

2250 Florida Boulevard  
Baton Rouge, LA 70802  
PHONE: 225.389.8920

## BOARD MEMBERS

**Mark Bellue**  
*President*

**Erika Green**  
*Vice President*

**Kevin O'Gorman**  
*Treasurer*

**Antoinette Earthly-  
Pierre**  
*Secretary*

**Dr. Peter Breaux**  
*Member*

**Johnathan Hill**  
*Member*

**Laurence Lambert**  
*Member*

**Kevin O'Gorman**  
*Member*

**Linda Perkins**  
*Member*



### Notice for Public Comments for CATS Board of Commissioners Special Meeting December 3, 2020 meeting

Subject: Notice and Instructions  
Meeting: December 3, 2020 Virtual Meeting (Virtual)  
Category: Notice  
Type: Information, Procedural

This notice is in reference to Capital Area Transit System Board of Commissioners' Certification Pursuant to Gubernatorial Proclamation JBE 2020-30 regarding board member participation by telephone or video conference as it relates to the CATS Board of Commissioner Meetings.

Please be advised that, due to the public health emergency caused by the coronavirus disease 2019 (COVID-19) and the "Stay at Home" orders issued by President Trump and Governor Edwards, the CATS Board may, for the duration of this emergency, conduct Board meetings and committee meetings electronically via telephone and/or video conference.

The Special Meeting scheduled December 3, 2020, will be available via Zoom:

**Capital Area Transit System is inviting you to a scheduled Zoom meeting.**

**Topic: CATS Special Board Meeting**  
**Time: Dec 3, 2020 04:00 PM Central Time (US and Canada)**

**Join Zoom Meeting**  
**<https://zoom.us/j/99868742873>**

**Meeting ID: 998 6874 2873**  
**One tap mobile**  
**+13126266799,,99868742873# US (Chicago)**  
**+16465588656,,99868742873# US (New York)**

**Dial by your location**  
**+1 312 626 6799 US (Chicago)**  
**+1 646 558 8656 US (New York)**  
**+1 301 715 8592 US (Washington D.C)**  
**+1 346 248 7799 US (Houston)**  
**+1 669 900 9128 US (San Jose)**  
**+1 253 215 8782 US (Tacoma)**

**Meeting ID: 998 6874 2873**  
**Find your local number: <https://zoom.us/u/aHGLuEDdB>**

A period for written public comment will be provided before the meeting as well as before each action is taken by the Board on an action item. Individuals wishing to make a public comment about any of the posted action items will need to email [catsboard@brcats.com](mailto:catsboard@brcats.com). Upon the closing of the comments, the Board President will read in to the record the public comments that have been submitted.



*Connecting you to what matters.*

**NOTICE OF SPECIAL MEETING  
OF THE  
BOARD OF COMMISSIONERS  
CAPITAL AREA TRANSIT SYSTEM  
AND  
PUBLIC TRANSPORTATION COMMISSION  
DECEMBER 3, 2020  
4:00 p.m.  
Virtual**

**AGENDA**

- I. CALL TO ORDER: Mr. Mark Bellue**
- II. ROLL CALL: Ms. Amie McNaylor**
- III. ACTION ITEMS**

- 1. Consideration of authorization to approve health insurance contract for 2021**

- IV. PUBLIC COMMENT**
- V. ADJOURNMENT**

A handwritten signature in blue ink, appearing to read "Mark Bellue", is written over a horizontal line.

**Mark Bellue, President,  
CATS Board of Commissioners**

This public notice was posted on the front of the Capital Area Transit System Main Facility located at 2250 Florida Boulevard and on the front of the Administrative Building located at 350 North Donmoor Avenue, Baton Rouge, Louisiana, on Tuesday, December 02, 2020, at 3:45 p.m.

Individuals having questions regarding the meeting should contact Amie McNaylor, 225.389.8920, 350 North Donmoor, Baton Rouge, LA 70806.

Individuals needing special accommodations during this meeting should contact Karen Denman (225) 389-8920, Ext. 1504, 350 North Donmoor, Baton Rouge, LA 70806, no later than 4:00 p.m. on the Wednesday immediately preceding the Thursday meeting.



