



UPSHUR COUNTY COMMISSIONERS COURT
GILMER, TEXAS

May 25, 1979

Commissioner's Court met in Special Session with all members present.

Mr. Glen Evans with Blue Cross-Blue Shield Insurance met with the Court to explain Health, Accident and Life Insurance by showing slides and giving rates of premium. After discussing the different plans, motion was made by J. W. Meadows and seconded by Charles Still to accept Blue Cross-Blue Shield Insurance Plan II Rate 4 of Hospital and Health Insurance and Plan I of Life and Accident Insurance.. Motion carried.

Motion was made by Floyd Drennen and seconded by Pernice Nobles to adjourn.
Motion carried.

E. W. Meadows

J. W. Meadows

Charles F. Still

Floyd Drennen

**SUMMARY OF PROPOSED HEALTH BENEFITS
FOR
UPSHUR COUNTY**

	<u>PROPOSED PLAN I</u>	<u>PROPOSED PLAN II</u>
<u>HOSPITAL BENEFITS</u>		
ROOM ALLOWANCE	100% of Semi-Private	100% of Semi-Private
INTENSIVE & CORONARY CARE UNITS	PAID IN FULL	PAID IN FULL
NUMBER OF DAYS	Unlimited	Unlimited
HOSPITAL SERVICES	PAID IN FULL, including blood & plasma	PAID IN FULL, including blood & plasma
DEDUCTIBLE	\$50.00 each admission (No deductible for accident admissions)	None
OUT-PATIENT:		
1. Accident	PAID IN FULL within 72 hours of accident	PAID IN FULL within 72 hours of accident
2. Minor Surgery	PAID IN FULL on day of surgery	PAID IN FULL on day of surgery
MATERNITY:		
1. Hospital	Same as any other admission	Same as any other admission
2. Physician	*80% after deductible	**80% after deductible
<u>MEDICAL-SURGICAL BENEFITS</u>		
SURGICAL SCHEDULE	*80% after deductible	**80% after deductible
ANESTHESIOLOGIST	*80% after deductible	**80% after deductible
DIAGNOSTIC X-RAY & LAB	*80% after deductible	**80% after deductible
ACCIDENT SUPPLEMENT	<u>80% & no deductible & no limit</u>	<u>80% & no deductible & no limit</u>
<u>OTHER MEDICAL EXPENSES</u>		
ROOM ALLOWANCE MAXIMUM	Semi-Private	Semi-Private
DEDUCTIBLE	*\$100.00	**\$200.00
BENEFIT PERIOD	*Calendar year	**Calendar year
CO-INSURANCE	*80% of first \$2,500; 100% thereafter	**80% of first \$2,500; 100% thereafter

Summary of Proposed Health Benefits for
UPSHUR COUNTY

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<u>OTHER MEDICAL EXPENSES (Cont'd)</u>	<u>PROPOSED PLAN I</u>		<u>PROPOSED PLAN II</u>	
	MAXIMUM NERVOUS & MENTAL			
1. Hospital	60 days hospital per calendar year		60 days hospital per calendar year	
2. Physician	\$1,000 to doctor per calendar year at 50%		\$1,000 to doctor per calendar year at 50%	
c. Maximum Benefit	\$1,000,000.00		\$1,000,000.00	
MAXIMUM LIFETIME BENEFIT	\$1,000,000.00		\$1,000,000.00	
<u>MONTHLY HEALTH PREMIUMS</u>	<u>Four Rate</u>	<u>Two Rate</u>	<u>Four Rate</u>	<u>Two Rate</u>
EMPLOYEE ONLY	\$29.72	\$29.72	\$27.29	\$27.29
EMPLOYEE & CHILD(REN)	57.06	80.90	52.51	74.76
EMPLOYEE & SPOUSE	76.91	80.90	70.70	74.76
EMPLOYEE & FAMILY	83.96	80.90	77.62	74.76

Unmarried dependent children covered from birth to age 25; disabled children covered to any age.

All pre-existing conditions, including maternity, are covered for current employees and all new employees hired after effective date of contract.

The above monthly premiums have been computed on the basis of Blue Cross allowing credit for any partially and/or fully satisfied deductibles back to 10-1-78.

The maternity benefits outlined above are in compliance with the new legislation signed into law by President Carter on 10-31-78. Maternity benefits are provided to the individual female employee, the dependent spouse and dependent daughters, and are provided without any waiting periods.

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LIFE & ACCIDENTAL DEATH & DISMEMBERMENT
INSURANCE PROPOSAL

FOR

UPSHUR COUNTY

PLAN I:

ALL EMPLOYEES - LIFE INSURANCE	\$4,000.00
ALL EMPLOYEES - ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE	\$4,000.00
LIFE RATE PER \$1,000 PER MONTH	\$0.77
AD&D RATE PER \$1,000 PER MONTH	<u>0.08</u>
TOTAL PER \$1,000 PER MONTH	\$0.85
TOTAL LIFE VOLUME	\$340,000
TOTAL AD&D VOLUME	\$340,000
TOTAL MONTHLY COST	<u>\$289.00</u>

PLAN II:

ALL EMPLOYEES - LIFE INSURANCE	1 x Annual Salary rounded to next \$1,000
ALL EMPLOYEES - ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE	1 x Annual Salary rounded to next \$1,000
LIFE RATE PER \$1,000 PER MONTH	\$0.59
AD&D RATE PER \$1,000 PER MONTH	<u>0.08</u>
TOTAL PER \$1,000 PER MONTH	\$0.67
TOTAL LIFE VOLUME	\$737,500
TOTAL AD&D VOLUME	\$737,500
TOTAL MONTHLY COST	<u>\$494.13</u>

The Accidental Death & Dismemberment on both Plans I and II is 24 hour coverage, i.e., covers on-the-job and off-the-job accidents.

