



Brushton-Moira



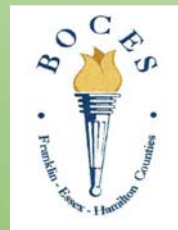
Chateaugay



Lake Placid



Malone



Lighting the Way to the Future



St. Regis Falls



Salmon River



Saranac Lake



Tupper Lake

Enhancing the Role of the Joint Governing Board Employer Proposal

October 28, 2015

Desired Outcomes

- Improved Member/Member Dependent Health
- Enhanced Ability of the JGB to Act
- Maintain the Consistency of Plans
- Enhance Consistency in Premium Share Arrangements
- Cost Containment/Avoidance of the Cadillac Tax

Proposed Duration of an Agreement

- July 1, 2016 – June 30, 2019
- Annual Automatic One Year Extension
Unless the JGB Acts to Prevent the Extension by March 1

Initial Action Steps

- Premium Share
- Available Plans/Plan Structure
- JGB Voting Procedures
- Premiums and Reserves

Premium Share

- Limit premium share to 20%* for eligible employees with a base pay of \$80,000 or more
- Limit premium share to 15%* for eligible employees with a base pay of \$40,000 - \$79,000
- Limit premium share to 10%* for eligible employees with a base pay of \$20,000 - \$39,000
- Limit premium share to 5%* for eligible employees with a base pay of less than \$20,000
- Limit premium share to 10%* for eligible retirees

*Premium share already exceeding these figures will remain in place.

Note: Base pay is calculated on FTE

Available Plans/Plan Structure

- Eliminate the Classic Blue Plan Consortium-wide January 1, 2018
- Build an escalator into PPO-J Co-Pay
 - January 1, 2017 \$20.00
 - January 1, 2018 \$25.00
 - January 1, 2019 \$30.00
- Allow the JGB to add additional plans which shall become immediately available to all employees in the districts.
- Wellness/Emergency Room Visits
 - Implement Blu4u
 - Implement Quit4Life
 - \$100 Co-Pay Unless Admitted
- Negotiations to Utilize HSA-4 and Set Premium Share Available if Both Parties Want it on the Table

JGB Voting Procedures

- Change the required number of votes to take action, to two thirds of the full voting number of JGB representatives.

Premiums and Reserves

- Cap Premiums Increase at 2% for 2016-17, 2017-18, 2018-19
- Maintain Reserves at a Minimum of 32% of Previous Year's Budget
- Reserve Analysis Completed Four Times Per Year

Triggering Event/Action Timeline

- Premiums Reach the Following Thresholds
 - Family – 90% of Cadillac Tax Threshold
 - Single – 90% of Cadillac Tax Threshold
- Reserves Fall Below 32%
- JGB has 90 Days to Act Upon Identification of a Triggering Event
- Failure of the JGB to Act Empowers the Board of Directors to Act