

Introduced by \_\_\_\_\_

First Reading \_\_\_\_\_ Second Reading \_\_\_\_\_

Ordinance No. \_\_\_\_\_ Council Bill No. B 350-05

AN ORDINANCE

establishing new group insurance premiums for the employee health and dental care plan; providing for payroll withholdings; and fixing the time when this ordinance shall become effective.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF COLUMBIA, MISSOURI, AS FOLLOWS:

SECTION 1. The City Council hereby establishes new group insurance premiums for the employee health and dental care plan. Copies of the new premiums, marked Exhibits "A" and "B," are attached to and made a part of this ordinance.

SECTION 2. The employees' portion of the group insurance premiums shall continue to be withheld from employees' pay one month in advance.

SECTION 3. The new premiums set forth in Exhibit "A" shall take effect on November 1, 2005. The new premiums set forth in Exhibit "B" shall take effect on January 1, 2006.

SECTION 4. This ordinance shall be in full force and effect from and after its passage.

PASSED this \_\_\_\_\_ day of \_\_\_\_\_, 2005.

ATTEST:

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Mayor and Presiding Officer

APPROVED AS TO FORM:

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City Counselor

# CITY OF COLUMBIA GROUP INSURANCE RATES

*Effective 11/1/05*

*(For November and December 2005 coverage)*

		MEDICAL			TOTAL M&D	
		Option 1	Option 2	Dental	Option 1	Option 2
<b>NON-Medicare</b>	Single	426.02	361.50	31.24	457.26	392.74
	Single + Spouse	702.96	595.42	62.32	765.28	657.74
	Single + Child(ren)	605.50	511.98	62.32	667.82	574.30
	Full Family	867.60	733.14	77.78	945.38	810.92
<b>Medicare</b>	Single	176.84	148.19	31.24	208.08	179.43
	Single w/spouse <65	454.01	376.57	62.32	516.33	438.89
	Single w/spouse >65	287.53	239.77	62.32	349.85	302.09
	Single + Child(ren)	356.32	298.67	62.32	418.64	360.99
	Full Family (sp. <65)	633.48	527.05	77.78	711.26	604.83
	Full Family (sp. >65)	467.01	390.25	77.78	544.79	468.03
<b>COBRA</b>	Single	434.54	368.72	31.86	466.41	400.58
	Single + Spouse	717.02	607.32	63.57	780.59	670.89
	Single + Child(ren)	617.61	522.21	63.57	681.17	585.77
	Full Family	884.95	747.79	79.34	964.29	827.13
	Children Only	183.07	153.49	31.70	214.77	185.19

## DEDUCTIBLE KEY

OPTION 1 = \$200/person \$600/family    OPTION 2 = \$500/person \$1500/family

# CITY OF COLUMBIA

## GROUP INSURANCE RATES

*Effective 1/1/06*

		Medical	Dental	TOTAL
<b>NON-Medicare</b>	Single	361.50	31.24	392.74
	Single + Spouse	595.42	62.32	657.74
	Single + Child(ren)	511.98	62.32	574.30
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Source:  
Human Resources



**TO:** City Council  
**FROM:** City Manager and Staff   
**DATE:** August 29, 2005  
**RE:** Health Care Plan Insurance Premiums

SUMMARY:

Establishes new medical and dental premium rates for the employee health care plan; makes revisions to certain provisions of the plan.

DISCUSSION:

The new medical and dental rates reflect a 20% increase to the premiums paid by plan participants for dependent coverage. The adjustment is reflected in the FY 2006 budget. The increase is necessary to offset the increased costs to the plan, including rising medical and prescription drug costs.

Two rate sheets are attached. The first is effective November 1, 2005, based on payroll deductions beginning with paychecks issued October 14, 2005, for coverage in November and December, 2005. The second is effective January 1, 2006, based on payroll deductions beginning with paychecks issued December 9, 2005. The second rate sheet also reflects the January 1, 2006 elimination of the \$200 deductible option under the employee health care plan.

The following changes would be made to the employee health care plan as of January 1, 2006:

1. Elimination of the \$200 deductible option.
2. Change office visit copay from 15% to \$15/primary physician and \$25/specialist.
3. Increase prescription drug copays from \$5/\$10/\$20 to \$10/\$20/\$35.
4. Increase specific stop-loss level to \$125,000 from \$100,000.
5. Add aggregate stop-loss coverage.
6. Add preventive coverage benefit.

The health plan document provisions will be amended to reflect these changes and presented to Council for approval in December, 2005.

SUGGESTED COUNCIL ACTION: Adoption of this Council Bill.

Fiscal Impact

YES

NO

Other Info.

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