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*Member*

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*Member*

**Linda Perkins**  
*Member*

## CAPITAL AREA TRANSIT SYSTEM BOARD OF COMMISSIONERS' CERTIFICATION PURSUANT TO GUBERNATORIAL PROCLAMATION 84 JBE 2020

**WHEREAS**, on March 11, 2020, via Proclamation Number 25 JBE 2020, the Governor of the State of Louisiana declared a Public Health Emergency due to the threat posed to public safety by the COVID-19 outbreak;

**WHEREAS**, on March 16, 2020, the Governor issued Proclamation Number 30 JBE 2020, entitled *Additional Measures for COVID-19 Public Health Emergency*;

**WHEREAS**, on May 14, 2020, the Governor issued Proclamation Number 59 JBE 2020, entitled *Renewal of State of Emergency for CO VID-19 Extension of Emergency Provisions*;

**WHEREAS**, on June 4, 2020, the Governor issued Proclamation Number 75 JBE 2020, entitled *Renewal of State of Emergency for CO VID-19 Extension of Emergency Provisions*;

**WHEREAS**, on June 25, 2020, the Governor issued Proclamation Number 84 JBE 2020, entitled *Renewal of State of Emergency for CO VID-19 Extension of Emergency Provisions*;

**WHEREAS**, through Proclamation Number 84 JBE 2020, the Governor renewed the emergency declaration for the COVID-19 emergency and ordered that Louisiana remain in Phase 2 of Resilient Louisiana;

**WHEREAS**, through Proclamation Number 84 JBE 2020, the Governor further found it was necessary to renew certain other provisions of Proclamation Number 59 JBE 2020 which are necessary to protect the health and safety of the people of Louisiana;

**WHEREAS**, section two of Proclamation Number 84 JBE 2020 authorizes all local political subdivisions of the State to provide for attendance at essential governmental meetings via teleconference or video conference during the pendency of the emergency;

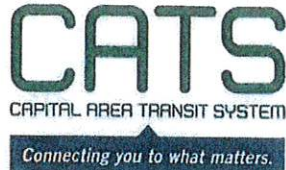
**WHEREAS**, section two of said Proclamation further mandates that, before invoking the authority of section two, the public entity is required to certify that it would be unable to operate due to quorum requirements;

**WHEREAS**, the CATS Board of Commissioners needs to conduct essential business of the transit system;



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**BOARD MEMBERS**



**WHEREAS**, due to underlying health concerns of several members of the CATS Board which could be negatively affected by COVID-19, the CATS Board will not be able to obtain a quorum of the members of the CATS Board and will otherwise be unable to operate due to quorum requirements;

**WHEREAS**, the CATS Board, therefore, needs to implement the authorization located in section two of Proclamation Number 84 JBE 2020.

**NOW THEREFORE**, pursuant to the authority contained in Proclamation Number 84 JBE 2020, the CATS Board hereby certifies on this 1<sup>st</sup> day of December, 2020, that it is unable to obtain an in-person quorum for its special meeting scheduled for Thursday, December 3, 2020, due to the threat of COVID-19, and that, therefore, its members may participate in such meeting via teleconference or video conference. Additionally, all efforts will to be made to provide for observation and input by members of the public. The meeting may be assessed by live stream.

A handwritten signature in blue ink, appearing to read "Mark Bellue", is written over a horizontal line.

Mark Bellue, President,  
CATS Board of Commissioners

A handwritten signature in blue ink, appearing to read "Bill Deville", is written over a horizontal line.

Bill Deville, CEO, CATS

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## CONTACT

**Bill Deville**  
Chief Executive Officer  
[bdeville@brcats.com](mailto:bdeville@brcats.com)



Good Evening, All

In addition to the Plan documents shared and presented to you on November 17h, the following meeting executive summary is for your information in preparation for the virtual board meeting scheduled for tomorrow afternoon (2<sup>nd</sup>). A reminder that the staff meeting held with ATU was no way intended to be a “negotiation” session for health insurance (as confirmed by CATS counsel and Board President and Vice President), but, rather further explanation with Q&A exchanges regarding the proposed renewal coverages for employees, as has been past practice for well over a decade:

### **Executive Summary of CATS, ATU and Gallagher Virtual Meeting Friday, November 27, 2020**

#### ***Virtual Meeting Attendees:***

**Bill Deville, CATS CEO**

**Pearlina Thomas, CATS CAO**

**Dwana Williams, CATS COO**

**Cutis Howard, ATU International VP**

**Anthony Garland, ATU International VP, LOCAL 1546 Trustee**

**Trey Little, Gallagher – CATS Health Insurance Broker of Record**

**Friday, November 27, 2020, at approximately 10:00 AM CST, all attendees listed were on the virtual meeting either via computer or phone. The meeting was opened by Bill Deville, who set the tone for the discussion and allowed Trey Little to provide an overview of the coverage selected for the CATS 2021 Health Insurance Plan through Blue Cross Blue Shield. The discussion flow was relaxed and the ATU representatives were provided opportunity to ask questions throughout.**

