

AGENDA ITEM SUMMARY

DATE: 08/19/2013 DEPT.: Legislative/Administration DEPT. HEAD SIGNATURE: HD

SUBJECT: IIIA Health Insurance opportunity to offer alternate plan to employees.

AUTHORITY:  ID Code \_\_\_\_\_  IAR \_\_\_\_\_  City Ordinance  
(IF APPLICABLE)

BACKGROUND/SUMMARY OF ALTERNATIVES CONSIDERED:

Attached is correspondence received by member cities of the III-A on August 1, 2013. The correspondence announces an annual 20-day open enrollment period Aug 1-20, and offers member cities the opportunity to choose from four standard plans plus their existing plan a maximum of 2 plans for their employees to choose from.

We surveyed employees and consulted with Moloney & O'Neill regarding the desirability of these plans. Our consultant advised that none of the plans offer a premium reduction significant enough that employees would benefit if the difference in premium were set up through an HRA to pay employees higher medical expenses.

Employees themselves responded as follows:

40% preferred Hailey's existing plan

10% said they would choose Plan A shown in the attached Legacy Page 2 if the City were to offer it and pay the higher premium for its employees. This is a richer benefit plan that costs \$552/year more in premiums. Employees are aware, however, that Hailey is not in a position to pay higher premiums.

1 employee in the 10% group expressed interest in paying the premium difference himself.

1 plan member required to pay his own premiums expressed emphatic interest in Plan B-70-\$40. Shown in the far-right column on Legacy Page 2, this is a high deductible plan with lesser premiums of \$1,236/year.

FISCAL IMPACT / PROJECT FINANCIAL ANALYSIS:

The increase in premiums assessed by III-A for Hailey's current plan is shown in the attached Legacy Page 1. This increase is budgeted in the proposed FY 2014 Budget.

ACKNOWLEDGEMENT BY OTHER AFFECTED CITY DEPARTMENTS: (IF APPLICABLE)

____ City Attorney	____ Clerk / Finance Director	____ Engineer	____ Building
____ Library	____ Planning	____ Fire Dept.	_____
____ Safety Committee	____ P & Z Commission	____ Police	_____
____ Streets	____ Public Works, Parks	____ Mayor	_____

RECOMMENDATION FROM APPLICABLE DEPARTMENT HEAD:

We recommend continuing Hailey's current five-tier plan as the primary plan for employees, and allowing members to choose Plan B-70-\$40 for the following reasons:

1. The premiums are within our budget projections.
2. Several employees have one child insured on our plan, which is less expensive in a five-tier rate configuration than in the standard plans, which only go to a four-tier rate configuration.
3. Higher tiered rate configurations build stability into rates.
4. Should III-A run into future financial difficulty and higher expenses, Hailey may need to identify premium reduction strategies, such as choosing plans with higher deductibles, higher out-of-pocket maximums, or paying less than 100% of employees' premiums. With only one alternative allowed, Hailey should not, with the III-A risk still ahead, move to a richer, more costly choice for its employees/members.
5. At least one person in our group expects to benefit significantly from the alternate offer.

---

**ACTION OF THE CITY COUNCIL:**

Date \_\_\_\_\_

City Clerk \_\_\_\_\_

---

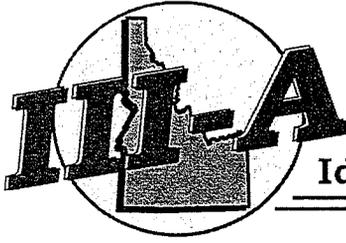
**FOLLOW-UP:**

\*Ord./Res./Agmt./Order Originals:

Copies (all info.):

\*Additional/Exceptional Originals to: \_\_\_\_\_

Copies



## Idaho Independent Intergovernmental Authority

---

August 1, 2013

### III-A Member Cities:

The Board of Trustees of the Idaho Independent Intergovernmental Authority Trust is pleased to report the adoption of a renewal rate increase of 6.8% for the Plan Year 2014. This percentage breaks down to an increase of 3.8% for claims and administration and an increase of 3% to fund surplus. The III-A pool has stabilized and the surplus continues to grow.

