

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	James A. Baker
Murray State College	O. J. [Signature]
Northeastern State University	[Signature]
Northern Oklahoma College	Paula Simpson
Northwestern State University	Jami Cooper
Redlands Community College	Janet Mann
Rose State College	Krista Newton
RUSO Administrative Offices	
Seminole State College	Pat Burt
Southeastern Oklahoma State University	Ken A. Walker
Southwestern Oklahoma State University	Mark W. [Signature]
University of Central Oklahoma	Don [Signature]
Western Oklahoma State College	Linn Lalkem

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
✓ Misty Deas	Murray
✓ Justi Kapus	USI
✓ Marjorie Robertson	SE
✓ Dorothy Owens	SE
✓ Dawn Truckner	ECU
✓ Willie Linkberg	UCO
✓ Pam Gale	NWOSU
✓ Sue Carlson	ASU
✓ [Signature]	SSC
✓ Kim Andrade	RCC
✓ Shannon Crawford	NOC
✓ Kusa Harper	UCO
✓ Debra Purdum	SWOSU
✓ Kari Roger	SWOSU
✓ Beth Lott	OKHEEI

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 guests 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 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

T

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.

OKHSEI Medical Plan		BCBS Renewal with No Changes		Current		Basic Current BlueChoice		High Renewal BlueChoice		Basic Renewal BlueChoice	
Benefits & Cost Summary Renewal January 1, 2016		To remove the \$250 health assessment credit = 45% renewal (rates x .45%)		Renewal - No Plan Changes							
Benefits Outline											
Calendar Year Deductible (S/F)				100%	\$1,000 / \$2,000	100%	\$500 / \$1,000	100%	\$1,000 / \$2,000	100%	\$500 / \$1,000
Coinsurance (unless otherwise stated)				80%		80%		80%		80%	
Out of Pocket Maximum (S/F)				Yes	\$5,000 / \$11,000	Yes	\$3,000 / \$6,000	Yes	\$3,000 / \$6,000	Yes	\$5,000 / \$11,000
Combined Medical & Rx Deductible Included in OOP?				Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Medical Copays Included in OOP?				Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rx Copays Included in OOP?				Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Preventive Care				Covered 100%		Covered 100%		Covered 100%		Covered 100%	
PCP Office Visit Copay / Coinsurance				\$20		\$20		\$20		\$20	
Specialist Office Visit Copay / Coinsurance				\$40		\$40		\$40		\$40	
Emergency Room Copay				80% after \$100 copay		80% after \$100 copay		80% after \$100 copay		80% after \$100 copay	
Urgent Care Copay				\$25/\$40 - in Office		\$25/\$40 - in Office		\$25/\$40 - in Office		\$25/\$40 - in Office	
Hospital Admission				Deductible for copay liability		Deductible for copay liability		Deductible for copay liability		Deductible for copay liability	
Prescription Drugs				80% after Deductible		80% after Deductible		80% after Deductible		80% after Deductible	
Mail & Mail - one copay				50% coinsurance		50% coinsurance		50% coinsurance		50% coinsurance	
Specialty Drugs				50% coinsurance		50% coinsurance		50% coinsurance		50% coinsurance	
Generic Incentive				\$400/mo - \$100/mo		\$400/mo - \$100/mo		\$400/mo - \$100/mo		\$400/mo - \$100/mo	
Mental Health/Substance Abuse				No limitation after that copay date		No limitation after that copay date		No limitation after that copay date		No limitation after that copay date	
Inpatient				80% after Deductible		80% after Deductible		80% after Deductible		80% after Deductible	
Outpatient				80% after Deductible		80% after Deductible		80% after Deductible		80% after Deductible	
Outpatient Mental Health				Unlimited		Unlimited		Unlimited		Unlimited	
Outpatient Substance Abuse				Unlimited		Unlimited		Unlimited		Unlimited	
Outpatient Maternity				Unlimited		Unlimited		Unlimited		Unlimited	
Outpatient Maternity Benefits				Unlimited		Unlimited		Unlimited		Unlimited	
Calendar Year Deductible				\$1,000 / \$2,000	\$500 / \$1,000	\$500 / \$1,000	\$1,000 / \$2,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	
Per Admission Deductible				\$200	\$200	\$200	\$200	\$200	\$200	\$200	
Coinsurance (unless otherwise stated)				80%		80%		80%		80%	
Out of Pocket Maximum				\$3,000 / \$11,000	\$5,000 / \$11,000	\$5,000 / \$11,000	\$3,000 / \$11,000	\$5,000 / \$11,000	\$5,000 / \$11,000	\$5,000 / \$11,000	
Life-time Maximum				Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Monthly Rates- includes EE				Current	Current	Current	Current	Current	Current	Current	
Employee				3890	133	3550.50	3906.70	5565.70	5565.70	5565.70	
Employee & Spouse				230	22	\$1,057.00	\$619.40	\$619.40	\$619.40	\$619.40	
Employee & Child				404	49	\$742.80	\$550.50	\$550.50	\$550.50	\$550.50	
Employee & Children				143	28	\$355.03	\$171.40	\$171.40	\$171.40	\$171.40	
Employee & Family				427	40	\$1,128.10	\$716.30	\$716.30	\$716.30	\$716.30	
Employee & Family (Spouse & Children)				581.60	50	\$736.45	\$378.40	\$378.40	\$378.40	\$378.40	
\$250 Health Assessment credit included, unless noted otherwise. Rates do not include any costs for an admin system.											
Rates Broken Out											
Employee Only				Current Basic	Current Basic	Current Basic	Current Basic	Current Basic	Current Basic	Current Basic	
Spouse Only				\$25		\$25		\$25		\$25	
Child Only				\$57.10		\$57.10		\$57.10		\$57.10	
Children Only				\$212.30		\$159.60		\$234.40		\$234.40	
Children Only (Spouse & Children)				\$404.50		\$316.70		\$468.70		\$468.70	
				\$981.60		\$736.45		\$1,053.70		\$1,053.70	
						\$49		\$49		\$49	
						Employee & Spouse		\$1,184.60		\$1,184.60	
						Employee & Child		\$916.00		\$916.00	
						Employee & Children		\$1,049.13		\$903.40	
						Employee & Family		\$1,081.05		\$1,272.16	
						Spouse Only		\$592.77		\$448.44	
						Spouse Only		\$512.02		\$448.00	
						Child Only		\$233.23		\$178.44	
						Children Only		\$463.30		\$505.97	