**Anthony Garland asked for an overview of all proposals submitted for consideration. Trey explained for group coverage the size of CATS only four (4) Health Care Providers in Louisiana are available for consideration: United Health Care (UHC), Blue Cross Blue Shield (BCBS), ATENA, and Humana. Trey also explained, Gallagher did not receive proposals or quotes from Humana or ATENA who indicated their quotes would not be competitive, therefore, CATS only had UHC and BCBS proposals for consideration.**

**Trey provided a recap of the current Health Insurance Plan (HIP) benefits to CATS employees with UHC and explained that UHC proposed a 14% increase to keep the same coverage for 2021. This information was provided to BCBS who proposed to increase some benefits to the existing CATS HIP at a 6% increase. Trey provided the BCBS quote to UHC who**

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**reduced their proposal to a 9.18% increase. After providing the new quote from UHC to BCBS, they reduced their quote to a 3.36% increase.**

**Trey then went through the benefits currently, and those proposed by UHC and BCBS to compare for the ATU representatives (Since Curtis Howard was on the call driving at the time and did not have access to the documents being discussed.). During this discussion Anthony Garland, gave different scenarios of medical emergencies to know where the employee might land with opt of pocket obligations to cover their medical needs. Trey, explained the reduction in the deductibles, co-pays and the BCBS out of pocket cap for in-hospital stay of \$6,000 for employees. This discussion also included an explanation of the employees going through urgent care, the emergency room, prenatal care for pregnancy complications, etc. CATS brought to the ATU's attention that, at no cost to the employees, CATS is providing the Beni (Benefit) card of \$2,250 for single insurers and \$4,500 for families to off-set any out of pocket expense.**

**Mr. Garland requested a breakdown of the employees currently enrolled in the CATS HIP, which is 148 employees on the In-Network Plan, and 49 employees in the Out-of-Network Plan. Trey further explained the in and out of network benefits to employees proposed by BCBS and described what is considered in or out of network for this region.**

**Mr. Garland and Mr. Howard, expressed they were satisfied with the information that was provided and indicated they would come back with additional questions if they needed more information to explain the 2021 HIP to the ATU Local 1546 membership. Mr. Garland also stated their Health Insurance Benefits Consultant might have additional questions. All requested information was provided to the ATU.**

Should you have any further questions or comments, please do not hesitate to contact me or CATS counsel.

Bill



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## CONTACT

**Pearlina Thomas**  
Chief Administrative Officer  
[pthomas@brcats.com](mailto:pthomas@brcats.com)



### CONFIDENTIAL/PRIVILEGED DRAFT FOR DISCUSSION PURPOSES → LIMITED DISTRIBUTION

TO: William Deville, CEO  
FROM: Pearlina Thomas, CAO

RE: RECOMMENDATION TO Approve CATS Health Benefits Plan with Blue Cross Blue Shield

Over the past year, a huge amount of effort has been invested by the CATS Human Resources Department staff, its CAO, and a variety of other CATS staff assigned to other departments in an effort to improve the quality of CATS health insurance benefits, to control claims and contain costs. Together with CATS agent, Arthur J. Gallagher (Gallagher), the evaluation team considered many proposed plan options.

Based on the advice of Gallagher, the independent assessments made by evaluation team members and other pertinent factors, the CATS Board of Commissioners (Board) is asked to recommend approval of coverage with Blue Cross Blue Shield. The proposed terms can be summarized as follows:

- CATS will maintain its fully insured plan.
- CATS will offer plan participants a series of additional benefits and plan enhancements such as identity protection, lower co-pays when choosing top performing medical professionals and others.
- The healthcare network will in effect expand, giving participant more options and ways to save money.
- The cost of participating in the plan will be the same as it is currently.
- If approved at this Board meeting, participants will need to select or confirm their choice of coverage at the next open enrollment which is slated for the first week of December 2020.
- It is expected that CATS will be able to continue budgeting approximately \$2.1 million for these and related benefits under the proposed renewal terms.

Attached is a brief explanation of the reasons for recommending the Insurance Provider change to Blue Cross Blue Shield and a draft summary of proposed plan cost prepared by Gallagher.



