

ITN 2020-04

FLORIDA KEYS MOSQUITO CONTROL DISTRICT

**MEDICAL, DENTAL, VISION
AND LIFE INSURANCE BENEFITS**

Questions & Answers

MEDICAL:

1. Do you utilize wellness dollars in your program? If so, what dollar amount is expected?
 - a. Yes, we do utilize wellness dollars. We would expect between \$6,000 – \$10,000.
2. You currently have a copay for Preferred Brand, would you like to maintain or remove this?
 - a. We do have a \$150.00 co-pay for Preferred Brands. We would like to eliminate this or reduce this copay by at least 50%.
3. You are currently covering over the counter medications in your RX program. Do you want to maintain or remove this benefit?
 - a. We would like to see what a savings would be to eliminate over the counter medications from our RX program.
4. Do you want to maintain a Health Coach benefit?
 - a. Yes, we want to maintain a Health Coach benefit. We currently have a Health Coach benefit which checks in and works with our employees to help maintain a healthy lifestyle and review medications, etc.

DENTAL:

1. Your current plan does not include adult orthodontic. Do you want to add this as a benefit?
 - a. We would like to see what it would cost to provide this benefit.
2. Do you want to maintain cleanings twice a year or move to three times a year if possible?
 - a. We feel dental health is important. We would like to see several options, for example:
 - i. 3 cleanings per year
 - ii. 3 cleanings after a certain age
 - iii. 3rd cleaning covered at 50%

VISION:

1. Frames are currently covered once every 24-months, would you like to change this to once every 12 months?
 - a. We would like to move to frames to once every 12 months.
2. Currently, transition lenses and sunglasses are not covered, would you like to cover these?
 - a. Since most of our employees work outside, this is common request from our employees.
3. Currently, you have a \$150 benefit for contact lenses, would you like to increase this? And if so, to what benefit amount?
 - a. We would like to increase this benefit, to \$250.00 to \$300.00. A lot of our participants purchase contacts online. We are willing to work with an online retailer.
4. Would you like to add Lasix surgery as a covered benefit?
 - a. We are open to looking at this, but it is not a top priority.

LIFE:

1. You currently have an age-related tiered benefit, would you like to look at a level benefit and if so what amount?
 - a. We would like to look at offering a level benefit to our retirees and active employees.
 - i. Retirees \$20,000 - regardless of age
 - ii. Active: \$40,000 - regardless of age
 - iii. We are open to looking at increasing our active employee coverage to \$50,000
 - iv. Provide an option for employees to buy additional coverage

FSA:

1. Do you want to incorporate FSA with your medical plan?
 - a. Yes, we would like to have our medical plan to work more closely with FSA. A common negative feedback is the constant request for receipts. If the FSA provider could automatically work with the Medical provider to verify charges, that would be beneficial. (E.g. EOB)