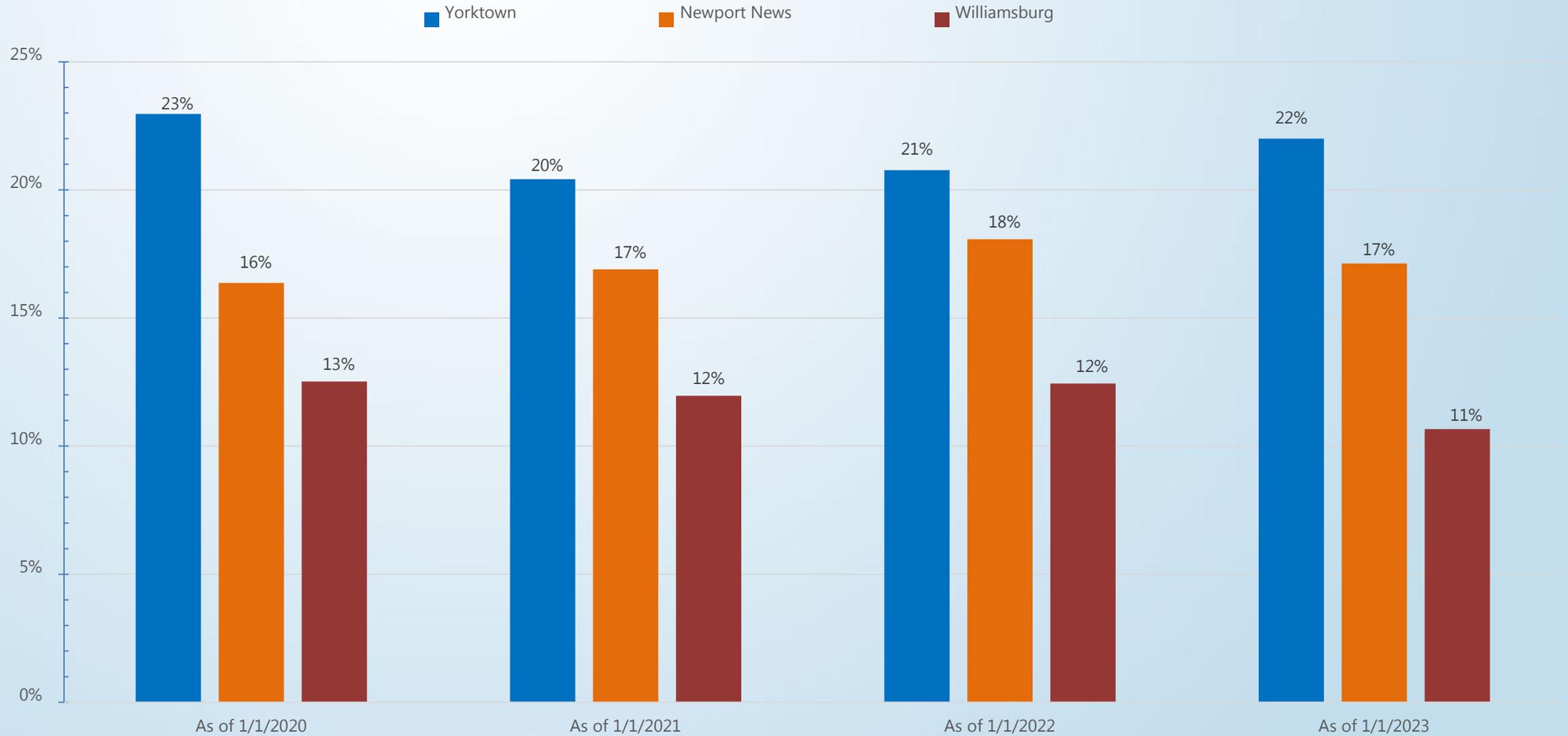


York County Workforce at a Glance

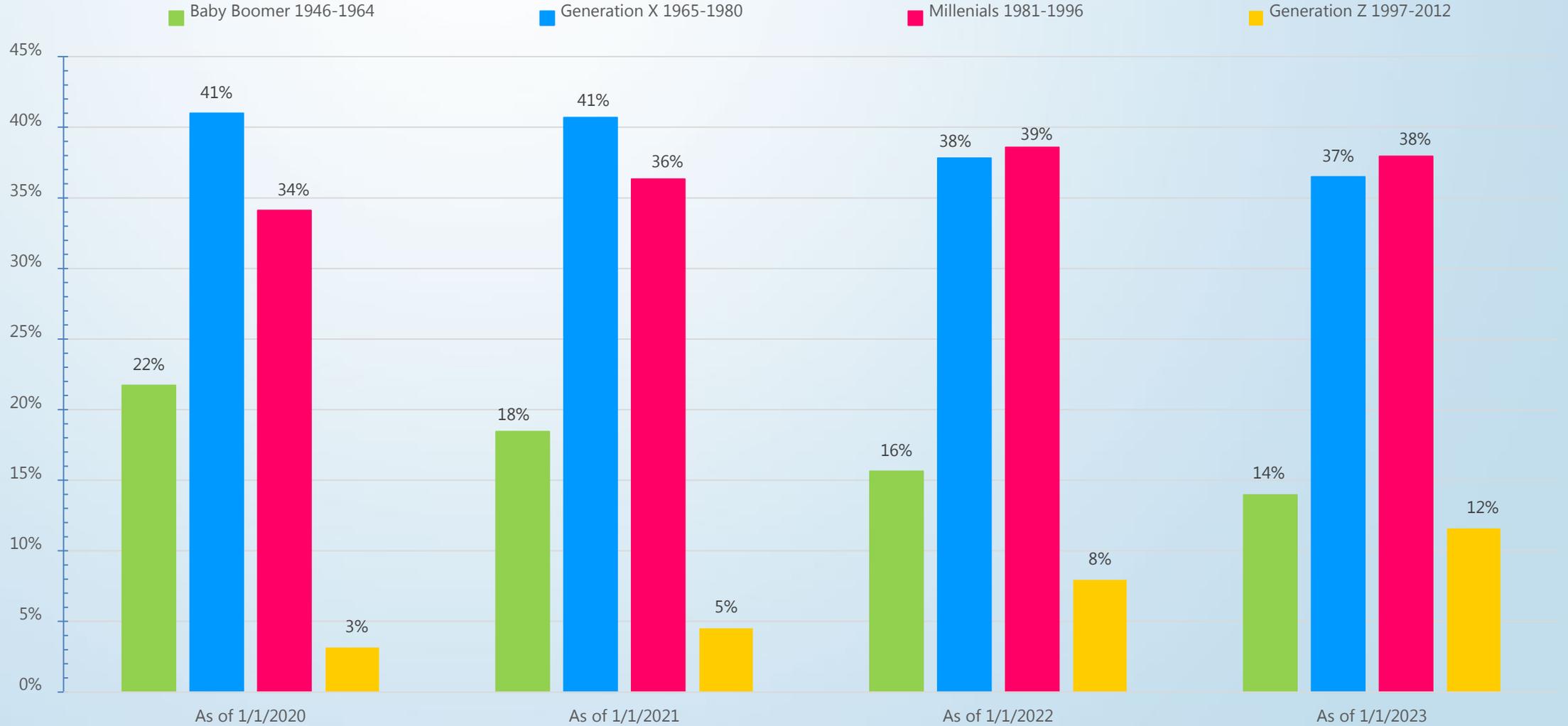
April 4, 2023

Top Three (3) Counties/Cities - % of FT Employees



*Neighboring Gloucester County was 4th with an average of 9%
Neighboring Hampton County was 5th with an average of 7%*

% of Generation of FT Employees



Baby Boomers & Gen X are exiting the workforce while Millennial and Gen Z are entering the workforce 39

Compensation and Benefits Overview

April 4, 2023

Agenda

- Compensation Overview
 - Total Compensation Package
- Healthcare Overview
 - CY23 Healthcare
 - CY24 Healthcare Premium Proposal

Compensation Overview

Total Compensation Package

- Goal of the County's total compensation package is be competitive with area municipalities and other employers.
- Marketing our total compensation package is vital in the attraction and retention of great people. It is highlighted in our job advertisements and other social media posts.
- A total compensation calculator tool is accessible on the Human Resources website. This tool is used during the recruitment process to attract qualified candidates.

Total Compensation Package

(Employee Only)

County's Annual Contribution¹	
Base Salary²	\$53,795
Medical Benefit	\$9,072
Dental Benefit	\$300
VRS Retirement	\$6,500
Basic Life Insurance	\$700
Short & Long Term Disability	\$270