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## CONTACT

**Pearlina Thomas**  
Chief Administrative Officer  
[pthomas@brcats.com](mailto:pthomas@brcats.com)

## 2021 Health Insurance Program Recommendation

### OPPORTUNITY

CATS has an opportunity to provide insurance to its employees under the following options:

1. Remaining with United Healthcare ("United") and enhancing CATS current benefits package with an increasing current premiums;
2. Accepting an offer from Blue Cross Blue Shield that will yield a reduction off current premiums;

### RATIONALE/CONCLUSION

After closely reviewing each option, which involved considering a variety of scenarios and an enormous amount of detail under the various alternatives available, the committee unanimously recommends approval of the plan proposed by Blue Cross Blue Shield, for the following reasons:

- The selection committee acknowledges that the opportunity to save money is greater when CATS is self-insured. However, CATS has several long term claimants that are impacting the claims projections for the upcoming year. In addition, CATS would be required to re-engineer certain aspects of its HR and accounting practices to be self-insured.
- United Healthcare (UHC) offered an overall 4% increase to current rates for a plan similar to what is in force.
- BLUE Cross Blue Shield offered similar plans while offering an overall savings on the offered medical plans,
- It is expected that CATS will be able to continue budgeting approximately \$2.1 million for these and related benefits under the proposed renewal terms.

The terms of the 2021 Health Insurance Program have been negotiated and are deemed fair and reasonable. While there are a few anticipated changes in the manner in which the plan will be administered, neither the agency nor any employee will experience a loss or reduction in benefits or an increase in cost. In fact, enhanced benefits will be enjoyed by participants that could actually lower their copays and increase their access to top performing medical professionals. No objection to the proposed Health Insurance Program is expected.

### RECOMMENDATION

It is in CATS best interest to accept the committee's recommendation and proceed with the Blue Cross Blue Shield health and welfare benefits plan with increased services at a lower plan for CATS employees. Therefore, the Board is asked to:



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# CATS

CAPITAL AREA TRANSIT SYSTEM

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- Recommend that the proposed CATS health insurance plan within the current budget of \$2.1 million be approved by the full Board at its November 17, 2020 meeting; and
- Authorize the CEO or his designee to execute these documents and handle those affairs that are necessary and appropriate, consistent with the Board's resolve.



Insurance | Risk Management | Consulting

**November 11, 2020**

Bill Deville  
Capital Area Transit System (CATS)  
2250 Florida Blvd.  
Baton Rouge, LA 70802

Re: Employee Health Benefits – 2021 Plan Year

PERSONAL AND CONFIDENTIAL

Dear Bill:

Thank you for partnering with Gallagher on the renewing of your employee benefits program for CATS employees. As we have progressed through this renewal and marketing process, we have discussed several influences for the renewal offered by United Healthcare (UHC):

- CATS claims position has increased by 8% over last year and is currently at 107% loss ratio.
- CATS has several long term claimants that are impacting the claims projections for the coming plan year.

For the reasons mentioned above, UHC offered an overall 4% increase to current rates for a plan similar to what is currently in force. After our financial underwriting team reviewed the claims and calculation provided by UHC, we went to the marketplace and had the following results:

- Blue Cross offered similar plans while offering an overall premium savings on the offered medical plans.
- Humana, Aetna, and Cigna declines to quote based on the claims experience and non-competitive rates.

Along with CATS HR Department, Gallagher's recommendation is to move to Blue Cross and offer three plans: \$3500 PPO, \$2000 PPO and a narrow network Community Blue option while keeping the BennyCard/HRA the same as today. Please see attached plan summaries for the medical plan offering benefits. Below are updated employee contributions based on the 33% cost share for employees outlined in the Union CBA for the suggested plans:

\$3500 PPO Plan			
	Total Premium	Employee Contribution	Employer Contribution
Employee	\$605.51	\$199.79	\$405.62
Employee + Spouse	\$1,210.82	\$399.57	\$811.25
Employee + Child(ren)	\$1,120.01	\$369.60	\$750.41
Family	\$1,725.42	\$569.39	\$1,156.03



\$2000 PPO Plan			
	Total Premium	Employee Contribution	Employer Contribution
Employee	\$633.79	\$209.15	\$424.64
Employee + Spouse	\$1,267.58	\$418.30	\$849.28
Employee + Child(ren)	\$1,172.51	\$386.93	\$785.58
Family	\$1,806.30	\$596.08	\$1,210.22

Community Blue			
	Total Premium	Employee Contribution	Employer Contribution
Employee	\$629.63	\$207.78	\$421.85
Employee + Spouse	\$1,259.26	\$415.56	\$843.70
Employee + Child(ren)	\$1,164.82	\$384.39	\$780.43
Family	\$1,794.45	\$592.17	\$1,202.28

Gallagher also went to market for other lines of coverage including dental, vision, employer paid life, voluntary life, short term disability, and long term disability. By making some carrier changes employees and CATS will see an overall decrease in premiums. Results outlined below and attached.

