



NOTICE

**Meeting of the Board of Directors of the
League Insurance Government Health Team (LIGHT)
April 11, 2025, at 2:00 p.m. CT/1:00 p.m. MT
By Virtual Conferencing**

PLEASE TAKE NOTICE that on **Friday, April 11, 2025, at 2:00 p.m./1:00 pm. MT**, the League Insurance Government Health Team (LIGHT) will hold a Meeting of the LIGHT Board of Directors by virtual conferencing.

An agenda of subjects known at this time is included with this notice, but the agenda shall be kept continually current and readily available for public inspection at the principal office of LIGHT during normal business hours at 206 S 13th Street, Suite 800, Lincoln, Nebraska.

The City of West Point Council Chambers at 444 South Main, West Point, Nebraska, 68788, is open for attendance by the public during the meeting. LIGHT Vice Chair Tom Goulette, or his designee, will inform the public about the location of the copy of the Open Meetings Act which is accessible to members of the public at the City of West Point Council Chambers. A notice of this meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted.

You may join the meeting by Zoom via Computer, Smart Device or Telephone <https://lonm-org.zoom.us/j/82181750155?pwd=KW1P3b0o8UA0Vt02GbHh6Ps9grmiMl.1> or via phone at 877-853-5257. The meeting ID is 821 8175 0155 and the Passcode is: 884237.

On April 9, 2025, notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials are available for public inspection at 206 S 13th Street, Suite 800, in Lincoln, Nebraska and posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – lonm.org/light/.



AGENDA

Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)

April 11, 2025, at 2:00 p.m. CT/1:00 p.m. MT

By Virtual Conferencing

In accordance with the Open Meetings Act, Chapter 84, Article 14 of the Reissue Revised Statutes of the State of Nebraska 1943, as amended, one copy of all reproducible written materials to be discussed is available to the public at the meeting and at the link below for examination and copying. The LIGHT Board of Directors may pass motions to go into closed session on agenda items pursuant to the requirements of the Open Meetings Act.

Join the meeting by Zoom via Computer, Smart Device or Telephone at <https://lonm-org.zoom.us/j/82181750155?pwd=KW1P3b0o8UA0Vt02GbHh6Ps9grmiMl.1> or via phone at 877 853 5257. The meeting ID is 821 8175 0155 and the Passcode is: 884237.

Officials of LIGHT members and members of the public may comment on agenda items or listen to the Board of Directors Meeting; however, if the Board of Directors votes to hold a closed session pursuant to the Open Meetings Act, officials of LIGHT members and members of the public may not comment or listen during that time.

1. Call meeting to order:

- a. 2:00 p.m. CT/1:00 p.m. MT – Plattsmouth Mayor Paul Lambert, Chair of the LIGHT Board, will call the meeting to order.
- b. Roll call.
- c. Indicate that on April 9, 2025, a notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials were available for public inspection at 206 S 13th Street, Suite 800, in Lincoln, Nebraska, and also posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – lonm.org/light/.
- d. The City of West Point Council Chambers at 444 South Main, West Point, Nebraska, 68788, is open for attendance by the public during the meeting. LIGHT Vice Chair Tom Goulette, or his designee, will inform the public about the location of the copy of the Open Meetings Act which is accessible to members of the public at the City of West Point Council Chambers. A notice of this meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted. Inform the public about the location of the Open Meetings

Act which is accessible to members of the public and at lonm.org/light/ along with a copy of all reproducible written materials to be discussed at this meeting.

- e. Public comment on any agenda item(s): Pursuant to the Open Meetings Act, the LIGHT Board Chair reserves the right to limit comments on agenda items. In accordance with the Open Meetings Act, there is no time limit on comments made by members of the LIGHT Board of Directors.
 - f. Pledge of Allegiance to the Flag of the United States of America.
2. **Consider a motion to approve the minutes of the meetings of the LIGHT Board of Directors held on the following dates: Oct. 4, 2024, Dec. 20, 2024, and March 28, 2025.**
See pages 4-16
 3. **Consider a motion to go into closed session to protect the public interest to discuss sensitive revisions to the eligibility requirements for membership in LIGHT.** *(If the motion to go into closed session passes, the following individuals will join the Board in a virtual closed session: Michelle Sitorius, Dennis Maggart, Jane Limbach, Sue Warner, John Fleming, Shirley Riley, Brenda Henning, Ethan Nguyen, and Christy Abraham.)*
 4. **Consider a motion to approve the plan design changes in BCBSNE's Renewal Proposal for LIGHT in FY 25-26**
See pages 17-39
John Fleming, Director of Group Underwriting, BCBSNE
Sue Warner, Strategic Account Executive, BCBSNE
Dennis Maggart, President, McInnes Maggart Consulting Group
L. Lynn Rex, Ex-Officio, Non-Voting Board Member; Executive Director of the League of Nebraska Municipalities (LIGHT's Administrator)
 5. **Consider a motion to go into closed session to protect the public interest to discuss rate negotiations with BCBSNE for LIGHT in FY 25-26.** *(If the motion to go into closed session passes, the following individuals will join the Board in a virtual closed session: Michelle Sitorius, Dennis Maggart, Jane Limbach, Sue Warner, John Fleming, Shirley Riley, Brenda Henning, Ethan Nguyen, and Christy Abraham; at some point Sue Warner and John Fleming of BCBSNE may be asked to leave the virtual closed session.)*
 6. **Consider a motion to adjourn.**



MINUTES

Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)

Oct. 4, 2024, at 9:45 a.m. CT

Cornhusker Marriott Hotel – Hawthorne Room
333 S 13th Street, Lincoln

A Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT) was held Oct. 4, 2024, at 9:45 a.m. CT at the Cornhusker Marriott Hotel – Hawthorne Room at 333 S 13th Street, Lincoln, Nebraska.