The open enrollment period for the 2014 Plan Year will take place between August 1 and August 20. The III-A Board of Trustees has adopted five Standard plans to allow you to have options to provide your employees. Members can renew their current plans, change to one of the Standard medical plans or renew their current plan AND offer one of the Standard medical plans to your employees. Following is important information regarding changes and selection of plans.

The enclosed charts show your current rate, the renewal rate for October 1 with the 6.8% increase and rates for each of the five Standard plans now offered by III-A. This allows you to make the best plan selection for your city and assists you with compliance to the forthcoming Affordable Health Care Act requirements.\*

On the chart labeled Medical/Rx Renewal Contribution Rates PY Oct 2013–Sep 2014 (Page 1), your city's current contribution rate is shown, followed by the 6.8% increase rate for a five-tier, two-tier and composite rate structure.

- Five-Tier Structure: Single Employee (EE), Employee and Spouse (ES), Employee and Child (EC), Employee and Children (ECH) and Family (EF)
- Two-Tier Structure: Single Employee (EE) and Family (EF)
- Composite Rate Structure: One rate for all employees-regardless of the number of dependents included in their plan

The chart labeled Standard Medical/Rx Plan Options October 1, 2013–September 30, 2014 (Page 2) describes five Standard plans and their rates. Each plan gives you two options for the pharmacy benefit (\$10/\$20/\$40 OR \$20/\$50/\$80) except the high deductible health plan, which has a single pharmacy benefit (\$10/\$35/\$50) that is available only after the individual has satisfied the medical plan's member share. In order to assist our Members in complying with the affordability provision of the ACA, the Board is offering the Standard plans with three rate tier structures for each medical and pharmacy combination benefit, a four-tier, two-tier and composite rate structure.

In order to help you understand the selection process, we will show you an example using the City of Aberdeen:

If Aberdeen chooses to keep their current plan with a 6.8% increase, their single rate would increase from \$571.37 to \$610. If they change to a two-tier structure, their single rate would be \$591; or if they change to a composite structure, the rate would be \$654. If the City of Aberdeen chooses to move to one of the Standard plans, or offer one of the Standard plans in addition to their current plan, and they choose Plan A with the \$20/\$50/\$80 pharmacy benefit, their single rate would be \$723 on the four-tier structure, \$718 on the two-tier structure or \$1,435 on the composite structure. The plan rate varies based on the pharmacy benefit selected by your city.

For Members currently enrolled in the III-A dental and vision plans, there will be no rate increase for the 2014 Plan Year. Page 3 of your packet is the list of member cities currently enrolled in the III-A dental plan. The Members may choose to keep their current plan. Page 3 also shows five-tier, two-tier, and composite rate structures to select for your city. Page 6 lists the member cities currently enrolled in the III-A vision plan. The vision plans offer four-tier, two-tier and a composite rate structures.

As of October 1, 2013, III-A will also offer Standard dental and vision plans. The dental and vision rate charts are included. Pages 4 and 5 of your packet are the III-A Standard dental plan rates. Page 7 lists the III-A Standard vision plan rates. If you are interested in obtaining dental and/or vision plans for your city, please provide the request on your letterhead stating the benefit plan, the requested effective date and which employees/dependents should be enrolled. Also, be sure to include a list of those employees who have waived this coverage because they are covered under another group plan. Employees are not allowed to waive coverage unless they are covered under another group plan. This rule protects the financial stability of these plans for all III-A Members.

We are aware that you may be committed to contracts that expire during the 2013-14 plan year. You may join the dental and/or vision plans any time within the plan year provided we receive 45 days' notice, prior to your requested effective date.

If your city changes to a new plan or adds a plan, or if any of your employees have any changes in their dependents, please fill out the enclosed enrollment/change form. Once a form is on file for an employee, changes can be made online. If there are no changes, no forms need to be completed. We must have this information by August 21, 2013 so that new ID cards can be distributed and adjustments will be reflected on your October 1 billing statement.

Beginning with your October 1, 2013 invoice, all contribution payments should be sent directly to the accountant for the III-A:

Jacob Catmull, CPA  
Evans & Poulsen  
1360 Albion Ave.  
Burley, ID 83318

Please note that the schedule for your city's wellness screening is attached. In addition, if you would like me to travel to your city to answer any questions you have with regard to your health benefits plan, please email me at [amywmanning9@gmail.com](mailto:amywmanning9@gmail.com) to set up a meeting date/time.

