

Seminole County BOCC

Board of County Commissioners Meeting

August 12, 2025

2026 Benefit and Wellness Discussion

Presented by:

Christina Brandolini, Charles Cook, Leah Wroblewski, & Andrew Fox

Outline / Agenda

- ❖ Purpose & Overview
- ❖ Medical and Pharmacy Claim History & Enrollment Recap
- ❖ Annual Wellness Update, Long Range Strategy & Recommendations
- ❖ 2026 Medical Premiums & Plan Design Recommendations
- ❖ RFP Results and Recommendations
- ❖ Medical Carrier and Clinic Discussion
- ❖ Discussion and Direction



Medical and Pharmacy Rx Claim History

*self-insured plan

Year	Total	Average Employee Enrollment	Net Total (Net of Stop Loss Reimbursements)	Net Per Employee Per Month (Net of Stop Loss Reimbursements)
2018	\$22,430,090	1,459	\$21,737,991	\$1,242
2019	\$19,176,850	1,443	\$18,001,677	\$1,040
2020	\$21,521,723	1,443	\$20,867,323	\$1,205
2021	\$21,627,352	1,433	\$21,272,126	\$1,257
2022	\$21,477,854	1,496	\$21,417,950	\$1,197
2023	\$23,325,387	1,567	\$23,076,188	\$1,227
2024	\$30,732,062	1,621	\$29,819,062	\$1,533
2025*	\$15,394,368	1,628	\$15,228,312	\$1,559

Notes: 2018 – 2022 Plan Years – Florida Blue was administrator
 2023 was initial year with Cigna as administrator

*Claims through June 2025



2025 Medical Plans: Cigna

Number of Active Employees Covered as 1/1/2025

	Buy-Up	Mid	Low	HDHP	Total
BOC	355	684	254	111	1404
Port Authority	0	0	2	0	2
SOE	12	4	1	1	18
Tax Collector	105	0	0	0	105
Property Appraiser	29	10	3	1	43
Total	501	698	260	113	1,572

Number of Retirees as of 1/1/2025

	Buy-Up	Mid	Low	HDHP	Total
BOC	45	10	0	2	57
Port Authority	0	0	0	0	0
SOE	0	0	0	0	0
Tax Collector	0	0	0	0	0
Property Appraiser	4	2	0	0	6
Total	49	12	0	2	63



2026 Stop Loss Summary

- ❖ End of 3rd Year with CIGNA
- ❖ 2023 ended 4.2% below budget (-)
- ❖ 2024 ended 3% above budget (+)
- ❖ 2025 projected to end 8.1% above budget (+)
- ❖ 2026 projected to be 9.58% above 2025 budget (+)
- ❖ 2025 stop loss premium projected at 18% above 2025 (+)

Year	Spec	Agg	Total	Change
2021	\$101.10	\$4.63	\$105.73	
2022	\$67.70	\$3.06	\$70.76	-33.07%
2023	\$72.09	\$3.17	\$75.26	6.36%
2024	\$75.27	\$3.17	\$78.44	4.23%
2025	\$87.99	\$3.33	\$91.32	16.42%

Savings since new provider			-13.63%
If 18% Renewal	1.18	\$107.76	1.92%

Experience Rated Refund		
Year	Estimate	Paid
2022	(\$183,267)	5/6/2024
2023	(\$200,538)	Pending
2024	(\$53,484)	Pending
2025	(\$128,195)	In-Year Estimate

24 month run out period for refunds



Plan Design Changes

Plan	Buy-Up Plan - 250	Mid Plan - 500	Low Plan - 1000	HSA
Coinsurance	From 90% to 80%			From 90% to 80%
Specialist Copay	From \$25 to \$35	From \$60 to \$45	From \$45 to \$65	
Emergency Room	From \$200 to \$300		From \$200 to \$300	
Out-of-Pocket Maximum	From \$1,500 to \$2,500	From \$3,000 to \$3,500	From \$3,500 to \$4,000	In-Network: \$3,400 Individual / \$6,800 Family Out-of-Network: \$6,800 Individual / \$13,600 Family
Primary Care Provider	From \$15 to \$20			
Deductible				In-Network: \$1,700 Individual / \$3,400 Family Out-of-Network: \$3,400 Individual / \$6,800 Family

Notes: 2026 HSA plan out-of-pocket and deductible updates reflect IRS-required deductible and out-of-pocket maximum increases. Out-of-network coverage for transplants will be removed as part of a migration to the LifeSource Transplant Network effective 2/1/25.

