12. Adjournment

Dennis Westman (MSC) made a motion, seconded by Tricia Latham (WOSC) to adjourn the meeting.

### **Voting for the motion:**

Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
Tami Cooper, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Krista Norton, Rose State College
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Don Chrusciel, University of Central Oklahoma
Tricia Latham, Western State College

Voting against the motion: None

Abstaining: None

Chairman Anita Simpson (NOC) adjourned the meeting at 11:39 a.m.

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07/02/2015

# OKHEEI - BCBS Triple Option (current two plans and adding a new plan) with Migration Scenario

		2015	2015 BCBS			OKHEEI Internal
			Monthly per	Monthly Employer	Monthly Employee	
	Participation	Tiers	unit Premium	Contribution	Contribution	Tiers
High	3886	Employee Only	\$ 530.50	\$ 530.50	- \$	Employee Only
	229	Employee and Spouse	\$ 1,087.60	\$ 530.50	\$ 557.10	Spouse Only
	464	Employee and Child	\$ 742.80	\$ 530,50	\$ 212.30	Child
	143	Employee and Child(ren)	\$ 955.00	\$ 530.50	69	Chidren
	127	Employee and Family	\$ 1,512.10 \$	\$ 530.50	\$ 981.60	Spouse + Child(ren
Basic	133	Employee Only	\$ 399.70	\$ 399.70	5	Employee Only
	23	Employee and Spouse	\$ 819.40	\$ 399.70	\$ 419.70	Spouse Only
	49	Employee and Child	\$ 559.50	\$ 399.70	\$ 159,80	Child
	28	Employee and Child(ren)	\$ 719.40	\$ 399.70	\$ 319.70	Chidren
	40	Employee and Family	\$ 1,139.10 \$	\$ 399.70	\$ 739.40	Spouse + Child(ren
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2.30	Child	\$ 212.30	₩		69	212,30		%0
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	Employee Only	\$ 399.70	↔	399.70	φ	1		100%
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08.60	Child	\$ 159.80	69	,	49	159.80		%0
9.70	Chidren	\$ 319.70	49		↔	319.70		%0
39.40	Spouse + Child(ren) \$	\$ 739.40	49		69	739.40		%0

		2016	2016 BCBS	BS					OKHE
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	ខ	Employee and Family	69	1,669.40	↔	491.99	\$ 1,177.41	72	Spouse
Alternate 2	974	Employee Only	\$	520.60	69	478.95	\$ 41.65	12	Employ
	88	Employee and Spouse	↔	1,067.40	69	478.95	\$ 588.45	75	Spouse
	116	Employee and Child	49	729.00	↔	478.95	\$ 250.05	æ	Child
	38	Employee and Child(ren)	49	937.30	63	478.95	\$ 458.35	ž	Chidre
	32	Employee and Family	\$	1,484.00	s	478.95	\$ 1,005.05	જ	Spouse
Basic	1107	Employee Only	↔	448.10	63	448.10	·		Employ
BC No Chg	22	Employee and Spouse	₩	918.50	69	448.10	\$ 470.40	9	Spouse
(Low Plan)	165	Employee and Child	69	627.20	↔	448.10	\$ 179.10	_	Child

\$ 3,153,459 \$ 2,686,418 \$ 467,041 \$ 37,841,507 \$ 32,237,015 \$ 5,604,492 85% 15%