Sincerely,

Amy W. Manning  
Program Manager

\*The III-A consultant, Charlynn Harless, will be conducting a workshop during the ICCTFOA conference in Boise being held September 18 – 20. She will address questions and concerns regarding compliance with the Affordable Health Care Act. Please send a representative from your city to this important meeting. More information will follow.

Idaho Independent Intergovernmental Authority Trust  
 Medical/Rx Renewal Contribution Rates - FY Oct 2013 - Sep 2014

	2012-13 Contribution Rates				2013-14 Renewal				
	Five Tier Rate Structure				Five Tier Structure				
	EE	EE & Spouse	EE & Child	EE & Child(ren)	EE & Family	EE & Spouse	EE & Child	EE & Child(ren)	EE & Family
<b>Aberdeen</b>	\$371.37	\$1,142.74	\$982.76	\$982.76	\$1,605.56	\$1,221	\$1,050	\$1,050	\$1,715
<b>American Falls</b>	\$347.63	\$745.97	\$489.21	\$686.67	\$1,035.73	\$797	\$523	\$733	\$1,106
<b>Ammon</b>	\$554.75	\$1,231.52	\$870.40	\$1,301.43	\$1,825.13	\$1,315	\$980	\$1,190	\$1,949
<b>Arco</b>	\$491.35	\$982.69	\$845.11	\$845.11	\$1,380.68	\$1,050	\$903	\$903	\$1,475
<b>Blackfoot</b>	\$580.21	\$1,298.90	\$817.59	\$1,068.73	\$1,563.04	\$1,187	\$873	\$1,141	\$1,669
<b>Burley</b>		\$1,383.74				\$1,271	\$1,093	\$1,093	\$1,786
<b>Cascade</b>	\$398.67	\$797.33	\$685.71	\$685.71	\$1,120.25	\$852	\$732	\$732	\$1,197
<b>Chubbuck</b>	\$413.85	\$994.02	\$591.48	\$786.78	\$1,235.82	\$1,062	\$632	\$840	\$1,370
<b>Council</b>	\$399.86	\$799.72	\$687.76	\$687.76	\$1,123.61	\$854	\$735	\$735	\$1,200
<b>Donnelly</b>	\$327.37	\$654.75	\$563.08	\$563.08	\$919.92	\$699	\$601	\$601	\$983
<b>Dawney</b>	\$507.49	\$1,014.97	\$872.88	\$872.88	\$1,426.04	\$1,084	\$952	\$952	\$1,523
<b>Dubois</b>	\$591.94	\$1,183.88	\$1,018.14	\$1,018.14	\$1,663.36	\$1,264	\$1,087	\$1,087	\$1,777
<b>Fruitland</b>	\$510.69	\$1,095.88	\$718.69	\$1,008.76	\$1,521.54	\$1,170	\$768	\$1,077	\$1,625
<b>Grangeville</b>	\$484.52	\$969.05	\$833.38	\$833.38	\$1,361.51	\$1,035	\$890	\$890	\$1,454
<b>Hadley</b>	\$638.57	\$1,256.26	\$774.58	\$1,199.59	\$1,754.96	\$1,342	\$827	\$1,281	\$1,874
<b>Homedale</b>	\$541.09	\$1,082.18	\$930.67	\$930.67	\$1,520.46	\$1,156	\$994	\$994	\$1,674
<b>Ketchum</b>	\$917.21	\$1,809.07	\$1,115.89	\$1,729.04	\$2,531.49	\$1,992	\$1,192	\$1,847	\$2,704
<b>Kobsia</b>	\$461.74	\$923.48	\$794.19	\$794.19	\$1,297.49	\$986	\$848	\$848	\$1,386
<b>Lava Hot Springs</b>	\$573.09	\$1,146.17	\$985.71	\$985.71	\$1,610.37	\$1,224	\$1,053	\$1,053	\$1,720
<b>Menan</b>	\$459.38	\$918.77	\$790.14	\$790.14	\$1,290.87	\$981	\$844	\$844	\$1,379
<b>Mimidoka Irrigation</b>	\$671.77	\$1,479.17	\$975.11	\$1,278.44	\$1,917.32	\$1,580	\$1,042	\$1,365	\$2,048
<b>Montpelier</b>	\$643.37	\$1,373.95	\$903.05	\$903.05	\$1,905.35	\$1,468	\$965	\$964	\$1,435
<b>New Meadows</b>	\$574.80	\$1,149.60	\$988.66	\$988.66	\$1,615.19	\$1,228	\$1,056	\$1,056	\$1,725
<b>New Plymouth</b>	\$526.23	\$1,052.47	\$905.12	\$905.12	\$1,478.72	\$1,124	\$967	\$967	\$1,579
<b>Nezperce</b>	\$553.09	\$1,106.18	\$951.31	\$951.31	\$1,554.18	\$1,182	\$1,016	\$1,016	\$1,660
<b>Oakley</b>	\$481.93	\$963.85	\$828.91	\$828.91	\$1,354.21	\$1,029	\$885	\$885	\$1,446
<b>Paul</b>	\$440.63	\$881.26	\$757.88	\$757.88	\$1,238.16	\$941	\$809	\$809	\$1,322
<b>Polatach</b>	\$565.66	\$1,131.32	\$972.93	\$972.93	\$1,589.50	\$1,208	\$1,039	\$1,039	\$1,698
<b>Soda Springs</b>	\$675.89	\$1,590.36	\$1,173.46	\$1,173.46	\$2,087.93	\$1,699	\$1,253	\$1,253	\$2,250
<b>St. Anthony</b>	\$592.51	\$1,185.03	\$1,019.12	\$1,019.12	\$1,664.96	\$1,266	\$1,089	\$1,088	\$1,778
<b>Victor</b>	\$547.44	\$1,094.88	\$941.59	\$941.59	\$1,538.30	\$1,169	\$1,006	\$1,006	\$1,643
<b>Wildier</b>	\$526.23	\$1,052.47	\$905.12	\$905.12	\$1,478.72	\$1,124	\$967	\$967	\$1,579