FICA (Social Security & Medicare)	\$4,115
Total Benefits	\$20,957
Total Compensation	\$74,752
Benefits as a % of Total Compensation	28%

¹Example provided is a Hybrid employee with employee-only coverage in both the OAP 1 health plan and the PPO dental plan.

²Base salary used in example is the median base salary of County employees.

Total Compensation Package

(Employee & Family)

County's Annual Contribution¹

Base Salary²	\$53,795
Medical Benefit	\$20,196
Dental Benefit	\$828
VRS Retirement	\$6,500
Basic Life Insurance	\$700
Short & Long Term Disability	\$270
FICA (Social Security & Medicare)	\$4,115
Total Benefits	\$32,609
Total Compensation	\$86,404
Benefits as a % of Total Compensation	37%

¹Example provided is a Hybrid employee with family coverage in both the OAP 1 health plan and the PPO dental plan.

²Base salary used in example is the median base salary of County employees.

FY24 Compensation Increase Proposal

Base Salary	5% + \$750	
\$30,000	\$32,250	7.50%
\$50,000	\$53,250	6.50%
\$70,000	\$74,250	6.07%
\$90,000	\$95,250	5.83%

Benefits Overview

York County is Self-Insured

- Being self-insured gives the County control over plan design to meet employee needs.
- York County pays to cover employee medical and dental claims.
- If claims are higher than the budgeted amount, both the County and employees share in any rate increases, or plan design changes may be required.

