



CITY OF MERRILL
COMMITTEE OF THE WHOLE
AGENDA • MONDAY NOVEMBER 6, 2017

Regular Meeting

City Hall Council Chambers

5:00 PM

- I. Call to Order
- II. Public Comment Period
- III. Continued Consideration of 2018 Budget Requests
 1. City Group Health Insurance - recommended switch to AspirusArise
 2. Update on Preliminary Tax Levy
 3. Any other 2018 budget items
- IV. Adjournment



CITY OF MERRILL
City Administrator

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Date: 11/2/2017

To: Common Council

At the direction of the Personnel & Finance Committee I polled city employees currently enrolled in the City's health insurance plan. I met with employees in groups and individually to explain the two options available, those being continued coverage under Security Health at a higher cost or Aspirus/Arise narrow network at a lower cost than Security's new plan but higher than is being paid today.

Each employee was given a ballot and asked to indicate which option they preferred. Each ballot was signed by the employee.

The vote was 22 for staying with Security and 58 for changing to Aspirus/Arise, or 1 to 2.6 for Security vs Aspirus/Arise. Votes were not obtained from 3 individuals but these 3 votes would not have altered the results one way or the other.



Health Insurance - 2018 Options

City of Merrill
 Health Insurance Benefit Comparison
 Effective Date: 01/01/2018

Health Carrier	Security Health Plan		Security Health Plan		Aspirus Arise	
	Existing - 2017		Option 1		Option 2	
Insurance Type	HMO		HMO		HMO	
	HDHP		HDHP - Embedded		HDHP - Non Embedded Deductible	
Provider Network:	Central		Central		Aspirus Narrow Network	
Deductible	Single	Family	Single	Family	Single	Family
In Network	\$1,500	\$3,000	\$2,700	\$5,400	\$1,500	\$3,000
Out of Network	Not Covered		Not Covered		Not Covered	
Co-insurance	80% after Deductible		80% after Deductible		80% after Deductible	
In Network	80% after Deductible		80% after Deductible		80% after Deductible	
Out of Network	Not Covered		Not Covered		Not Covered	
Out-of-Pocket	Single	Family	Single	Family	Single	Family
In Network	\$3,000	\$6,000	\$4,200	\$8,400	\$2,500	\$5,000
MOOP includes Prescription Drug Co-Pays					MOOP w/ copays \$3,000/\$6,000	
Out of Network	Not Covered		Not Covered		Not Covered	
Office Visits	80% after Deductible		80% after Deductible		80% after Deductible	
In Network	80% after Deductible		80% after Deductible		80% after Deductible	
Out of Network	Not Covered		Not Covered		Not Covered	
Diagnostic/Xray/Lab	80% after Deductible		80% after Deductible		80% after Deductible	
In Network	80% after Deductible		80% after Deductible		80% after Deductible	
Out of Network	Not Covered		Not Covered		Not Covered	
Routine/Preventive Care	Select Services Covered in Full		Select Services Covered in Full		Select Services Covered in Full	
In Network	Select Services Covered in Full		Select Services Covered in Full		Select Services Covered in Full	
Out of Network	Not Covered		Not Covered		Not Covered	
Urgent Care	80% after Deductible		80% after Deductible		80% after Deductible	
In Network	80% after Deductible		80% after Deductible		80% after Deductible	
Out of Network	Not Covered		Not Covered		Not Covered	
Emergency Room	80% after Deductible		80% after Deductible		80% after Deductible	
In Network	80% after Deductible		80% after Deductible		80% after Deductible	
Out of Network	Not Covered		Not Covered		Not Covered	
Prescription Drugs	\$10/\$30/\$60/25% after Deductible		\$10/\$30/\$60/25% after Deductible		\$10/\$30/\$60/25% after Deductible	
Rates	Current	Renewal				
Employee 27	\$769.02	\$1,038.18	\$937.14		\$857.51	
Employee/Spouse 18	\$1,538.04	\$2,076.36	\$1,874.28		\$1,715.03	
Employee/Child(ren) 1	\$1,538.04	\$2,076.36	\$1,874.28		\$1,715.03	
Family 42	\$1,538.04	\$2,076.36	\$1,874.28		\$1,715.03	
Annual increase from Current	35%		21.86%		11.51%	
Monthly Totals	\$114,583.98	\$154,688.82	\$139,633.86		\$127,769.60	
Annual Totals	\$1,375,007.76	\$1,856,265.84	\$1,675,606.32		\$1,533,236.20	
Annual increase from Current	\$481,258		\$300,599		\$158,227	

