

8/27/09

2009 CAP PLAN DATES

- January
New 3-yr Agreement with Benefit Consultant, Kibble & Prentice (K&P)
New 3-yr Administrative Agreement with Healthcare Mgmt Admin (HMA)
New excess insurance carrier, Sun Life
2004-2008 amendments into 2009 Summary Plan Description
- February 10
Kibble & Prentice presented 2008 year-end experience report:
2008 claims at 97.4% of expected (90.8% for 2007 plan year).
Paid claims per employee/year averaged \$8,011 (up 16.4% from 2007).
12 claimants over \$50K (4 claimants over \$50K in 2007).
Chart of local large employer medical plans to Kibble & Prentice.
- April - August
Marty Andrews (K&P) begins exploring plan adjustment decision packages if needed for 2010 Cap Plan with goal of presenting Options Package at August Medical Advisory Committee (MAC) meeting.
- June 22
Invitation from K&P to Unions re: MAC meetings (August and October).
- July 31
Unions to notify KSG of member for MAC.
- August 27
K&P update to Medical Advisory Committee of 2009 preliminary report of plan performance.
K&P presents Cap Plan potential benefit modification Option Packages.
- September
Stakeholders review Options Packages and provide input to K Goens (and/or bargaining representative if applicable) about preferences.
- October 22
K&P analyzes plan experience; prepares 2010 renewal recommendations. Distribute to Medical Advisory Committee in advance K&P renewal and benefit modification recommendations, if any.
- October 29
K&P presentation and discussion with Medical Advisory Committee.
- Oct – Nov
2010 Excess insurance carrier selection.
- November 2-6
Meet with unions, if requested, regarding any plan changes or suggested modifications.
- November 16
2010 Cap Plan benefit schedule finalized by the County with notice to Unions.
- December 1
Benefit Alert to covered employees regarding changes effective 1/1/2010.
- January 1, 2010
2010 Amendment to Summary Plan Description published and available to all plan participants.

8/27/02

**Whatcom County Employees
Benefit Modification Options**

Benefit Options	Total Change
<u>Benefit Package A (Approx. 3% reduction)</u>	-3.1%
Increase deductible from \$200 to \$300, 3x family	
Increase emergency room copay from \$50 to \$100	
<u>Benefit Package B (Approx. 6% reduction)</u>	-5.9%
Increase deductible from \$200 to \$300, 3x family	
Increase emergency room copay from \$50 to \$100	
Implement 2-tier copay for office visits of \$20 for PCP and \$35 for SCP	
Reduce plan coinsurance for lab & x-ray after the first \$500 to 80% after the deductible	
Add outpatient hospital copay of \$100 per procedure	
<u>Benefit Package C (Approx. 9% reduction)</u>	-8.4%
Increase deductible from \$200 to \$300, 3x family	
Increase emergency room copay from \$50 to \$100	
Implement 2-tier copay for office visits of \$20 for PCP and \$35 for SCP	
Reduce plan coinsurance for lab & x-ray after the first \$500 to 80% after the deductible	
Add outpatient hospital copay of \$100 per procedure	
Increase maximum out of pocket from \$1,000 to \$1,500 individual, 2 x family	
Add inpatient hospital copay of \$200/day up to 3 day max	
<u>Benefit Package D (Approx. 11% reduction)</u>	-11.3%
Increase deductible from \$200 to \$500, 3x family	
Increase emergency room copay from \$50 to \$100	
Implement 2-tier copay for office visits of \$20 for PCP and \$35 for SCP	
Reduce plan coinsurance for lab & x-ray after the first \$500 to 80% after the deductible	
Add outpatient hospital copay of \$100 per procedure	
Increase maximum out of pocket from \$1,000 to \$1,500 individual, 2 x family	
Add inpatient hospital copay of \$200/day up to 3 day max	