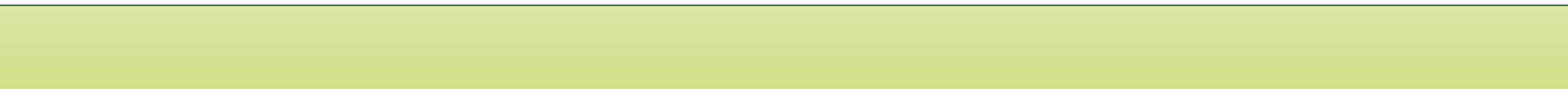




# CNTA Insurance Committee

April 17, 2018



# Purpose

## **INSURANCE**

The CNTA Insurance Committee researches and communicates to the CNTA Representative Council and CNTA members the comprehensive, cost-effective health insurance (medical, dental, vision, and related fringe benefit programs) available for the certificated employees of CNUSD.

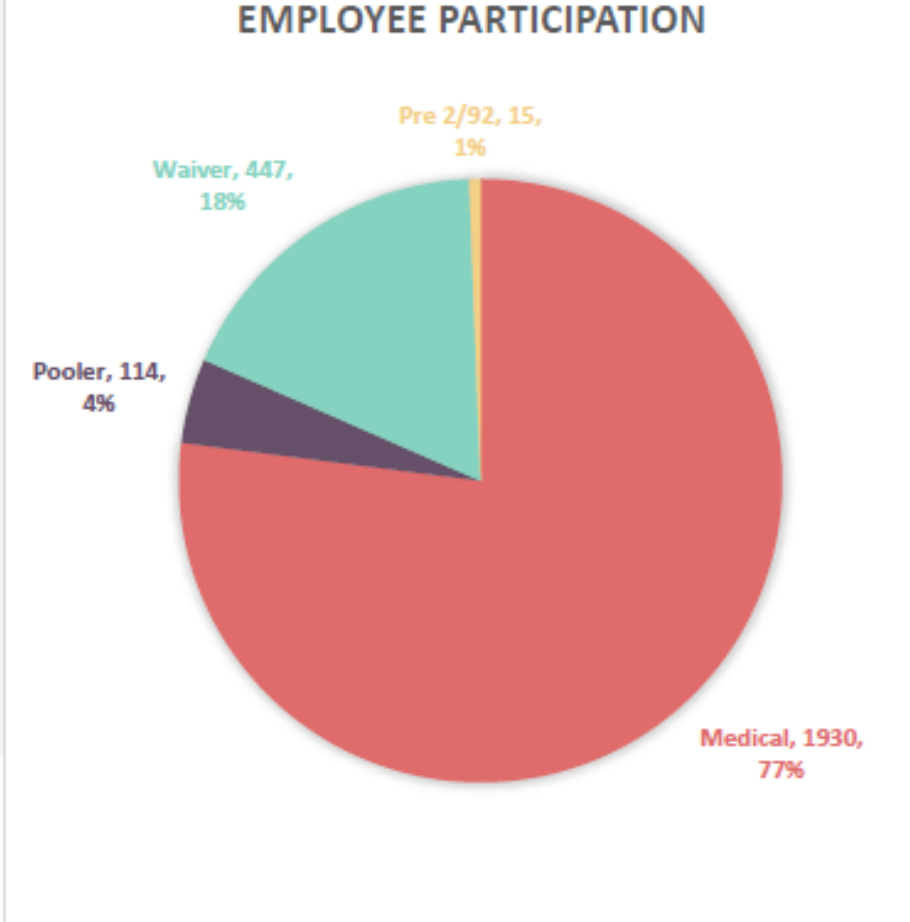
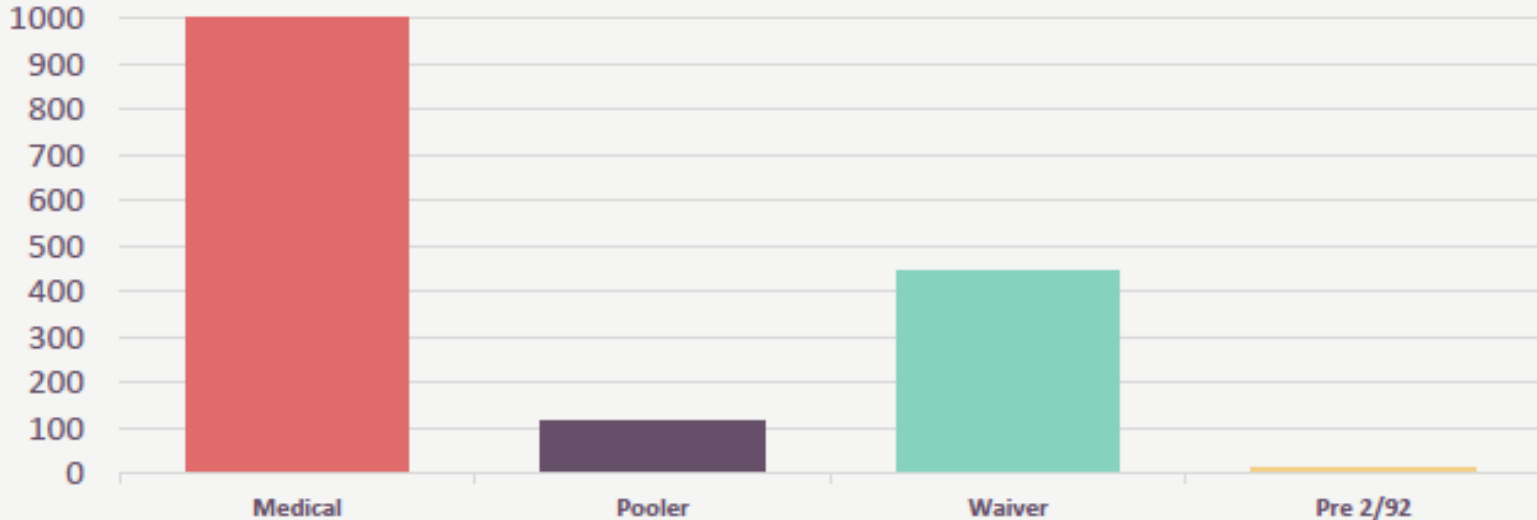
## **WELLNESS**