(AGENDA ITEM #1) **Call to Order.** At 9:46 a.m. CT, Plattsmouth Mayor Paul Lambert, Chair of the LIGHT Board, called the meeting to order.

The roll call was read with the following voting Board Members present: **Paul Lambert**, Mayor, City of Plattsmouth; **Tom Goulette**, City Administrator/Utility Superintendent, City of West Point; and **Brenda Wheeler**, Clerk, City of Blair. At the time of roll call, three voting Board Members were present. Ex-officio (non-voting) Board Member **L. Lynn Rex**, Executive Director of the League of Nebraska Municipalities, also was present; pursuant to the LIGHT Interlocal Agreement, the League of Nebraska Municipalities is the LIGHT Administrator. At the time of roll call, **Catherine-Jo Mills**, Board Chairperson, Village of Ansley; and **Jessica Quady**, City Administrator, City of Ashland; were absent.

Other participants included: **Cline Williams Wright Johnson & Oldfather, L.L.P.** – Michelle Sitorius; **McInnes Maggart Consulting Group, LLC** – Dennis Maggart; **BCBSNE** – Sue Warner, Stephanie Francl, and Gina Aidukas; and **League of Nebraska Municipalities** – Christy Abraham, Shirley Riley, and Brenda Henning.

Chair Lambert indicated that on Sept. 27, 2024, a notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials were available for public inspection at 206 S 13th Street, Suite 800, in Lincoln, Nebraska, and also posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – lonm.org/light/.

Chair Lambert informed the public about the location of the Open Meetings Act which was accessible to members of the public and at lonm.org/light/ along with a copy of all reproducible written materials to be discussed at this meeting.

Chair Lambert stated pursuant to the Open Meetings Act, the LIGHT Board Chair reserves the right to limit comments on agenda items. In accordance with the Open Meetings Act, there is no time limit on comments made by members of the LIGHT Board of Directors. Officials of LIGHT members and members of the public may comment on agenda items or listen to the Board of Directors Meeting; however, if the Board of Directors votes to hold a closed session pursuant to the Open Meetings Act, officials of LIGHT members and members of the public may not comment or listen during that time. Chair Lambert asked those present to join him in reciting the Pledge of Allegiance to the Flag of the United States of America.

(Agenda Item #2) **Consider a motion to approve the minutes of the May 30, 2024, Meeting of the LIGHT Board of Directors.** Goulette moved, seconded by Wheeler to approve the minutes of the May 30, 2024, Meeting of the LIGHT Board of Directors. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, and Wheeler; Nays: None; Abstentions: None; Absent: Mills and Quady. ***Motion carried: 3 ayes, 0 nays, 0 abstentions, and 2 absent.***

(Agenda Item #3) **Administrative Update.** a. Election of Officers: i. Consider a motion to elect **Mayor Paul Lambert** of Plattsmouth as the **Chair** of the LIGHT Board of Directors for another one-year term of office beginning Jan. 1, 2025, and ending Dec. 31, 2025; and ii. Consider a motion to elect **Tom Goulette**, City Administrator of West Point, as the **Vice Chair** of the LIGHT Board of Directors for another one-year term of office beginning Jan. 1, 2025, and ending Dec. 31, 2025. b. Next Board Meeting. *(Presented by L. Lynn Rex)*

3.a.i. Wheeler moved, seconded by Goulette to elect **Mayor Paul Lambert** of Plattsmouth as the **Chair** of the LIGHT Board of Directors for another one-year term of office beginning Jan. 1, 2025, and ending Dec. 31, 2025. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, and Wheeler; Nays: None; Abstentions: None; Absent: Mills and Quady. ***Motion carried: 3 ayes, 0 nays, 0 abstentions, and 2 absent.***

3.a.ii. Lambert moved, seconded by Wheeler to elect **Tom Goulette**, City Administrator of West Point, as the **Vice Chair** of the LIGHT Board of Directors for another one-year term of office beginning Jan. 1, 2025, and ending Dec. 31, 2025. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, and Wheeler; Nays: None; Abstentions: None; Absent: Mills and Quady. ***Motion carried: 3 ayes, 0 nays, 0 abstentions, and 2 absent.***

3.b. The next LIGHT Board of Directors Meeting is to be determined.

(Agenda Item #4) **Consider a motion to adjourn.** At 9:53 a.m., Wheeler moved, seconded by Goulette to adjourn. Roll call vote. Ayes: Lambert, Goulette, and Wheeler; Nays: None; Abstentions: None; Absent: Mills and Quady. ***Motion carried: 3 ayes, 0 nays, 0 abstentions, and 2 absent.***

DRAFT

Approved on:

ATTEST:

Brenda Henning

Membership Services Assistant
League of Nebraska Municipalities

L. Lynn Rex

Ex-Officio, Non-Voting, LIGHT Board Member
Executive Director of the League of Nebraska Municipalities (*LIGHT Administrator*)

DRAFT



NOTICE

Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)

Oct. 4, 2024, at 9:45 a.m. CT

Cornhusker Marriott Hotel – Hawthorne Room

333 S 13th Street, Lincoln

PLEASE TAKE NOTICE that on **Friday, Oct. 4, 2024, at 9:45 a.m. CT**, the League Insurance Government Health Team (LIGHT) will hold a Meeting of the LIGHT Board of Directors at the Cornhusker Marriott Hotel in the Hawthorne Room at 333 S 13th Street, Lincoln, Nebraska.

