



MEMORANDUM

October 11, 2012

TO: Administration Committee
FROM: Pamela A. Captain, C/A-H/R Director

RE: Medical Insurance 2013

On September 4, Rae Anne Beaudry from The Horton Group, Inc., our health insurance consultant, led a health insurance workshop with the Common Council. Ms. Beaudry reported that RFP results would be forthcoming.

Renewal rates for 2013 for Network Health Plan, our current medical insurance carrier, are set forth on the attached schedule along with other options received through the RFP. There is one RFP respondent that is not included in the schedule due to double digit premium increases over the current rates.

We are ready to indicate to our consultant the City's selection for medical insurance for 2013.

REQUESTED ACTION: Select the City's medical insurance for 2013.

City of Menasha 2013 Medical Renewal

Plan Analysis - Medical (Updated Rates Received by Network Helath Plan on 10/11/2012)

Plan Name	Network Health Plan	Current - HMO Plan	Network Health Plan	Original Renewal	Network Health Plan	Revised Renewal	Final Revision
Rates	Count						
Single	38	\$446.81	\$501.99	\$476.88	\$460.63	\$460.63	\$460.63
ES	24	\$938.30	\$1,054.18	\$1,001.45	\$967.32	\$967.32	\$967.32
Employee/Child	7	\$823.48	\$925.18	\$878.90	\$848.95	\$848.95	\$848.95
Family	52	\$1,445.45	\$1,623.96	\$1,542.73	\$1,490.16	\$1,490.16	\$1,490.16
Estimated Monthly Premium		\$120,425.74	\$135,298.32	\$128,530.50	\$124,150.59	\$128,530.50	\$124,150.59
Estimated Annual Premium		\$1,445,108.88	\$1,623,579.83	\$1,542,366.00	\$1,489,807.08	\$1,542,366.00	\$1,489,807.08
Percent of Change			12.35%		6.73%		3.09%
		HMO	HMO	HMO	HMO	HMO	HMO
Deductible							
Individual		\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Family		\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Coinsurance							
Out-of-Pocket Maximum		Includes Deductible					
Individual		\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Family		\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Inpatient Hospitalization		100% after Deductible					
Out Patient Hospitalization		100% after Deductible					
Emergency Room		100% after Deductible					
Urgent Care Services		100% after Deductible					
Office Visit PCP		100% after Deductible					
Preventive Care		100% No Deductible					
Occupational, Physical and Speech Therapy Visits		100% after Deductible					
Prescription Drugs - Retail (30 Day)		Network Pharmacy					
Level 1		\$10	\$10	\$10	\$10	\$10	\$10
Level 2		\$25	\$25	\$25	\$25	\$25	\$25
Level 3		\$50	\$50	\$50	\$50	\$50	\$50

