

MERCER

Health & Benefits

Everett School Employee Benefit Trust

2008 Renewal Planning

HMA Self-Insured PPO Medical

- 3.4% ASO fee increase effective 1/1/2007
- Plan Changes Effective at Last Renewal
 - Modifications to preventive benefits (mammograms and prostate screenings)
 - Change lifetime maximum language definition of spouse as recommended by HMA
- Issues or changes to consider for 2008 renewal?

ESI Self-Insured Pharmacy

- Coverage moved from NMHC to ESI effective 1/1/2007
- Two-year contract through 12/31/2008
- Issues or plan design changes to consider?

Symetra Stop-Loss

- 16.1% increase effective 7/1/2006
- Mercer requesting renewal effective 7/1/2007
- Consider marketing coverage?

Group Health Fully-Insured HMO Medical

- 7.6% premium increase effective 1/1/2007
- Plan Changes Effective at Last Renewal
 - Introduce two-tier copays of \$10 generic and \$20 brand
 - Adopt 15th of the month premium rule for newborns and adopted children
 - Time served under other employer plan for organ transplants
- Issues or changes to consider for 2008 renewal?

PacifiCare Fully-Insured HMO Medical

- 6.2% premium increase effective 1/1/2007
- Potential transition to UHC platform
- Issues or changes to consider for 2008 renewal?

MetLife Fully-Insured Life and AD&D Insurance

- Multi-year rate guarantee ending 12/31/2007
- Issues or changes to consider for 2008 renewal?
- Consider marketing coverage?

Standard Fully-Insured STD, LTD and EAP Insurance

- Effective 1/1/2007:
 - 13% premium increase for STD
 - 20% premium increase for LTD
 - Rate pass for EAP services
- Issues or changes to consider for 2008 renewal?
- Consider marketing coverage?