BCRSD
Boone County Regional Sewer District
Clean water for your future

1314 North 7th Street
Columbia, MO 65201
p: 573-443-2774
f: 573-499-0489
www.bcrsd.com

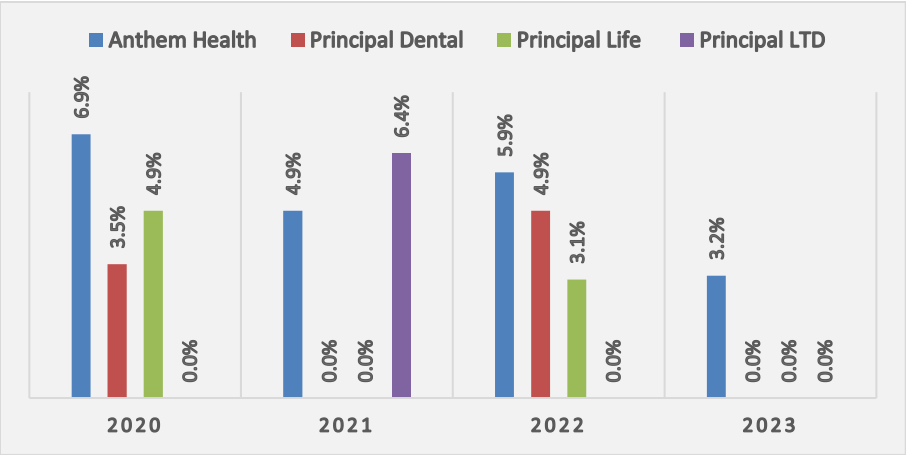
DATE: November 9, 2022

TO: Board of Trustees

FROM: Lara Florea

SUBJECT: 12/2022 to 11/2023 Health Insurance Expense

The following table shows the percentage increase for each of the various insurance coverages since 2020. You will note the health insurance costs with Anthem are going up 3.2% for the 12/1/22 through 11/30/23 policy period. The Principal costs for Dental, Life and Long Term Disability (LTD), will remain the same as it was for 2022.



The current monthly premium for District employees not including dependents, is $10,118.27. The new monthly premium will be $11,082.76. That amount will fluctuate based on age and number of employees. The renewed policy will increase the District's cost per month by approximately $964.49.

Tom and I met with Philip Naught to discuss health care options for the BCRSD, and to request additional quotes. We received a quote from United Healthcare which showed a 72% increase over the current rates. We are waiting on a written quote from Anthem Chamber, however they have alerted us that it will be higher than our current plan. We also met with two representatives from Winter-Dent. They agreed that it would be very difficult to match our current plan with Anthem at this time.

Staff recommends remaining with Anthem Blue Cross Blue Shield.