



CareerSource Citrus Levy Marion
 2703 NE 14th St.
 Ocala, FL 34470

Special Executive Committee Meeting

Thursday, May 23, 2024 – 9:00 a.m.

Join Zoom Meeting: <https://us02web.zoom.us/j/85473397796>

Phone No: 1-646-558-8656 (EST) Meeting ID: 854 7339 7796

Call to Order
 Roll Call
 Approval of Minutes, March 29, 2024

B. Whiteman
 C. Schnettler
 B. Whiteman

Pages 2 - 3

DISCUSSION ITEMS

State Update
 Workforce Issues Important to Our Community

R. Skinner
 R. Skinner

PUBLIC COMMENT

ACTION ITEMS

Staff Increases
 Ancillary Benefits
 Benefits Renewal

D. French
 D. French
 D. French

Page 4
 Pages 5 - 8
 Pages 9 - 10

PROJECT UPDATES

None

MATTERS FROM THE FLOOR

ADJOURNMENT

2023 – 2024 MEETING SCHEDULE						
Performance/ Monitoring	Business and Economic Development	Career Center	Marketing/ Outreach	Executive	Full Board	
Tuesday, 9:00 am	Wednesday, 9:00 am	Thursday, 9:30 am	Wednesday, 9:00 am	Wednesday, 9:30 am	Wednesday, 11:30 am	
8/15/2023	8/16/2023	8/24/2023	8/30/2023	9/13/2023	9/27/2023	CF Levy
11/7/2023	11/8/2023	11/16/2023	11/15/2023	12/6/2023	12/13/2023	CF Ocala
2/6/2024	2/7/2024	2/15/2024	2/21/2024	2/28/2024	3/20/2024	CF Lecanto
5/7/2024	5/8/2024	5/16/2024	5/22/2024	5/29/2024	6/5/2024	CF Ocala

OUR VISION STATEMENT

To be recognized as the number one workforce resource in the state of Florida by providing meaningful and professional customer service that is reflected in the quality of our job candidates and employer services.



**CAREERSOURCE CITRUS LEVY MARION
Executive Committee**

MINUTES

DATE: March 29, 2024
PLACE: College of Central Florida, Enterprise Center
TIME: 12:00 p.m.

MEMBERS PRESENT

Al Jones
Carl Flanagan
Charles Harris
Jeff Chang
Pete Beasley

MEMBERS ABSENT

Brandon Whiteman
Fred Morgan
Kimberly Baxley

OTHER ATTENDEES

Rusty Skinner, CSCLM
Dale French, CSCLM
Cory Weaver, CSCLM

Cira Schnettler, CSCLM
Bob Stermer, Board Attorney

CALL TO ORDER

The meeting was called to order by Carl Flanagan, Vice-Chair, at 12:00 p.m.

ROLL CALL

Cira Schnettler called roll and a quorum was declared present.

APPROVAL OF MINUTES

Al Jones made a motion to approve the minutes from the February 28, 2024, meeting. Charles Harris seconded the motion. Motion carried.

ACTION/DISCUSSION ITEM

State Update

Rusty Skinner provided the following update:

- CareerSource Florida and the Florida Department of Commerce have requested that we provide assistance on a special project. The project length would take about three months to complete. After initial discussion of the request, members of CLM management believe the project will be manageable with existing workloads. It is anticipated that the full scope of work will be provided by the end of next week. A budget will be drafted and submitted for approval to the State. Funding will be provided through an NFA. Al Jones made a motion to proceed with the special project. Pete Beasley seconded the motion. Motion carried.

PUBLIC COMMENT

None

PROJECT UPDATES

None

MATTERS FROM THE FLOOR

None

ADJOURNMENT

There being no further business, the meeting was adjourned at 12:08 p.m.

APPROVED: _____



RECORD OF ACTION/APPROVAL

**Executive Committee
Wednesday, May 23, 2024**

TOPIC/ISSUE:

Staff Increases

BACKGROUND:

Last program year staff were issued a one-time retention incentive in the amount of 3.5%. This incentive was paid out of unrestricted funds and was not an adjustment to hourly or salaried rates.

The last regular staff adjustment occurred in program year 2022-2023 at a rate of 3%.

Budget review for program year 2024-2025 allows for a regular adjustment to staff hourly/salary rates.

POINTS OF CONSIDERATION:

We would like to provide an increase adjustment to all non-contracted staff member's hourly and salary rates at 5% annually effective July 2024.

STAFF RECOMMENDATIONS:

Approve an increase for all non-contracted hourly and salaried staff at a rate of 5%.

COMMITTEE ACTION:

BOARD ACTION:



RECORD OF ACTION/APPROVAL

**Executive Committee
Wednesday, May 2' , 2024**

TOPIC/ISSUE:

Switch Ancillary benefits from Principal to FL Blue/US Able Life.