Total Monthly Cost
Total Annual Cost
%

	201	2016 BCBS				OKHEEI Internal	
			Monthly		Monthly		
		Monthly per	Employer		Employee		2
Participation	Tiers	unit Premium	Contribution		Contribution	Tiers	ij
1948	Employee Only	\$ 585.70	\$ 491.99	\$ 6	93.71	Employee Only	es.
4.	Employee and Spouse	\$ 1,200.80	\$ 491.99	9	708.81	Spouse Only	69
232	Employee and Child	\$ 820.10	\$ 491,99	o o	328.11	Child	€
۲	Employee and Child(ren)	\$ 1,054.40	\$ 491.99	<u>ه</u>	562,41	Chidren	↔
63	Employee and Family	\$ 1,669,40	\$ 491.99	٥ ده	1,177.41	Spouse + Child(ren)	↔
974	Employee Only	\$ 520.60	\$ 478.95	S	41.65	Employee Only	₩
88	Employee and Spouse	\$ 1,067.40	\$ 478.95	δ.	588,45	Spouse Only	↔
116	Employee and Child	\$ 729.00	\$ 478.95	ψ ψ	250.05	Child	↔
38	Employee and Child(ren)	\$ 937.30	\$ 478.95	ψ Q	458.35	Chidren	69
32	Employee and Family	\$ 1,484.00	\$ 478.95	δ.	1,005.05	Spouse + Child(ren)	69
1107	Employee Only	\$ 448,10	\$ 448.10	\$	t	Employee Only	₩
62	Employee and Spouse	\$ 918.50	\$ 448.10	0	470,40	Spouse Only	↔
165	Employee and Child	\$ 627.20	\$ 448.10	0	179.10	Child	↔
8	Employee and Child(ren)	\$ 806.40	\$ 448.10	0	358.30	Chidren	↔
72	Employee and Family	\$ 1,276.90	\$ 448.10	0 \$	828.80	Spouse + Child(ren)	€9
5131							

		Monthly	Monthly		
	Monthly per	Employer	Employee	Employee \$	
Tiers	unit Premium	Contribution	Contribution	Increase	Employer %
Employee Only	\$ 585.70	\$ 491.99	\$ 93.71	\$ 93.71	%#8
Spouse Only	\$ 615.10	, 43	\$ 615.10	\$ 58.00	<b>%</b> 0
Child	\$ 234.40	, 43	\$ 234.40	\$ 22.10	%0
Chidren	\$ 468.70	, 49	\$ 468.70	\$ 44.20	%0
Spouse + Child(ren)	\$ 1,083.70	ı 49	\$ 1.083.70	\$ 102.10	%0
Employee Only	\$ 520.60	\$ 478.95	\$ 41.65	na	95%
Spouse Only	\$ 546.80	, 43	\$ 546.80	na	%0
Child	\$ 208.40	, 43	\$ 208.40	na	%0
Chidren	\$ 416.70	•	\$ 416.70	na	%0
Spouse + Child(ren)	\$ 963.40		\$ 963.40	na na	%0
Employee Only	\$ 448.10	\$ 448.10	s	6	100%
Spouse Only	\$ 470.40	- \$≯	\$ 470.40	\$ 50.70	%0
Child	\$ 179.10	•	\$ 179.10	\$ 19,30	%0
Chidren	\$ 358.30	, 69	\$ 358.30	\$ 38.60	%0
Spouse + Child(ren)	\$ 828.80	1	\$ 828.80	\$ 89,40	<b>%</b> 0

\$ 3,198,544 \$ 2,443,277 \$ 755,266 \$ 38,382,523 \$ 29,319,226 \$ 9,063,197 76% 24%

Total Monthly Cost Total Annual Cost %

Migration Assumptions
50% Migration from High Plan
25% Assumed High population migrates into basic
25% Assumed High population migrates into Alternate 2