Attachment: City Group Health Ins (2928 : City Group health insurance - recommended switch to

City of Merrill - Health Insurance Options - 2018 Comparison

HDHP - High Deductible Health Plan - HSA Eligible Option

Revised with final SHP - 2017-10-25 & lower proposed premium %

The 2017 SHP - With 0.5% Reduction

Deductible \$1,500/\$3,000 - then 80%/20% up to Maximum Out-of-Pocket \$3,000/\$6,000	Monthly Premium		Annual Premium		Employee %
	Single	Family	Single	Family	
Security Health Plan - HMO - HSA Eligible	\$769.02	\$1,538.04	\$9,228.24	\$18,456.48	
Employee Co-Payment	(\$76.90)	(\$153.80)	(\$922.80)	(\$1,845.60)	10.000%
Net City Expense - Plus	\$692.12	\$1,384.24	\$8,305.44	\$16,610.88	
City HSA contribution \$150 Individual and \$300 Family					

Employee Co-Payment **(\$38.45) (\$76.90) Pay Period**

The 2018 Security Health Plan - (HMO Embedded)

Deductible \$2,700/\$6,400 - then 80%/20% up to Maximum Out-of-Pocket \$4,200/\$8,400	Monthly Premium		Annual Premium		Employee %
	Single	Family	Single	Family	
Security Health Plan HMO - HSA Eligible	\$937.14	\$1,874.28	\$11,245.68	\$22,491.36	
Employee Co-Payment	(\$117.14)	(\$234.28)	(\$1,405.68)	(\$2,811.36)	12.500%
Net City Expense	\$820.00	\$1,640.00	\$9,840.00	\$19,680.00	
City HSA contribution - Unlikely					

Employee Co-Payment **(\$68.57) (\$117.14) Pay Period**

Change in Premium \$168.12 \$336.24 \$2,017.44 \$4,034.88

Change in City Expense for 2018 \$127.88 \$255.76 \$1,534.56 \$3,069.12
18.5% 18.5%

Employee Co-Pay Difference Monthly Premium		Employee Co-Pay Difference Annual Premium		Employee % Change
Single	Family	Single	Family	
\$40.24	\$80.48	\$482.88	\$965.76	2.500%

Aspirus Clinics/Hospitals ONLY

The 2018 Aspirus Narrow Network (HMO)

Deductible \$1,500/\$3,000 - then 80%/20% up to Maximum Out-of-Pocket \$3,000/\$6,000	Monthly Premium		Annual Premium		Employee %
	Single	Family	Single	Family	
AspirusArise - HMO - HSA Eligible	\$857.51	\$1,715.03	\$10,290.12	\$20,580.36	
Employee Co-Payment	(\$95.12)	(\$190.24)	(\$1,141.44)	(\$2,282.88)	10.000%
Net City Expense	\$762.39	\$1,524.79	\$9,148.68	\$18,297.48	

