



## COUNCIL COMMITTEE MEETINGS

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City Hall Council Chambers, 298 W. Washington  
Tuesday, March 29, 2022 at 5:30 PM

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### AGENDA

#### CALL TO ORDER

#### PERSONNEL COMMITTEE

Ricky Thurman, Chair; Gerald Cook, LeAnn Durfey, Daron Trussell

1. Discuss Employee Benefits Package for Plan Year 2022-2023
2. Discuss Proposed Step Pay Plan for FY 2021-2022
3. Discuss Evaluation Criteria for City Manager Applicants

#### FINANCE COMMITTEE

Justin Haschke, chair; Brandon Huckabee, Brady Pendleton, Ricky Thurman

4. Discuss Designation of Personnel with Banking Control and Signing Authority
5. Discuss Employee Benefits Package for Plan Year 2022-2023
6. Discuss Proposed Step Pay Plan for FY 2021-2022

#### ADJOURN

*Note: The Stephenville City Council may convene into Executive Session on any matter related to any of the above agenda items for a purpose, such closed session allowed under Chapter 551, Texas Government Code.*

***In accordance with the Americans with Disabilities Act, persons who need accommodation to attend or participate in this meeting should contact City Hall at 254-918-1287 within 48 hours prior to the meeting to request such assistance.***



## STAFF REPORT

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**SUBJECT:** Banking Authority

**DEPARTMENT:** Finance

**STAFF CONTACT:** Monica Harris

### RECOMMENDATION:

Staff recommends that the Personnel and Finance Committees forward the proposed health insurance renewal with Blue Cross Blue Shield to Council for approval on April 5, 2022.

### BACKGROUND:

The City of Stephenville health insurance plan starts on May 1<sup>st</sup> and ends on April 30<sup>th</sup> annually. The Blue Cross Blue Shield contract for plan year 21-22 had a maximum increase of 9.9%, which was Blue Cross Blue Shield's initial offer for renewal. Staff requested Hub International Insurance Services, the City's benefits consultant, to go to the market for insurance renewals. Quotes were received from Blue Cross Blue Shield, United Healthcare, and Aetna. After reviewing the quotes, staff recommends awarding the insurance renewal to Blue Cross Blue Shield for a 1.33% increase for the current plans. There is no increase in dental, vision, or basic life.

### FISCAL IMPACT SUMMARY:

The current amount budgeted for group insurance is \$1,119,000. Setting Health Savings Account employer contributions to \$38,000 would decrease the amount to just under \$1,000,000.

### ALTERNATIVES

Choose to renew with either UHC or Aetna.

Choose to set the HSA employer contribution to a different amount.

City of Stephenville  
 Medical Insurance Comparison for Health Insurance Plan Year 2022-2023

Current Base Plan - BCBS 3000 Health Savings Account							
	# Covered	Per Month		Annual Cost	Annual HSA Contribution \$1,500	Employee Cost	
		City	Total				
Employee	96	\$ 420.28	\$ 40,346.88	\$ 484,162.56	\$ 144,000.00	\$ -	
Employee + Spouse	2	420.28	840.56	10,086.72	3,000.00	\$ 614.21	
Employee + Children	9	420.28	3,782.52	45,390.24	13,500.00	\$ 320.90	
Employee + Family	6	420.28	2,521.68	30,260.16	9,000.00	\$ 934.84	
<b>Total</b>	<b>113</b>		<b>\$ 47,491.64</b>	<b>\$ 569,899.68</b>	<b>\$ 169,500.00</b>		

Proposed Base Plan - BCBS 3000 Health Savings Account 1.5% Increase							
	# Covered	Per Month		Annual Cost	Annual HSA Contribution \$0	Employee Cost	
		City	Cost				Increase
Employee	96	\$ 425.85	\$ 40,881.60	\$ 490,579.20	-	\$ -	\$ -
Employee + Spouse	2	425.85	851.70	10,220.40	-	\$ 622.35	\$ 8.14
Employee + Children	9	425.85	3,832.65	45,991.80	-	\$ 325.15	\$ 4.25
Employee + Family	6	425.85	2,555.10	30,661.20	-	\$ 947.23	\$ 12.39
<b>Total</b>	<b>113</b>		<b>\$ 48,121.05</b>	<b>\$ 577,452.60</b>	<b>\$ -</b>		
Increase in cost to City				\$ 7,552.92	\$ (169,500.00)		