PLAN II ABOVE:

The Life & AD&D reduce 50% at age 65 and terminates at age 70 or retirement, whichever occurs first.

PLAN I ABOVE:

No reduction at age 65; but terminates at age 70 or retirement, whichever occurs first.

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SHORT TERM DISABILITY INSURANCE
PROPOSAL FOR
U P S H U R C O U N T Y

PLAN 1:

Benefits begin 8th day accident, 8th day illness for 26 weeks:

*ALL EMPLOYEES	\$30.00 per Week
MONTHLY PREMIUM PER \$10.00 UNIT	\$1.57
TOTAL NUMBER OF \$10.00 UNITS	207
TOTAL MONTHLY COST	<u>\$324.99</u>

PLAN II:

Benefits begin 31st day accident, 31st day illness for 26 weeks:

*ALL EMPLOYEES	\$30.00 per Week
MONTHLY PREMIUM PER \$10.00 UNIT	\$1.25
TOTAL NUMBER OF \$10.00 UNITS	207
TOTAL MONTHLY COST	<u>\$258.75</u>

*Elected officials are not eligible for this benefit. Also, employees age 65 and older are not eligible for this benefit.

The Short Term Disability Premiums above for Plans I & II include maternity benefits, in order to be in compliance with the new federal legislation.

COST ANALYSIS FOR
GROUP HEALTH, LIFE & SHORT TERM DISABILITY FOR
U P S H U R C O U N T Y

I. BREAKDOWN OF EMPLOYER'S COSTS - METROPOLITAN

A. HOSPITALIZATION COSTS

1. 84 Employee Only @ \$34.25 per month	=	\$2,877.00
2. 7 Employees over age 65 @ \$7.48 per month	=	<u>52.36</u>

Total Hospitalization Monthly Costs		\$2,929.36
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B. LIFE AND AD&D COSTS

1. \$340,000 @ \$0.988 per \$1,000 per month	=	335.92
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C. SHORT TERM DISABILITY COSTS

1. 207 Units @ \$1.85 per \$10.00 Unit	=	<u>382.95</u>
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TOTAL MONTHLY COSTS - ALL COVERAGES - METROPOLITAN

\$3,648.23

II. BREAKDOWN OF EMPLOYER'S COSTS - BLUE CROSS PLAN 11

A. HOSPITALIZATION COSTS

1. 84 Employee Only @ \$27.29 per month	=	\$2,292.36
2. 7 Employees over age 65 @ \$16.30 per month	=	<u>114.10</u>

Total Hospitalization Monthly Costs		\$2,406.46
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B. LIFE AND AD&D COSTS

1. \$340,000 @ \$0.85 per \$1,000 per month	=	289.00
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C. SHORT TERM DISABILITY COSTS

1. 207 Units @ \$1.57 per \$10.00 Unit	=	<u>324.99</u>
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TOTAL MONTHLY COSTS - ALL COVERAGES - BLUE CROSS

\$3,020.45

III. BREAKDOWN OF SAVINGS TO COUNTY WITH BLUE CROSS

A. MONTHLY SAVINGS (\$3,648.23 - \$3,020.45)	=	\$ 627.78
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B. ANNUAL SAVINGS (\$627.78 x 12 Months)	=	<u>\$7,533.36</u>
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NORTHEAST TEXAS COUNTIES
COVERED BY BLUE CROSS

1. GREGG
2. SMITH
3. PANOLA
4. MARION
5. MORRIS
6. BOWIE
7. CASS
8. FRANKLIN
9. WOOD
10. VAN ZANDT
11. HENDERSON
12. CHEROKEE
13. RUSK
14. SHELBY
15. LEON
16. MADISON

ADVANTAGES OFFERED BY BLUE CROSS AND BLUE SHIELD OF TEXAS

1. No Basic policy claim forms to be prepared by the Employer or Employee.
2. Unmarried children covered to 25 years of age; they do not have to be in school, reside at home or be an income tax deduction; totally disabled children covered to any age.
3. All pre-existing conditions, including maternity, are covered immediately with no restrictions as to the amount of benefits available.
4. Your Blue Cross Identification Card is all that is needed by your people for instant hospital admission anywhere in the United States.
5. For those of your employees and their dependents age 65 or over, there is also a plan available to supplement Medicare. This is at a lower rate than your group cost and their claims are not charged to your group's experience.
6. The very important matter of the "Confidentiality of Medical Information" is fully safeguarded with Blue Cross-Blue Shield. Since none of your employees will be involved in the routine processing of claims, they will have no way of knowing health conditions and problems about which you might prefer there be no conversation.
7. Each employee leaving your employment is offered an opportunity to convert his health coverage without lapse of coverage or evidence of insurability. They may also convert their life coverage without evidence of insurability.
8. There are six Blue Cross employees located in our Longview Office. The job of these six people is to assist any of our Blue Cross members in answering questions, helping with claims, etc. All your people need do when they have a question or problem pertaining to Blue Cross or Medicare, is simply call our office and let us know; it will be answered and handled immediately.
9. Blue Cross-Blue Shield of Texas is dedicated to one basic philosophy - "People Helping People."