OKHEEI Dental Plan								
Benefit Outline and Cost Summary Renewal January 1, 2016	ost Summ 116	ıary						
		BCBS	88	BCBS - Plan II Low Option	BCBS - Pian III Low Ootlon	BCBS - Plan IV	BCBS - Plan II (a)	BCBS - Plan III (a)
Туре		DPPO	PO	DPPO	DPPO	DPPO	DPPO	DPPO
Deductible (EE/Fam)		\$25/\$75	\$75	\$50/\$100	\$75/\$150	\$100/\$200	\$50/\$100	\$75/\$150
Waived for Preventive?	ć.	In-Yes/Out-Yes	Out-Yes	In-Yes/Out-Yes	In-Yes/Out-Yes	In-Yes/Out-Yes	In-No/Out-No	In-No/Out-No
Preventive/Basic/Major		Network -100/85/60% Non-Network - 100/70/50%	00/85/60% - 100/70/50%	Network -100/75/60% Non-Network - 100/70/50%				
Child Age Limit		26	8	26	26	26	26	26
Annual Maximum		\$2,000	000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Orthodontia								
Eligibility		to age 19	e 19	No Ortho				
Waiting Period		12 months	onths					
Coinsurance		20%	%					
Lifetime Maximum		No Maximun	ximum					
The second control of		Preventive	htive	Preventive	Preventive	Preventive	Preventive	Preventive
Sealants		to age 15	le 15	to age 16				
X-rays		Preventive 5:41 Mouth 36 mos	entive	Preventive	Preventive	Preventive	Preventive	Preventive
		Proper in 1	201100 11	במון אוסמגון פס וויספ	Soill of indolving	SOIL OF INDOM INT	Call Modul Se Hos	rui Modul Sa Illos
Endodontes/Pendontes	3	Basic	Sic	Basic	Basic	Basic	Basic	Basic
Periodontal/Oral Surgery	ery	Ba	Basic	Basic	Basic	Basic	Basic	Basic
Implants		Major	jor	Major	Major	Major	Major	Major
U&C Percentile		90th		90th	4106	4106	90th	90th
	Ees	Current	Negotiated	BCBS - Plan II	BCBS - Plan III	BCBS - Plan IV	BCBS - Plan If (a)	BCBS - Plan III (a)
	1,000	040.00	Kenewal	How Option	nobdowoz	Low Option		Section Date Description
Employee Only	/202	\$40.80	\$36.80	99.579	17.626	970.03	920,00	##.12¢
Employee & Spouse	807	\$83.70	\$79.50	\$60.82	\$58.85	\$58.88	\$58.15	\$56.23
Employee & Child	436	\$57.20	\$54.30	\$41.54	\$40.88	\$40.21	\$39.72	\$38.41
Employee & Children	132	\$73.60	\$69.90	\$53.48	\$52.63	\$51.77	\$51,13	\$49.45
Employee & Family	392	\$116.40	\$110,60	\$84.62	\$83.27	\$81.92	\$80.90	\$78.24
Total enrollment	5404							
Monthly Total		\$296,219	\$281,529					
Annual Total		\$3,554,624	\$3,378,347					
% Change from Current			~4.96%					
\$ Change from Current			\$176,278					
Rate Guarantee			1 Year	1 Year	1 Year	1 Year	1 Year	1 Year
Renewal Rate Cap			No rate cap		- No contraction	No see store of A	to the city	Controller of the Classical Actions of Actio
not to exceed, could be less	e less	,	offered	NO late cap offered	No late cap offered	NO Tale cap Otteled	NO late cap offered	No late cap offered
Geo Access			BCBS	BCBS	BCBS	BCBS	BCBS	BCBS
2 General Dentists in 10 miles	10 miles		89.4%	89.4%	89.4%	89.4%	89.4%	89.4%
1 Oral Surgeon in 20 miles	miles		75.2%	76.2%	76.2%	76.2%	75.2%	76.2%
1 Orthodontist in 25 miles	niles		86.8%	86.8%	86.8%	86.8%	86,8%	86.8%
1 Specialist in 20 miles	ý		98.8%	98.8%	98.8%	98.8%	98.8%	98.8%
BCBS initial renewal was 2.2%	: 2.2%							
Rates Broken Out	ken Out	Current	Renewal	BCBS Low Option				
Emple	Employee Only	\$40.80	\$38.80	\$29.68	\$29.21	\$28.73	\$28.38	\$27.44
ďS	Spouse Only	\$42.90	\$40.70	\$31,14	\$30.64	\$30.15	\$29.77	\$28.79
,	Child Only	\$16.40	\$15.50	\$11.86	\$11.67	\$11.48	\$11.34	\$10.97
<b>E</b>	Children Only	\$32.80	\$31,10	\$23.80	\$23.42	\$23.04	\$22.75	\$22.01
Spouse & Child(ren) Only	(ren) Only	\$75.60	\$71.80	\$54.94	\$54.06	\$53.19	\$52.52	\$50.80