An agenda of subjects known at this time is included with this notice, but the agenda shall be kept continually current and readily available for public inspection at the principal office of LIGHT during normal business hours at 206 S 13th Street, Suite 800, Lincoln, Nebraska. A notice of this meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted.

On Sept. 27, 2024, notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials are available for public inspection at 206 S 13th Street, Suite 800, in Lincoln, Nebraska and posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – lonm.org/light/.



Minutes

Special Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)

by virtual conferencing

Dec. 20, 2024, at 10:15 a.m. CT/9:15 a.m. MT

A Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT) by virtual conferencing was held Dec. 20, 2024, at 10:15 a.m. CT/9:15 a.m. MT.

(AGENDA ITEM #1) **Call to Order.** At 10:25 a.m. CT, Plattsmouth Mayor Paul Lambert, Chair of the LIGHT Board, called the meeting to order.

The roll call was read with the following voting Board Members present: **Paul Lambert**, Mayor, City of Plattsmouth; **Tom Goulette**, City Administrator/Utility Superintendent, City of West Point; **Catherine-Jo Mills**, Board Member, Village of Ansley; **Jessica Quady**, City Administrator, City of Ashland; and **Brenda Wheeler**, Clerk, City of Blair. At the time of roll call, five voting Board Members were present. Ex-officio (non-voting) Board Member **L. Lynn Rex**, Executive Director of the League of Nebraska Municipalities, also was present; pursuant to the LIGHT Interlocal Agreement, the League of Nebraska Municipalities is the LIGHT Administrator.

Other participants included: **Cline Williams Wright Johnson & Oldfather, L.L.P.** – Michelle Sitorius; **McInnes Maggart Consulting Group, LLC** – Dennis Maggart and Jane Limbach; **BCBSNE** – Sue Warner; **League of Nebraska Municipalities** – Christy Abraham, Shirley Riley, and Brenda Henning; Ben Guhl of Blair and Jeff Hofaker of Sutton.

Chair Lambert indicated that on Dec. 18, 2024, a notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials were available for public inspection at 206 S 13th Street, Suite 800, in Lincoln, Nebraska, and also posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – lonm.org/light/.

Chair Lambert informed the public about the location of the Open Meetings Act which was accessible to members of the public and at lonm.org/light/ along with a copy of all reproducible written materials to be discussed at this meeting.

The City of West Point Council Chambers at 444 South Main, West Point, Nebraska, 68788, was open for attendance by the public during the meeting. LIGHT Vice Chair Tom Goulette, or his designee, informed the public about the location of the copy of the Open Meetings Act which was accessible to members of the public at the City of West Point Council Chambers. A notice of this meeting with the agenda and other materials were available at this location with a copy of the Open Meetings Act posted.

Chair Lambert stated pursuant to the Open Meetings Act, the LIGHT Board Chair reserves the right to limit comments on agenda items. In accordance with the Open Meetings Act, there is no time limit on comments made by members of the LIGHT Board of Directors. Officials of LIGHT members and members of the public may comment on agenda items or listen to the Board of Directors Meeting; however, if the Board of Directors votes to hold a closed session pursuant to the Open Meetings Act, officials of LIGHT members and members of the public may not comment or listen during that time. Chair Lambert asked those present to join him in reciting the Pledge of Allegiance to the Flag of the United States of America.

(Agenda Item #2) **Consider a motion to approve the recommendation of the LIGHT Benefit Administration Working Group to select Alliant as LIGHT's consultant for ancillary line coverages and APEX Engagement Solutions as LIGHT's new benefit administration platform, effective March 1, 2025.** (Presented by Dennis Maggart) Brenda Wheeler moved, seconded by Goulette to approve the recommendation of the LIGHT Benefit Administration Working Group to select Alliant as LIGHT's consultant for ancillary line coverages and APEX Engagement Solutions as LIGHT's new benefit administration platform, effective March 1, 2025. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Mills, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

(Agenda Item #3) **Consider a motion to approve the draft contracts authorizing Michelle Sitorius, LIGHT's Legal Counsel, to finalize changes as needed.** (Presented by Michelle Sitorius) Brenda Wheeler moved, seconded by Tom Goulette to approve the draft contracts authorizing Michelle Sitorius, LIGHT's Legal Counsel, to finalize changes as needed. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Mills, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

(Agenda Item #4) **Consider a motion to adjourn.** At 10:42 a.m., Quady moved, seconded by Goulette to adjourn. Roll call vote. Ayes: Lambert, Goulette, Mills, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

Approved on:

ATTEST:

Brenda Henning

Membership Services Assistant
League of Nebraska Municipalities

L. Lynn Rex

Ex-Officio, Non-Voting, LIGHT Board Member
Executive Director of the League of Nebraska Municipalities (*LIGHT Administrator*)

DRAFT



NOTICE

**Special Meeting of the Board of Directors of the
League Insurance Government Health Team (LIGHT)
by virtual conferencing
Dec. 20, 2024, at 10:15 a.m. CT/9:15 a.m. MT**

PLEASE TAKE NOTICE that on **Wednesday, Dec. 20, 2024, at 10:15 a.m. CT/9:15 a.m. MT**, the League Insurance Government Health Team (LIGHT) will hold a Special Meeting of the LIGHT Board of Directors by virtual conferencing.

An agenda of subjects known at this time is included with this notice, but the agenda shall be kept continually current and readily available for public inspection at the principal office of LIGHT during normal business hours at 206 S 13th Street, Suite 800, Lincoln, Nebraska.

