

CONTRACT, LEASE, AGREEMENT CONTROL FORM

Date: 12/03/2020

Contract/Lease Control #: C21-3023-RM

Procurement#: NA

Contract/Lease Type: AGREEMENT

Award To/Lessee: BLUE CROSS AND BLUE SHIELD OF FLORIDA

Owner/Lessor: OKALOOSA COUNTY

Effective Date: 10/01/2020

Expiration Date: 09/30/2021 W/4 1 YR RENEWALS

Description of: WELLNESS CONTRIBUTION PLAN

Department: RM

Department Monitor: BIRD

Monitor's Telephone #: 850-689-5977

Monitor's FAX # or E-mail: KBIRD@MYOKALOOSA.COM

Closed:

Cc: BCC RECORDS

CONTRACT#: C21-3023-RM
 BLUE CROSS/BLUE SHIELD OF FLORIDA
 WELLNESS CONTRIBUTION PLAN
 EXPIRES: 09/30/2021 W/4 1 YR RENEWALS



*This is not a bill.

Okaloosa County BOCC, 41954
 Attn: Kelly Bird
 Kbird@myokaloosa.com
 302 N Wilson Street, Suite 301
 Crestview, Florida 32536

Date: 06/22/20

If ASO, select Add to Monthly Claims Statement
 one: Invoice separately to group

Service Type	Unit price	Quantity	Total
Lifestyle Improvement Programs (Fee waived for Better You Groups)			
5 Week Series - Onsite	\$1,500.00		
5 Week Series - Online	\$500.00		
- Per Participant Fee (Min 15)	\$45.00		
Condition Management Series			
3 Week Series - Onsite	\$900.00		
3 Week Series - Online	\$400.00		
Per Participant Fee (Min 15)	\$25.00		
Wellness Presentations			
Onsite 1 Hour	\$250.00		
Online/Webinar	\$150.00		
Better You Strides			
Package Configuration Fee (ASO Groups)	\$ TBD		
Connect Partner Program Fee	\$ TBD		
Non-Member, PMPM (Based on 1st Non-Mbr census)	\$0.20 PMPM	235	\$517.00
Program period dates:			
Biometric Screening Add-ons (**Non-member fee only)			
**Health Designs - Standard Profile	\$39.00	235	\$9,165.00
**Quest - Standard Panel, PSC Only	\$45.00		
**Onsite Health Diagnostics - Standard Panel, Onsite	\$40.00		
Total:			\$9,682.00

Please note: Your invoice will be based on actual participation, unless a minimum is noted above under service type. An employee must be enrolled and effective on your employer group plan on the day of the event to be considered a member. If any employee is covered under another Florida Blue plan, they must provide their ID card at the event to be considered a member. Any participants not meeting this criteria will appear on your invoice as a non-member.

Statement of Commitment: By entering signature and date below, Employer Group agrees to the proposal, pricing, and terms above, and hereby orders the services indicated herein from Better You.

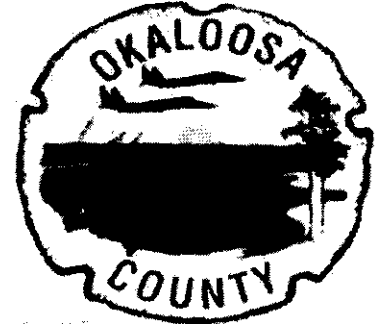
Kelly Bird
 Client Name (Print):

Kelly Bird
 Client Signature

10/12/20
 Date:

**Wellness
Contribution Request
and Agreement**

MAKE CHECKS PAYABLE TO:
Okaloosa Co Board of County Commissioners
 302 N. Wilson Street, Suite 301
 Crestview, FL 32536
To:
 Florida Blue, Dave Sanna, SAE 2190 Airport Blvd,
 Ste 3000 Pensacola, FL 32504