Current CY23 Health Insurance Plan Options

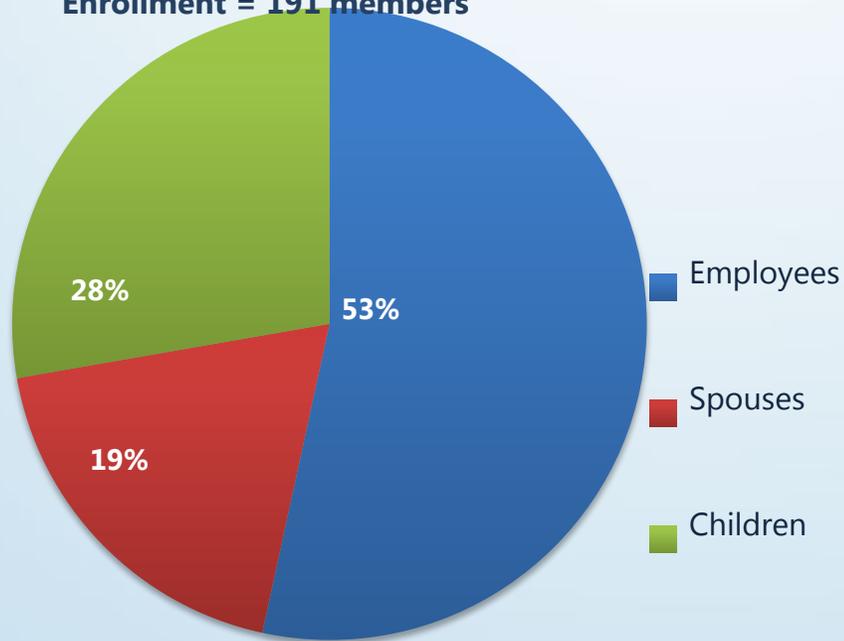
- Cigna Choice Fund High Deductible Plan with Health Savings Account (HSA)
- Cigna Open Access Plus 1 Plan (OAP1)
- Humana Medicare Advantage Plan (Post-65 Retirees Only)

Current Participation by Plan

(Active employees, pre-65 retirees, and family members)