Current Buy Up Plan - BCBS 3000 PPO						
	# Covered	Per Month		Annual Cost	Employee Cost	
		City	Cost			
Employee	20	\$ 420.28	\$ 8,405.60	\$ 100,867.20	\$ 36.27	
Employee + Spouse	2	420.28	840.56	10,086.72	\$ 703.49	
Employee + Children	3	420.28	1,260.84	15,130.08	\$ 384.85	
Employee + Family	1	420.28	420.28	5,043.36	\$ 1,051.80	
<b>Total</b>	<b>26</b>		<b>\$ 10,927.28</b>	<b>\$ 131,127.36</b>		

Proposed Buy Up Plan - BCBS 3000 PPO						
	# Covered	Per Month		Annual Cost	Employee Cost	
		City	Cost			
Employee	20	\$ 425.85	\$ 8,517.00	\$ 102,204.00	\$ 36.75	
Employee + Spouse	2	425.85	851.70	10,220.40	\$ 712.81	\$ 9.32
Employee + Children	3	425.85	1,277.55	15,330.60	\$ 389.95	\$ 5.10
Employee + Family	1	425.85	425.85	5,110.20	\$ 1,065.74	\$ 13.94
<b>Total</b>	<b>26</b>		<b>\$ 11,072.10</b>	<b>\$ 132,865.20</b>		
Increase in cost to City				\$ 1,737.84		

**City of Stephenville  
Medical Insurance Comparison for Health Insurance Plan Year 2022-2023**

<b>Employees Opting Out - Current</b>				
	# Covered	Per Month		Annual
		City	Cost	Cost
Employee - on Medicare plan	4	\$ 420.28	\$ 1,681.12	\$ 20,173.44
Employee- on non-Medicare plan	19	\$ 210.14	\$ 3,992.66	\$ 47,911.92
<b>Total</b>	<b>23</b>		<b>\$ 5,673.78</b>	<b>\$ 68,085.36</b>

<b>Employees Opting Out - Proposed</b>				
	# Covered	Per Month		Annual
		City	Cost	Cost
Employee - on Medicare plan	4	\$ 425.85	\$ 1,703.40	\$ 20,440.80
Employee- on non-Medicare plan	19	\$ 212.93	\$ 4,045.58	\$ 48,546.90
<b>Total</b>	<b>23</b>		<b>\$ 5,748.98</b>	<b>\$ 68,987.70</b>
Increase in cost to City				<u>\$ 902.34</u>

				Current	Proposed	Inc/(Dec)
Total City Cost for all plans	162			\$ 769,112.40	\$ 779,305.50	\$ 10,193.10
Positions vacant	14			\$ 70,607.04	\$ 71,542.80	\$ 935.76
Dental	pppm 176	\$ 24.04		\$ 50,772.48	\$ 50,772.48	\$ -
New Benefits Teledoc + other	pppm 176	\$ 7.50		\$ 15,840.00	\$ 15,840.00	\$ -
New Basic Life/AD&D Employer Paid	pppm 176	\$ 3.68		\$ 7,772.16	\$ 7,772.16	\$ -
COBRA Administration	pppm 153	\$ 0.70		\$ 1,285.20	\$ 1,285.20	\$ -
HSA Administration	pppm 127	\$ 2.00		\$ 3,048.00	\$ 3,048.00	\$ -
FSA Administration	pppm 26	\$ 4.15		\$ 1,294.80	\$ 1,294.80	\$ -
Wellsprings Insurance Benefits Consultant				\$ 30,000.00	\$ 30,000.00	\$ -
HSA Contributions*				\$ 169,500.00	\$ 38,000.00	\$ (131,500.00)
<b>Total City Cost for insurance</b>				<u>1,119,232.08</u>	<u>\$ 998,860.94</u>	<u>\$ (120,371.14)</u>
Baseline Insurance				\$ 1,200,000.00	\$ 1,200,000.00	
Variance from Baseline				\$ 80,767.92	\$ 201,139.06	
Reduce by 9.9% maximum health insurance increase for year 2				\$ 83,132.22	\$ 84,233.98	
Amount Available for additional HSA Contributions				\$ (2,364.30)	\$ 116,905.08	

\*HSA Contributions for 21-22 were to pay \$300 HSA advance & \$50 per pay period 2 x a month for a total of 21-22  
 \*HSA Contributions for 22-23 are recommended at \$38,000 total for the year



## CITY OF STEPHENVILLE RECOMMENDATIONS 2022

The following summarizes the results of our marketing effort and focuses on the recommended providers for the City.