[illegible][illegible]

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

2015 BCBS					
Participation	Tiers	Monthly per unit Premium	Monthly Employer Contribution	Monthly Employee Contribution	
3896	Employee Only	\$ 530.50	\$ 530.50	\$ -	
229	Employee and Spouse	\$ 1,087.60	\$ 530.50	\$ 557.10	
464	Employee and Child	\$ 742.80	\$ 530.50	\$ 212.30	
143	Employee and Child(ren)	\$ 955.00	\$ 530.50	\$ 424.50	
127	Employee and Family	\$ 1,512.10	\$ 530.50	\$ 981.60	
133	Employee Only	\$ 399.70	\$ 399.70	\$ -	
22	Employee and Spouse	\$ 819.40	\$ 399.70	\$ 419.70	
49	Employee and Child	\$ 559.50	\$ 399.70	\$ 159.80	
28	Employee and Child(ren)	\$ 719.40	\$ 399.70	\$ 319.70	
40	Employee and Family	\$ 1,139.10	\$ 399.70	\$ 739.40	
5131					

Total Monthly Cost	\$ 3,153,459	\$ 2,886,418	\$ 467,041
Total Annual Cost	\$ 37,841,507	\$ 32,237,015	\$ 5,604,492
%		85%	15%

2016 BCBS					
Participation	Tiers	Monthly per unit Premium	Monthly Employer Contribution	Monthly Employee Contribution	
1948	Employee Only	\$ 585.70	\$ 491.99	\$ 93.71	
114	Employee and Spouse	\$ 1,200.80	\$ 491.99	\$ 708.81	
232	Employee and Child	\$ 820.10	\$ 491.99	\$ 328.11	
71	Employee and Child(ren)	\$ 1,054.40	\$ 491.99	\$ 562.41	
63	Employee and Family	\$ 1,669.40	\$ 491.99	\$ 1,177.41	
974	Employee Only	\$ 520.60	\$ 478.95	\$ 41.65	
58	Employee and Spouse	\$ 1,067.40	\$ 478.95	\$ 588.45	
116	Employee and Child	\$ 729.00	\$ 478.95	\$ 250.05	
36	Employee and Child(ren)	\$ 937.30	\$ 478.95	\$ 458.35	
32	Employee and Family	\$ 1,484.00	\$ 478.95	\$ 1,005.05	
1107	Employee Only	\$ 448.10	\$ 448.10	\$ -	
79	Employee and Spouse	\$ 918.50	\$ 448.10	\$ 470.40	
165	Employee and Child	\$ 627.20	\$ 448.10	\$ 179.10	
64	Employee and Child(ren)	\$ 806.40	\$ 448.10	\$ 358.30	
72	Employee and Family	\$ 1,276.90	\$ 448.10	\$ 828.80	
5131					

Total Monthly Cost	\$ 3,198,544	\$ 2,443,277	\$ 755,266
Total Annual Cost	\$ 38,382,523	\$ 29,319,326	\$ 9,063,197
%		76%	24%