- Dental (0% Renewal) - match current rates for 0% increase – move to Sunlife
- Vision (0% Renewal) – reduce current rates by 5% - move to Sunlife
- Employer Paid Life (59% increase Renewal) – reduce current rates by 16% - move to Equitable for 15% decrease
- Voluntary Life (0% Renewal) – match current rates while increasing guaranteed issue amount to \$150,000
- Short Term Disability (20% increase Renewal) – reduce current rates –move to Equitable for decrease
- Long Term Disability (0% Renewal) – reduce current rates – move to Equitable for decrease

Thank you and please let me know if there are any questions.

Trey Little

## Capital Area Transit Blue Cross Plan Options

Benefit Schedule		United Healthcare Navigate Direct		Blue Cross PPO
		Current	Renewal	
Physician Office Visit		\$40	\$40	\$40
Specialist Office Visit		\$80	\$55	\$55
Wellness		No Charge	No Charge	No Charge
In-Patient Hospitalization		Deduct + \$500 + 20%	Deduct + 20%	Deduct + 30%
Out-Patient Hospital		Deduct + \$500 + 20%	Deduct + 20%	Deduct + 30%
Emergency Room		\$350	Deduct + 20%	Deduct + 30%
Urgent Care Facility		\$100	\$55	\$55
Prescription Drugs		\$250	\$250	\$250
Tier I		\$15	\$15	\$15
Tier II		\$35	\$35	\$40
Tier III		\$75	\$75	\$70 / 10% (\$150)
In-Network Benefits		Single / Family	Single / Family	Single / Family
Deductible		\$4,000 / \$8,000	\$2,000 / \$6,000	\$3,500 / \$10,500
Out of Pocket Maximum		\$6,250 / 12,500	\$5,750 / \$11,500	\$6,350 / \$12,700
Member Coinsurance		20%	20%	30%
Out of Network Benefits		Single / Family	Single / Family	Single / Family
Deductible		N/A	N/A	\$7,000 / \$21,000
Out of Pocket Maximum		N/A	N/A	\$12,700 / \$25,400
Member Coinsurance		N/A	N/A	50%
Lifetime Maximum		Unlimited	Unlimited	Unlimited
		Current	Renewal	
Employee Only		\$585.74	\$639.49	\$605.41
Spouse		\$1,171.48	\$1,278.98	\$1,210.82
Child(ren)		\$1,083.61	\$1,183.05	\$1,120.01
Spouse + Child(ren)		\$1,669.35	\$1,822.54	\$1,725.42
Total Employees				
Total Monthly		\$35,613	\$38,881	\$36,809
Annual Premium		\$427,355	\$466,571	\$441,707
Annual \$ Increase			\$39,216	\$14,352
% Increase			9.18%	3.36%
Total Annual Cost		\$427,355.04	\$466,571.28	\$441,707.28

"Deductibles" and "Copays" may not accrue toward Annual out-of-Pocket

\*The information contained herein is subject to the disclosures and disclaimers on the final page of this marketing presentation.