**Medical Current Plans with Blue Cross Blue Shield of Texas. TML, Cigna, EMI Health, Scott & White declined to quote.**

### MEDICAL - BLUE CROSS BLUE SHIELD OF TEXAS

- \* Initial Renewal Offer was a rate increase of 9.9%
- \* 64% Loss Ratio at time of renewal
- \* Shopped the market and received proposals from United Healthcare and Aetna
- \* UHC came in with a 6% increase over current rates with comparable plans. Aetna was uncompetitive with similar plans.
- \* BCBS reduced their renewal offer to 5% above current as their Best and Final Offer.
- \* Bundled discount with ancillary products (Dental, Vision, Life, and Disability) will reduce medical premiums by 3.5%
- \* **BCBS net increase for the 2022-2023 plan year will be 1.36% over current rates if all ancillary products remain in place.**
- \* **Illustrated numbers below reflect the projected discount including dental, basic life, vol. life, std, ltd and vision**
- \* The applied estimated discounts are: Dental 2%, std & ltd .5%, vision .5%, life and vol. life .5%
- \* UHC offers various plan designs and limited network (EPO & HMO) options that could hold rates flat or reduce cost; however, there would be unnecessary coverage disruption. UHC Navigate HMO option requires PCP designation and referral for specialist.
- \* Recommend renewing with BCBS of Texas. Two plans currently in force: \$3000 HSA-qualified plan and \$3000 PPO copay plan. Last year, the City funded 100% of the Employee Only premium for the HSA plan and changed the PPO Copay plan to a "buy up" option, only available to those who were already enrolled in that plan.
- \* Considerations: HSA-qualified Medical Plan - Will the City contribute to the Health Savings Accounts? How much?

#### Dental

- \* Blue Cross Blue Shield Ancillary offered a rate pass on the Dental plan - No Change in rates
- \* The City receives a 2% discount on medical premiums to keep dental with BCBS Ancillary. (Approx \$18266 value)

#### Vision

- \* Voluntary Vision - Under a rate guarantee with BCBS Ancillary until 5/1/2025
- \* Bundle discount = 0.5% (Approx \$457 value). Not available as a Stand Alone option with other carriers.

#### Life & Disability

- \* BCBS Ancillary - Life and Disability products - Under a rate guarantee until 5/1/2023
- \* Bundle discount = 0.5% (Life and Voluntary Life) and 0.5% (Voluntary LTD and Voluntary STD). Approx value = \$9,133

	Current Cost PEPM	New Cost PEPM	Net Change in Cost
<b>City Cost Scenario</b>			
<b>Recommendations:</b>			
> BCBS with NO changes to deductible, OOP and RX	\$420.28	\$425.85	\$5.57
> Dental - Renew with NO changes (2% discount on medical)	\$24.04	\$24.04	\$0.00
> Vision - Renew with NO changes (0.5% discount on medical)	\$7.60	\$7.60	\$0.00
> Basic Life/AD&D (Vol Life/AD&D - No cost to City) = 0.5% discount on medical	\$3.68	\$3.68	\$0.00
> Voluntary LTD / Voluntary STD (No cost to City) = 0.5% discount on medical	\$0.00	\$0.00	\$0.00
> New Benefits - Telemedicine/Advocacy/Discount Services	\$7.50	\$7.50	\$0.00
Net Cost Change to the City	\$463.10	\$468.67	\$5.57
		101.2%	
> Proposed Responder Health program for First Responders (approx 88 inc dispatchers)		\$5.00	
> HSA Employer Contributions	\$125.00	\$0.00	\$0.00