Migration Assumptions

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

OKHEEI Internal				
Tiers	Monthly per unit Premium	Monthly Employer Contribution	Monthly Employee Contribution	Employer %
Employee Only	\$ 530.50	\$ 530.50	\$ -	100%
Spouse Only	\$ 557.10	\$ -	\$ 557.10	0%
Child	\$ 212.30	\$ -	\$ 212.30	0%
Children	\$ 424.50	\$ -	\$ 424.50	0%
Spouse + Child(ren)	\$ 981.60	\$ -	\$ 981.60	0%
Employee Only	\$ 399.70	\$ 399.70	\$ -	100%
Spouse Only	\$ 419.70	\$ -	\$ 419.70	0%
Child	\$ 159.80	\$ -	\$ 159.80	0%
Children	\$ 319.70	\$ -	\$ 319.70	0%
Spouse + Child(ren)	\$ 739.40	\$ -	\$ 739.40	0%

OKHEEI Internal					
Tiers	Monthly per unit Premium	Monthly Employer Contribution	Monthly Employee Contribution	Employee \$ Increase	Employee %
Employee Only	\$ 585.70	\$ 491.99	\$ 93.71	\$ 93.71	84%
Spouse Only	\$ 615.10	\$ -	\$ 615.10	\$ 58.00	0%
Child	\$ 234.40	\$ -	\$ 234.40	\$ 22.10	0%
Children	\$ 488.70	\$ -	\$ 488.70	\$ 44.20	0%
Spouse + Child(ren)	\$ 1,083.70	\$ -	\$ 1,083.70	\$ 102.10	0%
Employee Only	\$ 520.60	\$ 478.95	\$ 41.65	na	92%
Spouse Only	\$ 546.80	\$ -	\$ 546.80	na	0%
Child	\$ 208.40	\$ -	\$ 208.40	na	0%
Children	\$ 416.70	\$ -	\$ 416.70	na	0%
Spouse + Child(ren)	\$ 963.40	\$ -	\$ 963.40	na	0%
Employee Only	\$ 448.10	\$ 448.10	\$ -	\$ -	100%
Spouse Only	\$ 470.40	\$ -	\$ 470.40	\$ 50.70	0%
Child	\$ 179.10	\$ -	\$ 179.10	\$ 19.30	0%
Children	\$ 358.30	\$ -	\$ 358.30	\$ 38.60	0%
Spouse + Child(ren)	\$ 828.80	\$ -	\$ 828.80	\$ 89.40	0%

OKHEE!
Dental Pl

BCBS			
Type	DPO		
Deductible (EE/Fam)	\$25/\$75		
Waived for Preventive?	In-Yes/Out-Yes		
Preventive/Basic/Major	Network -100/85/60% Non-Network - 100/70/50%		
Child Age Limit	26		
Annual Maximum	\$2,000		
Orthodontia			
Eligibility	to age 19		
Waiting Period	12 months		
Coinurance	50%		
Lifetime Maximum	No Maximum		
Sealants	Preventive to age 15		
X-rays	Preventive Full Mouth 36 mos		
Endodontics/Periodontics	Basic		
Periodontal/Oral Surgery	Basic		
Implants	Major		
U&C Percentile	90th		
	Ees	Current	Negotiated Renewal
Employee Only	3637	\$40.80	\$38.80
Employee & Spouse	807	\$83.70	\$79.50
Employee & Child	436	\$57.20	\$54.30
Employee & Children	132	\$73.60	\$69.90
Employee & Family	392	\$116.40	\$110.60
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
Renewal Rate Cap			No rate cap offered
Geo Access			BCBS
2 General Dentists in 10 miles			89.4%
1 Oral Surgeon in 20 miles			76.2%
1 Orthodontist in 25 miles			86.8%
1 Specialist in 20 miles			98.8%

BCBS initial renewal was 2.2%

Rates Broken Out	Current	Renewal
Employee Only	\$40.80	\$38.80
Spouse Only	\$42.90	\$40.70
Child Only	\$16.40	\$15.50
Children Only	\$32.80	\$31.10
Spouse & Child(ren) Only	\$75.60	\$71.80

USI Southwest

07/02/2015

OKHEEI**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

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

OKHEEI Life & Disability Cost Summary Renewal January 1, 2016				
Employer Paid Coverages	Lincoln Current	Dearborn	MetLife	Standard
Basic Life/AD&D	\$946,635	\$946,635	\$857,888	\$946,635
EAP	Included	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&D Renewal January 1, 2016				
	Current - Lincoln	Dearborn	MetLife	Standard
Benefit Amount	Class 1 - 5	Class 1 - 5	Class 1 - 5	Class 1 - 5
Age Reductions	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75
Portability	Included	Included	Included	Included
Conversion	Included	Included	Included	Included
Waiver of Premium	Included	Included	Included	Included
Estimated Annual Premium	Current - Lincoln	Dearborn	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 X earnings to \$250,000
- 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 earnings 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

Standard is offering a refunding agreement, if loss ratio is within target range OKHEEI would receive excess premium.