Board of County Commissioners

QTY	DESCRIPTION	PRICE	AMOUNT
	WELLNESS Initiative		
1	Three (3) year Partnership beginning Oct 1, 2020 ending Sep 30, 2023.		
	Upon Award of RFP RM 28-20(Group Health Insurance Effective Oct 1, 2020), Florida Blue will	\$ 100,000.00	\$
2	Subsequent to the Oct 2020 renewal, within the 1st quarter of 2021, Florida Blue will provide a \$50,000 Wellness Contribution for continued planning and financial support of Wellness Incentives.		
		\$ 50,000.00	\$
3	Subsequent to the Oct 2021 renewal, within the 1st quarter of 2022, Florida Blue will provide a \$50,000 Wellness Contribution for continued planning and financial support of Wellness Incentives.		
		\$ 50,000.00	\$
4	Subsequent to the Oct 2022 renewal, within the 1st quarter of 2023, Florida Blue will provide a \$50,000 Wellness Contribution for continued planning and financial support of Wellness Incentives.		
		\$ 50,000.00	\$
	Amount requested for Oct 2020 Renewal		\$

Print Name:	Robert A. "Ray" Goodwin, III, Chairman	Title:	
Authorized Signature:	<i>[Signature]</i>	Date:	
Print Name:	Kimberly Sambenedetto	Title:	
Witness Signature:	<i>[Signature]</i>	Date:	11-17-20



BOARD OF COUNTY COMMISSIONERS AGENDA REQUEST

DATE: July 7, 2020
TO: Honorable Chairman and Distinguished Members of the Board
FROM: Kelly Bird
SUBJECT: Benefits Renewals
DEPARTMENT: Risk Management
BCC DISTRICT: All

STATEMENT OF ISSUE: Request approval of the employee benefits plans for fiscal year 2021 and authorization for the Chairman to execute the related documents. Rate sheets are attached that provide detailed costs for the benefits plans.

BACKGROUND:

HEALTH - The group health insurance contract was competitively bid this year and Florida Blue was the recommended provider. Florida Blue will continue to extend the Pro-Share agreement this FY. Monitoring reports show that for the last 12 months the claims cost exceeded the premiums paid for 8 of those months. Due to the recent claims history, our plan premiums increased by 16%. The last 4 months the County's claims to premium ratio has significantly improved. As part of the overall compensation and benefits package, the County provides a county-paid group health insurance plan (base plan) for full time employees. There are two (2) additional group health buy-up plans offered with employees paying the additional premiums above the base plan contribution rate. Family health insurance plan options are available with all three (3) plans, paid 100% by the employees. For fiscal year 2021, we will continue to offer (3) plan options for health insurance coverage through Florida Blue. The base plan will be coupled with a Health Savings Account (HSA), and it is recommended that the Board contribute \$1,500 annually to the HSA to help offset the higher-deductible with this plan. The value of this HSA contribution has been added to each of the other plans, so that each employee is offered a benefit with the same dollar-value paid by the Board. The County currently has a contract with Lockard & Williams Insurance to administer the HSA accounts and the rate will remain the same.

For those employees who are covered under other health insurance plans (such as a spouse) and opt out of the group health plans, the County offers a Health Reimbursement Account (HRA). The HRA provides \$1,200 annually to employees who qualify. Staff recommends this remain the same for FY 21.

FLEXIBLE SPENDING ACCOUNT - The County provides employees the opportunity to participate in a Flexible Spending Account (FSA). This program allows employees to take advantage of tax savings on qualifying medical expenses by contributing tax exempt dollars to their accounts. The administration fees associated with this program are paid by the county, effectively paid for by the employer's social security contribution savings on these dollars, but the employees fund their own accounts through payroll deductions.

The County currently has an agreement with Lockard & Williams Insurance for benefits account plans administration for the Flexible Spending Accounts that expires September 30, 2020 and the HAS administration which expires September 30, 2021. A one year renewal of the FSA contract would allow both the FSA and HAS contracts to mature and be bid at the same time next year. Lockard & Williams Insurance has agreed to a rate hold on the FSA administration for FY 21. Per Okaloosa County Purchasing Manual, Section 4.3 staff requests the board to approve a one (1) year renewal of this contract.