# CITY OF STEPHENVILLE - MAY 1, 2022

## MEDICAL PLAN ANALYSIS - BLUE CROSS BLUE SHIELD



	CURRENT PLANS		FINAL BAFO w / ANCILLARY DICOUSNTS	
	BCBS 3000 HSA	BCBS 3000 PPO	BCBS 3000 HSA	BCBS 3000 PPO
Coinsurance	80% / 50%	80% / 50%	80% / 50%	80% / 50%
Deductible Ind/Fam	\$3000/\$6000	\$3000/\$6000	\$3000/\$6000	\$3000/\$6000
Office Copay	20% AD	\$0/\$100	20% AD	\$0/\$100
RX Copay	\$10/\$35/\$60 AD	\$250 Ded \$5/\$50/\$100/\$250	\$10/\$35/\$60 AD	\$250 Ded \$5/\$50/\$100/\$250
RX Deductible		\$250		\$250
Urgent Care/ER	80% AD	\$50/\$250+20%	80% AD	\$50/\$250+20%
Coinsurance/ OOP Max	\$6350/\$12,700	\$6500/\$13,000	\$6350/\$12,700	\$6500/\$13,000
<b>Total Employee Count:</b>	<b>139</b>		<b>139</b>	
Employee Only	96	20	96	20
Employee Spouse	2	2	2	2
Employee Child(ren)	9	3	9	3
Employee Family	6	1	6	1
	113	26	113	26
<b>Billed Rates:</b>				
Employee Only	\$420.28	\$456.55	\$425.85	\$462.60
Employee Spouse	\$1,034.49	\$1,123.77	\$1,048.20	\$1,138.66
Employee Child(ren)	\$741.18	\$805.13	\$751.00	\$815.80
Employee Family	\$1,355.12	\$1,472.08	\$1,376.08	\$1,491.59
<b>Total Percent Change</b>			<b>1.36%</b>	<b>1.33%</b>
Total Monthly Premium	\$57,217.20	\$15,266.01	\$57,993.48	\$15,468.31
Total Annual Premium	\$686,606.40	\$183,192.12	\$695,921.76	\$185,619.72
<b>Combined Annual Premium</b>	<b>\$869,798.52</b>		<b>\$881,541.48</b>	
\$ Change in Premium			<b>\$11,742.96</b>	
% Change in Premium			<b>1.35%</b>	
<b>City Annual Premium Cost</b>	<b>\$701,027.04</b>		<b>\$710,317.80</b>	
<b>Change in City Cost</b>			<b>\$9,290.76</b>	
<b>City HSA Contribution \$1500</b>	<b>\$169,500.00</b>			
<b>Total Medical Cost to City</b>	<b>\$870,527.04</b>		<b>\$710,317.80</b>	
<b>Employer Monthly Cost by Coverage Tier</b>				
Employee Only	\$420.28	\$420.28	\$425.85	\$425.85
Employee Spouse	\$420.28	\$420.28	\$425.85	\$425.85
Employee Child(ren)	\$420.28	\$420.28	\$425.85	\$425.85
Employee Family	\$420.28	\$420.28	\$425.85	\$425.85
<b>Employee Cost Per Month</b>				
Employee Only	\$0.00	\$36.27	\$0.00	\$36.75
Employee Spouse	\$614.21	\$703.49	\$622.35	\$712.81
Employee Child(ren)	\$320.90	\$384.85	\$325.15	\$389.95
Employee Family	\$934.84	\$1,051.80	\$950.23	\$1,065.74

Total Monthly Premium	Employer Contribution	Employee Monthly Cost	Payroll Deduction (24 Payroll Deductions)
<b>3000 HSA Plan - Blue Choice Network</b>			
\$425.85	\$425.85	\$0.00	\$0.00
\$1,048.20	\$425.85	\$622.35	\$311.18
\$751.00	\$425.85	\$325.15	\$162.58
\$1,373.08	\$425.85	\$947.23	\$473.62
<b>3000 PPO Plan - Blue Choice Network</b>			
\$462.60	\$425.85	\$36.75	\$18.38
\$1,138.66	\$425.85	\$712.81	\$356.41
\$815.80	\$425.85	\$389.95	\$194.98
\$1,491.59	\$425.85	\$1,065.74	\$532.87
<b>BCBS DTNHR33 Dental</b>			
\$24.04	\$24.04	\$0.00	\$0.00
\$53.11	\$24.04	\$29.07	\$14.54
\$61.58	\$24.04	\$37.54	\$18.77
\$93.31	\$24.04	\$69.27	\$34.64
<b>EyeMed Vision</b>			
\$7.60	\$0.00	\$7.60	\$3.80
\$14.44	\$0.00	\$14.44	\$7.22
\$15.20	\$0.00	\$15.20	\$7.60
\$22.35	\$0.00	\$22.35	\$11.18
<b>BCBS Ancillary Rates:</b>			
Basic Life per \$1000	\$0.116		
AD&D per \$1000	\$0.031		
STD per \$10 Weekly Benefit	See Rate Chart		
LTD per \$100 Covered Payroll	See Rate Chart		
Voluntary Life/ AD&D	See Rate Chart		

