



St. Louis Public Schools

2013 Benefits Renewal

June 26, 2012 Board Meeting

Presented by:

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2013 Benefit Renewal

- SLPS 2013 Renewal Process & Overview Summary
- 2013 District Cost for Benefits
- 2009 – 2013 Compounded Premium Increases – Medical Only
- Joint Benefits Committee Recommendations
- SLPS “Be Well” Program
- Next Steps

SLPS 2013 Renewal Process & Overview Summary

- ▶ Holmes Murphy received Medical renewal from United Healthcare (UHC) March 15th
 - Options discussed with HR/Benefits, Holmes Murphy
 - HR/Benefits requested further rate relief
 - HMA negotiated with UHC and Delta Dental; received a rate reduction

Coverage	2013 Carrier	2013 Renewal Outcome
MEDICAL	UHC	-2.0%
RX (SELF-FUNDED)	Express Scripts (in a 3 year commitment with the Business Healthcare Coalition (BHC)	Est. 0.0%
DENTAL	Delta Dental of Missouri	6.5%



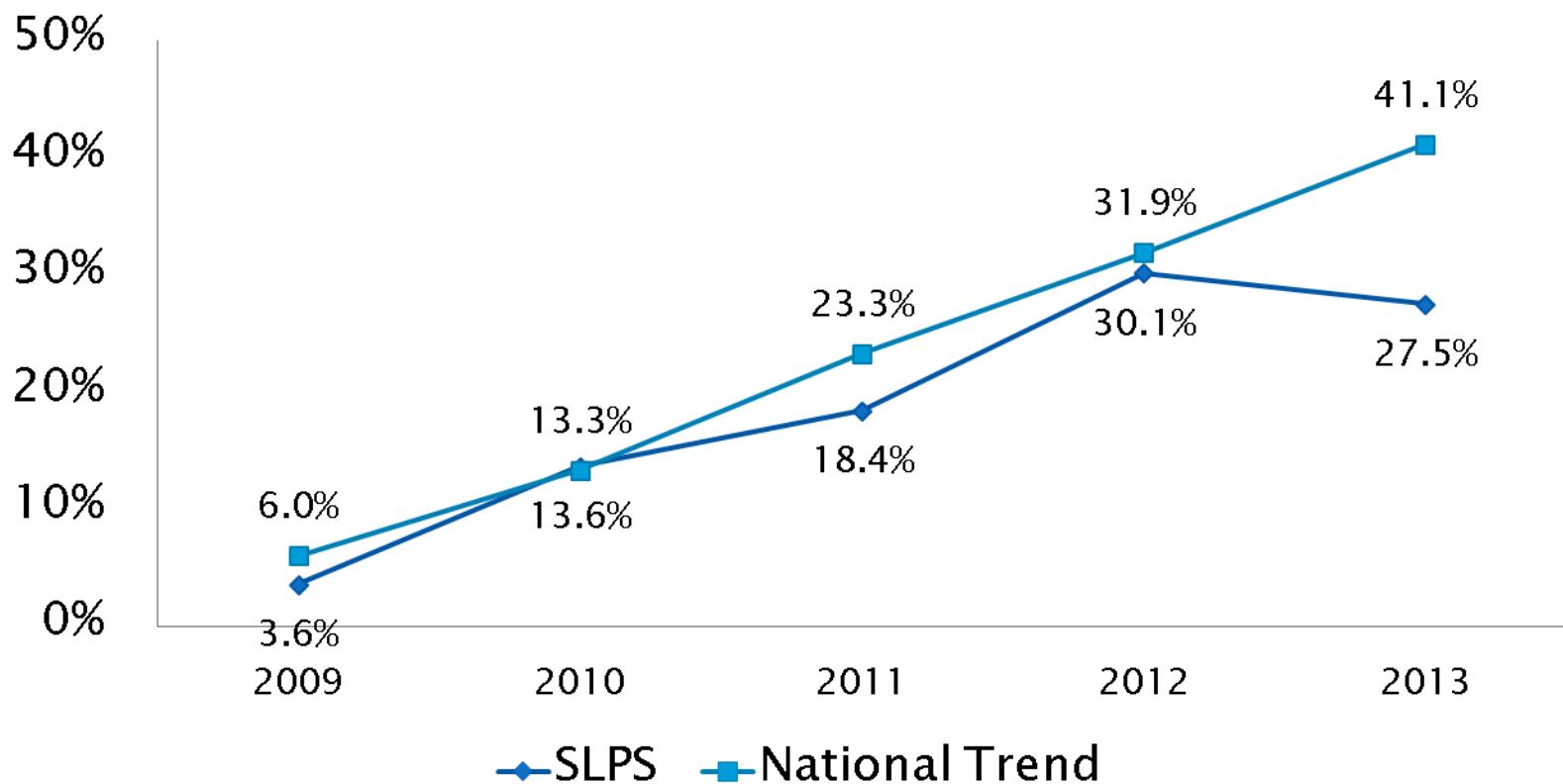
2013 District Costs for Benefits

- Below is an overview of the District's current Calendar Year Annual cost for **ACTIVE** employees compared to the proposed "renew as is" scenario. This includes premiums paid for Medical, Wellness, Rx, Dental, Vision, Life, STD, and LTD.