07/02/2015 \$28.38 \$29.77 \$11.34 \$22.75 \$28.73 \$30.15 \$11.48 \$23.04 \$53.19 \$29.21 \$30.64 \$11.67 \$23.42 \$54.06 \$29.68 \$31.14 \$11.86 \$23.80 \$54.94 \$38.80 \$40.70 \$15.50 \$31.10 \$71.80 \$40.80 \$42.90 \$16.40 \$32.80 \$75.60 Employee Only Spouse Only Child Only Children Only Spouse & Child(ren) Only

**USI Southwest** 

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BCBS Low Option \$25.21 \$26.44 \$10.07 \$20.21 \$46.65

07/02/2015

BCBS Low Option \$26.04 \$27.32 \$10.41 \$20.88 \$48.21

BCBS Low Option \$26.92 \$28.25 \$10.76 \$21.59 \$49.84

BCBS Low Option \$27.26 \$28.61 \$10.90 \$21.37 \$50.47

BCBS Low Option \$27.72 \$29.08 \$11.07 \$22.22 \$51.30

BCBS Low Option \$28.16 \$29.55 \$11.25 \$22.58 \$52.13

BCBS Low Option \$26.56 \$27.87 \$10.61 \$21.30 \$49.17

# RFP Marketing Results - Life, Disability, Enrollment Technology Renewal January 1, 2016

Carrier	Status	Comments
Aetna	Quoted	Rates not competitive No technology included
American Fidelity	Quoted LTD only	LTD rate not competitive Partner carriers declined to quote Life Enrollment technology available with continuation of voluntary products
Cigna	Quoted	Rates not competitive No technology included
Dearborn	Quoted	Matching Current Rates Includes Empyrean Enrollment System
Liberty Mutual	Quoted	Rates not competitive \$10,000 technology fee included
MetLife	Quoted	4.8% Reduction to Current Employer Costs No technology included
Mutual of Omaha	Declined	Not competitive
Prudential	Quoted	Rates not competitive No technology included
The Standard	Quoted	6.9% Increase to Employer Costs (LTD) Includes InRoll Enrollment System and TASC FSA Administration
UNUM	Quoted	Rates not competitive No technology included
Voya	Declined	Not competitive
UNUM Voya	Declined	No tech Not

VSP has offered \$5,000 to assist with implementation costs for any enrollment vendor

07/02/2015

OKHEEI Life & Disability Cost Summary Renewal January 1, 2016				
Employer Paid Coverages	Lincoln Current	Dearborn	WetLife	Standard
Basic Life/AD&D	\$946,635	\$946,635	\$857,888	\$946,635
EAP	pepnjoul	Included	\$42,008	Included
Long Term Disability	\$359,238	\$359,238	\$343,014	\$449,627
Estimated Annual Premium	\$1,305,873	\$1,305,873	\$1,242,910	\$1,396,262
% Change over Current		0.0%	-4.82%	6.9%
\$ Change over Current		0\$	-\$62,962	\$90,389
Rate Guarantees				
Life/AD&D	In Rate	3 Years	3 Years	2 Years
Voluntary Life/AD&D	Guarantee	3 Years	3 Years	2 Years
LTD	to 1/1/2018	3 Years	3 Years	2 Years
Technology				
	No technology included	Includes Empyrean enrollment system	No technology included	Includes InRoll enrollment system and TASC FSA administration