## Capital Area Transit Blue Cross Plan Options

Benefit Schedule		United Healthcare Choice +		Blue Cross PPO	Narrow Network Blue Cross Community Blue
		Current	Renewal		
Physician Office Visit		\$30	\$40	\$40	\$20
Specialist Office Visit		\$60 / \$90	\$60 / \$90	\$55	\$55
Wellness		No Charge	No Charge	No Charge	No Charge
In-Patient Hospitalization		Deduct + \$500 + 20%	Deduct + \$500 + 30%	Deduct + 30%	Deduct + 20%
Out-Patient Hospital		Deduct + \$500 + 20%	Deduct + 30%	Deduct + 30%	Deduct + 20%
Emergency Room		\$350 Copay	Deduct + 30%	Deduct + 30%	Deduct + 20%
Urgent Care Facility		\$100	\$75	\$55	\$55
Prescription Drugs		\$250	\$250	\$250	\$250
Tier I		\$15	\$15	\$15	\$15
Tier II		\$35	\$35	\$40	\$40
Tier III		\$75	\$75	\$70 / 10% (\$150)	\$70 / 10% (\$150)
In-Network Benefits		Single / Family	Single / Family	Single / Family	Single / Family
Deductible		\$2,000 / \$4,000	\$1,500 / \$4,500	\$2,000 / \$6,000	\$1,000 / \$3,000
Out of Pocket Maximum		\$6,000 / 12,000	\$6,350 / \$12,700	\$6,250 / \$12,500	\$4,750 / \$9,500
Member Coinsurance		20%	30%	30%	20%
Out of Network Benefits		Single / Family	Single / Family	Single / Family	Single / Family
Deductible		\$4,000 / \$8,000	\$3,000 / \$9,000	\$4,000 / \$12,000	\$2,000 / \$6,000
Out of Pocket Maximum		\$8,000 / \$16,000	\$12,700 / \$25,400	\$12,500 / \$25,000	\$9,500 / \$19,000
Member Coinsurance		40%	40%	50%	40%
Lifetime Maximum		Unlimited	Unlimited	Unlimited	Unlimited
Employee Only	103	\$651.83	\$660.66	\$633.79	\$629.63
Spouse	15	\$1,303.66	\$1,321.32	\$1,267.58	\$1,259.26
Child(ren)	22	\$1,205.87	\$1,222.21	\$1,172.51	\$1,164.82
Spouse + Child(ren)	8	\$1,857.70	\$1,882.87	\$1,806.30	\$1,794.45
Total Employees	148				
Total Monthly		\$128,084	\$129,819	\$124,540	\$38,282
Annual Premium		\$1,537,010	\$1,557,832	\$1,494,476	\$459,378
Annual \$ Increase			\$20,823	-\$42,533	\$459,378
% Increase			1.35%	-2.77%	-3.41%

"Deductibles" and "Copays" may not accrue toward Annual out-of-Pocket  
 \*Benefit of using premium designated provider, if not the benefit is Deduct + \$1,000 + 30%  
 \*\* Benefit is using premium designated provider, if not the benefit is Deduct + \$500 + 30%





Gallagher

## Capital Area Transit System Dental Plan Options

Benefit Schedule	
Annual Individual Deductible	
Annual Family Deductible	
Annual Maximum	
Lifetime Orthodontia Maximum	
<b>Coinsurance</b>	
Preventative	
Basic	
Major	
Orthodontia	
Endo & Perio	
<b>Waiting Periods</b>	
Preventative	
Basic	
Major	
Orthodontia	
Rate Guarantee	
<b>Plan Rates</b>	
Employee Only	
Employee + Spouse	
Employee + Child(ren)	
Employee + Family	
Rate % Change	

Enrollment	
Employee	
Employee + Spouse	
Employee + Child(ren)	
Family	

United Healthcare	
Low Plan	High Plan
\$50	\$50
\$150	\$150
\$1,000	\$1,500
N/A	\$1,000
100%	100%
80%	80%
50%	50%
None	50%
Major	Basic
None	None
None	None
None	None
None	None
Low Plan	High Plan
\$15.78	\$23.23
\$33.65	\$47.19
\$41.88	\$59.53
\$55.34	\$83.49

Current

United Healthcare	
Low Plan	High Plan
\$50	\$50
\$150	\$150
\$1,000	\$1,500
N/A	\$1,000
100%	100%
80%	80%
50%	50%
None	50%
Major	Basic
None	None
None	None
None	None
None	None
Low Plan	High Plan
\$15.78	\$23.23
\$33.65	\$47.19
\$41.88	\$59.53
\$55.34	\$83.49

Renewal

Sunlife	
Low Plan	High Plan
\$50	\$50
\$150	\$150
\$1,000	\$1,500
N/A	\$1,000
100%	100%
80%	80%
50%	50%
None	50%
Major	Basic
None	None
None	None
None	None
None	None
Low Plan	High Plan
\$15.78	\$23.23
\$33.65	\$47.19
\$41.88	\$59.53
\$55.34	\$83.49

Option 1

0% 0%

\*The information contained herein is subject to the disclosures and disclaimers on the final page of this marketing presentation.





