



Executive Summary-Final Recommendations 2024/25
Achieve Objectives

1) Health Insurance

- a. Aetna has a **renewal offer of 5% for 2024**. Currently KCIA offers four plans. We are recommending Renewing with Aetna.
- 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 \$128.49. Employer cost Low plan \$404.67 High Plan \$458.49. We are recommending increasing the lowest cost plan by \$5 per month and absorbing \$15.73 per employee per month. This would also increase the employees per tier with the lowest plan offered \$15 a month and the highest cost would be \$142.11.
 - i. KCIA employer increase would be \$15.73 times 102 employees currently enrolled. **This would be an increase of \$1,604.46 per month \$19,253.52 annual increase.** Recommending to have employer contribution to not exceed \$474.22.

2) Dental Insurance

- a. KCIA moved to Aetna in 2023 and has the dental rates guaranteed no increase until 2026. 0% increase
- b. We are recommending that KCIA renew with Aetna.

3) Vision Insurance

- a. KCIA moved to Aetna in 23 with a rate guarantee till 2027. 0% increase
- b. We are recommending that KCIA renew with Aetna.

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