BACKGROUND:

The annual ancillary insurance renewal with Principal is July 1, 2024. Renewal rates were received through Two-Twelve Benefits.

Our insurance broker Two-Twelve Benefits proactively quoted all lines of ancillary coverage with Florida Blue to take advantage of premium savings to reduce the overall increase to the healthcare plans. In doing so, reduced the total health care increase from 14.5% to 4.5%.

POINTS OF CONSIDERATION:

- Principal presented rates that average a 9% increase in comparison with PY23.
- Coverages are similar; some lines of coverage are lower some are higher.
- Moving the lines of coverage to FB and the impact of medical rates more than make up for the small increase in Ancillary lines of coverage.

STAFF RECOMMENDATIONS:

Our recommendation is that we switch our ancillary insurance benefits from Principal Insurance to Florida Blue/US Able Life.

COMMITTEE ACTION:

BOARD ACTION:



R54593
1044721

CAREERSOURCE CITRUS LEVY

Renewal Date: 07/01/2024

	Monthly Premium	Premium Change	Percent Change
Renewal Preview	\$5,759	\$55	1.0%

Rates below assume all coverages renew. A change to the number of coverages or plan designs may cause rates to change.

Dental	\$2,287	\$0	0.0%
---------------	----------------	------------	-------------

- Dental is receiving a rate pass this year. I was able to negotiate this down from a 6.5% increase.

	Current	Renewal	Lives
Employee	\$31.02	\$31.02	44
Employee & Spouse	\$65.87	\$65.87	8
Employee & Child(ren)	\$79.04	\$79.04	5
Family	\$113.87	\$113.87	0

Open Enrollment

- Members and dependents can get coverage during the open enrollment period with full benefits—even if they were previously enrolled in the coverage, but then waived the coverage.
- If members and dependents don't enroll within 31 days of being eligible or with a qualifying event, their only opportunity to enroll will be during the group's open enrollment period – which typically occurs 30 days prior to their policy anniversary.
- Our Best in Class network now has over 420,000 access points nationwide! Plan options are available which will reduce costs with minimal impact to benefits. Ask me for suggestions!

Group Term Life	\$1,250	\$123	9.9%
------------------------	----------------	--------------	-------------

- At policy anniversary, Life will be receiving a rate increase of 9.9%. This results in a premium increase of \$123. I was able to negotiate this down from a 13.0% increase.
- This is due to demographics and natural aging with overall enrollment dropping from 66 to 58.
- The percentage of males enrolled increased.

	Current	Renewal	Volume	Lives
Life rate	0.284	0.312	\$4,402,000	58

- Please review/update beneficiaries annually and advise employers to keep records on file.

Accidental Death and Dismemberment	\$114	\$0	0.0%
---	--------------	------------	-------------

- AD&D is receiving a rate pass this year.

	Current	Renewal	Volume	Lives
AD&D rate	0.026	0.026	\$4,402,000	58

Short Term Disability	\$1,149	(\$68)	-5.9%
------------------------------	----------------	---------------	--------------

- At policy anniversary, STD will be receiving a rate decrease of 5.9%. This results in a premium decrease of \$68. I was able to negotiate this down from a no change.

	Current	Renewal
STD composite rate	0.34	0.32

Volume: \$33,802
Lives: 58

- Please update salaries annually or as changes occur.

Vision	\$309	\$0	0.0%
--------	-------	-----	------

- Vision is receiving a rate pass this year.

	<u>Current</u>	<u>Renewal</u>	<u>Lives</u>
Employee	\$5.31	\$5.31	23
Employee & Spouse	\$10.13	\$10.13	8
Employee & Child(ren)	\$9.56	\$9.56	5
Family	\$14.40	\$14.40	4

Open Enrollment

- Members and dependents can get coverage during the open enrollment period with full benefits—even if they were previously enrolled in the coverage, but then waived the coverage.
- If members and dependents don't enroll within 31 days of being eligible or with a qualifying event, their only opportunity to enroll will be during the group's open enrollment period – which typically occurs 30 days prior to their policy anniversary.

Voluntary Term Life	\$612	\$0	0.0%
---------------------	-------	-----	------

- Voluntary Term Life is receiving a rate pass this year.

	Employee		Spouse	
	<u>Current</u>	<u>Renewal</u>	<u>Current</u>	<u>Renewal</u>
0-29	0.078	0.078	0.078	0.078
30-34	0.087	0.087	0.087	0.087
35-39	0.130	0.130	0.130	0.130
40-44	0.211	0.211	0.211	0.211
45-49	0.324	0.324	0.324	0.324
50-54	0.529	0.529	0.529	0.529
55-59	0.830	0.830	0.830	0.830
60-64	1.152	1.152	1.152	1.152
65-69	2.127	2.127	2.127	2.127
70+	3.550	3.550	3.550	3.550
Lives:	25			

Open Enrollment

- The VTL open enrollment period, available annually, allows employees and dependents (including spouses and children) to add new or increase coverage without proof of good health during each annual enrollment period. Even if they did not previously have coverage.
- The standard amount of coverage that can be added or increased varies based on the employee increment plan design.
- Please review/update beneficiaries annually and advise employers to keep records on file.