The City of West Point Council Chambers at 444 South Main, West Point, Nebraska, 68788, is open for attendance by the public during the meeting. LIGHT Vice Chair Tom Goulette, or his designee, will inform the public about the location of the copy of the Open Meetings Act which is accessible to members of the public at the City of West Point Council Chambers. A notice of this meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted.

You may join the meeting by Zoom via Computer, Smart Device or Telephone lonm-org.zoom.us/j/81536061729?pwd=laaykCIWHJbE4NX67O7ecbIEVQokxD.1 or via phone at 877-853-5257. The Meeting ID is 889 5999 4850 and the Passcode is 733555.

On Dec. 18, 2024, notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials are available for public inspection at 206 S 13th Street, Suite 800, in Lincoln, Nebraska and posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – lonm.org/light/.



Minutes
Meeting of the Board of Directors of the
League Insurance Government Health Team (LIGHT)
March 28, 2025, at 3:00 p.m. CT/2:00 p.m. MT
By Virtual Conferencing

A Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT) by virtual conferencing was held March 28, 2025, at 3 p.m. CT/2 p.m. MT.

(AGENDA ITEM #1) **Call to Order.** At 3 p.m. CT, Plattsmouth Mayor Paul Lambert, Chair of the LIGHT Board, called the meeting to order.

The roll call was read with the following voting Board Members present: **Paul Lambert**, Mayor, City of Plattsmouth; **Tom Goulette**, City Administrator/Utility Superintendent, City of West Point; **Catherine Jo Mills**, Board Member, Village of Ansley; **Jessica Quady**, City Administrator, City of Ashland; and **Brenda Wheeler**, Clerk, City of Blair. At the time of roll call, five voting Board Members were present. Ex-officio (non-voting) Board Member **L. Lynn Rex**, Executive Director of the League of Nebraska Municipalities, also was present; pursuant to the LIGHT Interlocal Agreement, the League of Nebraska Municipalities is the LIGHT Administrator.

Other participants included: **Cline Williams Wright Johnson & Oldfather, L.L.P.** – Michelle Sitorius; **McInnes Maggart Consulting Group, LLC** – Dennis Maggart; **BCBSNE** – Sue Warner and John Fleming; **League of Nebraska Municipalities** – Shirley Riley.

Chair Lambert asked Lynn Rex to state that on March 25, 2025, a notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials were available for public inspection at 206 S 13th Street, Suite 800, in Lincoln, Nebraska, and also posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – lonm.org/light/.

She also informed the public about the location of the Open Meetings Act which was accessible to members of the public and at lonm.org/light/ along with a copy of all reproducible written materials to be discussed at this meeting.

The City of West Point Council Chambers at 444 South Main, West Point, Nebraska, 68788, was open for attendance by the public during the meeting. LIGHT Vice Chair Tom Goulette, or his designee, informed the public about the location of the copy of the Open Meetings Act which was accessible to members of the public at the City of West Point Council Chambers. A notice of this meeting with the agenda and other materials were available at this location with a copy of the Open Meetings Act posted.

Lynn Rex stated pursuant to the Open Meetings Act, the LIGHT Board Chair reserves the right to limit comments on agenda items. In accordance with the Open Meetings Act, there is no time limit on comments made by members of the LIGHT Board of Directors. Officials of LIGHT members and members of the public may comment on agenda items or listen to the Board of Directors Meeting; however, if the Board of Directors votes to hold a closed session pursuant to the Open Meetings Act, officials of LIGHT members and members of the public may not comment or listen during that time.

Chair Lambert asked those present to join him in reciting the Pledge of Allegiance to the Flag of the United States of America.

(Agenda Item #2) **Update on the transition from EASE to Alliant as LIGHT's consultant for ancillary line coverages and APEX Engagement Solutions as LIGHT's new benefit administration platform.** (Presented by Dennis Maggert and Lynn Rex) Following the report, no action was needed on Agenda Item #2.

(Agenda Item #3) **Consider a motion to approve Guardian's Final Proposal for life, short term disability, long term disability, vision, and work site coverages.** (Presented by Dennis Maggert) Wheeler moved, seconded by Goulette to approve Guardian's Final Proposal for life, short term disability, long term disability, vision, and work site coverages. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Mills, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

(Agenda Item #4) **Update and review of the preliminary medical/dental renewal from BCBSNE.** (Presented by Dennis Maggert) Following the update, no action was needed on Agenda Item #4.

(Agenda Item #5) **Consider a motion to go into closed session to protect the public interest to discuss negotiations regarding the medical/dental renewal from BCBSNE.** There was no need for the LIGHT Board to go into closed session; no action was needed on Agenda Item #5.

(Agenda Item #6) **Consider a motion to adjourn.** At 4:15 p.m., Goulette moved, seconded by Wheeler to adjourn. Roll call vote. Ayes: Lambert, Goulette, Mills, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

Approved on:

ATTEST:

Brenda Henning

Membership Services Assistant
League of Nebraska Municipalities

L. Lynn Rex

Ex-Officio, Non-Voting, LIGHT Board Member

Executive Director of the League of Nebraska Municipalities (*LIGHT Administrator*)

DRAFT



NOTICE

Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT) March 28, 2025, at 3:00 p.m. CT/2:00 p.m. MT By Virtual Conferencing

PLEASE TAKE NOTICE that on **Friday, March 28, 2025, at 3:00 p.m./2:00 pm. MT**, the League Insurance Government Health Team (LIGHT) will hold a Meeting of the LIGHT Board of Directors by virtual conferencing.

