



Agenda Item No. (6)

To: Finance-Auditing Committee/Committee of the Whole
Meeting of December 15, 2022

From: Stephanie LaRue, Human Resources Manager
Kellee J. Hopper, Deputy General Manager, Administration and Development
Denis J. Mulligan, General Manager

Subject: **APPROVE ACTIONS RELATIVE TO THE RENEWAL OF VISION,
DENTAL, LIFE INSURANCE AND EMPLOYEE ASSISTANCE PLANS**

Recommendation

The Finance-Auditing Committee recommends the Board of Directors approve premium rates for the Golden Gate Bridge, Highway and Transportation District's (District) Vision, Dental, Life Insurance and Employee Assistance plans for the 2023 Plan Year, at an overall estimated renewal cost of \$2,990,000. Requisite funding is included in the FY 22/23 Operating Budget and will be budgeted accordingly in the FY 23/24 Operating Budget.

This matter will be presented to the Board of Directors at its December 16, 2022, meeting for appropriate action.

Background

Prior to the transition from the District's fully insured and self-insured medical and prescription drug plans to the CalPERS medical program, every year the Board of Directors (Board) considered and approved the District's Health and Benefit Plans. Beginning in 2021, the Board authorized the transition of all medical and prescription drug plans to the CalPERS medical system, which now provides the District's medical and prescription plans for employees, retirees, officers and participating Board members.

The only health benefit offerings that are not currently provided by CalPERS are the District's vision, dental, life insurance and employee assistance programs. The District still contracts for those programs directly with the providers. District staff works with a broker to negotiate the most advantageous and cost-effective programs for the District and its employees.

The following is a summary of each plan's estimated costs for January 1 through December 31, 2023, based on current enrollment. These costs are subject to change depending on employee enrollment and benefit elections (see Attachment for breakdown of cost estimates by each unit).

Vision Service Plan of California. The District may renew this coverage at the cost of \$288,000 for the twelve-month period. The Vision plan is self-funded by the District through Vision Service

Provider (VSP). For the year beginning January 1, 2023, the administrative fees is \$1.71 per employee per month for the *Amalgamated Transit Union* (ATU) and \$1.51 per employee per month for the Coalition and non-represented employees. These rates were negotiated with the 2021 renewal and are currently guaranteed through December 31, 2024.

1. **Delta Dental Plan of California**. The District may renew this coverage at a cost of \$2,596,000 for the twelve-month period. The Dental PPO program is self-funded by the District through Delta Dental and has been since January 1992. The administrative fees are currently \$8.44 per employee per month for the year. Delta Dental proposed a fee increase effective with the July 1, 2022, original renewal date, but District staff was able to convince Delta Dental to forego its fee increase and extend the rate term through December 31, 2023.
2. **Group Life, Accidental Death & Dismemberment and Dependent Life Plan**. The District may purchase this coverage for \$74,000 for the twelve-month period. The Basic Life, Basic Accidental Death & Dismemberment and Voluntary Life coverage is being provided through Unum effective January 1, 2023.
3. **OptumHealth Behavioral Solutions (EAP)**. The Employee Assistance Program (EAP) is currently provided through OptumHealth Behavioral Solutions. The program includes eight counseling sessions, legal consultation, financial consultation, management referrals and training hours. The annual premium is \$32,000 and includes counseling hours and the recently implemented critical event and crisis counseling. The current \$3.78 per employee per month administrative fee has been in effect since January 1, 2022, with a three-year rate guarantee that was negotiated along with the previous rate extension.

Fiscal Impact

The estimate for twelve months for the District self-contracted plans for vision, dental, life insurance and employee assistance as outlined above is approximately \$2,990,000. This does not include the cost of the CalPERS employee and retiree medical benefits. Requisite funds in this amount are included in the approved FY 22/23 District Operating Budget to fund the renewal of the District's health and benefit plans and will be budgeted accordingly in the FY 23/24 Operating Budget.