Voluntary AD&D	\$37	\$0	0.0%
----------------	------	-----	------

- Voluntary AD&D is receiving a rate pass this year.

	<u>Current</u>	<u>Renewal</u>	<u>Volume</u>	<u>Lives</u>
AD&D rate	0.026	0.026	\$1,428,750	25

Recommendations

- By enrolling in Long Term Disability, you could be pre-qualified for a discount. Ask me for details!

Rates are subject to change. This is a renewal preview and does not replace your renewal letter.

As always, we sincerely appreciate your business and very much want to continue our partnership! Please let me know if you have any questions and how I can be of assistance with this client's renewal.

CareerSource CLM

Ancillary Review - Effective July 1, 2024

BASIC LIFE	Current Principal	Renewal Principal	Alt. Option 1-USable Life	
Benefit Amount				
CEO	400% Annual Salary to \$500,000 Max	Same	400% Annual Salary to \$500,000 Max	
All FT EE's	150% Annual Salary to \$150,000 Max		150% Annual Salary to \$150,000 Max	
PT to FT Ees	150% Annual Salary to \$150,000 Max		150% Annual Salary to \$150,000 Max	
Guaranteed Issue Amount				
CEO	\$400,000	Same	\$400,000	
All FT EE's	\$150,000		\$150,000	
PT to FT Ees	\$150,000		\$150,000	
Age Reduction Schedule				
Age 65	25%	Same	25%	
Age 70	50%		50%	
AD&D				
Accelerated Death Benefit	Available	Same	Available	
Conversion	Available		Available	
Additional Services/Coverage				
Rate Guarantee	n/a	1 year	2 Years	
Life Rate	Volume	Current Premium	Renewal Premium	Alternate Premium
Cost Per \$1000	\$4,402,000	\$0.284	\$0.312	\$0.320
AD&D Rate	Volume	Current Premium	Renewal Premium	Alternate Premium
Cost Per \$1000	\$4,402,000	\$0.026	\$0.026	\$0.026
Total Life Plus AD&D	Volume	Current Premium	Renewal Premium	Alternate Premium
Cost Per \$1000	\$4,402,000	\$0.310	\$0.338	\$0.346
Cost Comparisson				
Total Monthly Premium	\$1,365	\$1,488	\$1,523	
Total Annualized Premium	\$16,375	\$17,855	\$18,277	
Monthly Change from Current	n/a	\$123	\$158	
Total Difference Per Year from Current	n/a	\$1,479	\$1,902	
Percent Change from Current	n/a	9%	12%	



RECORD OF ACTION/APPROVAL

**Executive Committee
Wednesday, May 23, 2024**

TOPIC/ISSUE:

Annual benefits renewal.

BACKGROUND:

The annual health insurance renewal is July 1, 2024. Renewal rates were received through Two-Twelve Benefits.

Florida Blue presented rates that average a 4.5% increase in comparison with PY23. The base contribution toward each employee’s benefits will be increased from \$590.70 to \$620.17 This is a 5% increase in the employer funded part.

All plan costs over the baseline employer contribution amount will be paid by the employee. The baseline contribution amount is variable based on the premium increases and has been calculated to keep plan costs/value fair across all plans.

POINTS OF CONSIDERATION:

- In an effort to save cost this year Two-Twelve offered to bundle our Ancillary plans with Florida Blue & Florida Combined Life / USABLE.
- Moving the lines of coverage to FB and the impact of medical rates more than make up for the small increase in Ancillary lines of coverage. The initial increase was a 14.5% average increase over total premium.
- We will keep the same five Florida Blue health plans from last year.


STAFF RECOMMENDATIONS:

Our recommendation is that we contract with Florida Blue for the five (5) options listed below for program year 24-25:

1. 128/129 HSA –The monthly company share of the premium will be \$620.17. This plan will be used as the baseline employer contribution amount for the remaining plans. This plan will be offered at \$0.00 cost to the employee.
2. Blue Options 5302 – a PPO plan with a monthly rate of \$603.72. This plan will be offered at \$0.00 cost to the employee.
3. Blue Care 3566 – an PPO plan. We recommend the company pay the baseline amount of \$620.17. Monthly employee contribution will be \$46.57.
4. Blue Care 47 – an HMO plan. We recommend the company pay the baseline amount of \$620.17. Monthly employee contribution will be \$74.77.
5. Blue Options 60 – a HMO plan. We recommend the company pay the baseline amount of \$620.17. Monthly employee contribution will be \$110.61.