An agenda of subjects known at this time is included with this notice, but the agenda shall be kept continually current and readily available for public inspection at the principal office of LIGHT during normal business hours at 206 S 13th Street, Suite 800, Lincoln, Nebraska.

The City of West Point Council Chambers at 444 South Main, West Point, Nebraska, 68788, is open for attendance by the public during the meeting. LIGHT Vice Chair Tom Goulette, or his designee, will inform the public about the location of the copy of the Open Meetings Act which is accessible to members of the public at the City of West Point Council Chambers. A notice of this meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted.

You may join the meeting by Zoom via Computer, Smart Device or Telephone <https://lonm-org.zoom.us/j/87281058086?pwd=COaAn8CojbBCbC28AJE8S6aU1OJNXW.1> or via phone at 719-359-4580. The meeting ID is 872 8105 8086 and the Passcode is: 046103

On March 25, 2025, notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials are available for public inspection at 206 S 13th Street, Suite 800, in Lincoln, Nebraska and posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – lonm.org/light/.



Renewal

PROPOSAL

Benefit or Administrative Changes

There are no benefit or administrative changes.

Contract Language Changes

There are changes to the contract and Certificate of Coverage (COC) that add clarification to how claims are administered.

Other Updates

ID Card Updates

- Updated ID cards will be issued this year, due to the telehealth customer service number being updated and the telehealth service key being removed from the back of the ID Cards.

Group Enrollment files

- If the group provides member emails, new members will receive a welcome email with their ID number, allowing them to create a myNebraskaBlue account and access their digital temporary ID card. **You must include the member's email address on the enrollment file for members to receive the welcome email.**
- This temporary ID card will only include limited details; once their permanent ID cards have been mailed, the digital ID card will be updated to include the full ID card details.

Vitality

- We are now embedding the Vitality Platform with rewards to subscribers.
- Available upon renewal in 2025.
-

Pharmacy PDL and Network Name updates

Current PDL Name	New PDL Name
PDL 40	NetResults Performance
Current Network Name	New Network Name
Network C	Broad Network C

Next Steps Following Renewal Confirmation

- Renewal confirmation is requested no later than April 30, 2025, to allow for processing of the plan documents.
- The Master Group Application (MGA) will be updated following receipt of the confirmation. The Account Service Specialist will then deliver it to your team for review and signature. The signed MGA is required to be submitted on or before **May 1, 2025**.
- Summary of Benefits and Coverage (SBC): Blue Cross and Blue Shield of Nebraska (BCBSNE) will continue to provide electronic SBCs of each plan design. SBC timing is approximately 10 business days following receipt of the signed MGA.
- Certificate of Coverage (COC): As a reminder, BCBSNE will provide electronic copies of the COC booklets for distribution to all enrolled members. Approximately 60 days after receipt of the signed MGA, the COC will be delivered.

STANDARD SERVICES AND PROGRAMS

➤ New! Health and Well-Being Rewards Program for Fully Insured Groups

BCBSNE is thrilled to introduce a cutting-edge health and well-being rewards program that will transform the way employees approach their health. Our new program, powered by Vitality®, is included free of charge for all fully insured health plans effective upon renewal beginning Jan. 1, 2025. Through the user-friendly platform, employees can earn over \$175 in rewards per program year by simply logging their health and well-being-related activities.

Employees who actively engage with Vitality have experienced reduced health risks, increased preventive care utilization, and improved workplace productivity.⁴ It's a win-win for both employees and the group.

Eligible groups will be seamlessly onboarded to the program on their renewal dates. Vitality is exclusively available to health plan subscribers.



➤ Care Management Programs

A Team Approach that Begins with Nurses

Our nurses are medical professionals who work closely with BCBSNE members and their families to coordinate care during a chronic or a major illness. During the care management process, our nurses focus on facilitating timely and appropriate health care services. They work closely with patients' physicians and the hospital staff, ensuring frequent engagement with patients and their families.

Clinical outreach: BCBSNE provides several care management programs focused on promoting healthy living, preventive care, wellness and treatment of chronic conditions. Our programs range from utilization management focused on inpatient reviews and specific chronic conditions, to education aimed at helping members fully engage in their health and treatment plans.

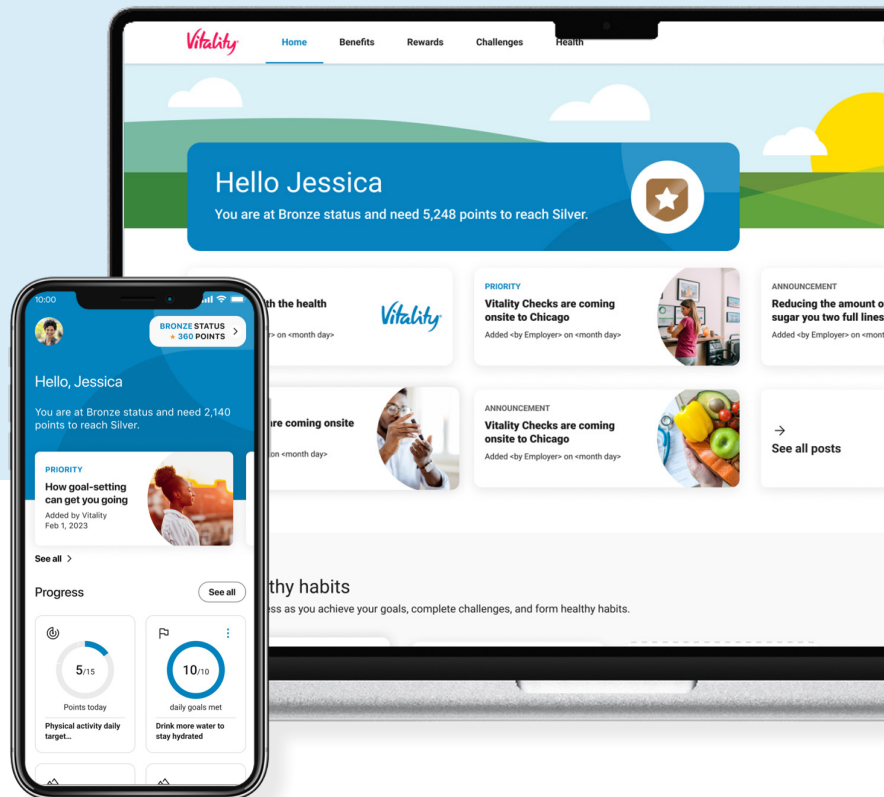
Utilization management: Working behind the scenes with providers to ensure we are paying the right claims and holding providers accountable for health outcomes. This includes care coordination, preauthorization, post-service review, admission review and pharmacy review.