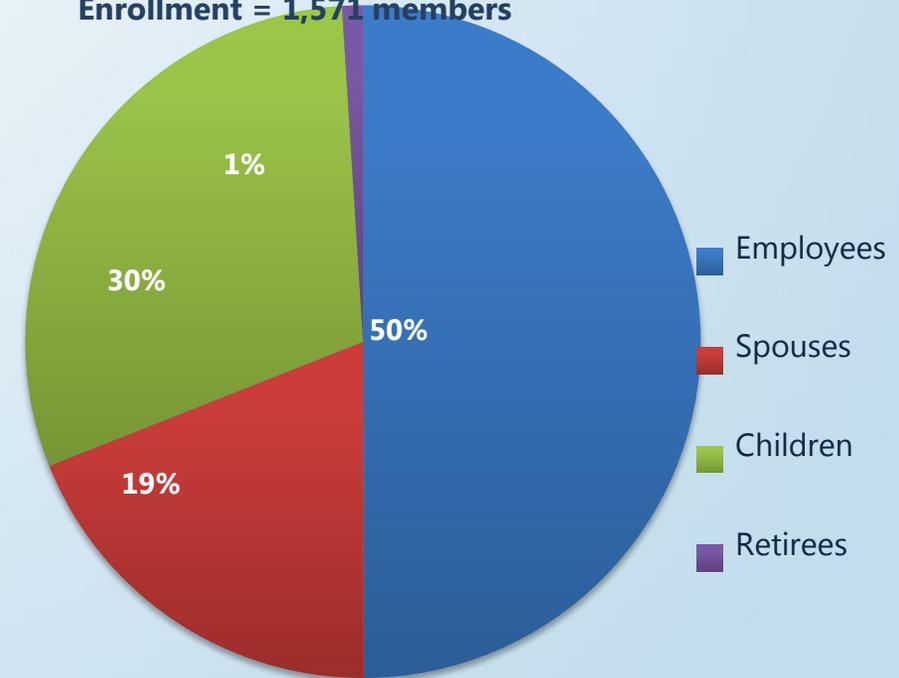
Choice Fund HSA

Enrollment = 191 members



Cigna OAP 1

Enrollment = 1,571 members

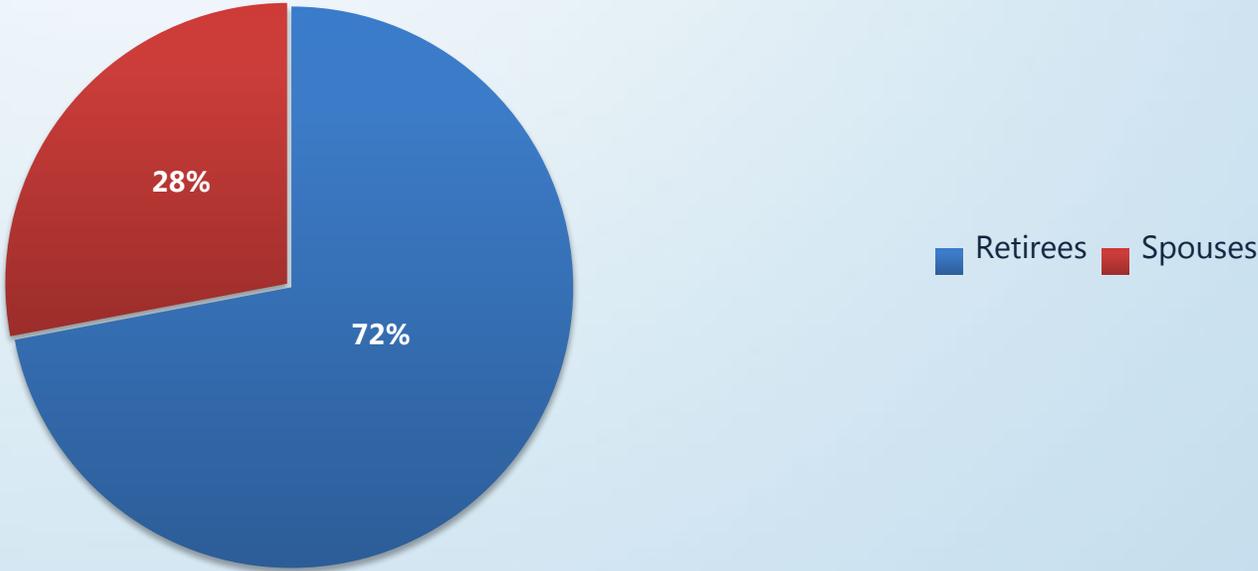


Total Enrollment = 1,762 members

Current Participation by Plan

(Post-65 retirees and spouses)

**Medicare Advantage Plan with Humana
Enrollment = 110 members**



CY23 Changes to Healthcare

- Premium rates were increased by 10 percent.
- Deductible increase for certain facility charges and services - \$500 for an individual and \$1,000 for family
- HSA contribution for the employee-only tier increased to \$1,800 annually. A new tier contribution was added for all other tiers of \$2,400 annually.

CY23 Changes to Healthcare

- The 2023 FSA plan year included a debit card and an allowable rollover of \$570 from 2023 to be used in the 2024 plan year for eligible accounts.
- Omada program, offered through Cigna at no additional cost for employees enrolled in healthcare and their adult dependents who are at risk for type 2 diabetes or heart disease. This program provides tools and support to make lasting healthier lifestyle changes.

CY24 Health & Dental Proposal

- Cigna Health Plans: Proposing a forecasted increase of 10% for premium rates across the rate tiers for employees, to be effective 1/1/2024
- Delta Dental Plans: Proposing a forecasted increase of 10% for premium rates across the rate tiers for employees, to be effective 1/1/2024. Request for Proposal to continue joint account with YCSD for new benefits calendar of 2024.
- Humana Health Plan (Post-65 Retirees Only): Fully insured plan with premiums to be determined following Centers for Medicare and Medicaid Services (CMS) rate announcement (annually in September). Current rate is \$243 per member per month

Projected Employee Monthly Health Rates January 1, 2024

	Cigna Choice Fund Plan with HSA CY23 Rates	Cigna Choice Fund Plan with HSA CY24 Projected <i>Amount of Increase</i>	Cigna Open Access Plan (OAP1) CY23 Rates	Cigna Open Access Plan (OAP1) CY24 Projected <i>Amount of Increase</i>
Employee Only	\$0	\$0 (\$0)	\$48	\$5 (\$53)
Employee & Child	\$160	\$16 (\$176)	\$278	\$28 (\$306)
Employee & Spouse	\$239	\$24 (\$263)	\$406	\$41 (\$447)
Employee & Family	\$312	\$31 (\$343)	\$531	\$53 (\$584)