Age Band Rates Member Only

Idaho Independent Intergovernmental Authority Trust

Standard Medical/Rx Plan Options - October 1, 2013 - September 30, 2014

Pharmacy	Medical	Plan A-90-\$20	Plan B-80-\$30	HGHP Plan 80	Plan B-70-\$40
Retail (30-days)	Member Share	\$500/\$1,500	\$2,000/\$4,000	\$1,250/\$2,500	\$3,000/\$6,000
Brand	Out-of-Pocket Max	\$1,500/\$4,500	\$3,000/\$6,000	\$6,250/\$12,500	\$6,000/\$12,000
Preferred	Coinsurance	90%	80%	80%	70%
Generic	Hosp/Surg/X-ray/Lab	90%	80%	80%	70%
	Other Professional	90%	80%	80%	70%
	Emergency Room	\$100 Copay	\$250 Copay	Member Share &	\$250 Copay
	Office Visit Copay	\$20	\$30	Coinsurance	\$40
<b>Four Tier Rate Structure</b>					
\$10 \$20 \$40	Single	\$728	\$644		\$579
	2-Party	\$1,455	\$1,288		\$1,158
	Dependents	\$1,251	\$1,108		\$996
	Family	\$2,045	\$1,809		\$1,627
\$20 \$50 \$80	Single	\$723	\$639		\$574
	2-Party	\$1,445	\$1,278		\$1,148
	Dependents	\$1,243	\$1,099		\$987
	Family	\$2,030	\$1,795	\$621	\$1,612
\$10 \$35 \$50	Single			\$1,242	
Rx Copay	2-Party			\$1,068	
After Medical	Dependents			\$1,746	
Member Share	Family				
<b>Two Tier Rate Structure</b>					
\$10 \$20 \$40	Single	\$723	\$640		\$575
	Family	\$1,807	\$1,599		\$1,438
\$20 \$50 \$80	Single	\$718	\$635		\$570
	Family	\$1,795	\$1,587		\$1,425
\$10 \$35 \$50	Single			\$617	
Rx Copay	Family			\$1,543	
After Medical	Member Share				
<b>Composite Rate Structure</b>					
\$10 \$20 \$40	Composite	\$1,445	\$1,279		\$1,150
\$20 \$50 \$80	Composite	\$1,435	\$1,269		\$1,140
\$10 \$35 \$50	Composite			\$1,234	
Rx Copay After Medical	Member Share				