The CNTA Insurance Committee organizes and communicates wellness benefits and programs available to CNTA members.

## **FUNCTION:**

- Investigate bids received from insurance providers and communicate the findings to the CNTA membership.
- Make health insurance recommendation based on CNTA membership concerns and requests.
- Participate in the gathering and dissemination of information regarding health benefit programs and related issues to CNTA membership.
- Be informed and attend conferences related to healthcare.
- Understand the history of why we have the insurance we do.

# Employee Participation

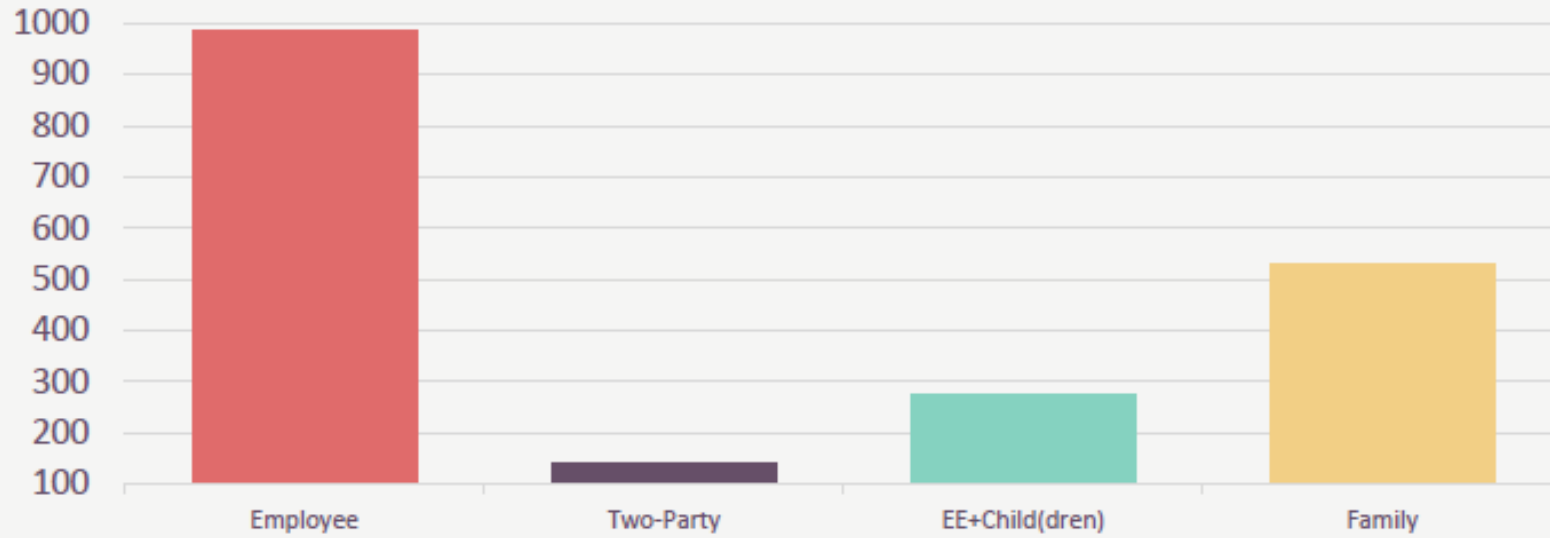


Bar Graph

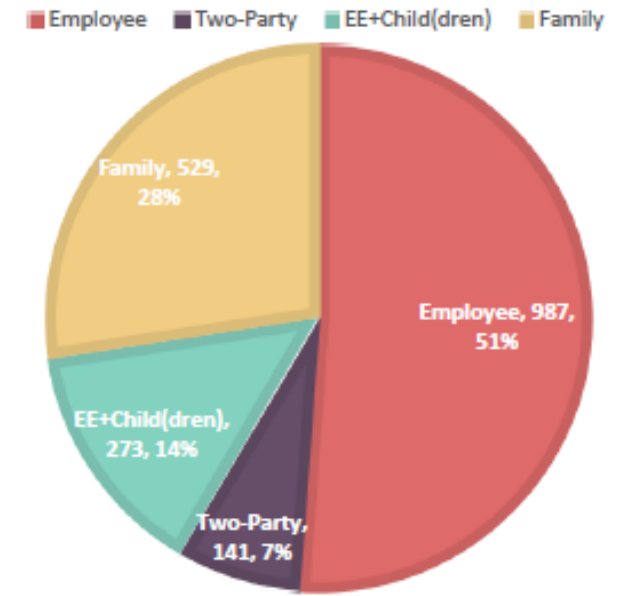
Circle Graph

Type	Bar Graph	Circle Graph
Medical	1930	1930
Pooler	114	114
Waiver	447	447
Pre 2/92	15	15
TOTAL	2,506	2,506

## Medical by Tier



## MEDICAL BY TIER



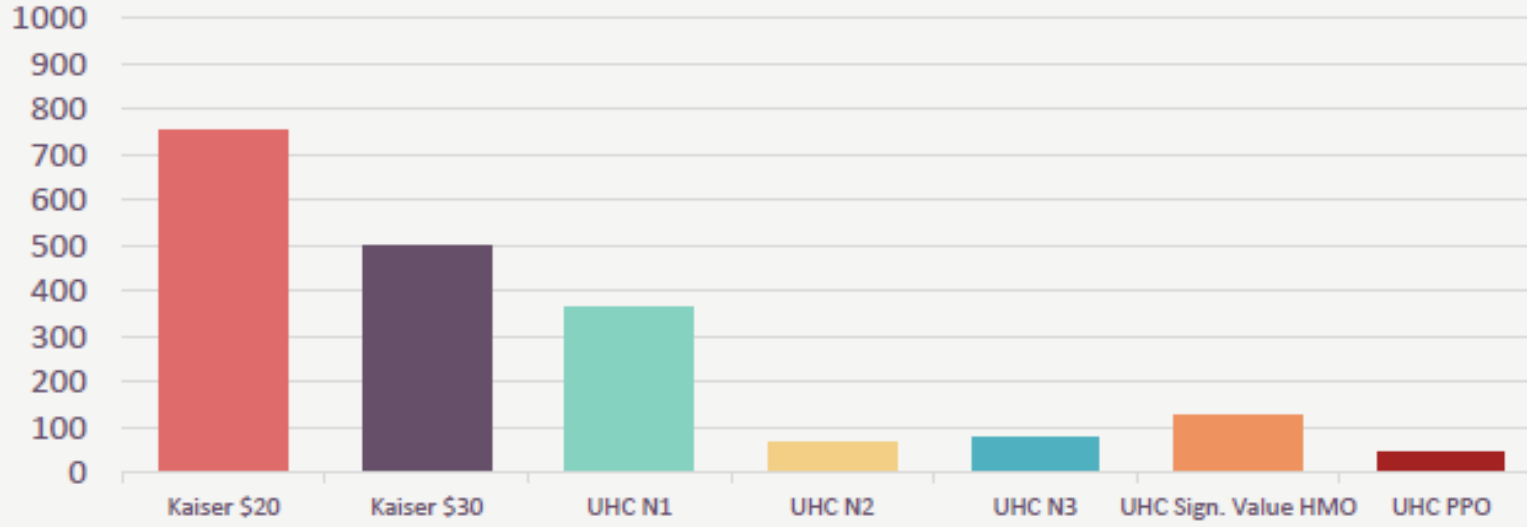
### Bar Graph

### Circle Graph

#### 4 -Tier System

Employee	987	987
Two-Party	141	141
EE+Child(dren)	273	273
Family	529	529
<b>TOTAL</b>	<b>1,930</b>	<b>1,930</b>