Type 2 diabetes and prediabetes reversal programs: Virta is a provider-led, research-backed treatment program that can help reverse type 2 diabetes and prediabetes. Patients can lower their blood sugar and A1C, all while reducing the need for diabetes medications and losing weight. Virta is available at no additional cost to BCBSNE members.

EXCLUSIVE HEALTH AND WELL-BEING REWARDS PROGRAM

Powered by Vitality

Blue Cross and Blue Shield of Nebraska (BCBSNE) is excited to announce that our health and well-being rewards program, powered by Vitality®, is included **free of charge** with our fully insured PremierBlue, BlueFreedom and Association health plans starting Jan. 2025¹. This innovative program empowers employees to take charge of their health, transforming your company's well-being.



VALUE TO EMPLOYERS:

- **Increased Employee Engagement:** Vitality fosters a culture of well-being that drives engagement and productivity. Studies show a productivity savings of over \$1,000 per employee per year for companies with actively engaged Vitality members².
- **Improved Employee Outcomes:** The Vitality experience promotes healthy behaviors leading to a healthier, more energized workforce. Employees who actively engage in Vitality have experienced reduced health risks, increased preventive care visits and improved workplace productivity.

VALUE TO MEMBERS:

- **Effortless Rewards:** Members can earn over \$175 annually for logging healthy activities in the user-friendly app or website.
- **Personalized Support:** The Vitality experience provides resources and guidance designed to support individual health goals.

→ WHAT GROUPS CAN EXPECT:

Your BCBSNE account team is here to help. Eligible groups will be seamlessly onboarded to the program on their renewal dates beginning Jan. 1, 2025. Vitality is exclusively available to health plan subscribers.

¹ The base health and well-being program powered by Vitality is included free of charge with eligible health plans. Any requested customizations are subject to fees.

² Vitality Impact Study, 2024

Blue Cross and Blue Shield of Nebraska is an independent licensee of the Blue Cross Blue Shield Association. 60-259 (06-11-24)

PremierBlue/BlueFreedom

PLAN COMPARISON

Group Health Plans Master Group Contract

For Fully Insured Groups
Effective Jan. 1, 2025



Contract Modifications

Master Contract 96-067-I 01/2025

PremierBlue and BlueFreedom clients (51+ eligible employees) will receive a revised group master contract with plan years or renewals effective on or after Jan. 1, 2025. The new contract and Schedule of Benefits Summary (SOBS) from Blue Cross and Blue Shield of Nebraska (BCBSNE) include clarification throughout the document, along with several benefit provision changes.

The charts on the following pages provide a high-level overview of the changes made to the contract and SOBS. They give an overview of the current and new contract provisions and the rationale for the changes. Please note, minor changes, such as capitalization, grammar fixes and other punctuation, are not reflected in the chart.

Contact your BCBSNE sales or account management representative for more information.

This 2025 Contract and Certificate of Coverage (COC) documents have not yet been approved by the Nebraska Department of Insurance and are subject to change.

Contract Enhancements

Contract Section	Contract Provision	Rationale	Applies to COC	Section of COC
PART III. Payment for Services A. Provider Payments	In-Network Provider Payments	Clarification. Added paragraph on Durable Medical Equipment (DME), independent laboratory and specialty pharmacy services to align with our claims administration.	Yes	Section 1. The Plan and How It Works
PART III. Payment for Services G. Out-of-Pocket Limit	Copay Card Language	Clarification. Removed copay card language to coincide with CMS guidance.	No	No booklet updates are required as the current document does not address this provision.
PART VI. Benefits for Physician's Services B. Covered Office Services	Office Services - Refractions	Enhancement. To allow the refraction when covering the initial set of lenses following intraocular surgery or ocular injury.	Yes	Section 3. Benefit Description
PART VI. Benefits for Physician's Services B. Covered Office Services	Preventive Services	Enhancement. To clarify preventive services, state or federal law are not part of the office copay. Other preventive services may apply an office copay.	Yes	Section 3. Benefit Description
PART VII. Benefits for Preventive Services	Preventive Services	Clarification. Enhanced the language to reflect that preventive services include state-mandated services.	Yes	Section 3. Benefit Description
PART XIV. Exclusions and Limitations	Dietary Counseling	Clarification. Enhanced the language to provide clarification on what is covered under the state-mandated dietary counseling when part of diabetic education services to align with our claims administration.	Yes	Section 4. Exclusions - What's Not Covered
PART XIV. Exclusions and Limitations	Voluntary Abortions	Clarification. Updated language to be compliant with state-mandated laws.	Yes	Section 4. Exclusions - What's Not Covered
PART XIV. Exclusions and Limitations	Dry Needling	Clarification. Enhanced the language to exclude dry needling under alternative therapies to align with our claims administration.	Yes	Section 4. Exclusions - What's Not Covered
PART XIV. Exclusions and Limitations	Surrogate	Clarification. Enhanced language to exclude covered and non-covered mothers under the surrogate exclusion to align with our claims administration.	Yes	Section 4. Exclusions - What's Not Covered
PART XIV. Exclusions and Limitations	Replacement of Lost, Broken, Destroyed or Stolen Prescriptions	Clarification. Clarified the supply limit to include "one month supply" to align with our claims administration.	Yes	Section 4. Exclusions - What's Not Covered