Employee Co-Payment **(\$47.56) (\$95.12) Pay Period**

Change in Premium \$88.49 \$176.99 \$1,061.88 \$2,123.88

Change in City Expense for 2018 \$70.27 \$140.55 \$843.24 \$1,686.60
10.2% 10.2%

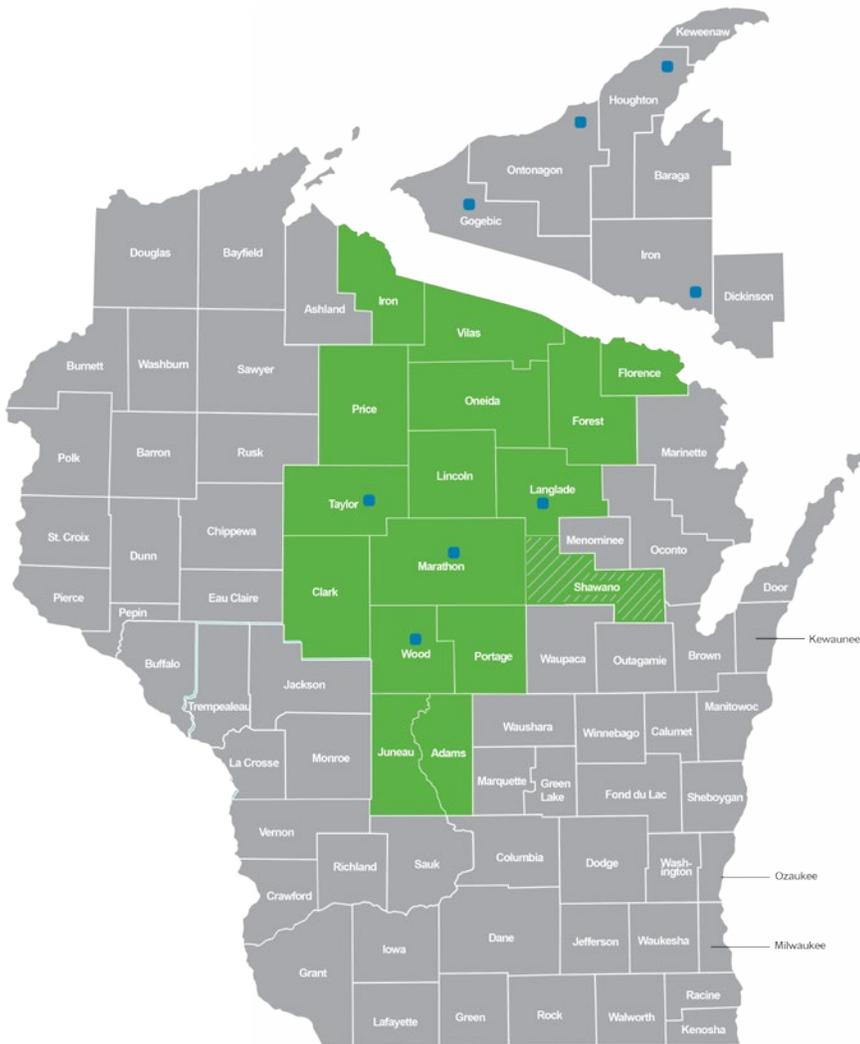
Employee Co-Pay Difference Monthly Premium		Employee Co-Pay Difference Annual Premium		Employee % Change
Single	Family	Single	Family	
\$18.22	\$36.44	\$218.64	\$437.28	0.000%

A high-quality, cost-effective, and local network

Aspirus Network, Inc. (ANI) is organized as a Clinically Integrated Network in north-central Wisconsin and the Upper Peninsula of Michigan. ANI represents the full continuum of health care services, including more than 400 physicians and specialists. It is comprised of Aspirus-employed physicians and independent physicians, eight hospitals, nine ambulatory surgery centers, and other allied health care professionals and facilities.

The Aspirus Network also offers:

- More than 48 specialties
- Comprehensive network of outpatient centers and physician clinics
- Home health care and hospice services
- Ambulatory surgery services
- Clinics throughout Wisconsin and Michigan, such as Rhinelander, Stevens Point, and Woodruff



Aspirus Hospitals in Wisconsin

- » Aspirus Medford Hospital
- » Aspirus Wausau Hospital
- » Aspirus Langlade Hospital (Antigo)
- » Aspirus Riverview Hospital (Wisconsin Rapids)

Aspirus Hospitals in Michigan's Upper Peninsula

- » Aspirus Ironwood Hospital
- » Aspirus Keweenaw Hospital (Laurium)
- » Aspirus Ontonagon Hospital
- » Aspirus Iron River Hospital

Aspirus Arise offers plans and products to individuals and businesses who reside in the following 16 Wisconsin counties:

- Adams
- Clark
- Florence
- Forest
- Iron
- Juneau
- Langlade
- Lincoln
- Marathon
- Oneida
- Portage
- Price
- Shawano (ZIP codes beginning with 544)
- Taylor
- Vilas
- Wood

Note: Aspirus Arise Health Plan of Wisconsin, Inc. markets products to individuals who reside and businesses domiciled in the green counties and in Shawano County in ZIP code areas beginning with 544 only.