RETIREES - Retirees over age 65 who have part A & B Medicare may opt for a Blue Medicare Group PPO with prescription drug plan or a Blue Medicare stand-alone prescription drug plan. Both the Blue Medicare Group PPO Plan and the Rx Only Plan will have a slight decrease in premium cost this year. All other retirees are eligible to retain their group health coverage at the same rates as active employees as required by Florida Statutes.

DENTAL - The group dental insurance was competitively bid this year and the recommended provider is Solstice. The County provides a county-paid group policy for full time employees' dental insurance, with a family plan option paid 100% by the employees. The new dental contract includes a decrease in premiums, as well as an increase in services provided.

LIFE & LONG TERM DISABILITY - In addition to health and dental benefits, the County provides \$25,000 of county-paid basic life with Accidental Death and Dismemberment (AD&D) insurance to full time employees, with additional optional coverage available to employees and their families paid 100% by the employees. The County also provides a basic Long Term Disability (LTD) benefit to employees with a buy-up option paid 100% by employees. The life and long term disability programs were competitively bid last year and there will be no rate increase.

VISION - A group vision plan is available to full time employees, paid 100% by employees. This program was competitively bid last year and there will be no rate increase.

WELLNESS - The new October 1, 2020 group health insurance agreement with Florida Blue includes a provision for annual wellness contributions totaling \$250,000 to be made to the County for wellness initiatives. The Wellness Contribution Plan specifies how the Wellness Contribution funds will be utilized each year. Employees are eligible for cash rewards for engaging in specified activities and wellness programs as a means to improve employees overall health and wellbeing. Staff is recommending employees receive up to \$200 in incentives for their completion of programs offered through the Better You Strides Program. The attached Better You Strides Rewards Program outlines the program.

Full-time employees who do not participate in Florida Blue's health plans are eligible to participate in the rewards program and activities; however, there is a charge for their participation. Fees are \$39.00 per non-member for Biometric Screening and .20 per month per non-member for access to the Wellness Portal. The number of participants varies, but is approximately 233.

CONSTITUTIONAL OFFICE PARTICIPATION IN GROUP BENEFITS - The employees

of the Clerk of Circuit Court, Supervisor of Elections, and Property Appraiser currently participate in these group insurance programs. Employees of the Tax Collector participate in the county's dental, life, long term disability, flexible spending account, and vision insurance programs, but do not participate in the county's group health insurance programs.

FUNDING SOURCE, (If Applicable):

Department #	Account #	Account Title	Amount
5102	534115	FSA Administrative Fee	\$37,734
801	2291041	Employee Health Insurance	\$8,047,115
5102	545042	Retiree Health Insurance	\$225,983
801	2291044	Dental Insurance	\$265,680
5102	545047	Retiree & Cobra Dental Insurance	\$64,544
801	2291047	Employee Life Insurance	\$20,328
801	2291047	Employee Long Term Disability	\$38,623
5103	534900	Café Well Non-member fee	\$6,500
5103	548001	Promotional Activities	\$25,000
5103	549501	Wellness Reward Program	\$75,000

OPTIONS: Approve/Disapprove

RECOMMENDATIONS: Staff recommends the Board approve the benefits package as outlined above and on the attachments, and authorization for the Chairman to sign the required documents.

- Approve new health insurance contract with Florida Blue with rate increase.
- Approve the \$1,500 Health Savings Account contribution.
- Waive the requirements of procurement in accordance with the Okaloosa Purchasing Manual Section 4.3 and approve the renewal of the FSA contract with Lockard & Williams Insurance for an additional year.
- Approve new dental insurance contract with Solstice.
- Approve Wellness Contribution Plan.