Attachment: Cost Projections by Unit

ATU ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Bus								
Dental	223	\$1,531	178	\$1,972	29%	178	\$1,972	0%
Vision	239	\$134	184	\$201	50%	184	\$201	0%
Life/AD&D	256	\$35	192	\$36	4%	192	\$16	-57%
EAP	256	\$47	192	\$47	0%	192	\$47	0%
Total Healthcare Cost		\$1,543		\$2,104	36%		\$2,083	-1%

ATU ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	6-Month Cost	% Change from 2021 Actual	Est. # of EEs	6-Month Cost	% Change from Q1-Q2 2022
Bus								
Dental	223	\$342,000	178	\$351,000	3%	178	\$351,000	0%
Vision	239	\$32,000	184	\$37,000	16%	184	\$37,000	0%
Life/AD&D	256	\$9,000	192	\$7,000	-22%	192	\$3,000	-57%
EAP	256	\$12,000	192	\$9,000	-25%	192	\$9,000	0%
Total Healthcare Cost		\$395,000		\$404,000	2%		\$400,000	-1%

COALITION ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Coalition								
Dental	345	\$1,688	342	\$2,102	25%	342	\$2,102	0%
Vision	224	\$129	314	\$232	80%	314	\$232	0%
Life/AD&D	371	\$46	370	\$46	0%	370	\$22	-53%
EAP	371	\$46	370	\$46	0%	370	\$46	0%
Total Healthcare Cost		\$1,741		\$2,232	28%		\$2,208	-1%

COALITION ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Coalition								
Dental	345	\$583,000	342	\$719,000	23%	342	\$719,000	0%
Vision	224	\$29,000	314	\$73,000	152%	314	\$73,000	0%
Life/AD&D	371	\$17,000	370	\$17,000	0%	370	\$8,000	-53%
EAP	371	\$17,000	370	\$17,000	0%	370	\$17,000	0%
Total Healthcare Cost		\$646,000		\$826,000	28%		\$817,000	-1%

NON-REPRESENTED ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Non-Represented								
Dental	129	\$1,506	124	\$2,048	36%	124	\$2,048	0%
Vision	142	\$127	140	\$229	80%	140	\$229	0%
Life/AD&D	131	\$46	130	\$46	1%	130	\$23	-50%
EAP	131	\$46	130	\$46	1%	130	\$46	0%
Total Healthcare Cost		\$1,583		\$2,129	34%		\$2,107	-1%

NON-REPRESENTED ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Non-Represented								
Dental	129	\$194,000	124	\$254,000	31%	124	\$254,000	0%
Vision	142	\$18,000	140	\$32,000	78%	140	\$32,000	0%
Life/AD&D	131	\$6,000	130	\$6,000	0%	130	\$3,000	-50%
EAP	131	\$6,000	130	\$6,000	0%	130	\$6,000	0%
Total Healthcare Cost		\$224,000		\$298,000	33%		\$295,000	-1%

COALITION AND NON-REPRESENTED ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Coalition and Non-Represented Combined								
Dental	474	\$1,638	466	\$2,088	27%	466	\$2,088	0%
Vision	366	\$128	454	\$231	80%	454	\$231	0%
Life/AD&D	502	\$46	500	\$46	0%	500	\$22	-52%
EAP	502	\$46	500	\$46	0%	500	\$46	0%
Total Healthcare Cost		\$1,733		\$1,124	-35%		\$1,112	-1%

COALITION AND NON-REPRESENTED ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Coalition and Non-Represented Combined								
Dental	474	\$777,000	466	\$486,500	-37%	466	\$486,500	0%
Vision	366	\$47,000	454	\$52,500	12%	454	\$52,500	0%
Life/AD&D	502	\$23,000	500	\$11,500	-50%	500	\$5,500	-52%
EAP	502	\$23,000	500	\$11,500	-50%	500	\$11,500	0%
Total Healthcare Cost		\$870,000		\$562,000	-35%		\$556,000	-1%

TOTAL DISTRICT ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Bus, Coalition and Non-Represented Combined								
Dental	698	\$1,604	644	\$2,056	28%	644	\$2,056	0%
Vision	605	\$131	638	\$223	70%	638	\$223	0%
Life/AD&D	758	\$42	692	\$43	3%	692	\$20	-53%
EAP	758	\$46	692	\$46	0%	692	\$46	0%
Total Healthcare Cost		\$1,669		\$1,104	-34%		\$1,092	-1%

TOTAL DISTRICT ACTIVITIES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Bus, Coalition and Non-Represented Combined								
Dental	698	\$1,119,000	644	\$662,000	-41%	644	\$662,000	0%
Vision	605	\$79,000	638	\$71,000	-10%	638	\$71,000	0%
Life/AD&D	758	\$32,000	692	\$15,000	-53%	692	\$7,000	-53%
EAP	758	\$35,000	692	\$16,000	-54%	692	\$16,000	0%
Total Healthcare Cost		\$1,265,000		\$764,000	-40%		\$756,000	-1%

ATU EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Bus								
Dental	372	\$1,235	383	\$2,872	132%	383	\$2,872	0%
Vision	355	\$121	371	\$307	154%	371	\$307	0%
Life/AD&D	184	\$130	184	\$261	100%	184	\$261	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$1,415		\$1,648	16%		\$1,648	0%