Current CY23 Delta Dental Insurance Plan Options

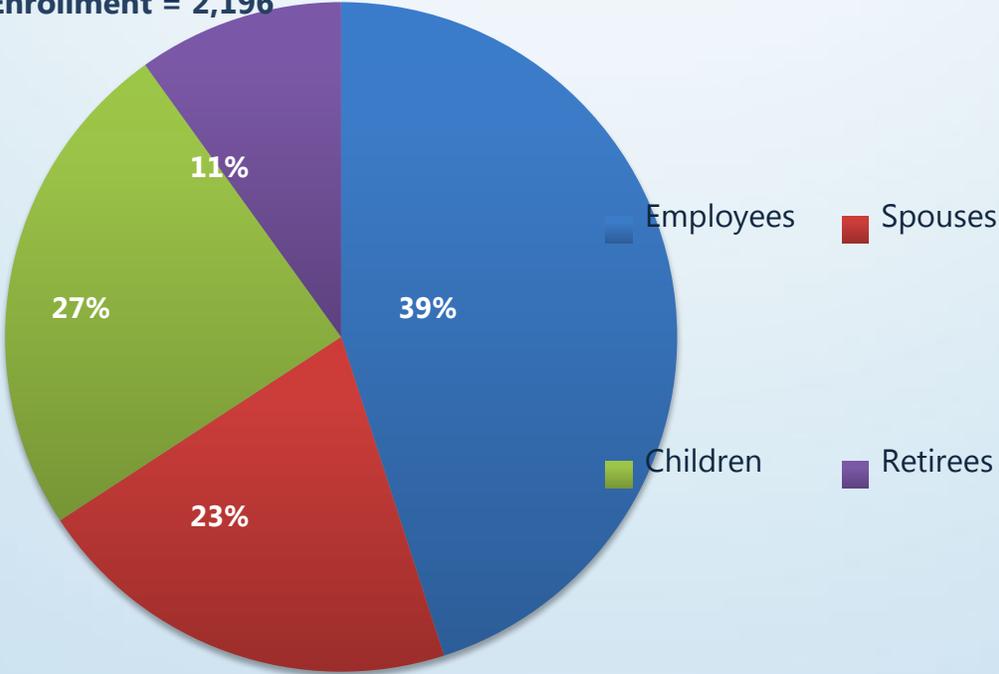
- Preferred Provider Option (PPO) plus Premier
- Exclusive Provider Option (EPO)

Delta Dental Participation

(Active employees, retirees, and family members)

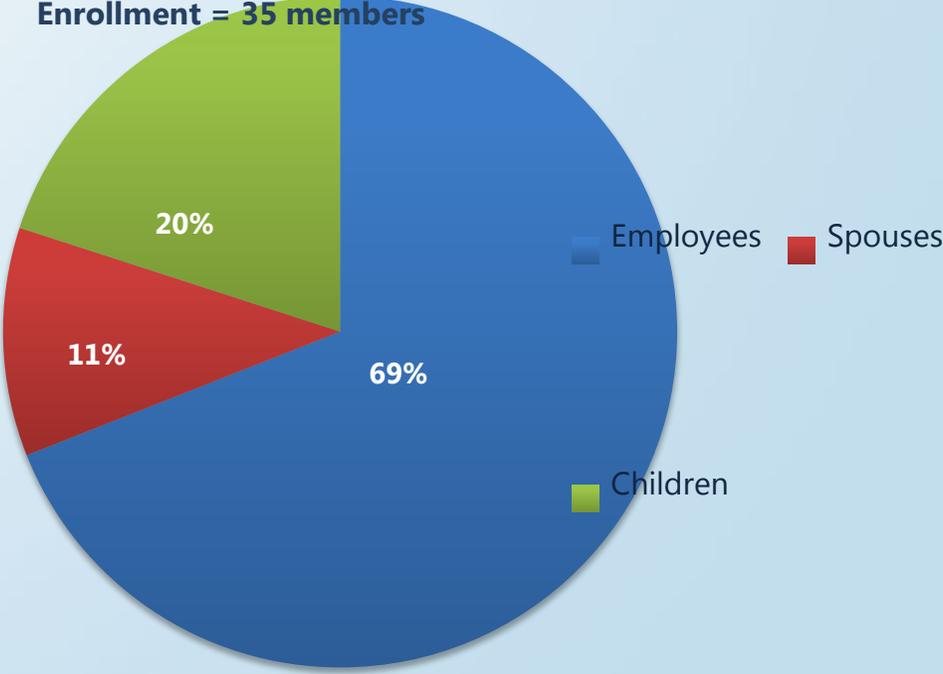
PPO Plus Premier

Enrollment = 2,196



EPO

Enrollment = 35 members



Total Enrollment = 2,231 members

Projected Employee Monthly Dental Rates January 1, 2024

	Preferred Provider Option (PPO) plus Premier CY23 Rates	Preferred Provider Option (PPO) plus Premier CY24 Projected Amount of Increase	Exclusive Provider Option (EPO) CY23 Rates	Exclusive Provider Option (EPO) CY24 Projected Amount of Increase
Employee Only	\$11	\$1 (\$12)	\$10	\$1 (\$11)
Employee & Child	\$14	\$1 (\$15)	\$12	\$1 (\$13)
Employee & Spouse	\$17	\$2 (\$19)	\$14	\$1 (\$15)
Employee & Family	\$20	\$2 (\$22)	\$19	\$2 (\$21)

Wellness Initiatives for 2023

- Walk to Wellness (March-May)
- Spring Cooking Demo with Tina McDermott (April)
- Blood Drive(s) (April and October)
- Health and Wellness Day (Tentative for September)
- Wellness Wednesday Trivia – First Wednesday of every month
- Healthy Perspectives Newsletter and Trivia – Monthly



Compensation and Benefits Overview

April 4, 2023

Compensation and Benefits Overview

April 4, 2023

Compensation and Benefits Overview

April 4, 2023

CY23 Medical Plan Design (In-Network)