**Idaho Independent Intergovernmental Authority Trust**  
**Dental Renewal Contribution Rates - PY Oct 2013 - Sep 2014**

	2012-13 Contribution Rates Five Tier Rate Structure				2013-14 Renewal Five Tier Structure & Spouse & Child & Child(ren) & Family				2013-14 Renewal Two Tier Structure & Family				2013-14 Renewal Composite Structure Composite	
	EE	EE & Spouse	EE & Child	EE & Child(ren) & Family	EE	EE & Spouse	EE & Child	EE & Child(ren) & Family	EE	EE & Family	EE	EE & Family	EE	EE & Family
Aberdeen	\$39.05	\$81.70		\$126.30	\$39	\$82	\$70	\$126	\$34	\$85			\$69	
American Falls	\$12.00	\$24.00	\$36.00	\$60.00	\$12	\$24	\$36	\$60	\$14	\$36			\$31	
Cascade	\$28.19	\$58.36	\$60.37	\$93.75	\$28	\$58	\$60	\$94	\$29	\$72			\$63	
Donnelly	\$45.05	\$90.09		\$134.22	\$45	\$90	\$77	\$134	\$39	\$97			\$68	
Downey	\$58.20	\$121.40	\$128.90	\$192.10	\$58	\$121	\$129	\$192	\$68	\$171			\$171	
Dubois	\$26.40	\$26.40	\$26.40	\$26.40	\$26	\$26	\$26	\$26	\$26	\$66			\$26	
Fruitland	\$52.04	\$104.08	\$91.43	\$190.36	\$52	\$104	\$91	\$190	\$59	\$149			\$137	
Homedale	\$43.56	\$92.52	\$97.64	\$146.60	\$44	\$93	\$98	\$147	\$41	\$103			\$52	
New Meadows	\$42.00	\$46.00		\$63.00	\$42	\$46	\$45	\$63	\$42	\$105			\$42	
New Plymouth	\$45.80	\$91.00		\$152.60	\$46	\$91	\$78	\$153	\$46	\$115			\$46	
Oakley	\$79.24	\$168.30	\$177.62	\$266.40	\$79	\$168	\$178	\$266	\$93	\$234			\$234	
Paul	\$41.55	\$83.70	\$75.85	\$129.75	\$42	\$84	\$76	\$130	\$38	\$94			\$83	

Idaho Independent Intergovernmental Authority Trust  
Standard Dental Plan Options - October 1, 2013 - September 30, 2014

Dental	Plan A-0	Plan B-0	Plan C-25	Plan D-25	Plan E-25	Plan F-50	Plan G-50	Plan H-100
<b>Class I - Preventive Treatment</b>	100%	80%	80%	100%	100%	100%	100%	100%
Prophylaxis, Fluorides, Office Visits, Evaluations, Examinations, Space Maintainers, Fixed & Removable Appliances, Radiographs, Dental Sealants								
<b>Class II - Basic Treatment</b>	80%	80%	80%	80%	80%	80%	80%	80%
Diabnotic, Restorative, Crown, Prosthodontic Restorative, Endodontic, Periodontal, Periodontal Surgery, Non-Surgical Extractions, Surgical Extractions, Oral Surgical, General Anesthesia, Injectable Antibiotics								
<b>Class III - Major Treatment</b>	50%	50%	50%	50%	50%	50%	50%	50%
Major Restorative, Prosthodontic, Crowns, Inlays, Fixed Bridges, Dentures								
<b>Member Share Applies - Class I</b>	None	None	\$25	\$25	\$25 / \$75	\$50	\$50 / \$150	\$100 / \$300
<b>Member Share Applies - Class II</b>	\$50	None	\$25	\$25	\$25 / \$75	\$50	\$50 / \$150	\$100 / \$300
<b>Member Share Applies - Class III</b>	\$50	None	\$25	\$25	\$25 / \$75	\$50	\$50 / \$150	\$100 / \$300
<b>Annual Maximum Benefit</b>	\$1,500	\$1,000	\$1,000	\$1,250	\$1,500	\$1,000	\$1,000	\$1,500
	<b>Four Tier Rate Structure</b>							
Single	\$50	\$47	\$48	\$48	\$43	\$45	\$42	\$43
2-Party	\$101	\$93	\$96	\$97	\$87	\$90	\$83	\$86
Dependents	\$87	\$80	\$83	\$83	\$75	\$77	\$72	\$74
Family	\$142	\$131	\$135	\$136	\$122	\$126	\$117	\$121
	<b>Two Tier Rate Structure</b>							
Single	\$45	\$41	\$43	\$43	\$38	\$40	\$37	\$38
Family	\$112	\$103	\$107	\$107	\$96	\$100	\$92	\$95
	<b>Composite Rate Structure</b>							
Composite	\$91	\$84	\$87	\$87	\$78	\$81	\$75	\$78