Contract Enhancements

Contract Section	Contract Provision	Rationale	Applies to COC	Section of COC
PART XV. Rx Nebraska Prescription Drug Program B. Definitions	Covered Prescription Drug Products	Clarification. Enhanced language to clarify coverage of diabetic supplies under pharmacy vs. medical to align with our claims administration.	Yes	Section 5. Prescription Drug Benefits No booklet updates are required as the language is already in the COC. "
PART XV. Rx Nebraska Prescription Drug Program F. Exclusions and Limitations	Replacement of Lost, Broken, Destroyed or Stolen Prescriptions	Clarification. Clarified the supply limit to include "one month supply" to align with our claims administration.	Yes	Section 5. Prescription Drug Benefits

Schedule of Benefit Summary Enhancements

SOBS Page	Benefit Provisions Section			Rationale
Page 1	Covered Services are reimbursed based on the Allowable Charge. Blue Cross and Blue Shield of Nebraska (BCBSNE) In-Network Providers have agreed to accept the benefit payment as payment in full, not including Deductible, Coinsurance and/or Copayment amounts and any charges for non-covered Services, which are the Covered Person's responsibility. That means In-Network Providers, under the terms of their contract with BCBSNE, can't bill for amounts over the Contracted Amount. In some situations, Out-of-network Providers can bill for amounts over the Out-of-network Allowance. Cost-sharing and reimbursement amounts for categories showing "Same as any other illness" may vary based on where services are rendered.			Clarification. Added language to define what "Same as any other illness" means.
Page 1	In-network Provider: The provider network is shown on your ID card. For help locating In-network Providers, visit NebraskaBlue.com/Find-a-Doctor . For certain Durable Medical Equipment (DME), Independent Laboratory and Specialty Drug Services, the Doctor Finder may display providers that are considered Out-of-network for these types of Services. Please refer to your benefit book for additional information.			Clarification. Added language to clarify how claims are administered for DME, Independent Lab and Specialty Drugs.
Page 1	Services may require Preauthorization. Failure to obtain Preauthorization will result in denial of benefits. For additional information regarding Preauthorization procedures, please visit NebraskaBlue.com/PreAuth.			Clarification. Adding website location to find out more where the members can find preauthorization information.
	Preventive Services - Illness or Injury	In-network Provider	Out-of-network Provider	
Page 3	<p>Preventive Services</p> <ul style="list-style-type: none"> Affordable Care Act (ACA) required preventive services (may be subject to limits that include, but are not limited to, age, gender, and frequency) ACA required covered preventive services (outside of limits) Other covered preventive services not required by ACA, such as: - Laboratory tests as specified by Us, including urinalysis and complete blood count; general health panel; metabolic panel; prostate cancer screening (PSA) and hearing exams- All other laboratory tests; radiology, cardiac stress tests; EKG; pulmonary function and other screenings and services 	<p>Plan Pays 100%</p> <p>Plan Pays 100% Same as any other illness</p> <p>Plan Pays 100% Same as any other illness</p>	<p>Deductible and Coinsurance</p> <p>Deductible and Coinsurance</p> <p>Deductible and Coinsurance</p>	Benefit Enhancement. Will only cover the required ACA Preventive Services with cost shares waived. All other preventive services will remain covered but now apply cost share.
Page 3	<p>Immunizations</p> <ul style="list-style-type: none"> Pediatric (up to age 7) Age 7 and older Related to an illness 	<p>Plan pays 100%</p> <p>Plan pays 100%</p> <p>Same as any other illness</p>	<p>Coinsurance</p> <p>Deductible and Coinsurance</p> <p>Same as any other illness</p>	No Change.