Benefits	Cigna HSA	Cigna OAP 1	Humana
Deductible	\$3,000/\$6,000	\$500/\$1,000	\$0
Preventive Exams	\$0	\$0	\$0
Primary Care	0% after deductible	\$15	\$5
Specialist	0% after deductible	\$35	\$20
Emergency Room	0% after deductible	\$200* <i>*deductible will apply if not met</i>	\$65
Outpatient Surgery	0% after deductible	\$150* per visit <i>*deductible will apply if not met</i>	10% Coinsurance
Inpatient Care	0% after deductible	\$200 per day/max \$1,000* <i>*deductible will apply if not met</i>	\$200 daily copay (days 1- 5)
Out of Pocket Max	\$4,000/\$8,000	\$4,000/\$8,000	\$3,000
Prescription Drugs	\$15/\$30/\$60/\$120 after deductible	\$15/\$30/\$60/\$120	\$10/\$20/\$40/\$80

CY23 Dental Plan Design (In-Network)

Benefits	PPO Plus Premier	EPO
Annual Maximum	\$1,500 per enrollee	\$1,500 per enrollee
Annual Deductible	\$50 per person, \$150 per family	\$0
Oral Exam/Cleanings (2 per plan year)	100%	100%
Basic Dental Care (fillings, stainless steel crowns)	80%	Fixed Copay
Major Dental Care (dentures, bridges)	50%	Fixed Copay
Orthodontics (lifetime max \$1,500)	50%	50%

History of Health and Dental Premium Rate Increases

Year	Health	Dental	Comments
FY23	10.0%	10.0%	Increase after YCSD elected a separate health plan from York County.
FY22	6.0%	6.0%	Increase due to rising health and dental claim costs.
FY21	0.0%	0.0%	No changes to employee premiums. High dollar claims cost increased.
FY20	*	0.0%	Modest decrease in employee health premiums (plan & tier specific*).
FY19	0.0%	0.0%	Savings from joint purchase allowed the rates to remain the same.
FY18	13.1%	0.0%	POS plan increased 5% and the PPO plan increased 8% for the employee.
FY17	4.1%	2.9%	County absorbed 2.9% for dental.
FY16	2.0%	2.5%	County absorbed 2.5% for dental.

History of Compensation Increases

Year	GWI	Comments	Increase for \$50,000
FY24	5%	Flat dollar amount of \$750 to be given to employees. 2.5% to be applied to the min and max of pay grades.	6.5% / \$53,250
FY23	5%	Flat dollar amount of \$1,500 given to employees. Additional increases given to some employees to correct compression issues. 8% was applied to min and max of pay grades. \$750 supplement given to employees mid-fiscal year.	9.5% / \$54,750
FY22	1.5%	Flat dollar amount of \$1,500 given to employees. 3.5% was applied to the min and max of pay grades.	4.5% / \$52,250
FY21	0.0%	2.5% was proposed with a flat dollar amount of \$500; increase was not implemented due to financial constraints caused by the COVID19 pandemic.	0% / \$50,000
FY20	2.5%	Flat dollar amount of \$500 given to employees. 3.0% was applied to the min and max of pay grades.	3.5% / \$51,750
FY19	2.0%	Flat dollar amount of \$750 given to employees below \$100,000. 2.0% was applied to the min and max of pay grades.	3.5% / \$51,750
FY18	Flat Amt	\$1,500 General Wage Increase and compression adjustments up to \$1,100 based on years of tenure. 3.0% was applied to the min and max of pay grades.	3% / \$51,500
FY17	1.0%	Flat amount of \$500 or \$1,250 given depending on hire date. 1.0% was applied to the min and max of pay grades.	2% / \$51,000
FY16	2.5%	2.5% was applied to the min and max of pay grades.	2.5% / \$51,250

Health/Dental Insurance Fund Reserves

Reserve Balance 6/30/2022	\$4,376,000
Transfer to Reserve in FY 2023	\$1,000,000
Planned use of Reserve FY 2023	(\$1,525,000)
Projected Reserve Balance 6/30/2023	\$3,851,000
Planned use of Reserve FY 2024	(594,700)
Projected Reserve Balance 6/30/2024	\$3,256,300
Projected June 2024 Reserve Percentage of FY24's Budgeted Expenditures	19.6%

