FEN Survey
District Health Plan Costs Update - January 2020

	Is your District				
	Health Plan fully	Does your District pay all or	What is your current rate	Is your District	If Yes, who and/or what
	insured or self-	a portion of the premium	structure and monthly	Health Plan audited	entity performs your
District	insured?	per employee?	premium/employee?	on an annual basis?	audit(s)?
			750 deductible is \$7,007 annual		
			paid over ten months so \$700.70		
Alachua	Self-insured	All	per employee per month	No	N/A
			Employee Pays		
			Employee only \$ 106.67 Employee + Spouse \$ 443.87		
.	Caltian	D. History	Employee + Child(ren) \$ 278.27	Nie / code de dischi	21/2
Brevard	Self-insured	Portion	Family \$ 561.47	No (periodically)	N/A
		All if employee selects 6650			
		Plan; Any additional			
		premium costs are			
Charlotte	Self-insured	employee responsibility	Attached	No	N/A
					Our last couple of claim
					audits were performed by:
					Siver Insurance Consultants
					801 94th Ave. N., Ste 202
					St. Petersburg, FL 33702
		We offer a contributory and			(727) 577-2780
Duval	Self-insured	a non-contributory plan	Attached	Yes	

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District	insured?	per employee?	premium/employee?	on an annual basis?	audit(s)?
			The District provides health		
			insurance to all employees		
			working greater than 20 hours a		
			week. The Board's contribution is		
			the same for all plans and is		
			currently \$4,890 per plan year.		
			The employee pays the premium		
			beyond the Board's contribution		
			and the amount is dependent on		
Hamilton	Fully insured	Portion	the enrolled plan and type.	No	N/A
					The District's Risk, Benefits
					& Compliance Dept audits
					Enrollment quarterly.
					Purvis Gray audits the
					District's financials
					annually, health insurance
Hernando	Fully insured	Portion	Attached	Yes	is included in that audit as
		Every employee receives the			
			We have four health plans, 1 fully		
		amd then the employee	board funded, the monthly		
		contributes the rest for the	premium the Board pays for each		
		buy-out plan. We have one	employee for single coverage is		
		fully board paid plan with no	\$560.95. Attached		
Marion	Fully insured	employee contribution.		No	N/A
Monroe	Self-insured	Portion	Attached	Yes	Silver Insurance Consultants

	•	Does your District pay all or	•	Is your District	If Yes, who and/or what
District	insured or self- insured?	a portion of the premium	•	Health Plan audited on an annual basis?	entity performs your
District	insured?	per employee? The District offers 3 plans. One plan is no cost for employee only coverage, so the Districts pays the entire employee only premium for that plan. The other 2 plans require a contribution for employee only coverage, so the District pays 96% of the	premium/employee?	on an annual basis?	Medical claims are audited by CTI and prescription drugs claims are audited by BMI Auditing Services.
		annual premium and employees pay 4% of the			
Orange	Self-insured	annual premium.	Attached	Yes	
				•	The Office of the Florida Auditor General completes our audit every third year, and Moore Stephens Lovelace completes our
Osceola	Self-insured	Portion	Attached	buuget	audit each intervening year.
					An actuarial audit is completed annually by an outside agency, Gallagher and the health internal service fund is part of the District's annual financial statement audit performed
Palm Beach	Self-insured	Portion	Attached	Yes	by RSM US, an outside
Pasco	Self-insured	All for one plan; portion for o	Attached	No	N/A

District		Does your District pay all or a portion of the premium per employee?	What is your current rate structure and monthly premium/employee?	Is your District Health Plan audited on an annual basis?	If Yes, who and/or what entity performs your audit(s)?
Putnam	Fully insured	Portion	portion - \$450 board contribution plus a 1 year MOU for \$150 from _insurance for a total contribution of \$600 per month	Yes	The following link takes you to our rates: http://putnam.touchpoint sonline.com/my-benefits/2020-medical-plans.aspx?id=506539&202 0%20Medical%20Plans
Sumter	Self-insured	Portion	453.50/month Board; \$93.46 or \$44.02/month depending upon plan	Yes	AG
Union	Fully insured	Portion	Attached	No	N/A
			Quality Choice: Family \$19,918.68 (Board contrib: \$10,319.63, Employee: \$9,599.05); Single \$8,301.36 (Board contrib: \$5,530.70, Employee: \$2,770.66); Value Plan: Family \$17,016.60 _(Board contrib: \$10,319.63, Employee: \$6,696.97); Single \$7,091.88 (Board contrib: \$5,5300.70,		
Wakulla	Fully insured	Portion	Employee: \$1,561.18)	No	N/A