**New Benefits**  
\$7.50 PEPM

**VOLUNTARY LTD - BCBS ANCILLARY**

Monthly Rate per \$100 of Covered Payroll	
Age	Rate
Under 20	\$0.140
20-24	\$0.140
25-29	\$0.170
30-34	\$0.250
35-39	\$0.380
40-44	\$0.550
45-49	\$0.800
50-54	\$1.050
55-59	\$1.270
60+	\$1.130

**VOLUNTARY STD - BCBS ANCILLARY**

Monthly Rate per \$10 of Weekly Benefit	
Age	Rate
Under 20	\$0.253
20-24	\$0.253
25-29	\$0.253
30-34	\$0.253
35-39	\$0.253
40-44	\$0.274
45-49	\$0.274
50-54	\$0.316
55-59	\$0.316
60+	\$0.398

**VOLUNTARY LIFE / AD&D RATE CHART**

Employee Supplemental Life/AD&D Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.108
20-24	\$0.108
25-29	\$0.108
30-34	\$0.108
35-39	\$0.127
40-44	\$0.167
45-49	\$0.255
50-54	\$0.363
55-59	\$0.569
60-64	\$0.736
65-69	\$1.306
70-74	\$2.967
75+	\$5.983

  

Dependent Life (Children) Monthly Premium per Family Life/AD&D	
Amount	Rate
\$1,000	\$0.23
\$10,000	\$2.26

Spouse Supplemental Life/AD&D Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.108
20-24	\$0.108
25-29	\$0.108
30-34	\$0.108
35-39	\$0.127
40-44	\$0.167
45-49	\$0.255
50-54	\$0.363
55-59	\$0.569
60-64	\$0.736
65-69	\$1.306
70-74	\$2.967
75+	\$5.983

  

Dependent Life (Children) Monthly Premium per Family Life/AD&D	
Amount	Rate
\$1,000	\$0.23
\$10,000	\$2.26

SUMMARY REPORT FOR CITY OF STEPHENVILLE  
EPO/PPO COPAY PLANS VS HSA-QUALIFIED PPO PLAN

UHC PREMIUMS VS CLAIMS HISTORY

OVERALL EXPERIENCE:

Year/Month	Members	Subscribers	Premium	Premium DMDM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments DMDM	12 Month Rolling Average PMPM
2019-12	192	138	\$96,288	\$501.50	\$58,734	\$3,549	\$14,090	\$76,373	79.3%	\$397.78	
2020-01	191	138	\$95,809	\$501.62	\$16,089	\$3,512	\$15,392	\$34,993	36.5%	\$183.21	
2020-02	189	136	\$95,559	\$505.60	\$33,083	\$3,476	\$12,383	\$48,942	51.2%	\$258.95	
2020-03	189	136	\$95,523	\$505.41	\$13,932	\$3,476	\$10,126	\$27,533	28.8%	\$145.68	
2020-04	186	133	\$93,780	\$504.20	\$12,515	\$3,421	\$10,819	\$26,754	28.5%	\$143.84	
2020-05	177	133	\$80,174	\$452.96	\$39,130	\$3,255	\$9,690	\$52,075	65.0%	\$294.21	
2020-06	174	132	\$87,117	\$500.67	\$11,949	\$3,200	\$16,763	\$31,911	36.6%	\$183.40	
2020-07	171	129	\$85,443	\$499.67	\$26,709	\$3,425	\$16,185	\$46,319	54.2%	\$270.87	
2020-08	175	128	\$86,403	\$493.73	\$24,690	\$3,505	\$14,303	\$42,499	49.2%	\$242.85	
2020-09	179	131	\$88,415	\$493.94	\$30,098	\$3,585	\$11,691	\$45,375	51.3%	\$253.49	
2020-10	176	131	\$86,611	\$492.11	\$58,831	\$3,545	\$11,017	\$73,394	84.7%	\$417.01	
2020-11	176	132	\$86,642	\$492.28	\$16,715	\$3,525	\$13,910	\$34,150	39.4%	\$194.04	\$248.42