Kelly Bird
 Kelly Bird, Interim Risk Manager 7/1/2020

RECOMMENDED BY:

APPROVED BY:



John Hofstad, County Administrator 7/1/2020

BetterYou

STRIDES



October 1, 2020 – August 15, 2021

Bend the Trend

A checklist for your incentive program

Allowable Activities

Rewards

When Rewards will be visible

GET ASSESSED

<input type="checkbox"/> Health Assessment	\$50	2 days
<input type="checkbox"/> Biometric Screening	\$50	4-6 weeks
<input type="checkbox"/> Achieve "in-range" biometrics		
• BMI 18.5-24.9	\$5	4-6 weeks
• Cholesterol ratio =/ < 5.0	\$5	4-6 weeks
• Blood Pressure < 120/80	\$5	4-6 weeks
<input type="checkbox"/> Annual Wellness Exam	\$25	2 days
<input type="checkbox"/> Preventive Screening	\$25 (max \$50)	2 days
<input type="checkbox"/> Dental Exam	\$10	2 days

GET MOVING

<input type="checkbox"/> Corporate Challenge - 'Tis the Season to Eat Healthy This Winter (1/11/21 – 3/11/21)	\$25	2 days
<input type="checkbox"/> Corporate Challenge - Take a 100-Mile Challenge (4/5/21 – 5/4/21)	\$25	2 days
<input type="checkbox"/> Community Walk/Bike/Run	\$10 (max \$30)	2 days

GET INFORMED

<input type="checkbox"/> Complete a Digital Self-Guided Program	\$20 (max \$80)	2 days
<input type="checkbox"/> Complete a Personal Challenge	\$10 (max \$40)	2 days
<input type="checkbox"/> 5 Week Lifestyle Improvement Program	\$30	4-6 weeks
<input type="checkbox"/> 3 Week Health Condition Series	\$25 (max \$50)	4-6 weeks
<input type="checkbox"/> Diabetes Prevention Program	\$50	4-6 weeks
<input type="checkbox"/> Florida Blue Sponsored Wellness Presentation/Webinar	\$10 (max \$40)	4-6 weeks
<input type="checkbox"/> Florida Blue Sponsored OnDemand Video	\$10 (max \$40)	4-6 weeks
<input type="checkbox"/> Tobacco Cessation Program	\$50	4-6 weeks
<input type="checkbox"/> HealthyAddition Prenatal Program – Enroll	\$50	4-6 weeks
<input type="checkbox"/> NextSteps Health Coaching – Complete 3 calls	\$50	4-6 weeks

Frequently Asked Questions

Who can participate in Better You Strides? All full-time employees, 18 and over, are encouraged to participate.

When does the program start and end? The Better You Strides program begins on 10/1/2020 and runs through 8/15/2021.

How do I earn dollars? You earn dollars by completing the allowable activities in your Journey®. Earn up to a maximum of \$200. You will receive \$50 in a paycheck following completion of the biometric screening. Payouts will be made quarterly.

How do I get started?

Subscribers on the Okaloosa County BOCC Health Plan::

1. Log in to your [FloridaBlue.com](https://login.onlifehealth.com) member account and click "Health & Wellness," then "Better You Strides."
2. Read and accept the Terms of Service, then choose your communication preferences.

Non-Subscribers/Non-Members:

1. Go to <https://login.onlifehealth.com/Home/Login> and click **Get Started**.
2. Enter your name and date of birth. Then enter zip code as 00000. Click **Next**.
3. Enter your employer's group number **41954**.
4. Create your Username and Password in the Profile section.

AlwaysOn Mobile App registration for **All Employees**

1. Download and register on the **AlwaysOn Mobile** app from the Apple App store or Google Play. Click "New User."
2. Complete the authentication step
3. Create your username, password and PIN.

How do I track my dollars? Earned Rewards will be displayed on the gray tool bar at the top of the Dashboard.

The Rewards page will display the list of allowable activities you can complete and the dollar value of each activity. Click on the activity name for a detailed description for further instructions. See all activities that you've completed on the Rewards History page.

If I have questions, who should I ask? If you have questions or need help registering for Better You Strides, Subscribers on the health plan call **800-352-2583**; Non-Subscriber/Non-Members call **866-560-9355**.

Florida Blue has entered into an arrangement with Onlife to provide members with care decision support services, information and other services. Please remember that all decisions that require or pertain to independent professional medical/clinical judgment or training, or the need for medical services, are solely your responsibility and the responsibility of your Physicians and other health care Providers. The programs mentioned above are subject to change.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

BLUE CROSS®, BLUE SHIELD®, and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-352-2583 (TTY: 1-800-955-8770).