# Capital Area Transit System

## Vision Plan Options

Benefit Schedule	
Annual Eye Exam	
Materials	
Frequency (Exam/Lens/Frames/Contacts)	
<b>Allowances</b>	
Frames	
Single Vision	
Bifocal	
Trifocal	
Lenticular	
<b>Contact Lenses</b>	
Elective	
Medically Necessary	
Participation Requirements	
Rate Guarantee	
<b>Plan Rates</b>	
Employee Only	115
Employee + Spouse	14
Employee + Child(ren)	23
Employee + Family	13
Rate % Change	

United Healthcare	
In Network	Out of Network
\$10 Copay	\$40 Allowance
\$25 Copay	N/A
12/12/12/12	12/12/12/12
\$130 Allowance	\$45 Allowance
Covered Under Copay	\$40 Allowance
Covered Under Copay	\$60 Allowance
Covered Under Copay	\$80 Allowance
Covered Under Copay	\$80 Allowance
\$150 Allowance	\$150 Allowance
100%	\$210 Allowance
None	
2 Years	
Current	Renewal
\$6.12	\$6.12
\$12.21	\$12.21
\$13.12	\$13.12
\$20.51	\$20.51
0%	

Current

Sunlife (VSP Network)	
In Network	Out of Network
\$10 Copay	\$40 Allowance
\$25 Copay	N/A
12/12/12/12	12/12/12/12
\$130 Allowance + 20% off coverage	\$70 Allowance
Covered Under Copay	\$30 Allowance
Covered Under Copay	\$50 Allowance
Covered Under Copay	\$60 Allowance
Covered Under Copay	\$100 Allowance
\$130 Allowance	\$105 Allowance
100%	\$210 Allowance
Assumes 56% Participation (current)	
2 Years	
Current	Renewal
\$5.81	\$5.81
\$11.60	\$11.60
\$12.46	\$12.46
\$19.49	\$19.49
-5%	

Option 1

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## Capital Area Transit System Basic Employer Paid Life

Benefit Schedule	VOYA		Equitable Option 1
	Current	Renewal	
Employee Life and AD&D Coverage <i>Administration / Union</i>	\$25,000 / \$15,000	\$25,000 / \$15,000	\$25,000 / \$15,000
Spouse Life Coverage <i>Administration / Union</i>	\$10,000 / \$10,000	\$10,000 / \$10,000	\$10,000 / \$10,000
Child Life Coverage <i>Administration / Union</i>	\$2000 / \$2000	\$2000 / \$2000	\$2000 / \$2000
Age Reductions	33% @ age 65 55% @ age 70	33% @ age 65 55% @ age 70	33% @ age 65 55% @ age 70
Waiver of Premium	Included	Included	Included
Rate Guarantee		2 Years	2 Years
Rates Per \$1000 of Benefit	\$0.15	\$0.25	\$0.135
AD&D Rates per \$1000	\$0.02	\$0.02	\$0.02
Dependent Rates per Unit	\$2.39	\$3.00	\$2.15
Life and AD&D Volume*	\$2,089,750	\$2,089,750	\$2,089,750
Dependent Life Units	26	26	26
Life and AD&D Monthly Premium	\$355	\$564	\$324
Dependent Life Monthly Premium	\$62	\$78	\$56
Total Monthly Premium	\$417	\$642	\$380
Total Annual Premium	\$5,009	\$7,707	\$4,558
Rate % Change (Base Life/Dep Life)	59% / 25%		

\*Volume does not match provided census

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## Capital Area Transit System Voluntary Life Coverage Options

Benefit Schedule	
Employee Maximum Benefit	
Spouse Maximum Benefit	
Increments for Employee/Spouse	
Dependent Child(ren) Life Coverage	
Guarantee Issue Amount - EE/SP	
Portability	
Age Reductions	
Waiver of Premium	
Participation Requirements	
Rate Guarantee	
Employee Rates (Per \$1000)	
<25	
25-29	
30-34	
35-39	
40-44	
45-49	
50-54	
55-59	
60-64	
65-69	
70-74	
75+	
Child Rate	
AD&D Rates	
Employee Rates (Per \$1000)	
Spouse Rates (Per \$1000)	