ATU EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Bus								
Dental	372	\$460,000	383	\$550,000	20%	383	\$550,000	0%
Vision	355	\$43,000	371	\$57,000	33%	371	\$57,000	0%
Life/AD&D	184	\$24,000	184	\$24,000	0%	184	\$24,000	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$527,000		\$631,000	20%		\$631,000	0%

COALITION EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Coalition								
Dental	340	\$1,263	337	\$2,789	121%	337	\$2,789	0%
Vision	302	\$136	343	\$338	149%	343	\$338	0%
Life/AD&D	204	\$132	204	\$265	100%	204	\$265	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$1,463		\$1,618	11%		\$1,618	0%

COALITION EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Coalition								
Dental	340	\$430,000	337	\$470,000	9%	337	\$470,000	0%
Vision	302	\$41,000	343	\$58,000	41%	343	\$58,000	0%
Life/AD&D	204	\$27,000	204	\$27,000	0%	204	\$27,000	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$498,000		\$555,000	11%		\$555,000	0%

NON-REPRESENTED EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Non-Represented								
Dental	176	\$1,394	185	\$2,724	95%	185	\$2,724	0%
Vision	175	\$103	183	\$339	230%	183	\$339	0%
Life/AD&D	72	\$139	72	\$250	80%	72	\$250	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$1,553		\$1,578	2%		\$1,578	0%

NON-REPRESENTED EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Non-Represented								
Dental	176	\$246,000	185	\$252,000	2%	185	\$252,000	0%
Vision	175	\$18,000	183	\$31,000	72%	183	\$31,000	0%
Life/AD&D	72	\$10,000	72	\$9,000	-10%	72	\$9,000	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$274,000		\$292,000	7%		\$292,000	0%

COALITION AND NON-REPRESENTED EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Coalition and Non-Represented Combined								
Dental	517	\$1,308	522	\$2,766	111%	522	\$2,766	0%
Vision	478	\$124	526	\$338	174%	526	\$338	0%
Life/AD&D	276	\$134	276	\$261	95%	276	\$261	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$1,494		\$1,610	8%		\$1,610	0%

COALITION AND NON-REPRESENTED EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Coalition and Non-Represented Combined								
Dental	517	\$676,000	522	\$722,000	7%	522	\$722,000	0%
Vision	478	\$59,000	526	\$89,000	51%	526	\$89,000	0%
Life/AD&D	276	\$37,000	276	\$36,000	-3%	276	\$36,000	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$772,000		\$847,000	10%		\$847,000	0%

TOTAL DISTRICT EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Bus, Coalition and Non-Represented Combined								
Dental	889	\$1,278	905	\$2,811	120%	905	\$2,811	0%
Vision	833	\$122	897	\$326	166%	897	\$326	0%
Life/AD&D	460	\$133	460	\$261	97%	460	\$261	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$1,461		\$1,633	12%		\$1,633	0%

TOTAL DISTRICT EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Bus, Coalition and Non-Represented Combined								
Dental	889	\$1,136,000	905	\$1,272,000	12%	905	\$1,272,000	0%
Vision	833	\$102,000	897	\$146,000	43%	897	\$146,000	0%
Life/AD&D	460	\$61,000	460	\$60,000	-2%	460	\$60,000	0%
EAP	0	\$0	0	\$0	N/A	0	\$0	N/A
Total Healthcare Cost		\$1,299,000		\$1,478,000	14%		\$1,478,000	0%

ATU ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Bus								
Dental	596	\$1,346	561	\$1,606	19%	561	\$1,606	0%
Vision	594	\$126	555	\$169	34%	555	\$169	0%
Life/AD&D	440	\$75	376	\$82	10%	376	\$72	-13%
EAP	256	\$47	192	\$47	0%	192	\$47	0%
Total Healthcare Cost		\$1,548		\$1,845	19%		\$1,838	0%

ATU ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Bus								
Dental	596	\$802,000	561	\$901,000	12%	561	\$901,000	0%
Vision	594	\$75,000	555	\$94,000	25%	555	\$94,000	0%
Life/AD&D	440	\$33,000	376	\$31,000	-6%	376	\$27,000	-13%
EAP	256	\$12,000	192	\$9,000	-25%	192	\$9,000	0%
Total Healthcare Cost		\$922,000		\$1,035,000	12%		\$1,031,000	0%

