

TA 7/15/21  
N. Supka  
Union Pass  
July 15, 2021

## Insurance Negotiations for the 2022 Plan Year

Both Parties agree, after examining the Employee Benefits Committee's extensive research, discussion, and thought, to propose the attached premium schedule with a 2% increase.

Both parties understand that our consultant recommended a much higher increase for the premium schedule, but the committee feels that the fund balance can absorb any added cost after extensive discussion and study of the trend rates and fund balance.

Both parties agree to continue to offer the current monthly wellness credit for all full-time employees and their spouses who complete the Comprehensive Health Review. The employees' credit is \$35.00 per month, and the spouse credit is \$25.00 per month. The processes and timelines will remain the same as in previous years.

In addition, both parties agree to the following language changes.

EEA

Article XIV.I.I.I

EESP

Article VI.I.I.I

1. The committee shall monitor the self-insurance employee benefits plan, review and develop proposals for changes, modifications and improvements to the plan, and submit all proposals or recommendations to the bargaining teams for changes no later than ~~June 1~~ **June 15** for negotiations. Such proposals shall include a wellness incentive to the employee to be bargained in accordance with Chapter 447 of Florida Statutes. All employees shall be eligible to participate in the wellness program, and upon completion shall be eligible for the incentive. Both parties agree to meet **within 10 days of receiving proposals from the committee.** ~~once a month from January to June to negotiate insurance details.~~ If no agreement has been reached by ~~August 1~~ **May 31**, both parties agree to meet weekly **to reach an agreement** ~~in June, July, and August~~. At any point during the negotiations, either party may declare impasse as defined in Chapter 447. If an agreement on the proposal is not reached by the bargaining teams by **September 1** ~~the second week that students return~~, the Employee Benefits Committee will develop a proposal to be voted on by the bargaining units. If approved by both bargaining units, the proposal will be considered ratified and then presented to the School Board for approval. Should the proposal fail to pass, the matter shall be returned to the bargaining teams for further negotiations.

**Escambia County School District**  
**Monthly Funding Rates, Subsidy, and Contributions**  
 2021 and 2022 Funding Rates and Contributions  
 Scenario 2.2: Board and employees split cost increase; 2.0% rate increase; 73% subsidy