ESTIMATED SAVINGS: \$1,002,726



Core/Buy-up Contribution Philosophy

Employee Contributions (monthly)

2025

Buy-Up 250	Regular	Wellness
Employee	\$210.00	\$118.00
Employee + Spouse*	\$770.00	\$586.00
Employee + Child(ren)	\$456.00	\$364.00
Employee + Family*	\$988.00	\$804.00

Mid 500	Regular	Wellness
Employee	\$92.00	\$0.00
Employee + Spouse*	\$620.00	\$436.00
Employee + Child(ren)	\$332.00	\$240.00
Employee + Family*	\$794.00	\$610.00

Low 1000	Regular	Wellness
Employee	\$92.00	\$0.00
Employee + Spouse*	\$574.00	\$390.00
Employee + Child(ren)	\$332.00	\$200.00
Employee + Family*	\$730.00	\$546.00

HSA 1650	Regular	Wellness
Employee	\$92.00	\$0.00
Employee + Spouse*	\$494.00	\$310.00
Employee + Child(ren)	\$226.00	\$134.00
Employee + Family*	\$618.00	\$434.00

2026

Buy-Up 250	Regular	Wellness
Employee	\$225.00	\$125.00
Employee + Spouse*	\$850.00	\$650.00
Employee + Child(ren)	\$515.00	\$415.00
Employee + Family*	\$1,110.00	\$910.00

Mid 500	Regular	Wellness
Employee	\$125.00	\$25.00
Employee + Spouse*	\$650.00	\$450.00
Employee + Child(ren)	\$350.00	\$250.00
Employee + Family*	\$835.00	\$635.00

Low 1000	Regular	Wellness
Employee	\$100.00	\$0.00
Employee + Spouse*	\$595.00	\$395.00
Employee + Child(ren)	\$300.00	\$200.00
Employee + Family*	\$755.00	\$555.00

HSA 1650	Regular	Wellness
Employee	\$100.00	\$0.00
Employee + Spouse*	\$510.00	\$310.00
Employee + Child(ren)	\$235.00	\$135.00
Employee + Family*	\$640.00	\$440.00



Wellness Program Outline

❖ THRIVE FOR FIVE

- ❖ Annual Physical – Verified through Cigna claims automatically – REQUIRED activity for those who wish to participate in program
- ❖ Complete lab work/biometric screening through Primary Care – Verified through Cigna claims automatically – REQUIRED activity for those who wish to participate in program
- ❖ Earn 5 points through options related to wellness and healthy behaviors, done in partnership with Cigna MotivateMe
- ❖ Activities must have been completed between 8/1/23 and 7/31/24 to count towards the 5 points, and to qualify for the Wellness Premium for Plan Year 2025



Thrive For Five – Wellness Activity Options

❖ Health Status Goals

- ✓ Blood Sugar/Glucose level
- ✓ Cholesterol level
- ✓ Blood Pressure
- ✓ BMI (or medically recommended alternative)

❖ Health Engagement Activities

- ✓ Participate in Fitness Challenge
- ✓ Complete online Health Risk Assessment (HRA)

❖ Preventive Health Screening/Activity

- ✓ Well Woman Exam, Mammogram, Prostate Cancer Screening, Colon Cancer Screening and Flu Shot

❖ Health Coaching Activity

- ✓ Completed online through mycigna.com – member personal web page

❖ Health Outcome

- ✓ Surgery done at a Cigna Center of Excellence facility
- ✓ Childbirth at Cigna Center of Excellence facility