OKHEEI Employer Paid Group Term Life and AD& Renewal January 1, 2016	and AD&D			
	Current - Lincoln	Dearborn	MetLife	Standard
Benefit Amount	Class 1 - 5			
Age Reductions	By 35% at age 65			
	By 65% at age 70 By 65% at age 75	By 50% at age 70 By 65% at age 75	by 50% at age 70 By 65% at age 75	by 50% at age 70 By 65% at age 75
Portability	Included	Included	Included	papnjouj
Conversion	pepnloul	pepnloul	Included	Included
Waiver of Premium	Included	pepnloul	Included	Included
Estimated Annual Premium	Current - Lincoln	Dearrhorn	MetLife	Standard
Life Rate per \$1,000	\$0.145	\$0.145	\$0.131	\$0.145
AD&D Rate per \$1,000	\$0.015	\$0.015	\$0.014	\$0.015
Total Rate per \$1,000	\$0.160	\$0.160	\$0.145	\$0.160
Estimated Volume	\$493,038,840	\$493,038,840	\$493,038,840	\$493,038,840
Estimated Monthly Premium	\$78,886	\$78,886	\$71,491	\$78,886
Estimated Annual Premium	\$946,635	\$946,635	\$857,888	\$946,635
% Change from Current		%0.0	-9.4%	0.0%
\$ Change from Current		0\$	-\$88,747	0\$
Rate Guarantee	In guarantee to 1/1/2018	3 Years	3 Years	2 Years May be extended 2 years if
				loss ratio is 80% or less

## Class Descriptions

Class 1 - Actives =  $2 \times 4$  Class 1 - Actives =  $2 \times 4$  Class 2 - Retirees from four year college who retire on or after 1/1/2013 = 2 times earnings to \$250,000

Class 3 - Retirees from a two year college who retire on or after 1/1/2013 = 2 times earning to \$125,000

Class 4 - Retirees from a four year college who retired prior to 1/1/2013 = 2 times earnings to \$250,000 Class 5 - Retirees from a two year college who retired prior to 1/1/2013 = 2 times earnings to \$125,000

Voluntary Dependent Life Renewal January 1, 2016					
	Units	Lincoln	Dearborn	WetLife	Standard
Option 1 - Life Only	250	\$2.40	\$2.40	\$2.90	\$2.40
Option 2 - Life Only Spouse - \$20,000; Child - \$10,000	258	\$4.80	\$4.80	\$5.79	\$4.80
Option 3 - Life Only Spouse - \$50,000; Child -\$10,000	349	\$12.00	\$12.00	\$14.48	\$12.00
Option 4 - Life Option 1 & AD&D Spouse - \$10,000; Child - \$5,000	124	\$2.65	\$2.65	\$3.02	\$2.65
Option 5 - Life Option 2 & AD&D Spouse - \$20,000; Child - \$10,000	275	\$5.30	\$5.30	\$6.03	\$5.30
Option 6 - Life Option 3 & AD&D Spouse - \$50,000; Child -\$10,000	317	\$13.00	\$13.00	\$14.96	\$13.00
Estimated Monthly Premium		\$11,934	\$11,934	\$14,047	\$11,934
% Change from Current \$ Change from Current		\$145,Z0Z	\$0.0% \$0	\$25,367 \$25,367	%0.0% \$0
Rate Guarantee		In guarantee to 1/1/2018	3 Years	3 Years	2 Years