OKHEEI Voluntary Dependent Life Renewal January 1, 2016					
	Units	Lincoln	Dearborn	MetLife	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
Estimated Annual Premium		\$143,202	\$143,202	\$168,569	\$143,202
% Change from Current			0.0%	17.7%	0.0%
\$ Change from Current			\$0	\$25,367	\$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

OKHEEI Group Voluntary Term Life Renewal January 1, 2016				
Voluntary Life/AD&D Employee Benefit	Current - Lincoln Active & Retirees \$10,000 increments to lesser of 5 X Basic Annual Earnings or \$500,000 Closed Retiree Class Included	Dearborn Active & Retirees \$10,000 increments to lesser of 5 X Basic Annual Earnings or \$500,000 Closed Retiree Class Included	MetLife Active & Retirees \$10,000 increments to lesser of 5 X Basic Annual Earnings or \$500,000 Closed Retiree Class	The Standard Active & Retirees \$10,000 increments to lesser of 5 X Basic Annual Earnings or \$500,000 Closed Retiree Class
Employee Guarantee Issue	\$300,000 No GI age 70 or older	\$300,000 No GI age 70 or older	\$300,000 No GI age 70 or older	\$300,000 No GI age 70 or older
Age Reductions	By 35% at age 65 By 50% at age 70 By 75% at age 75	By 35% at age 65 By 50% at age 70 By 75% at age 75	By 35% at age 65 By 50% at age 70 By 75% at age 75	By 35% at age 65 By 50% at age 70 By 75% at age 75
Portability	Included	Included	Included	Included
Conversion	Included	Included	Included	Included
Waiver of Premium	Included	Included	Included	Included
Monthly Rates per \$1,000	Current - Lincoln	Dearborn	MetLife	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

OKHEE Long-Term Disability Renewal January 1, 2016				
Benefit Outline Definition of Earnings Benefit Percentage Maximum Monthly Benefit Minimum Monthly Benefit Definition of Disability Elimination Period Benefit Duration Social Security Integration Mental/Nervous Alcohol, Drug, Substance Abuse Specified Illness Pre-Existing Conditions Waiver of Premium Actively at Work	Lincoln		Dearborn	
	Basic Monthly Earnings only	60%	Basic Monthly Earnings only	60%
Definition of Earnings				
Benefit Percentage		60%		60%
Maximum Monthly Benefit		\$8,000		\$8,000
Minimum Monthly Benefit		\$100 or 10%		\$100 or 10%
Definition of Disability		First 24 mos - Own Occ with loss of duties Then - then any suitable occ		First 24 mos - Own Occ with loss of duties Then - then any suitable occ
Elimination Period		180 Days		180 Days
Benefit Duration		Later of age 65 or Social Security Normal Retirement Age		Later of age 65 or Social Security Normal Retirement Age
Social Security Integration		Primary & Family		Primary & Family
Mental/Nervous		24 Month Lifetime Limitation		24 Month Lifetime Limitation
Alcohol, Drug, Substance Abuse		24 Month Lifetime Limitation		24 Month Lifetime Limitation
Specified Illness		No Limit		No Limit
Pre-Existing Conditions		3 mos prior / 12 mos insured		3 mos prior / 12 mos insured
Waiver of Premium		Included		Included
Actively at Work		Applies		Applies
Estimated Employer Annual Premium	Current		Dearborn	
	Basic Monthly Earnings only	60%	Basic Monthly Earnings only	60%
Employer Rate per \$100 of covered payroll		\$0.155		\$0.148
Estimated ER Volume		\$19,313,873		\$19,313,873
Estimated Monthly Premium		\$29,937		\$28,585
Estimated Annual Premium		\$359,238		\$343,014
% Change from Current		0.0%		-4.5%
\$ Change from Current		\$0		-\$16,224
Rate Guarantee		In guarantee to 1/1/2018		3 Years
Buy Up - 90 Day Elimination Period		\$0.080		\$0.080
All other benefits the same				

OKHFEI 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	Included	Included	\$0.700	Included	
Estimated Employees			5001		
Estimated Annual EAP Cost	\$0	\$0	\$42,008	\$0	

Attachment A pgs 19

UHEEI meeting minutes July 9, 2015

**OKHEEI
Post 65 Retirees Medical
Renewal January 1, 2016**

Rates Per Member	UHC Current	UHC Renewal Initial	UHC Renewal Negotiated	% Change	\$ Change
Senior Supplemental 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

	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 covered 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)