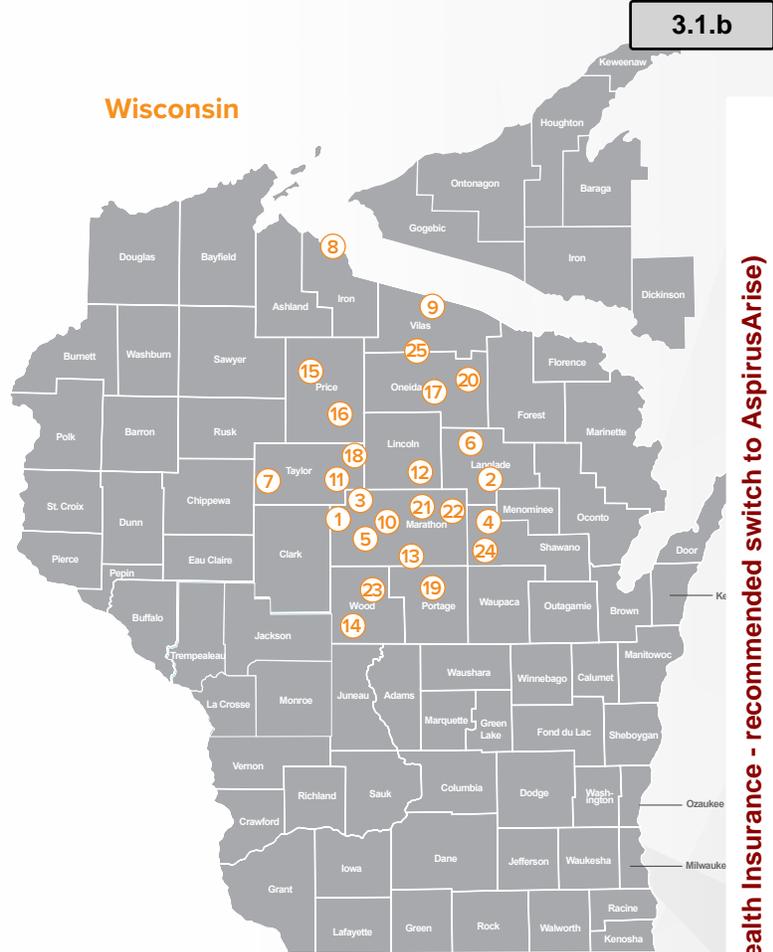
Providers are subject to change. Please visit our online Find a Doctor tool to find current information and to confirm that specific providers are in network. If you would like to select an Aspirus Arise primary care practitioner, please call 800-847-4707.

Aspirus Primary Care Clinics

Aspirus brings expert and compassionate care to more than 30 communities in Wisconsin and Michigan's Upper Peninsula, including more than 50 primary and specialty clinics.

City	Clinic Location
Wisconsin	
Abbotsford (1)	Aspirus FastCare*
Antigo (2)	Aspirus Antigo Clinic
	Aspirus Langlade Walk-in*
Athens (3)	Aspirus Athens Clinic
Biramwood (4)	Aspirus Biramwood Clinic
Edgar (5)	Aspirus Edgar Clinic
Elcho (6)	Aspirus Elcho Clinic
Gilman (7)	Aspirus Gilman Clinic
Hurley (8)	Aspirus Hurley Clinic
Land O'Lakes (9)	Aspirus Land O' Lakes Clinic
Marathon (10)	Aspirus Marathon Clinic
Medford (11)	Aspirus Medford Clinic*
Merrill (12)	Aspirus Merrill Clinic
Mosinee (13)	Aspirus Kronenwetter Clinic
Nekoosa/Rome (14)	Aspirus Riverview Clinic—Nekoosa
	Aspirus Riverview Clinic—Rome
Phillips (15)	Aspirus Phillips Clinic
Prentice (16)	Aspirus Prentice Clinic
Rhineland (17)	Aspirus Rhineland Clinic*
Rib Lake (18)	Aspirus Rib Lake Clinic
Stevens Point (19)	Aspirus Stevens Point Clinic*
Three Lakes (20)	Aspirus Three Lakes Clinic
Wausau (21)	Aspirus Family Physicians
	Aspirus Family Walk-in*
	Aspirus Family Health Specialists
	Aspirus Westhill Medical Specialists
	Aspirus OB/GYN Associates
	Aspirus Wausau Family Medicine
Weston (22)	Aspirus Weston Clinic*
Wisconsin Rapids (23)	Aspirus Doctors Clinic*
	Aspirus Riverview Clinic—Wisconsin Rapids
Wittenberg (24)	Aspirus Wittenberg Clinic
Woodruff (25)	Aspirus Woodruff Clinic
Michigan	
Bruce Crossing (1)	Aspirus Bruce Crossing Clinic
Crystal Falls (2)	Aspirus Crystal Falls Clinic
Houghton (3)	Aspirus Houghton Clinic*
Iron River (4)	Aspirus Genesee Clinic
	Aspirus Ice Lake Clinic
	Aspirus Riverside Clinic
Ironwood (5)	Aspirus Ironwood Clinic
Lake Linden (6)	Aspirus Lake Linden Clinic
Laurium (7)	Aspirus Laurium Clinic
	Aspirus Laurium Wellness Clinic
Ontonagon (8)	Aspirus Ontonagon Clinic