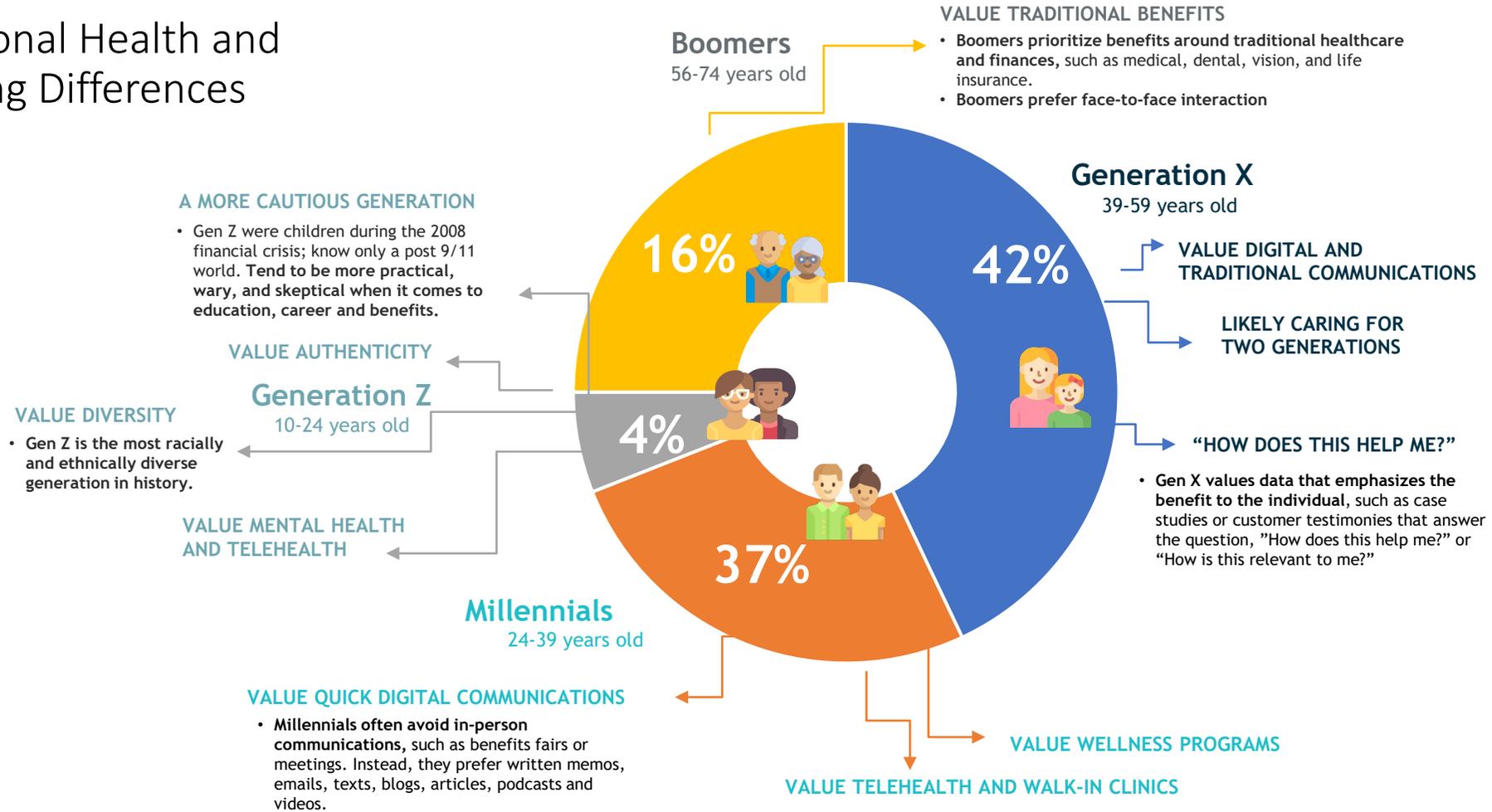
2025 Wellness Program – Employee Communications Campaign

2025 WELLNESS PROGRAM COMMUNICATION	DATE(S)
HR Newsletter	1/10, 2/7, 3/7, 4/17, 5/6, 6/6, 7/3
Initial Email	1/24
Wellness Program Flyers (provided to departments)	1/31
On-Site Departmental Meetings	2/10 – 5/7
Open/General Virtual Meetings	2/18 & 3/20
Email Notices	2/19, 3/12, 3/27, 4/10, 4/24, 6/5, 6/20
Open/General In-Person Meetings	3/4 & 4/16
Postcard/Home Mailer	3/15
Well Box Home Mailer	4/17
Postcard/Home Mailer	5/15
Department Notifications	7/1

Resources, including video, available on SharePoint



Generational Health and Well-Being Differences





Wellbeing Program 3-Year Timeline

2026

Maintain Momentum

- Update demographics
- Evaluate current
- Age-appropriate exams
- Survey
- Perform cultural assessment
- Prioritize based on assessment

Evaluate and create awareness of current programs

2027

Build A Culture

- 5 pillars of health
- RFP for vendors
- Wellness committee
- Survey
- Promote team interaction

Launch wellbeing programs that are easily understood, engaging and achievable

2028

Breakaway

- Refine technology
- Further incentive integration with health plan
- Health education campaigns
- Evaluate additional solutions

A holistic approach to wellbeing with a diverse offering of programs and to meet all employee's needs