No age reductions Child covered from live birth to age 26 07/02/2015

OKHEEI Group Voluntary Term Life Renewal January 1, 2016				
Voluntary Life/Ab&b		Dearborn	MetLife	The Standard
Employee Benefit	Active & Retirees	Active & Retirees	Active & Retirees	Active & Retirees
	\$10,000 increments to	\$10,000 increments to	\$10,000 increments to	\$10,000 increments to
	lesser of 5 X Basic Annual	lesser of 5 X Basic Annual	lesser of 5 X Basic	lesser of 5 X Basic
	Earnings or \$500,000	Earnings or \$500,000	Annual Earnings or	Annual Earnings or
	Closed Retiree Class	Closed Retiree Class	\$500,000	\$500,000
	Included	Included	Closed Retiree Class	Closed Retiree Class
Employee Guarantee Issue	\$300,000	\$300,000	\$300,000	\$300,000
	No GI age 70 or older	No Gl age 70 or older	No GI age 70 or older	No GI age 70 or older
Age Reductions	By 35% at age 65	By 35% at age 65	By 35% at age 65	By 35% at age 65
1	By 50% at age 70	By 50% at age 70	By 50% at age 70	By 50% at age 70
	By 75% at age 75	By 75% at age 75	By 75% at age 75	By 75% at age 75
Portability	Included	Included	Included	Included
Conversion	Included	Included	Included	pepnloul
Monor of Dramium	Papi-loci.	Labilon!	Included	Included
Walvel of Fernand Montfilly Rates per \$1,000	Gurrente Lincoln	Dearborn	Met∟ife	The Standard
Monthly Rates per \$1,000	Employee	Employee	Employee	Employee
Under 25	\$0.060	\$0.060	\$0.070	\$0.060
25 - 29	\$0.060	\$0.060	\$0.070	\$0.060
30 - 34	\$0.080	\$0.080	\$0.100	\$0.080
35 - 39	\$0.090	\$0.090	\$0.110	\$0.090
40 -44	\$0.130	\$0.130	\$0.160	\$0.130
45 - 49	\$0.210	\$0.210	\$0.250	\$0,210
50 - 54	\$0.320	\$0.320	\$0.390	\$0.320
55 - 59	\$0.540	\$0.540	\$0.650	\$0.540
60 - 64	\$0.670	\$0.670	\$0.810	\$0.670
65 - 69	\$1.270	\$1.270	\$1.530	\$1.270
70+	\$2.060	\$2.060	\$2.480	\$2.060
75-79	\$2.060	\$2.060	\$2.060	\$2.060
80-84	\$2.060	\$2.060	\$2.060	\$2.060
85-89	\$2.060	\$2.060	\$2.060	\$2.060
90-100	\$2.060	\$2.060	\$2.060	\$2.060
AD&D - all ages	\$0.020	\$0.020	\$0.019	\$0.020
Rate Guarantee	In guarantee to 1/1/2018	3 Years	3 Years	2 Years
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OK*!==				
Long-Term Disability				
Renewal January 1, 2016				
Benefit Outline	Lincoln	Dearborn	Standard	WetLife
Definition of Earnings	Basic Monthly Earnings only	Basic Monthly Earnings only	Basic Monthly Earnings only	Basic Monthly Earnings only
Benefit Percentage	%09	%09	80%	%09
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000	\$8,000
Minimum Monthly Benefit	\$100 or 10%	\$100 or 10%	\$100 or 10%	\$100 or 10%
Definition of Disability	First 24 mos - Own Occ with loss of	First 24 mos - Own Occ with loss of	First 24 mos - Own Occ with loss of	First 24 mos - Own Occ with inability
	duties	duties	duties OR 20% loss of income	to earn
	Then - then any suitable occ	Then - then any suitable occ	Then - then any suitable occ	Then - then any suitable occ
Elimination Period	180 Days	180 days	180 Days	180 Days
Benefit Duration	Later of age 65 or Social Security	Later of age 65 or Social Security	Later of age 65 or Social Security	Later of age 65 or Social Security
	Normal Retirement Age	Normal Retirement Age	Normal Retirement Age	Normal Retirement Age
Social Security Integration	Primary & Family	Primary & Family	Primary & Family	Primary & Family
Mental/Nervous	24 Month Lifetime Limitation	24 Mos Lifetime	24 Month Lifetime Limitation	24 Month Lifetime Limitation
Alcohol, Drug, Substance Abuse	24 Month Lifetime Limitation	24 Mos Lifetime	24 Month Lifetime Limitation	24 Month Lifetime Limitation
Specified Illness	No Limit	No Limit	No Limit	No Limit
Pre-Existing Conditions	3 mos prior / 12 mos insured	3 mos prior / 12 mos insured	3 mos prior / 12 mos insured	3 mos prior / 12 mos insured
Waiver of Premium	Included	Included	Included	Included
Actively at Work	Applies	Applies	Applies	Applies
Estimated Employer Annual Premium	Current	Dearborn	Standard	MetLife
Employer Rate per \$100 of covered payroll	\$0.155	\$0.155	\$0.194	\$0.148
Estimated ER Volume	\$19,313,873	\$19,313,873	\$19,313,873	\$19,313,873
Estimated Monthly Premium	\$29,937	\$29,937	\$37,469	\$28,585
Estimated Annual Premium	\$359,238	\$359,238	\$449,627	\$343,014
% Change from Current	A CONTRACTOR OF THE PROPERTY O	%0.0	25.2%	4.5%
\$ Change from Current		0\$	686,06\$	-\$16,224
	n		2 Years	
Rate Guarantee	In guarantee to 1/1/2018	3 Years	May be extended 2 years if loss ratio is 70% or less	3 Years
Buy Up - 90 Day Elimination Period	\$0.080	\$0.080	\$0.160	\$0.080
All other benefits the same			***************************************	

