

A stylized graphic of a building with a grid of windows, rendered in dark blue and black, positioned on the left side of the slide.

Southwest Wisconsin
TECHNICAL COLLEGE

Proposal for Health & Dental Benefits

Adoption Date: July 1, 2021

Premium changes made through the WTCEBC

(Wisconsin Technical College Employee Benefits Consortium)

Year	Increase %
15/16	0.0%
16/17	2.3%
17/18	4.4%
18/19	0.0%
19/20	0.0%
20/21	5.0%
21/22	4.3% or -0.1% (If Option 2 is adopted)



Health Insurance – Current

Current	Family	Single
<i>Deductible in and out of network (Annual)</i>	\$3,000.00	\$1,500.00
<i>Co-insurance in network</i>	n/a	n/a
<i><u>Co-insurance out of network</u></i>	10%	10%

Option 1

- Option 1 would be effective on July 1, 2021 with no plan design changes
- Increase 4.3% straight across the board with our current plan

Option 2

- Option 2 would be to maintain current plan through December 31, 2021
- Effective January 1, 2022
- **In Network**
 - Add a 4-tiered plan (*Family, Employee +Children, Employee + Spouse, Employee*)
 - Increase deductibles and out of pocket maximums
 - Increase Health Savings Account funding
 - Add 10% in-network coinsurance
- **Out of Network**
 - Increase deductibles and out-of-pocket maximums
 - Increase co-insurance to 30%



Option 1- Health Insurance increase rates 4.3%

Current Rates

July 1, 2021 – June 30, 2022 Rates

	Family	Single
<i>Monthly Premium</i>	\$2,276.58	\$911.13
<i>Monthly Employee Premium Share (10%)</i>	\$227.66	\$91.12
<i>Bi-weekly Employee Premium Share (10%)</i>	\$113.83	\$45.56

Proposed	Family	Single
<i>Monthly Premium</i>	\$2,374.47	\$950.31
<i>Monthly Employee Premium Share (10%)</i>	\$237.45	\$95.03
<i>Bi-weekly Employee Premium Share (10%)</i>	\$118.73	\$47.52



Option 2 - Health Insurance

(maintain current rates through December 31, 2021)

2020 Rates

	Family	Single
<i>Monthly Premium</i>	\$2,276.58	\$911.13
<i>Monthly Employee Premium Share (10%)</i>	\$227.66	\$91.12
<i>Bi-weekly Employee Premium Share (10%)</i>	\$113.83	\$45.56

July 1, – December 31, 2021 Rates

Proposed	Family	Single		
<i>Monthly Premium</i>	\$2,276.58	\$911.13	n/a	n/a
<i>Monthly Employee Premium Share (10%)</i>	\$227.66	\$91.12	n/a	n/a
<i>Bi-weekly Employee Premium Share (10%)</i>	\$113.83	\$45.56	n/a	n/a

Option 2 cont. - Health Insurance Rates

Add a 4-Tiered-Structure – Effective January 1, 2022

Proposed	Family	Single	Employee + Spouse	Employee + Child(ren)
<i>Monthly Premium</i>	\$2,474.38	\$824.79	\$1,814.56	\$1,484.63
<i>Monthly Employee Premium Share (10%)</i>	\$247.44	\$82.48	\$181.46	\$148.46
<i>Bi-weekly Amount Employee pays per Check</i>	\$123.72	\$41.24	\$90.73	\$74.23



Option 2 cont. - Health Insurance

Increase Deductibles & Co-Insurance- Effective January 1, 2022

Proposed	Family	Single	Employee + Spouse	Employee + Child(ren)
<u>Deductible in network</u>	\$4,000.00	\$2,000.00	\$4,000.00	\$4,000.00
<u>Co-insurance in network</u>	10% (\$5,000.00 out of pocket maximum)	10% (2,500.00 out of pocket maximum)	10% (\$5,000.00 out of pocket maximum)	10% \$5,000.00 out of pocket maximum)
<u>Deductible out of network</u>	\$8,000.00	\$4,000.00	\$8,000.00	\$8,000.00
<u>Co insurance out of network</u>	30% (\$10,000.00 out of pocket maximum)	30% (\$5,000.00 out of pocket maximum)	30% (\$10,000.00 out of pocket maximum)	30% (\$10,000.00 out of pocket maximum)



Health Savings Account

Changes Effective January 1, 2022

Southwest Tech Contribution to Health Savings Account

Family - Current	\$1,000.00	Single - Current	\$500.00
Option 1 - Family <i>(contribution stays the same)</i>	\$1,000.00	Option 1- Single <i>(contribution stays the same)</i>	\$500.00
Family – additional option for health savings account	\$1,500.00	Single – additional option for health savings account	\$750.00
Option 2 Family, Employee plus spouse and employee plus children	\$2,000.00	Single - Option 2	\$1,000.00

Comparison Employee Contribution Option 1 vs Option 2

Option	Current Bi-Weekly Rate	Option 1 (+4.3%)	Option 2 (4 tiered with plan design changes)
Family	\$113.83	\$118.73 increase of \$4.90	\$123.73 increase of \$9.90
Single	\$45.56	\$47.52 increase of \$1.96	\$41.24 decrease of \$4.21
Employee + Spouse	n/a	n/a	\$90.73
Employee + Children	n/a	n/a	\$74.23



How can you help lower our healthcare cost?

2021 Medical trend was 5.75% and Rx was 9%. In 2022 medical trends are projected to increase even more!

- ✓ **Always choose the right health care setting.** In 2020 non-emergent ER visits for Southwest Tech were up 20.8% from the prior year. These visits cost our plan around \$2,400 more than an office visit per incident.
- ✓ **Utilize Tel-a-Doc when you can.** This number is on the back of your ID card. (*Tel-a-Doc is different from Tel-a-Health at your doctor's office. Tel-a-Health actually averages \$10.00 more per visit than an in office visit!*)
- ✓ **Always seek treatment at in-network providers** – in 2020 we had 1.4% of our total spend that was out of network. Treatment in network saves you and the plan money.
- ✓ **Utilize programs such as Quality Path** - This program offers knee & total hip replacement, CT & MRI scans at negotiated prices and the scans and surgeries come with a guarantee. To incentivize this program employees using a quality path provider will have deposited into their health savings account \$100.00 for any eligible scans and \$1,000.00 for eligible surgeries.
- ✓ **Wellness & Prevention** – Southwest Tech wellness visits were down in 2020. Focusing on the screenings and annual exams will ensure early detection. Early detection results in cost savings.





Dental Insurance –

July 1, 2021 to June 30, 2022

Current

- Annual maximum \$1,500/individual; \$25/individual, \$50/family deductible
- Diagnostic/Preventive Services, Basic Restorative Services – 100% covered

Current	Family	Single
<i>Monthly Premium</i>	\$159.20	\$44.55
<i>Monthly Employee Premium Share (10%)</i>	\$15.92	\$4.46

July 1, 2021 Rates

- Annual maximum \$1,500/individual; \$25/individual, \$50/family deductible
- Diagnostic/Preventive Services, Basic Restorative Services – 100% covered

Proposed	Family	Single
<i>Monthly Premium</i>	\$159.20	\$44.55
<i>Monthly Employee Premium Share (10%)</i>	\$15.92	\$4.46



Questions & Feedback

Please email chaberkorn@swtc.edu, complete the [Questions Web Form](#) or speak with your supervisor and they will contact me.

*Q & A answers will be posted on the Charger HUB
under announcements by March 3, 2020*





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THANK YOU!

FOR MORE INFORMATION, PLEASE CONTACT

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