Idaho Independent Intergovernmental Authority Trust  
Orthodontic Dental Plan Options - October 1, 2013 - September 30, 2014

	Ortho-CH-1000	Ortho-CH-1500	Ortho-CH-2000
<b>Child Only Orthodontic</b>			
Plan Pays	50%	50%	50%
Member Pays	50%	50%	50%
Lifetime Maximum Benefit	\$1,000	\$1,500	\$2,000
	Four Tier Structure		
Single	\$1	\$2	\$3
2-Party	\$3	\$5	\$6
Dependents	\$2	\$4	\$6
Family	\$4	\$7	\$9
	Two Tier Structure		
Single	\$1	\$2	\$3
Family	\$3	\$5	\$7
	Composite Structure		
Composite	\$3	\$4	\$6
<b>Adult &amp; Child Orthodontic</b>			
Plan Pays	Ortho-1000 50%	Ortho-1500 50%	Ortho-2000 50%
Member Pays	50%	50%	50%
Lifetime Maximum Benefit	\$1,000	\$1,500	\$2,000
	Four Tier Structure		
Single	\$2	\$3	\$4
2-Party	\$4	\$6	\$7
Dependents	\$3	\$5	\$6
Family	\$5	\$8	\$10
	Two Tier Structure		
Single	\$2	\$2	\$3
Family	\$4	\$6	\$8
	Composite Structure		
Composite	\$3	\$5	\$7

Note: The contribution rates shown above must be added to the basic dental plan rates

Idaho Independent Intergovernmental Authority Trust  
Vision Renewal Contribution Rates - PY Oct 2013 - Sep 2014

	Aberdeen	American Falls	Arco	Dubois	Fruitland	Homedale	New Meadows	New Plymouth	Oakley	Paul
<b>Member Copayment</b>										
Exam	\$10	\$10	\$25	\$15	\$10	\$15	\$1	\$10	\$25	\$20
Lenses	\$25	\$25	\$25	\$25	\$25	\$15	\$1	\$10	\$25	\$30
Frames		\$25	\$25	\$25	\$25		\$1	\$10	\$25	\$30
<b>Exams &amp; Lenses</b>										
Examination	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Single Vision Lenses	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Lined Bifocal Lenses	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Lined Trifocal Lenses	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Lenticular	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Maximums</b>										
Coinsurance	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Retail Allowance	\$130	\$105	\$105	\$105	\$105	\$105	\$150	\$120	\$105	\$105
Med Nec ~ Contact Lenses	\$130	\$105	\$105	\$105	\$105	\$105	\$150	\$105	\$105	\$105
<b>Benefit Frequency</b>										
Exams	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
Lenses/Contact Lenses	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
Frames	12 Months	24 Months	12 Months	12 Months	12 Months	24 Months	12 Months	12 Months	12 Months	12 Months
<b>2012-13 Contribution Rates</b>										
Employee	\$9.89		\$9.26		\$12.41	\$48.56	\$42.00	\$45.80	\$79.24	\$41.55
Employee & Spouse	\$14.33		\$18.62		\$24.82	\$92.52	\$48.00	\$91.00	\$168.30	\$83.70
Employee & Child(ren)			\$13.96		\$18.78	\$97.64			\$177.82	\$75.85
Employee & Family	\$25.71		\$23.22		\$31.19	\$146.60	\$63.00	\$152.60	\$266.40	\$129.75
Composite		\$15.94		\$13.95						
<b>2013-14 Contribution Rates</b>										
Employee	\$10		\$9		\$12	\$44	\$42	\$46	\$79	\$42
Employee & Spouse	\$14		\$19		\$25	\$93	\$46	\$91	\$168	\$84
Employee & Child(ren)			\$14		\$19	\$98			\$178	\$76
Employee & Family	\$26		\$23		\$31	\$147	\$63	\$153	\$266	\$130
Composite		\$16		\$14						

