CITY OF GAUTIER
MEMORANDUM

To: Samantha Abell, City Manager

From: Jason D. Pugh, Human Resources Director

Date: August 30, 2013

Subject: Renewal of FY 2014 Employee Voluntary Insurance Benefits

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REQUEST:
The Human Resources Department requests City Council approval to renew employee voluntary insurance benefits for FY 2014.

BACKGROUND:
The Human Resources Department has received the renewal premium rates for the employee voluntary insurance plans for FY 2014 from Fox Everett Inc. These plans include dental, vision, Life Term, Accidental Death & Dismemberment (Employee and Dependents), Accident (On & Off job) policy, Cancer, etc. all of which are paid by the employee.

RECOMMENDATION:
Staff recommends the City Council authorize the renewal of the aforementioned voluntary benefits for full-time employees for FY2014.

The City Council may:

1. Approve the attached order;
2. Approve the attached order with changes; or
3. Disapprove the attached order.

ATTACHMENT(S):
Summaries of Benefits

City of Gautier

Dental Plan

Effective: **October 1, 2012**

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Plan Design:

		Deductible:
➢ **Type I:**		**Waived**
➢ **Type II, III:**	**Individual:**	**$50**
	Family:	**$150**

➢ **Coinsurance:**

➢ **Type I:**	**100%**
➢ **Type II:**	**80%**
➢ **Type III:**	**50%**

➢ Maximum Benefit/Period:
- ➢ Type I, II, III — $1000/calendar year

➢ Type I Plan Pays 100%
- ➢ Oral Examinations (Non-Emergency)
- ➢ Dental Cleaning
- ➢ X-Rays
- ➢ Fluoride Treatment (under age 15)
- ➢ Sealants (under age 15)
- ➢ Space Maintainers (under age 15)

➢ Type II Plan Pays 80% after deductible for benefits including:
- ➢ Emergency Oral Examinations
- ➢ Repairs to Dentures, Crowns and Bridges
- ➢ Fillings
- ➢ Extractions
- ➢ Palliative Treatment
- ➢ Consultations

➢ Type III Plan Pays 50% after deductible for benefits including:
- ➢ Crowns
- ➢ Dentures
- ➢ Bridge Work
- ➢ Periodontics (Non-Surgical)
- ➢ Scaling and Root Planning
- ➢ Periodontics (Surgical)
- ➢ Gingivectomy
- ➢ Gingival Curettage
- ➢ Endodontics
- ➢ Oral Surgery

Coverage Frequencies

Full Mouth X-Rays:	Once in 60 months
Fluoride Treatments:	Once in 12 months for dependents under 15
Scaling/Root Planning	Once per quadrant in 36 months
Prosthodontics Replacement	10 years

Dental Rates
Effective: October 1, 2012

	Bi-Weekly Rate	Monthly Rate
Employees Only	$12.20	$24.40
Employee & Spouse	$24.40	$48.80
Employee & Child(ren)	$27.45	$54.90
Employee & Family	$45.41	$90.82

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6/17/2013

Veneice Barnett
City of Gautier (2COGA1010)
PO Box 670
Gautier, MS 39553

Dear Veneice:

Thank you for being a client of AlwaysCare Benefits, Inc. (A Starmount Life Insurance Company). We appreciate your business. We have completed the annual review of your group policy. Based on your group`s current plan design and the most recent claims activity, underwriting has recommended no rate change for your 10/01/2013 renewal date. Listed below are your renewal rates.

Coverage	Current Premium	Renewal Premium
Vision		
Employee only	$7.04	$7.04
Employee + spouse	$14.06	$14.06
Employee + child(ren)	$14.82	$14.82
Employee + family	$23.30	$23.30

We look forward to serving City of Gautier, its employees, and their dependents for many years. It is our pleasure to provide competitive benefits at affordable rates with outstanding customer service. If you have any questions, please feel free to contact your account manager at 888-729-5433 ext. 5, or your agent.

Sincerely,

Account Management

CC: Fox-Everett, Inc. & Rogers Benefit Group

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City of Gautier
133110
133111

Thank you for choosing Unum as your benefits provider. We are committed to providing insurance plans and services that are responsive to both your organization's – and to your employees' – unique and individual needs. This commitment has enabled Unum to become the world's leading provider of income protection and related coverages, and that leadership is benefiting you through innovative plan designs, unparalleled service offerings, and proven expertise in claimant care, return-to-work assistance and absence management.

As we near the time to renew our partnership with you, we have evaluated claim trends and activity in your industry and size segment. Based on this information and on your company's specific claims experience and history, the current rates will remain inforce, effective November 1, 2013:

Policy 133110	Inforce & Renewal	Rate Guarantee
Long Term Disability	See Attached	November 1, 2014
Short Term Disability	See Attached	November 1, 2014
Life	0.23/$1000	November 1, 2014
AD&D	0.02/$1000	November 1, 2014

Policy 133110	Inforce & Renewal	Rate Guarantee
Lifestyle Life & AD&D	See Attached	November 1, 2014

Again, we thank you for choosing Unum as your benefits provider. We look forward to strengthening our relationship and continuing to serve your company's benefit needs.

Sincerely,

Steven Lee

Steven Lee
Sales Consultant

Contact your sales representative to further discuss any renewal options or alternatives for your current Unum benefits plan.

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MK-2869 (6-12) **FOR BROKERS AND EMPLOYERS**