*Walk-in clinic available



Attachment: Aspirus Arise Network Overview (2928 : City Group health insurance - recommended switch to AspirusArise)



Wisconsin Wrap Network

In-network coverage is also available outside of north-central Wisconsin through the Wisconsin Wrap Network, which includes:

- Aurora Health Care
- Bellin Health
- Gundersen Health System
- Holy Family Memorial
- ProHealth Care
- ThedaCare
- UW Health



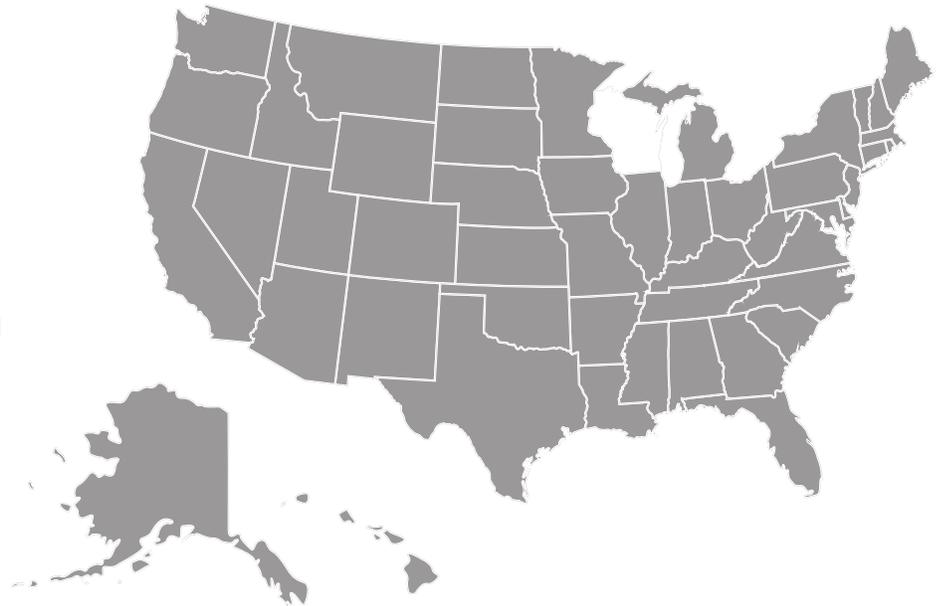
See the list of Wisconsin Wrap providers below in the chart.

