

Total Compensation Study

Benefits Recommendations

1/23/18



“Why?”

- It's important to remain competitive in the marketplace for talent.
- It matters because turnover is costly.
- It's necessary because costs for benefits continue to rise.



Considerations

- Employee Health Insurance
- Employee Leave



Employee Health Insurance

- Currently have two PPO plans:
 - KeyCare 30
 - KeyCare 20
- Consideration
 - Add a health savings account/high deductible, high premium (HSA/HDHP) plan



HSA/HDHP Plan

Plan	KC20		KC30		HDHP PPO .94 of KC30
Total Rate	\$0 Ded. \$3,000 Max		\$500 Ded. \$3,500 Max		\$1,500 Ded. \$3,000 Max
County Contributions (monthly)					
EE only	\$551	174	\$551	115	\$551
EE + child	\$743	50	\$743	18	\$743
EE + spouse	\$1,121	74	\$1,121	24	\$1,121
EE + family	\$1,364	261	\$1,364	92	\$1,364
Employee Contributions (monthly)					
EE only	\$98		\$54		\$18
EE + child	\$191		\$131		\$78
EE + spouse	\$288		\$197		\$118
EE + family	\$350		\$240		\$144

*Enrollment count for each plan coverage level



Health Insurance Enrollment Trend

	KC15	KC20	KC30
Plan Year 12/13	100	627	N/A
Plan Year 13/14	N/A	441	295
Plan Year 14/15	N/A	484	269
Plan Year 15/16	N/A	504	253
Plan Year 16/17	N/A	516	246
Plan Year 17/18 (current)	N/A	559	245



Employee Health Insurance Recommendation

- We recommend maintaining KC30 as our standard plan and KC20 as our buy-up plan.
- The HSA/HDHP Plan would be offered as an additional option for employees.



Employee Leave

- **County Paid Short-term Disability Insurance**
Currently, only Hybrid employees have County-paid disability coverage
- **Part-time Leave Accrual & Holiday Pay**
Replace leave accrual with holiday pay. This would decrease costs associated with use and pay out, while also supporting labor management efforts.



County Paid Short-term Disability

- Self-funded, Self-insured with administrative fee of \$6 per employee
- Fully insured plan administered \$339,000 per year



Employee Leave Recommendations

- County-paid Short-term Disability Insurance

It's recommended that we maintain the mandated County-paid insurance for hybrid employees and offer optional short-term disability insurance to legacy employees.

- Part-time leave

We recommend replacing leave accrual with holiday pay.



Summary of Recommendations

➤ Employee Health Insurance

- Continue to offer KC30 and KC20.
- Offer an HSA/HDHP plan.

➤ Employee Leave

- Comply with mandated County-paid short-term disability insurance for Hybrid employees, and optional short-term disability insurance for legacy employees. Leave accrual remains unchanged.
- Replace leave accrual with holiday pay for part-time employees.