Healthcare Program

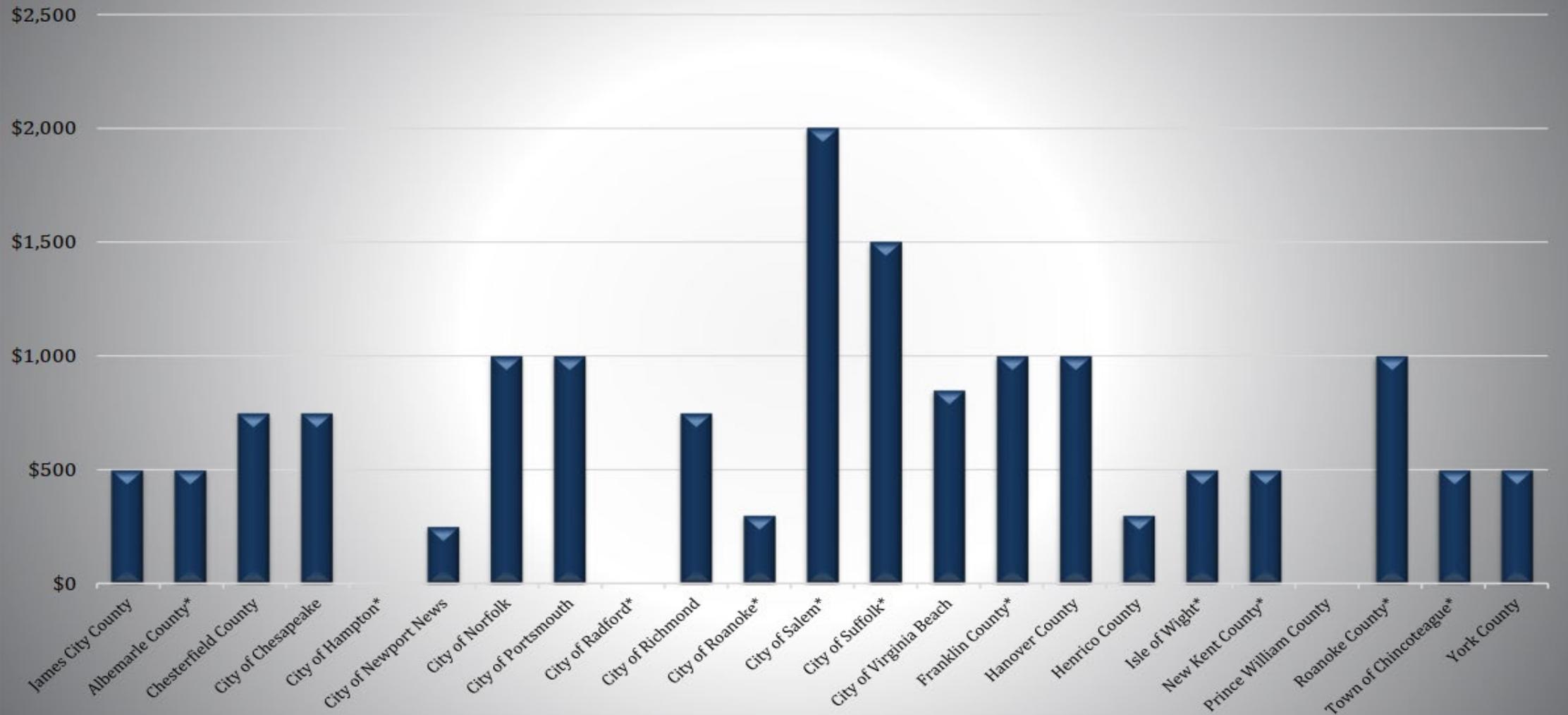
Total Cost FY2022	Employee/Retiree Cost FY2022	County Cost FY2022
\$15,367,500	\$2,956,685	\$12,410,815
100%	19%	81%

Total of health and dental expenses for employees and retirees to include claims, employee premiums, retiree premiums, consultant fees, and HSA contributions.