Prescription Benefit Manager - RFP

PBM Bidding Vendors	Description	Lives Managed	Corporate Structure	State of Incorporation	Result
Cigna	Incumbent, Carved In	101 million	Publicly Traded	Connecticut	Submitted to Bid
CVS - APP	Major Market PBM	113 million	Publicly Traded	Rhode Island	Submitted to Bid
MedImpact	Transparent PBM	20 million	Privately Held	California	Submitted to Bid
Navitus	Transparent PBM	10 million	Privately Held	Wisconsin	Submitted to Bid
OptumRx (Health Trust)	Major Market PBM	63 million	Publicly Traded	Minnesota	Submitted to Bid
Rescription	Innovator PBM	6,500	Privately Held	Idaho	Submitted to Bid
Rightway	Seasoned Innovator PBM	1.5 million	Privately Held	New York	Submitted to Bid

Finalists highlighted in blue
Recommendation 8/8/2025

Additional Consideration:
Prime (piggyback on SCPS)



Prescription Efficiency/Redirection - RFP

PBM Bidding Vendors	Description
PCM	Incumbent
Scripta	Alternative
LevRx	Alternative
TrueData	Transparent PBM

Finalists pending

Due date 8/8/25

Savings	
Since Inception (8/2020)	\$345,736
Last 12 months	\$124,087



2026 RFP Items

- ❖ Move Dental from Lincoln to **Reliance**
- ❖ Move Voluntary Benefits from Allstate (Cancer/Specified Disease) and Aetna (Critical Illness/Cancer) to **Sun Life**
- ❖ Add additional Voluntary Benefits with **Sun Life** to include Accident & Hospital Indemnity
- ❖ Add Voluntary Pre-Paid Legal with **MetLife**
 - Above recommendations are based on highest scoring respondents to the RFP for each line.
 - Additionally, Sun Life offering will result in discount off of Sun Life stop loss rates



Dental

SCBOCC Dental Plan Proposals - Ranking Grid

	Aetna	Ameritas	Guardian	Reliance Matrix
Premium Cost	2	2	2	2
Rate Guarantee and/or Renewal Rate Caps	3	2	2	2
Network Match*/Access to Care	3	3	3	3
Dentists INN with Bidding Carrier (3 = 60+, 2 = 40+)	3	2	3	2
Subsidies for Benefits Administration Tech	2	2	2	2
Premium Credits applied to other existing **	0	0	0	2
Includes rollover feature (Yes=1 or No=0)	0	1	1	1
Rollover Credit Given***	0	1	2	2
U.S. Based Member Services	1	2	2	2
Scoring Total	14	15	17	18



Voluntary Benefits

Voluntary Benefits Proposal - Ranking Grid				
	Aetna	Sunlife	Reliance Matrix	Voya
Premium Cost	2	2	2	2
Rate Guarantee and/or Renewal Rate Caps	2	3	2	2
Ben Admin/Tech Subsidies	2	2	1	1
Self Billing	2	2	1	2
Release Renewal 6 months prior	2	2	0	0
On-site enrollment	2	2	2	2
U.S. Based Member Services	2	2	2	2
Scoring Total	14	15	10	11



Pre-Paid Legal

SCBOCC Ranking Grid Legal Plan Services Vendor Comparison			
	ARAG	LegalEase	Metlife Legal
Scoring Total	12	11	12
Extended Customer Service Hours	1		2
DWI/Add'l Misc Hours	2		1
National Presence	1		2
Prior Experience	1		2
Additional considerations	5		7



Future Considerations - Clinics

Market	Orlando Health (service to SCPS)	TrueHealth
\$150 Per Member Per Month up to 3 Per Family	434 near South Seminole Hospital	Multiple locations
Pending locations	In-network provider/pay as use	In-network provider/pay as use
Covers Primary, Lab, Diagnostic, Generic	Orlando Health	



Medical Carrier

- ❖ Three years with CIGNA
- ❖ Pros/Cons with CIGNA
- ❖ Traditional Markets – Aetna, Florida Blue, United
- ❖ TPA's – Meritain, UMR and Others
- ❖ Potential PBM Carve-Out Pending

Recommendation(s), Requested Action, and Next Steps

- ❖ Approve and authorize staff to make recommended plan design changes to the buy-up, mid, low, and HSA
- ❖ Approve the recommended regular and wellness employee premium contribution rates for Plan Year 2026
- ❖ Approve and authorize staff to continue the annual “Thrive with Five” wellness program
- ❖ Authorize staff to bring recommendation for Prescription Benefit Manager for approval at the August 26, 2025 Board meeting
- ❖ Authorize staff to bring recommended providers for ancillary employee paid benefits for approval at the August 26, 2025, Board meeting