



Executive Summary-Final Recommendations 2023
Achieve Objectives

- 1) **Health Insurance**
 - a. Aetna has a **renewal offer of 6.76% for 2023**. Currently KCIA offers four plans. We are recommending Renewing with Aetna. Aetna was a **12.5% overall decrease in 2022**. Aetna has expanded their narrow network this gives the employees more choices.
 - b. Currently KCIA sets the employer contribution based off the plan that they choose. The lowest plan offered \$10 a month for the employee and the highest cost is \$143.54. Employer cost Low plan \$404.67 High Plan \$458.49.
 - i. KCIA current employer cost \$480,866.64
 - ii. KCIA Employer cost renewal \$513,691.20
 - iii. KCIA total Employer decrease \$ 32,824.56
- 2) **Dental Insurance**
 - a. KCIA is with BCBS dental. We received a 6.1% rate increase on Dental.
 - b. We are recommending that KCIA move to Aetna as this reduced the renewal on the medical from a 9.5% to a 6.76%.
- 3) **Vision Insurance**
 - a. KCIA is with BCBS Vision using the Eyemed network. We received a 0% rate increase.
 - b. We are recommending that KCIA move to Aetna from a \$6.99 employee rate to a \$7.02 with Aetna. This is included to lower the medical rate. Aetna uses Eyemed.
- 4) **Cancer, Accident, and Critical Illness**
 - a. Mutual of Omaha offered a 0% rate increase we are recommending maintaining.
- 5) **Group Short Term Disability, Long-Term Disability and Life Insurance**
 - a. Mutual of Omaha also offered a 0% rate increase we are recommending maintaining.
- 6) **COBRA Compliance**
 - a. COBRA is a federal mandate for employee to continue their benefits when they terminate coverage. Nuesynergy is your current provider and there is no increase.
- 7) **Wellness**

Aetna offers wellness plans. The employees can earn reward points to submit for monthly raffles for gift cards. We also will work with the administration on further offers.
- 8) **Implement a strategic comprehensive employee communication program**

Communication is essential in our current state. The KCIA benefit communication strategy must be multi-dimensional. There will be an immediate need to anticipate and address employee concerns related renewal options since this is the only time each year to change plans other than a qualifying event. Bukaty will provide a recorded education meetings to be accessed through the employee's online enrollment portal that Bukaty offers as no cost.

Bukaty Companies is equipped to assist with all aspects of communication planning, message development, delivery, and measurement.

We look forward to our continued relationship.

Best Regards,
Scott Hefner EVP/Principal