 - The Ancillary coverage of Vision, Basic Life/AD&D, STD and LTD are under rate guarantees to January 2014.
 - The Dental coverage renews January 2013.

	2012 Board Approved Resolution	2013 "Renew As Is" Scenario*
District Premium	\$27,249,754	\$28,247,796
\$ Increase/Decrease	N/A	-\$339,046
% Increase/Decrease	N/A	-1.2%

*District Premium amount accounts for 5% increase in population; 6.5% renewal increase for dental coverage

2009 – 2013 Compounded Premium Increases – Medical Only



*National Trend based on Hewitt Trend Data & PWC 2012 Benchmarking,
Assumes 7% trend continues for 2013.*

Joint Benefits Committee Recommendations

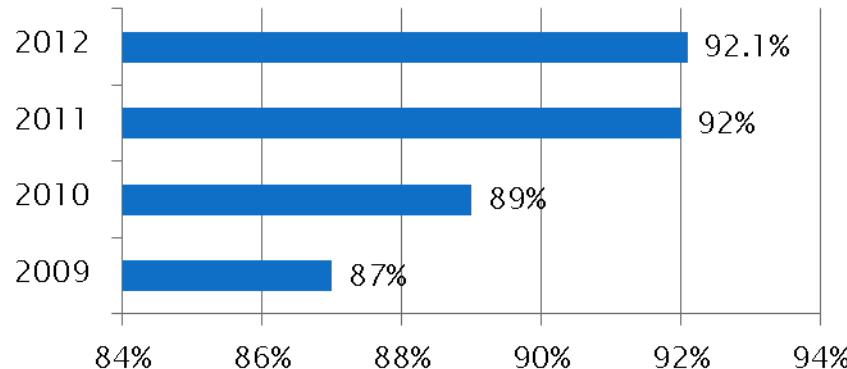
- ▶ Committee is comprised of representatives from AFT St. Louis, Local 420 Active and Retiree groups ; AFSA, Local 44; MNEA; and the PSRSSTL Retirement office.
 - ▶ *Recommendations:*

1. **Medical** – Renew as is with UHC. No plan changes to the current Base/Buy Up plans. Accept the -2.0% medical renewal decrease. Continue with the District funding 100% of the Active employee only Base premium.
2. **Pharmacy** – Express Scripts will continue as the Pharmacy Benefit Manager.
3. **Dental** – Renew as is with Delta Dental of Missouri. No plan changes to the current PPO, Premier and Out-of-Network program. Accept the 6.5% increase.