Total by Experience Period

Current Period	2,175	1,597	\$1,077,764		\$342,475	\$41,475	\$156,367	\$540,317	50.1%	\$248.42
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Average Membership/PMPM Premium and Payments by Experience Period

Current Period	181	133	\$495.52		\$157.46	\$19.07	\$71.89	\$248.42
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OLD EPO COPAY PLAN:

Year/Month	Members	Subscribers	Premium	Premium DMDM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments DMDM	12 Month Rolling Average PMPM
2019-12	12	11	\$8,309	\$692.44	\$2,186	\$221	\$1,782	\$4,189	50.4%	\$349.11	
2020-01	12	11	\$8,309	\$692.44	\$7,344	\$221	\$1,365	\$8,929	107.5%	\$744.09	
2020-02	12	11	\$8,309	\$692.44	\$582	\$221	\$1,177	\$1,980	23.8%	\$164.97	
2020-03	12	11	\$8,309	\$692.44	\$1,180	\$221	\$508	\$1,909	23.0%	\$159.05	
2020-04	12	11	\$8,309	\$692.44	\$542	\$221	\$546	\$1,309	15.7%	\$109.06	

Total by Experience Period

Current Period	60	55	\$41,546		\$11,833	\$1,103	\$5,379	\$18,315	44.1%	\$305.25
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Average Membership/PMPM Premium and Payments by Experience Period

Current Period	12	11	\$692.44		\$197.22	\$18.39	\$89.64	\$305.25
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ANDQ PRIMARY ADVANTAGE COPAY PLAN:

Year/Month	Members	Subscribers	Premium	Premium DMDM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments DMDM	12 Month Rolling Average PMPM
2019-12	119	80	\$57,855	\$486.17	\$54,551	\$2,207	\$7,560	\$64,318	111.2%	\$540.48	
2020-01	117	79	\$56,830	\$485.73	\$7,436	\$2,152	\$5,860	\$15,448	27.2%	\$132.04	
2020-02	118	78	\$57,542	\$487.64	\$7,664	\$2,170	\$6,682	\$16,516	28.7%	\$139.96	
2020-03	117	77	\$56,961	\$486.84	\$7,782	\$2,152	\$5,109	\$15,043	26.4%	\$128.58	
2020-04	114	74	\$55,218	\$484.37	\$2,866	\$2,096	\$5,376	\$10,339	18.7%	\$90.69	
2020-05	114	79	\$51,515	\$451.89	\$32,847	\$2,096	\$4,240	\$39,183	76.1%	\$343.71	
2020-06	110	77	\$54,915	\$499.23	\$5,383	\$2,023	\$9,409	\$16,815	30.6%	\$152.86	
2020-07	108	75	\$53,776	\$497.93	\$24,315	\$2,163	\$9,002	\$35,481	66.0%	\$328.52	
2020-08	105	72	\$52,068	\$495.89	\$5,049	\$2,103	\$6,263	\$13,415	25.8%	\$127.76	
2020-09	105	72	\$52,068	\$495.89	\$23,523	\$2,103	\$4,008	\$29,634	56.9%	\$282.23	
2020-10	99	69	\$48,659	\$491.51	\$16,329	\$1,983	\$3,200	\$21,512	44.2%	\$217.30	
2020-11	96	67	\$47,086	\$490.48	\$5,967	\$1,923	\$5,637	\$13,528	28.7%	\$140.91	\$220.30

Total by Experience Period

Current Period	1,322	899	\$644,492		\$193,714	\$25,171	\$72,346	\$291,231	45.2%	\$220.30
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Average Membership/PMPM Premium and Payments by Experience Period

Current Period	110	75	\$487.51		\$146.53	\$19.04	\$54.72	\$220.30
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UHC H.S.A.- QUALIFIED PLAN:

Year/Month	Members	Subscribers	Premium	Premium DMDM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments DMDM	12 Month Rolling Average PMPM
2019-12	61	47	\$30,124	\$493.84	\$1,997	\$1,122	\$4,747	\$7,866	26.1%	\$128.95	
2020-01	62	48	\$30,670	\$494.68	\$1,309	\$1,140	\$8,167	\$10,616	34.6%	\$171.23	
2020-02	59	47	\$29,708	\$503.52	\$24,837	\$1,085	\$4,524	\$30,446	102.5%	\$516.04	
2020-03	60	48	\$30,253	\$504.22	\$4,969	\$1,103	\$4,509	\$10,581	35.0%	\$176.35	
2020-04	60	48	\$30,253	\$504.22	\$9,107	\$1,103	\$4,896	\$15,107	49.9%	\$251.78	
2020-05	63	54	\$28,659	\$454.90	\$6,283	\$1,159	\$5,450	\$12,892	45.0%	\$204.63	
2020-06	64	55	\$32,202	\$503.16	\$6,566	\$1,177	\$7,354	\$15,096	46.9%	\$235.88	
2020-07	63	54	\$31,667	\$502.66	\$2,393	\$1,262	\$7,183	\$10,838	34.2%	\$172.03	
2020-08	70	56	\$34,335	\$490.50	\$19,641	\$1,402	\$8,041	\$29,083	84.7%	\$415.48	
2020-09	74	59	\$36,347	\$491.18	\$6,575	\$1,482	\$7,683	\$15,741	43.3%	\$212.71	
2020-10	77	62	\$37,952	\$492.88	\$42,502	\$1,562	\$7,817	\$51,882	136.7%	\$673.79	
2020-11	80	65	\$39,556	\$494.45	\$10,748	\$1,602	\$8,272	\$20,623	52.1%	\$257.78	\$291.01

Total by Experience Period

Current Period	793	643	\$391,726		\$136,928	\$15,200	\$78,643	\$230,771	58.9%	\$291.01
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Average Membership/PMPM Premium and Payments by Experience Period

Current Period	66	54	\$493.98		\$172.67	\$19.17	\$99.17	\$291.01
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SUMMARY REPORT FOR CITY OF STEPHENVILLE  
 PPO COPAY PLANS VS HSA-QUALIFIED PPO PLAN  
 10 MONTH REPORTING PERIOD: 5/1/2021 - 02/28/2022

BCBS CLAIMS ACTIVITY BY PLAN TYPE - PLAN COMPARISON

Patient Relationship	Avg Medical Subscribers (EEs)	Avg Medical Members (ALL)	First Date of Service	Last Date of Service	EST PREMIUM	Billed Claims Amount	Coinsurance Amount	Deductible Amount	Copay Amount	Patient Share Amount (Claim)	Paid Amount	RX Total Cost	AVG PMPM	PLAN LOSS RATIO
PPO COPAY PLAN	26	30	5/6/2021	2/23/2022	\$137,939.30	\$350,689.14	\$3,704.69	\$18,586.57	\$8,110.34	\$30,401.60	\$90,514.13	\$51,157.42	\$301.71	16%
HSA PPO PLAN	113	151	5/1/2021	2/17/2022	\$582,792.80	\$1,564,506.21	\$33,853.90	\$106,940.34	\$1,248.33	\$142,042.57	\$482,365.00	\$124,299.47	\$319.45	83%
<b>COMBINED TOTALS</b>	<b>139</b>	<b>181</b>	<b>5/1/2021</b>	<b>2/28/2022</b>	<b>\$720,732.10</b>	<b>\$1,915,195.35</b>	<b>\$37,558.59</b>	<b>\$125,526.91</b>	<b>\$9,358.67</b>	<b>\$172,444.17</b>	<b>\$572,879.13</b>	<b>\$175,456.89</b>	<b>\$316.51</b>	79%
<i>Loss Ratio at renewal review</i>													64.50%	



## STAFF REPORT

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**SUBJECT:** Banking Authority

**DEPARTMENT:** Finance

**STAFF CONTACT:** Monica Harris

### RECOMMENDATION:

Staff recommends that the Finance Committee forward by resolution designation of banking authority for the City of Stephenville to Council for approval on April 5, 2022

### BACKGROUND:

On February 1, 2022, City Council awarded the Depository contract to First Financial Bank. First Financial Bank has requested a resolution designating staff, by name not just position, for banking authority. Staff recommends designating Allen Barnes, City Manager, and Monica Harris, Finance Director, with full banking control, which includes signature authority, the ability to open accounts, as well as the ability to designate other staff authority. Staff also recommends designating Staci King, City Secretary, and Lisa Slemmons, Senior Accountant, with signature authority and Deanna Saucedo, Accountant, for inquiry authority.

The above designations allow for redundancy in the case of personnel absences to allow for continuity of services.

### FISCAL IMPACT SUMMARY:

None

### ALTERNATIVES

Designate different staff for different levels.