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OKHEEEI EAP Renewal January 1, 2016				
	Current - Lincoln	Dearborn	MetLife	Standard
EAP Administrator	CompPsych	Guidance Resources	MetLife	Bensiger DuPont
EAP Face to Face Visits	4	3	3	3
EAP Cost PEPM	pepnjoul	Included	\$0.700	pepnloul
Estimated Employees		TO THE PARTY OF TH	5001	
Estimated Annual EAP Cost	0\$	0\$	\$42,008	80

OKHEEI Post 65 Retirees Medical Renewal January 1, 2016

Rates Per Member	UHC Current	UHC Renewal Initial	UHC Renewal Negotiated	% Change	\$ Change
Senior Suplemental Rate	\$229.37	\$234.69	\$229.37	0.00%	\$0.00
PDL High Plan Rate	\$152.70	\$171.02	\$165.92	8.66%	\$13.22
PDL Low Plan Rate	\$64.89	\$69.43	\$64.33	-0.86%	-\$0.56
Combined - Med/High Rx	\$382.07	\$405.71	\$395.29	3.46%	\$13.22
Combined - Med/Low Rx	\$294.26	\$304.12	\$293.70	-0.19%	-\$0.56

Second field in a second secon	UHC BCBS Aetna	
Medicare Advantage		
High Option - Med/Rx	\$357.14 N/A \$352.61	
% Change over Current	-6.52% -7.71%	
\$ Change over Current	-\$24.93 -\$29.46	
Low Option - Med/Rx	\$255.55 N/A 212.92	
% Change over Current	-13.16% -27.64%	
\$ Change over Current	-\$38.71 -\$81.34	

Medicare Plan F (100% plan, all deductibles & coinsurance co	vered by the plan)		
Single (Per Member)	\$203.83	\$185.86	\$220.99
Family (UHC is per Member, BCBS is EE & Fam)	\$203.83	\$371.71	N/A Illustrative
			Aetna rates are age
			banded; average
·			shown
PDL High Plan Rate	\$165.92	\$74.70	\$179.20
PDL Low Plan Rate	\$64.33	\$45.70	\$39.25
Total Plan F Costs (Per Member)			
Combined - Med/High Rx	\$369.75	\$260.56	\$400.19
% Change over Current	-3.22%	-31.80%	36.00%
\$ Change over Current	-\$12.32	-\$121.51	\$18.12
Combined - Med/Low Rx	\$268.16	\$231.56	\$260.24
% Change over Current	-8.87%	-21.31%	-11.56%
\$ Change over Current	\$26.10	-\$62.70	-\$34.02

Plan F mirrors the current custom plan and covers the Part B annual deductible (\$147)