COMMITTEE ACTION:

BOARD ACTION:

	Florida Blue BlueCare 47	Florida Blue BlueCare 60	Florida Blue BlueCare 128/129 HSA	Florida Blue BlueOptions 5302	Florida Blue BlueOptions 3566
	HMO	HMO	HMO	PPO	PPO
PREVENTATIVE BENEFITS	In State Only	In State Only	In State Only	In and Out of State	In and Out of State
Annual Physicals	No Charge	No Charge	No Charge	No Charge	No Charge
Well Woman Exam @ GYN	No Charge	No Charge	No Charge	No Charge	No Charge
Mammograms	No Charge	No Charge	No Charge	No Charge	No Charge
Well Child Care / Immunizations	No Charge	No Charge	No Charge	No Charge	No Charge
OFFICE VISITS					
Primary Care Physician	\$30 Copay	\$25 Copay	Deductible + Coinsurance	\$30 Copay	\$35 Copay
Specialist	\$55 Copay	\$45 Copay	Deductible + Coinsurance	\$55 Copay	\$50 Copay
OTHER SERVICES					
Urgent Care (Non-Phy. Visit)	\$60 Copay	\$45 Copay	Deductible + Coinsurance	\$60 Copay	Deductible + Coinsurance
Emergency Room	\$250 + Deductible + Coinsurance	\$100 Copay	Deductible + Coinsurance	\$300 + Deductible + Coinsurance	Deductible + Coinsurance
Blood & Lab Test	No Charge	No Charge	Deductible + Coinsurance	No Charge	No Charge
Diagnostic Services (X-rays, Ultrasounds)	\$50 Copay	\$45 Copay	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Advanced Imaging (MRI, MRA, PET, CT)	\$250 Copay	\$80 Copay	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Outpatient Surgery	Deductible + Coinsurance	\$275 Copay	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Inpatient Hospitalization	Deductible + Coinsurance	\$325 copay per day, \$1,625 max	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Prescription Drugs	\$10 / \$60 / \$100 / 20%	\$10 / \$60 / \$100 / 20%	\$10 / \$50 / \$80	\$10 Generic Choices	\$10 / \$60 / \$100 / 20%
FINANCIAL DETAILS					
Deductible: Individual / Family	\$1,500 / \$4,500	\$500 / \$1,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Coinsurance	80% / 20%	90% / 10%	80% / 20%	70% / 30%	70% / 30%
Out-of-Pocket Max: Individual / Family	\$4,500 / \$9,000	\$3,500 / \$7,000	\$5,000 / \$10,000	\$6,350 / \$12,700	\$6,650 / \$13,300
Includes:	Deductible, Copays & Coinsurance	Deductible, Copays & Coinsurance	Deductible, Copays & Coinsurance	Deductible, Copays & Coinsurance	Deductible, Copays & Coinsurance
OUT-OF-NETWORK					
Deductible: Individual / Family	N/A	N/A	N/A	\$10,000 / \$30,000	Combined with In-Network
Coinsurance	N/A	N/A	N/A	50% / 50%	50% / 50%
Out-of-Pocket Max: Individual / Family	N/A	N/A	N/A	\$20,000 / \$40,000	\$10,000 / \$20,000
	BlueCare 47	BlueCare 60	BlueCare 128/129 HSA	BlueOptions 5302	BlueOptions 3566
Monthly Premium	2023 Rates	2023 Rates	2023 Rates	2023 Rates	2023 Rates
Employee Only	\$760.27	\$838.20	\$590.70	\$571.17	\$693.08
Employee Spouse	\$1,733.42	\$1,911.10	\$1,334.92	\$1,302.26	\$1,580.22
Employee + Child	\$1,520.54	\$1,676.40	\$1,170.98	\$1,142.33	\$1,386.15
Employee + Family	\$2,432.86	\$2,682.23	\$1,873.57	\$1,827.73	\$2,217.85
Monthly Premium	2024 Renewal Rates- Final	2024 Renewal Rates- Final	2024 Renewal Rates- Final	2024 Renewal Rates- Final	2024 Renewal Rates- Final
Employee Only	\$782.14	\$859.83	\$620.17	\$603.72	\$721.07
Employee Spouse	\$1,783.75	\$1,960.40	\$1,414.00	\$1,376.49	\$1,644.04
Employee + Child	\$1,564.25	\$1,719.64	\$1,240.35	\$1,207.45	\$1,442.15
Employee + Family	\$2,502.81	\$2,751.45	\$1,984.55	\$1,931.93	\$2,307.43

**This document is intended as an illustrative summary of covered medical benefits.

**For a complete list of covered services, please refer to the plan documents.