**ECSD TREND**

TA 7/15/2021  
 D. Dupka

	2021			Without \$35 Monthly Wellness Credit			2022			2022 Monthly Subsidy & Contributions without \$35 Wellness Credit			
	Enroll	Rates	% Brd Cont	Brd Cont	EE Cont	2021 Rates	Brd Cont	EE Cont	% Brd Cont	Brd Cont	EE Cont	Change in Brd Cont	Change in EE Cont
<b>HSA (79.3% Actuarial Value)</b>													
Employee Only	818	\$565.00	90%	\$507.46	\$57.54	\$576.00	\$517.34	\$58.66	90%	\$9.88	\$1.12	\$9.88	\$1.12
Employee+Spouse	86	\$1,186.00	76%	\$902.63	\$283.37	\$1,209.00	\$920.13	\$288.87	76%	\$17.50	\$5.50	\$17.50	\$5.50
Employee+Child(ren)	86	\$1,017.00	76%	\$777.71	\$239.29	\$1,037.00	\$793.00	\$244.00	76%	\$15.29	\$4.71	\$15.29	\$4.71
Employee+Family	103	\$1,694.00	76%	\$1,289.23	\$404.77	\$1,728.00	\$1,315.10	\$412.90	76%	\$25.88	\$8.12	\$25.88	\$8.12
Dual Spouse	7	\$1,186.00	90%	\$1,071.04	\$114.96	\$1,209.00	\$1,091.81	\$117.19	90%	\$20.77	\$2.23	\$20.77	\$2.23
Dual Spouse+Family	15	\$1,694.00	86%	\$1,458.96	\$235.04	\$1,728.00	\$1,488.24	\$239.76	86%	\$29.28	\$4.72	\$29.28	\$4.72
<b>Base HRA (83.0% Actuarial Value)</b>													
Employee Only	803	\$583.00	80%	\$464.33	\$118.67	\$595.00	\$473.88	\$121.12	80%	\$9.56	\$2.44	\$9.56	\$2.44
Employee+Spouse	140	\$1,225.00	68%	\$835.50	\$389.50	\$1,250.00	\$852.55	\$397.45	68%	\$17.05	\$7.95	\$17.05	\$7.95
Employee+Child(ren)	162	\$1,050.00	69%	\$722.04	\$327.96	\$1,071.00	\$736.48	\$334.52	69%	\$14.44	\$6.56	\$14.44	\$6.56
Employee+Family	235	\$1,750.00	68%	\$1,194.69	\$555.31	\$1,785.00	\$1,218.58	\$566.42	68%	\$23.89	\$11.11	\$23.89	\$11.11
Dual Spouse	24	\$1,225.00	83%	\$1,017.22	\$207.78	\$1,250.00	\$1,037.98	\$212.02	83%	\$20.76	\$4.24	\$20.76	\$4.24
Dual Spouse+Family	54	\$1,750.00	81%	\$1,412.02	\$337.98	\$1,785.00	\$1,440.26	\$344.74	81%	\$28.24	\$6.76	\$28.24	\$6.76
<b>\$500 HRA (87.7% Actuarial Value)</b>													
Employee Only	540	\$598.00	72%	\$428.33	\$169.67	\$610.00	\$436.92	\$173.08	72%	\$8.60	\$3.40	\$8.60	\$3.40
Employee+Spouse	134	\$1,257.00	61%	\$762.52	\$494.48	\$1,282.00	\$777.68	\$504.32	61%	\$15.17	\$9.83	\$15.17	\$9.83
Employee+Child(ren)	73	\$1,077.00	61%	\$661.23	\$415.77	\$1,098.00	\$674.12	\$423.88	61%	\$12.89	\$8.11	\$12.89	\$8.11
Employee+Family	86	\$1,795.00	61%	\$1,090.24	\$704.76	\$1,831.00	\$1,112.10	\$718.90	61%	\$21.87	\$14.13	\$21.87	\$14.13
Dual Spouse	33	\$1,257.00	77%	\$971.20	\$285.80	\$1,282.00	\$990.51	\$291.49	77%	\$18.32	\$5.68	\$18.32	\$5.68
Dual Spouse+Family	33	\$1,795.00	74%	\$1,319.57	\$475.43	\$1,831.00	\$1,346.03	\$484.97	74%	\$26.46	\$9.54	\$26.46	\$9.54
<b>In-Hospital Indemnity Plan</b>													
Employee Only	318	\$0.50	100%	\$0.50	\$0.00	\$0.50	\$0.50	\$0.00	100%	\$0.00	\$0.00	\$0.00	\$0.00
<b>Wellness (excluded in Funding Rates)</b>													
Wellness (excluded in Funding Rates)		\$823,963		\$823,963	\$0	\$823,963	\$823,963	\$0					
<b>Overhead (excluded in Funding Rates)</b>													
Overhead (excluded in Funding Rates)		\$342,000		\$342,000	\$0	\$342,000	\$342,000	\$0					
<b>Aggregate Annual</b>	<b>3,873</b>	<b>\$38,576,534</b>	<b>2022 Increase 2.0%</b>	<b>\$28,300,999</b>	<b>\$10,275,536</b>	<b>\$39,324,800</b>	<b>\$28,843,369</b>	<b>\$10,481,432</b>	<b>73%</b>				

2021 Funding Rates Only \$ 37,410,571  
 2022 Funding Rates Only \$ 38,158,837

\*45% of the Employees assumed to earn the \$35 monthly wellness credit; 35% of Spouses assumed to earn the \$25 2021 Costs based on projections with data through March 2020