Counties	Hospitals in County/Closest Proximity	Major Providers in County/Closest Proximity
Brown	Aurora BayCare Medical Center, Bellin Memorial	Aurora Medical Group, Bellin Health Partners
Calumet	Aurora Medical Center Manitowoc, ThedaCare Regional Medical Center - Appleton	Bellin Health Partners, ThedaCare Physicians
Columbia	UW Hospital & Clinics	UW Health System
Crawford	Gundersen Boscobel Area Hospital & Clinics, Gundersen St. Joseph's Hospital & Clinics, UW Hospital & Clinics	Gundersen Health System, UW Health System
Dane	American Family Children's Hospital, UW Hospital & Clinics	UW Health System
Dodge	Aurora Oshkosh, Aurora Washington Co., Berlin Memorial	Aurora Medical Group, ProHealth, UW Hospitals and Clinics
Door	Aurora BayCare, Aurora Manitowoc, Bellin Memorial	Aurora Medical Group, Bellin Health Partners
Fond du Lac	Aurora Med. Ctr. Oshkosh, Aurora Medical Center Washington Co. Aurora Sheboygan	Aurora Medical Group
Grant	Gundersen Boscobel Area Hospital and Clinics	Gundersen Boscobel Area Hospital and Clinics
Green Lake	ThedaCare Medical Center-Berlin	ThedaCare Physicians
Jackson	Aspirus Riverview, Gundersen Lutheran, Gundersen Tri-County	Gundersen Health System
Jefferson	ProHealth, UW Hospital & Clinics	ProHealth, UW Health System
Kenosha	Aurora Medical Center Kenosha	Aurora Medical Group
Kewaunee	Aurora Medical Center Manitowoc	Aurora Medical Group, BayCare Clinic, Bellin Health Partners
La Crosse	Gundersen Lutheran	Gundersen Health System
Manitowoc	Aurora Medical Center Manitowoc, Holy Family Memorial	Aurora Medical Group, Holy Family Medical Group
Marinette		Bellin Health Partners, Northreach Healthcare
Marquette	Berlin Memorial, ThedaCare Medical Center - Wild Rose	ThedaCare Physicians
Milwaukee	Aurora Sinai, Aurora St. Luke's, Aurora St. Luke's South Shore, Aurora West Allis	Aurora Medical Group
Monroe	Gundersen Lutheran, Gundersen St. Joseph's	Gundersen Health System
Oconto	Bellin Health Oconto Hospital	Aurora Medical Group, Bellin Health Partners
Outagamie	ThedaCare Regional Medical Center-Appleton	Aurora Medical Group, ThedaCare Physicians
Ozaukee	Aurora Medical Center Grafton	Aurora Medical Group
Racine	Aurora Memorial of Burlington	Aurora Medical Group
Sauk	UW Hospital & Clinics	UW Health System
Shawano	ThedaCare Medical Center-Shawano	Aurora Medical Group, Bellin Health Partners, ThedaCare Physicians
Sheboygan	Aurora Sheboygan Memorial Medical Center	Aurora Medical Group
Trempealeau	Gundersen Tri-County Hospital & Clinics	Gundersen Tri-County Hospital & Clinics, Gundersen Health System
Vernon	Gundersen St. Joseph's Hospital and Clinics	Gundersen Health System, Gundersen St. Joseph's Hospital and Clinics
Walworth	Aurora Lakeland Medical Center	Aurora Medical Group
Washington	Aurora Medical Center Washington Co.	Aurora Medical Group
Waukesha	Aurora Summit, Oconomowoc Memorial, Waukesha Memorial	Aurora Medical Group, ProHealth
Waupaca	ThedaCare Medical Center-New London, ThedaCare Medical Center-Waupaca	Aurora Medical Group, ThedaCare Physicians
Waushara	ThedaCare Medical Center-Wild Rose	ThedaCare Physicians
Winnebago	Aurora Medical Center-Oshkosh, ThedaCare Regional Medical Center-Neenah	Aurora Medical Group, ThedaCare Physicians

FIRST HEALTH WRAP NETWORK

Comprehensive access to health care providers nationwide

Group members covered under a Small or Large Group Risk or Self-Funded Aspirus Arise health plan can enjoy access to in-network benefits when they visit First Health providers in 49 states outside Wisconsin, as well as Puerto Rico. First Health features more than 5,000 hospitals, 90,000 ancillary facilities, and 1 million health care service locations. First Health functions as a wrap network for employees whose children attend school outside Wisconsin, as well as employees and their families who travel outside Wisconsin. Employees living outside Wisconsin can also access the First Health Network as their primary network.



 The First Health Wrap covers all 49 states outside Wisconsin.

First Health Wrap availability

Includes all 49 states outside Wisconsin.

First Health Wrap providers

Visit AspirusArise.com, click on **Find a Doctor** in the upper right corner, enter your **Group Number**, and click **Go**.

Visitors

If you are visiting our website, go to AspirusArise.com, click on **Find a Doctor** in the upper right corner, and if you agree, click the **I Agree** button. You'll be taken to a search page where you can search for a health care provider.

If you choose to receive care from a non-participating provider, you will incur higher out-of-pocket costs. For example, all Mayo Clinic locations in Wisconsin and throughout the country are non-participating providers. Please confirm with us your provider's participation in First Health before you receive services.

For more information, visit AspirusArise.com and click on the Find a Doctor tool.