Idaho Independent Intergovernmental Authority Trust  
Standard Vision Plan Options - October 1, 2013 - September 30, 2014

	Plan A-130	Plan A-105	Plan B-105
<b>Member Copayment</b>			
Exam	\$10	\$10	\$25
Lenses	\$25	\$25	\$25
Frames	\$25	\$25	\$25
<b>Exams &amp; Lenses</b>			
Examination	100%	100%	100%
Single Vision Lenses	100%	100%	100%
Lined Bifocal Lenses	100%	100%	100%
Lined Trifocal Lenses	100%	100%	100%
Lenticular	100%	100%	100%
<b>Maximums</b>			
Coinsurance	100%	100%	100%
Retail Allowance	\$130	\$105	\$105
Med Nec ~ Contact Lenses	\$130	\$105	\$105
<b>Benefit Frequency</b>			
Exams	12 Months	12 Months	12 Months
Lenses/Contact Lenses	12 Months	12 Months	12 Months
Frames	12 Months	12 Months	24 Months
<b>2013-14 Contribution Rates</b>			
Employee	\$21	\$18	\$15
Employee & Spouse	\$43	\$35	\$30
Employee & Child(ren)	\$37	\$30	\$26
Employee & Family	\$60	\$50	\$42



## Executive Summary and Proposed Schedule for III-A

---

Outsourcing your wellness program is a proactive approach that can improve employee productivity, as well as reduce costs. Interactive Health's goal is to provide high quality Wellness Initiatives, allowing you to focus on your core competencies and other strategic initiatives. We help create a healthier employee population that results in better productivity, higher quality, decreased workers compensation claims, and lower medical cost trends. Our strategic process leverages the employers existing health plan and performance based incentives to engage the entire plan in effective health management.

### Why Interactive Health?

Today, Interactive Health delivers wellness services to over 1,500 organizations. We deliver proven results through the use of a single platform, proprietary system with the Interactive Health Index (IHI) goal serving as the backbone of the program.

Over the past 20 years, we've become a leader in health management and evolved as the industry has changed. In 2013, we will administer over 375,000 individual health evaluations at 5,000 unique locations across the country—no one else has this type of scalability in this business. The following highlights what we believe are the key reasons for Interactive Health to provide Wellness services to III-A:

- As an organization all of our products and services are HIPAA compliant and NCQA Accredited
- We have an exclusive endorsement by the American Hospital Association.
- We have completed health evaluations at over 5,000 different locations.
- An independent, third-party study of over 3 years of claims data involving 23,000 employees showed that employers using the Interactive Health program had an average of 50% lower medical trend compared to non-program users.
- As an organization we have over 20 years of experience in the wellness field and have been serving Meritain clients for over 10 years.

### Our Comprehensive Program

We take a scientific approach to your wellness program that uses clinical data to measure, monitor and reward your employees for health outcomes. Our proprietary approach creates the accountability and sustainability required to keep your employees engaged in their health year round, and more importantly, progressing toward improved health. We provide a vast array of printed, online, and interpersonal health management tools designed to allow III-A participants achieve its personal health goals. These tools include:

- **A Personal Health Report** – Printed and online documentation that includes their lab results, a summary of their findings, their individual Interactive Health Index (IHI) score, their individual IHI goal for the following year, and relevant health information based upon their results. A personalized course of action is developed based on lab results and each individual's health history. This provides a detailed evaluation of the employee's current and potential future health state. Participants' lab results are available online within 3 days of their health evaluation. The personal health report from our medical director is then mailed to participants' homes within 2 weeks of their health evaluation.