VOYA Current	
\$250K or 5 X Annual Salary	
50% of Employee Amount	
\$10,000 EE / \$5,000 SP	
\$10,000	
\$130,000 EE / \$50,000 SP	
Included	
33% @ age 70 55% @ age 75	
Included - EE Only	
35%	
2 Years	
Employee Spouse	
\$0.089	\$0.089
\$0.089	\$0.089
\$0.092	\$0.092
\$0.113	\$0.113
\$0.171	\$0.171
\$0.270	\$0.270
\$0.430	\$0.430
\$0.675	\$0.675
\$1.020	\$1.020
\$1.390	\$1.639
\$3.098	\$3.098
\$6.955	\$14.972
\$0.200	
AD&D Rates	
\$0.035	
\$0.035	

VOYA Renewal	
\$250K or 5 X Annual Salary	
50% of Employee Amount	
\$10,000 EE / \$5,000 SP	
\$10,000	
\$130,000 EE / \$50,000 SP	
Included	
33% @ age 70 55% @ age 75	
Included - EE Only	
35%	
2 Years	
Employee Spouse	
\$0.089	\$0.089
\$0.089	\$0.089
\$0.092	\$0.092
\$0.113	\$0.113
\$0.171	\$0.171
\$0.270	\$0.270
\$0.430	\$0.430
\$0.675	\$0.675
\$1.020	\$1.020
\$1.390	\$1.639
\$3.098	\$3.098
\$6.955	\$14.972
\$0.200	
AD&D Rates	
\$0.035	
\$0.035	

Equitable Option 1	
\$250K or 5 X Annual Salary	
50% of Employee Amount	
\$10,000 EE / \$5,000 SP	
\$10,000	
\$150,000 EE / \$50,000 SP	
Included	
33% @ age 70 55% @ age 75	
Included - EE Only	
25%	
2 Years	
Employee Spouse	
\$0.089	\$0.089
\$0.089	\$0.089
\$0.092	\$0.092
\$0.113	\$0.113
\$0.171	\$0.171
\$0.270	\$0.270
\$0.430	\$0.430
\$0.675	\$0.675
\$1.020	\$1.020
\$1.390	\$1.390
\$3.098	\$3.098
\$6.955	\$6.955
\$0.200	
AD&D Rates	
\$0.035	
\$0.035	

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## Capital Area Transit System Voluntary Long Term Disability Plan Options

Benefit Schedule
Maximum Monthly Benefit
Benefit Percentage
Elimination Period
Pre-Existing
Mental Illness Limitations
Regular Occupation Period
Maximum Benefit Duration
Participation Required
Rate Guarantee

VOYA	
Current	Renewal
\$5,000	\$5,000
60%	60%
90 Days	90 Days
6/12	6/12
12 Months	12 Months
2 Year Own Occ	2 Year Own Occ
60 Months	60 Months
	Current
	2 Years

Equitable
Option 1
\$5,000
60%
90 Days
6/12
12 Months
2 Year Own Occ
60 Months
25%
2 Years

Employee Rates (Per \$100)
<25
25-29
30-34
35-39
40-44
45-49
50-54
55-59
60+

Current	Renewal
\$0.842	\$0.842
\$0.842	\$0.842
\$0.866	\$0.866
\$1.076	\$1.076
\$1.544	\$1.544
\$2.621	\$2.621
\$4.282	\$4.282
\$6.154	\$6.154
\$9.126	\$9.126

Option 1
\$0.740
\$0.740
\$0.789
\$0.967
\$1.389
\$2.434
\$3.850
\$5.488
\$7.100

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## Capital Area Transit System Voluntary Short Term Disability Plan Options

Benefit Schedule
Maximum Weekly Benefit
Benefit Percentage
Elimination Period
Benefit Duration
Pre-existing Condition
Participation Required
Rate Guarantee

VOYA	
Current	Renewal
\$1,000	\$1,000
60%	60%
14 Days	14 Days
11 Weeks	11 Weeks
6/12	6/12
	Current
	2 Years

Equitable
Option 1
\$1,000
60%
14 Days
11 Weeks
6/12
33%
2 Years

Employee Rates (Per \$10)
<25
25-29
30-34
35-39
40-44
45-49
50-54
55-59
60-64
65-69
70+
% Rate Increase

Current	Renewal
\$0.539	\$0.647
\$0.533	\$0.640
\$0.863	\$1.036
\$0.834	\$1.001
\$0.770	\$0.924
\$0.859	\$1.031
\$0.934	\$1.121
\$1.171	\$1.405
\$1.349	\$1.619
\$1.524	\$1.829
\$1.709	\$2.051

20%

Option 1
\$0.515
\$0.525
\$0.851
\$0.772
\$0.695
\$0.773
\$0.870
\$1.250
\$1.390
\$1.337
\$1.337

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