# Medical Plan Participation

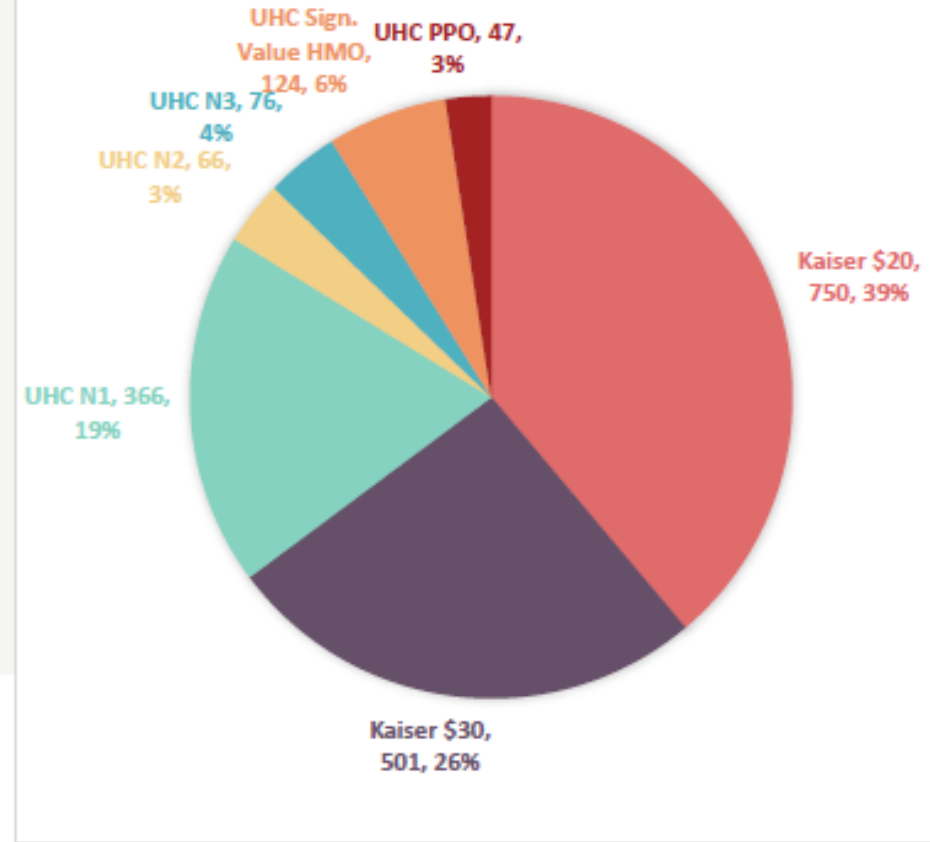


Bar Graph

Circle Graph

Plan	Bar Graph	Circle Graph
Kaiser \$20	750	750
Kaiser \$30	501	501
UHC N1	366	366
UHC N2	66	66
UHC N3	76	76
UHC Sign. Value HMO	124	124
UHC PPO	47	47

## MEDICAL PLAN PARTICIPATION



# Example Employee (Kaiser \$20)

	District Cost	Dental (PPO)	Vision	Kaiser \$20	Employee Cost
Employee	\$615.00	\$61.25	\$6.87	\$699.60	\$152.72
Two-Party	\$690.00	\$114.25	\$13.79	\$1,476.00	\$914.04
EE + Child(ren)	\$690.00	\$113.54	\$17.74	\$1,347.60	\$788.88
Family	\$807.00	\$169.66	\$17.74	\$1,893.60	\$1,274.00

# History of Insurance

<u>YEAR</u>	<u>RAISE/COLA</u>	<u>BENEFIT</u>
2000	11%	\$4,800
2001	4.03%	\$4,800
2002	2.00%	\$4,800

(Insurance vs. Pay ???)

# History of Insurance

<u>YEAR</u>	<u>RAISE/COLA</u>	<u>BENEFIT</u>
2003	No Change	\$4,850/\$5,050/\$5,500
2004	3.0%	\$4,850/\$5,050/\$5,500
2005	4.23%	\$4,850/\$5,400/\$6,170
2006	6.0% total	\$4,850/\$5,600/\$6,770
(More Insurance Questions)		
2007	3.53%	No Change/Retired \$3,800



# History of Insurance

	<u>YEAR</u>	<u>RAISE/COLA</u>	<u>BENEFIT</u>
Single track calendar and 2 furlough days	2008	No Change	No Change
Trad. track calendar and more furlough days	2009	No Change	No Change
In 2011, 9 furlough days	2010-2013	No Change	No Change
	2013	Restoration language 1.17%	0.53% to benefits

# History of Insurance

<u>YEAR</u>	<u>RAISE/COLA</u>	<u>BENEFIT</u>
2014	Retro 3% 5%	No Change \$5,500/\$6,250/\$7,420
2015	3.05% 0.5% (CSR) 3.67% (May Revise) 0.41% (Oct. 1-time money)	\$6,150/\$6,900/\$8,070 0.52%
2016	1.2%	0.121% (Retired)
2017	0.5%	No Change