COALITION ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Coalition								
Dental	686	\$1,477	679	\$1,751	19%	679	\$1,751	0%
Vision	527	\$133	657	\$199	50%	657	\$199	0%
Life/AD&D	575	\$77	574	\$77	0%	574	\$61	-20%
EAP	371	\$46	370	\$46	0%	370	\$46	0%
Total Healthcare Cost		\$1,668		\$2,034	22%		\$2,021	-1%

COALITION ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Coalition								
Dental	686	\$1,013,000	679	\$1,189,000	17%	679	\$1,189,000	0%
Vision	527	\$70,000	657	\$131,000	87%	657	\$131,000	0%
Life/AD&D	575	\$44,000	574	\$44,000	0%	574	\$35,000	-20%
EAP	371	\$17,000	370	\$17,000	0%	370	\$17,000	0%
Total Healthcare Cost		\$1,144,000		\$1,381,000	21%		\$1,372,000	-1%

NON-REPRESENTED ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Non-Represented								
Dental	305	\$1,441	309	\$1,638	14%	309	\$1,638	0%
Vision	317	\$114	323	\$195	72%	323	\$195	0%
Life/AD&D	203	\$79	202	\$74	-6%	202	\$59	-20%
EAP	131	\$46	130	\$46	1%	130	\$46	0%
Total Healthcare Cost		\$1,573		\$1,827	16%		\$1,817	-1%

NON-REPRESENTED ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Non-Represented								
Dental	305	\$440,000	309	\$506,000	15%	309	\$506,000	0%
Vision	317	\$36,000	323	\$63,000	75%	323	\$63,000	0%
Life/AD&D	203	\$16,000	202	\$15,000	-6%	202	\$12,000	-20%
EAP	131	\$6,000	130	\$6,000	0%	130	\$6,000	0%
Total Healthcare Cost		\$498,000		\$590,000	18%		\$587,000	-1%

COALITION AND NON-REPRESENTED ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Coalition and Non-Represented Combined								
Dental	991	\$1,466	988	\$1,716	17%	988	\$1,716	0%
Vision	843	\$126	980	\$198	57%	980	\$198	0%
Life/AD&D	778	\$77	776	\$76	-1%	776	\$61	-20%
EAP	502	\$46	500	\$46	0%	500	\$46	0%
Total Healthcare Cost		\$1,657		\$1,995	20%		\$1,983	-1%

COALITION AND NON-REPRESENTED ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Coalition and Non-Represented Combined								
Dental	991	\$1,453,000	988	\$1,695,000	17%	988	\$1,695,000	0%
Vision	843	\$106,000	980	\$194,000	83%	980	\$194,000	0%
Life/AD&D	778	\$60,000	776	\$59,000	-2%	776	\$47,000	-20%
EAP	502	\$23,000	500	\$23,000	0%	500	\$23,000	0%
Total Healthcare Cost		\$1,642,000		\$1,971,000	20%		\$1,959,000	-1%

TOTAL DISTRICT ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Cost per Capita	Est. # of EEs	Annualized Cost per Capita	% Change from 2021 Actual	Est. # of EEs	Annualized Cost per Capita	% Change from Q1-Q2 2022
Bus, Coalition and Non-Represented Combined								
Dental	1,587	\$1,421	1,549	\$1,676	18%	1,549	\$1,676	0%
Vision	1,438	\$126	1,535	\$188	49%	1,535	\$188	0%
Life/AD&D	1,218	\$76	1,152	\$78	2%	1,152	\$64	-18%
EAP	758	\$46	692	\$46	0%	692	\$46	0%
Total Healthcare Cost		\$1,616		\$1,941	20%		\$1,930	-1%

TOTAL DISTRICT ACTIVES and EARLY RETIREES

	1/1/2021-12/31/2021 Actual		1/1/22-12/31/22 Updated as of 10/2022			1/1/23-12/31/23 Projected		
	Est. # of EEs	Annual Cost	Est. # of EEs	Annual Cost	% Change from 2021 Actual	Est. # of EEs	Annual Cost	% Change from Q1-Q2 2022
Bus, Coalition and Non-Represented Combined								
Dental	1,587	\$2,255,000	1,549	\$2,596,000	15%	1,549	\$2,596,000	0%
Vision	1,438	\$181,000	1,535	\$288,000	59%	1,535	\$288,000	0%
Life/AD&D	1,218	\$93,000	1,152	\$90,000	-3%	1,152	\$74,000	-18%
EAP	758	\$35,000	692	\$32,000	-9%	692	\$32,000	0%
Total Healthcare Cost		\$2,564,000		\$3,006,000	17%		\$2,990,000	-1%

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