FCO 2018 - 16

Floyd County Board of Commissioners Medical Benefits Total Health and Go365 Program

Whereas, the Floyd County Board of Commissioners has provided medical insurance benefits to qualified employees, elected officials and retirees via "FCO 1996-III, Ordinance Amending the Floyd County Personnel Policies."

Whereas, as previously and of this day the current carrier for the County's medical insurance is Humana Insurance for all benefit eligible Participants via a Fully Insured arrangement with Humana.

Whereas, also via the Medical arrangement with Humana, a Health and Wellness program called Go365 provides those on the Medical plan an opportunity to participate in Wellness initiatives. The Go365 program has previously provided the County plan employer premium cost savings on annual premiums through voluntary participation of employees and family members on the plan.

Whereas, under the current traditional Medical plan arrangement with Humana, the County has exhausted the opportunity to realize additional future premium cost savings under the present plan design and has entered into a new arrangement plan design titled Total Health. The Total Health design incorporates the Go365 program into the Medical plan design rather than running as a separate and parallel program.

Whereas, the Floyd County Board of Commissioners met on 2 October 2018 and the Floyd County Council on 9 October 2018 and agreed on entering into the Total Health plan design with Humana for a period of up to 3-years to in order to provide the County and those participating in Go365 opportunities for future premium cost savings.

NOW, THEREFORE,

BE IT RESOLVED, that while the Go365 Wellness program will now be incorporated directly into the Medical plan and continues to remain voluntary, the following shall be put in place for all benefit eligible employees, elected officials and retirees obtaining Medical benefits from Floyd County in order to establish methods to contribute to cost saving initiatives effective January 1, 2019 and forward:

- I) The County Commissioners hereby establish that Medical Plan premiums paid to the County by employees, elected officials and retirees (described further as Participants) will remain in place at the 2018 rates.
- II) The County Commissioners hereby establish that Participants on the Medical plan that achieve Registration on Go365, complete the Health Risk Assessment, and participate in a Biomedical heath screening by 31 March 2019, will not be charged a surcharge that will be effective as of 1 April 2019.
- III) The County Commissioners hereby establish that Participants on the Medical plan that achieve Silver status in the Go365 program through 30 June 2019 will not be charged an additional surcharge that will be effective 1 July 2019.
- IV) The County Commissioners establish that Participants on the Medical plan that do not reach the established goals in the Go365 program by March 31, 2019 and June 30, 2019 respectively will experience a surcharge as follows:
 - effective 1 April 2019 those Participants who are enrolled in the County Medical Plan that do not complete online registration on the Go365 portal, complete the online Health Risk Assessment and the Biomedical Screening by 31 March 2019, a surcharge of \$15.00 per Participant with Employee Only medical coverage, and \$25.00 for Employee/Spouse/Child(ren)/Family coverage will be added to the bi-weekly cost of continued participation on the County medical plan.

FC0 2018-16

Floyd County Board of Commissioners Medical Benefits Total Health and Go365 Program

- In addition to the foregoing, effective 1 July 2019 those participants whom are enrolled in the County Medical Plan that have not attained the overall status of Silver in Go365, a surcharge of \$30.00 per Participant with Employee Only medical coverage, and \$50.00 for Employee/Spouse/Child(ren)/Family coverage will be added to the bi-weekly cost of continued participation on the County medical plan.
- V) Participants who fail to attain the level of Silver by 1 July 2019 will pay the surcharge until the end of the 3rd quarter of 2019 and any that have met that goal will have their surcharge lifted for the remainder of the 2019 plan year.
- VI) The County Commissioners also establish that for new Full-Time eligible Participants hired after January 1, 2019 and beyond, those Participants will be granted the same amount of time (3 and 6-full calendar months after effective date of medical insurance) to achieve the same goals as listed above in the Go365 Wellness program.
- VII) The County Commissioners establish that the intent of the Total Health Medical plan and Go365 Wellness program is to continue to build on the health and wellness of plan Participants to include family members. The premium rates Floyd County pays to Humana will be directly determined based on participation by those on the Medical plan. Participants on the Medical plan will need to be engaged in their Health and Wellness in order for the County to avoid increased premiums that could go into effect with the 2020 plan year. The County Commissioners also verify that due to the fully-insured option the County, as an employer, does not receive or has access to any plan participant's health/disability or genetic related information and will not be shared with the County for any purpose by Humana outside of participation levels by those on the Medical Plan.

So Resolved on 16 October 2018

BOARD OF COMMISSIONERS
OF THE COUNTY OF FLOYD

D. Mark Seabrook, President

John J. Schellenberger, Commissioner

Billy Stewart, Commissioner

Attest: Scott Clark, Auditor