USI Insurance Services

Comparison of Municipalities - POS Individual Deductible

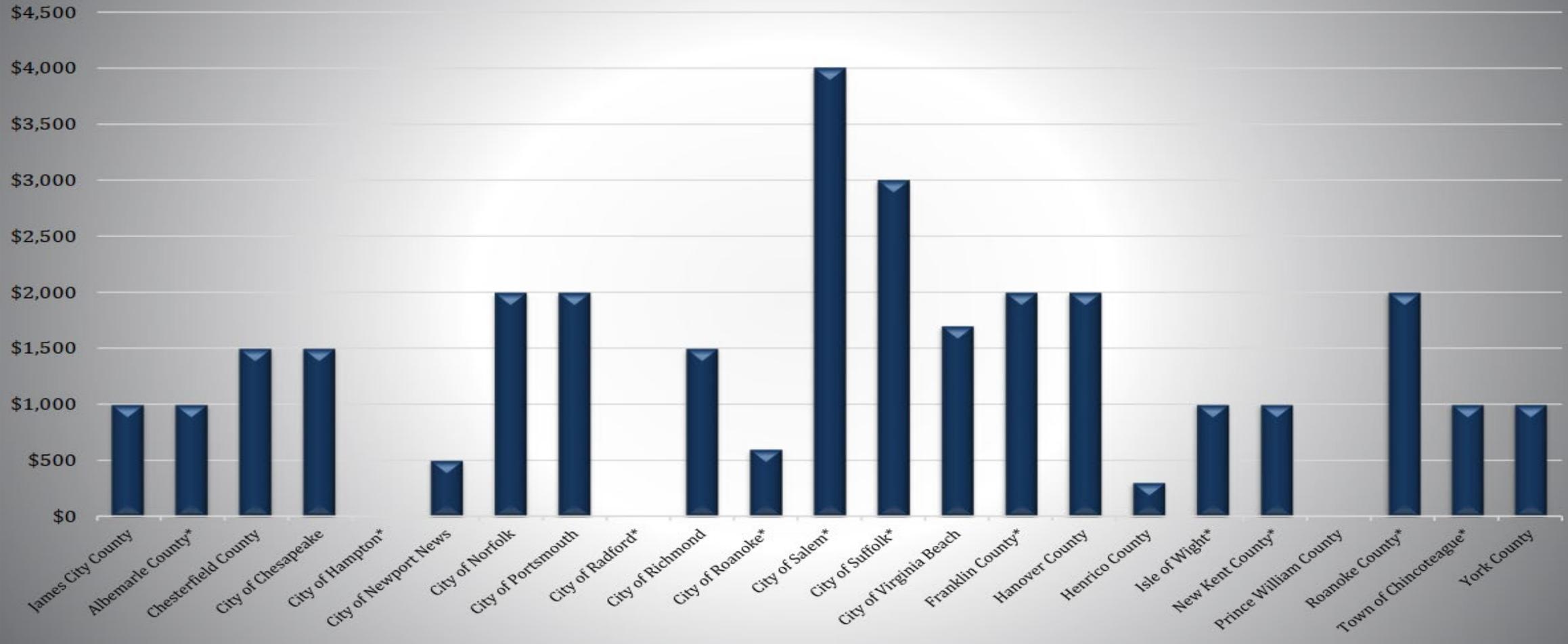
Individual Deductible



USI Insurance Services

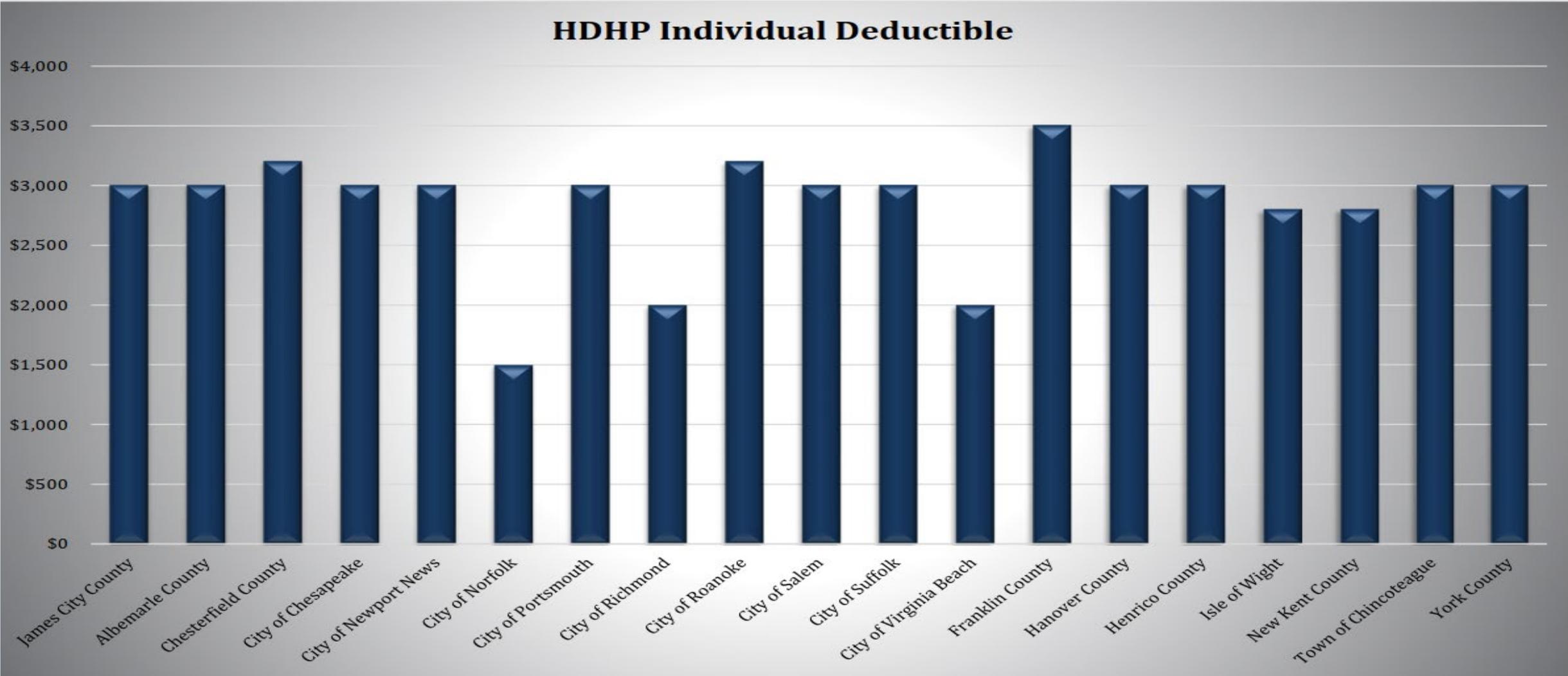
Comparison of Municipalities - POS Family Deductible

Family Deductible



USI Insurance Services

Comparison of Municipalities - HDHP Individual Deductible



USI Insurance Services

Comparison of Municipalities - HDHP Family Deductible