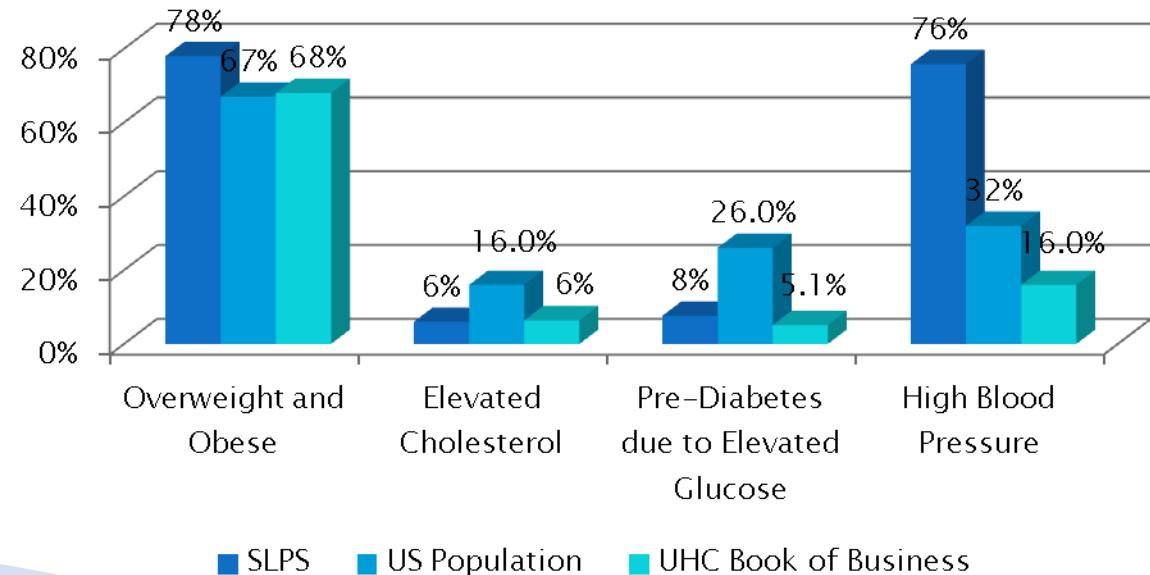


SLPS “Be Well” Program Statistics

Employee Health Screening Participation

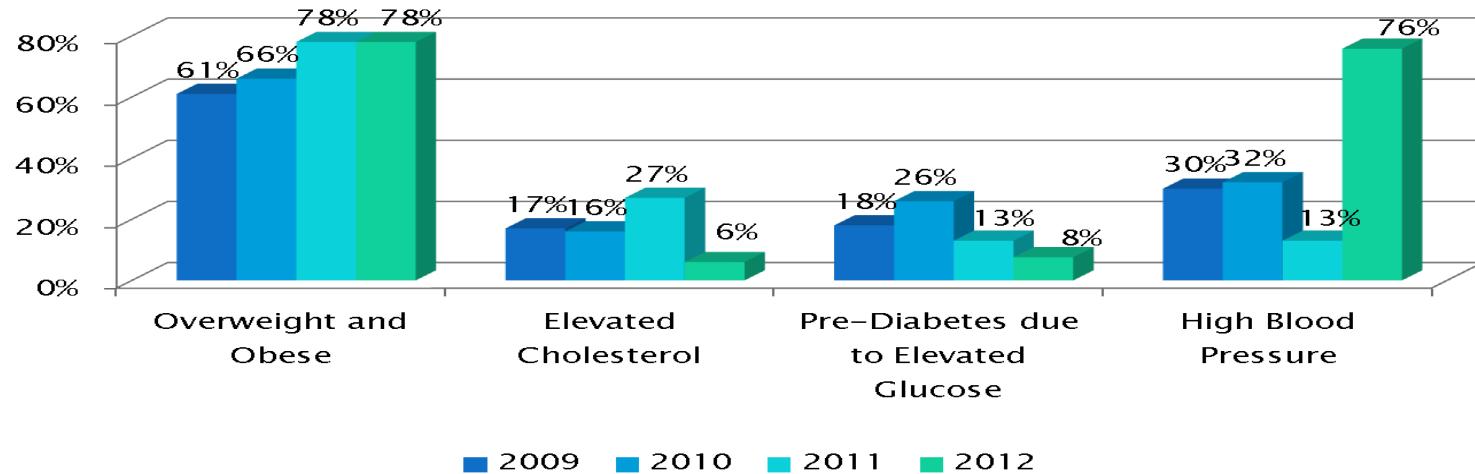


2012 Top 4 Health Risk Claim Drivers



SLPS “Be Well” Program

Top 4 Health Risk Claim Drivers



“Be Well” Program 2012/2013 & Future Strategy

- SLPS implemented a \$75 Gift Card through UHC for the completion of a preventive exam
- Employee Survey and Results were completed 4th Quarter of 2011. Based on Employee feedback:
 - Health Fair scheduled for Saturday, October 6, 2012 from 9 a.m. to 2 p.m.
 - BJC providing Mammogram Van at the Health Fair
 - UHC potential implementation of Not Me diabetes program
 - SLPS received commitments from other healthcare providers and vendors

Next Steps

- ▶ SAB Consideration of Recommendations
- ▶ Q&A
- ▶ Respectfully request approval of the 2013 Benefit Plans at this meeting so that the employee communication and enrollment process can begin.