## Executive Summary and Proposed Schedule for III-A

---

- **Online Tools:**

- Health Encyclopedia - an award winning health encyclopedia powered by Health Wise, a health database, and customized health related information and articles
- Online Resources- A variety of tools to educate and engage members throughout the year on their journey to achieve their individual IHI goal are included online. The website includes virtual medical records, personal health history, online learning tools
- Decision Support/Engagement Tools - Members have access to helpful tools such as symptom checkers, decision points, health care calendars, health calculators, BMI calculators and other tools to calculate their risk of heart attacks etc. The web site also provides engagement tools such as mobile apps, food logs, team challenges, weight logs, workshops, fruit and veggie trackers, and social networking.

- **Immediate intervention** – Typically 3% of our membership have a “critical issue” that requires immediate attention. Within 48 hours of completing the health evaluation our physicians and master-degree health coaches immediately intervene via outbound calls to address critical cases.

- **Health Coaching** - Health coaching supports and helps members to change unhealthy lifestyle behaviors. The coach and member work in partnership to facilitate healthy lifestyle changes using evidence-based behavioral methods. During each health focus session, the coach will assist the member in setting their own health goals based on the SMART principle of goal development. When members set their own health goals, they gain the confidence to take on more challenging tasks, regardless of their abilities. The coach guides the member in defining priorities in building on strengths and identifying areas for improvement. Each week when the member is engaged in a health focus session, the progress toward a member’s goals will be assessed. Based on the progress made, the coach and the member will further enhance the member’s goal or discuss potential problem solving to address barriers to meeting their goals.

- **Connect to Care – We bring a members support network together!**

- We provide Data Interfaces to disease management care
- We connect members to the right coaches based on their needs
- With permission, we fax our member’s lab results to his/her physicians
- We connect our members with employee sponsored wellness programs

- **Newsletters /Webinars** – We provide monthly Newsletters and Health Webinar



## Executive Summary and Proposed Schedule for III-A

---

### Outcomes Based Model

Our outcomes-based program holds your employees accountable for their health. We motivate your employees and increase program participation by tying incentives to both clinical outcomes. Recognizing that incentives are imperative to driving behavior change, we help you put the right incentives in place to ensure your employees achieve their health goals.

### Pricing:

\$175.00/per participant

### Proposed Schedule

Based on results in 2012, we have added more locations to provide another convenient location for other cities to go to participate.

As a partner, we will be as flexible as possible to help accommodate all members. That being said, we have proposed the following dates to be at the below locations and will start the onsite health event at 8:00 AM, as we did in 2012. For proper communication of the event, we proposed the later part of September/early October to provide ample time to educate the members so they can adjust or make note of when this will take place.

**Monday, September 30: Ammon**

**Monday, September 30: Aberdeen**

**Tuesday, October 1: Blackfoot**

**Tuesday, October 1: American Falls**

**Wednesday, October 2: Chubbuck**

**Wednesday, October 2: Burley**

**Thursday, October 3: Soda Springs**

**Thursday, October 3: Ketchum**

**Friday, October 4: Montpelier**

**Friday, October 4: Hailey**

**Tuesday, October 8: Fruitland**

**Wednesday, October 9: Cascade**

**Thursday, October 10: Grangeville**

**Heather Dawson**

---

**Subject:** FW: REVISED SCHEDULE FROM INTERACTIVE HEALTH

**From:** Amy Manning [<mailto:amywmanning9@gmail.com>]

**Sent:** Friday, August 09, 2013 9:17 AM

III-A Member Cities:

Interactive Heath Inc. received a request to adjust their schedule for the wellness visits to the cities. Please see the new schedule below and email me by Tuesday, August 13th if there needs to be further adjustments.

Thank you!  
Amy Manning

Monday, September 30: Ammon

Tuesday, October 1: Blackfoot

Tuesday, October 1: Montpelier

Wednesday, October 2: Blackfoot

Wednesday, October 2: Soda Springs

Thursday, October 3: Chubbuck

Thursday, October 3: American Falls

Friday, October 4: Aberdeen

Friday, October 4: Burley

Monday, October 7: Ketchum

Tuesday, October 8: Hailey

Wednesday, October 9: Fruitland

Thursday, October 10: Cascade

Friday, October 11: Grangeville