Schedule of Benefit Summary Enhancements

SOBS Page	Benefit Provisions Section			Rationale
Page 3	Colorectal Cancer Screenings (starting at age 45)			Clarification. Added more details on how Colorectal Cancer Screening services are administered.
	<ul style="list-style-type: none"> Colonoscopy Screening <ul style="list-style-type: none"> Diagnostic or Preventive Screening (one every five years) Screenings outside the age or frequency limit 	Plan Pays 100%	Deductible and Coinsurance	
	<ul style="list-style-type: none"> Screenings outside the age or frequency limit 	Same as any other illness	Deductible and Coinsurance	
	<ul style="list-style-type: none"> Sigmoidoscopy/Proctoscopy Screening and CT of the Colon <ul style="list-style-type: none"> Preventive Screening (one every five years) Screenings outside the age or frequency limit 	Plan Pays 100%	Deductible and Coinsurance	
	<ul style="list-style-type: none"> Screenings outside the age or frequency limit 	Same as any other illness	Deductible and Coinsurance	
	<ul style="list-style-type: none"> FIT DNA <ul style="list-style-type: none"> Preventive Screening (one every three years) Screenings outside the age or frequency limit 	Plan Pays 100%	Deductible and Coinsurance	
	<ul style="list-style-type: none"> Screenings outside the age or frequency limit 	Same as any other illness	Deductible and Coinsurance	
<ul style="list-style-type: none"> Fecal occult blood test <ul style="list-style-type: none"> Preventive Screening (one per year) Screenings outside the age or frequency limit 	Plan Pays 100%	Deductible and Coinsurance		
<ul style="list-style-type: none"> Screenings outside the age or frequency limit 	Same as any other illness	Deductible and Coinsurance		
<ul style="list-style-type: none"> Barium enema, Fecal occult blood tests, FIT DNA, CT of the Colon and other tests as determined under ACA Preventive Services <ul style="list-style-type: none"> Preventive Screenings Diagnostic Screenings 	Plan Pays 100%	Deductible and Coinsurance		
				Deductible and Coinsurance
				Deductible and Coinsurance
NOTE: Related Services will pay in the same manner as the Colorectal Cancer Screening when performed on the same date of service. Screening limits accumulate based on a calendar year.				
	Other Covered Services - Illness or Injury	In-network Provider	Out-of-network Provider	
Page 4	Biofeedback <ul style="list-style-type: none"> Medical Mental Health 	Deductible and Coinsurance Same as mental health	Not Covered Not Covered	Clarification. Cost share only reflected medical treatment. Added two bullets to show cost shares for medical services and another for mental health, as could be different.

Schedule of Benefit Summary Enhancements

SOBS Page	Benefit Provisions Section			Rationale
Page 6	Therapy & Manipulations <ul style="list-style-type: none"> Physical, occupational or speech therapy services, chiropractic or osteopathic physiotherapy (combined limit of 60 sessions per Calendar Year for both rehabilitative and habilitative services) Chiropractic or osteopathic manipulative treatments or adjustments (combined limit of 30 20 sessions per Calendar Year) 	Deductible and Coinsurance	Deductible and Coinsurance	Benefit Enhancement. Changed the limit from 30 sessions per calendar year to 20 sessions per calendar year.
	NOTE: Treatment limits stated for physical therapy, occupational therapy and speech therapy services are not applicable to treatment provided for Mental Health or Substance Use Disorders. Evaluations are covered and do not apply to the combined calendar year limit.	Deductible and Coinsurance	Deductible and Coinsurance	
	Prescription Drugs	In-network Provider	Out-of-network Provider	
Page 7	Contraceptive Drugs			Clarification. Updated the way Contraceptive Drug benefits are reflected on the Summary and added note to see Prevent website for additional information.
	<ul style="list-style-type: none"> Preferred Generic Drugs Non-Preferred Generic Drugs Preferred Brand Name Drugs Non-preferred Brand Name Drugs 	Plan Pays 100% Same as any other Generic Drugs	50% Coinsurance 50% Coinsurance	
		Plan Pays 100%	50% Coinsurance	
		Same as any other Non-Preferred Brand Name Drugs	50% Coinsurance	
	Contraceptive Drugs			
	Contraceptive Drugs and Methods in accordance with Federal Guidelines	Plan Pays 100%	50% Coinsurance	
	All other Contraceptive Drugs and Methods	Same as any other Generic or Brand Name Drugs	50% Coinsurance	
	For additional information please see Women's Services listed on NebraskaBlue.com/PreventiveCare .			
Page 7	This plan uses a prescription drug list (PDL). The PDL for this plan is [Name of PDL], and the Pharmacy Network is [Network Name]. You can find this prescription drug list and network listing on NebraskaBlue.com/Pharmacy Or you may contact Member Services at the phone number on the back of your I.D. card.			Name Change. The naming convention of the PDL and Network is changing from a code to descriptive names.

NOTES: Strikethrough indicates deleted text.

Red colored text indicates new changes.

In several benefit categories that previously reflected "Deductible and Coinsurance" have been changed to "Same as any other illness":

- Diabetes Services
- Oral Surgery and Dentistry
- Organ and Tissue Transplants
- Temporomandibular and Craniomandibular Joint Disorder

Preventive Benefits Changes for 2025

Beginning Jan. 1, 2025, some of the preventive benefits are changing. Please review the chart below for information on the benefits that are changing.

Preventive Services	In-network 2024	In-network 2025
Affordable Care Act (ACA) required preventive services (may be subject to limits that include, but are not limited to, age, gender and frequency)	Plan Pays 100%	Plan Pays 100%
ACA required covered preventive services (outside of limits)	Plan Pays 100%	Same as any other illness
Other covered preventive services not required by ACA, such as:		
<ul style="list-style-type: none"> Laboratory tests as specified by Us, including urinalysis and complete blood count; general health panel; metabolic panel; prostate cancer screening (PSA) and hearing exams 	Plan Pays 100%	Same as any other illness
<ul style="list-style-type: none"> All other laboratory tests; radiology, cardiac stress tests; EKG; pulmonary function and other screenings and services 	Same as any other illness	Same as any other illness

Frequently Asked Questions

What services are covered at 100% under the ACA Preventive Services?

These services include, but are not limited to, annual exams, immunizations, cancer screenings and counseling. Items required to be covered under the Affordable Care Act (ACA) are limited to age, gender and frequency limits. These services are covered at 100% if performed by an in-network provider.

How are preventive services covered that fall outside age, gender and frequency limits?

Preventive services that fall outside the age, gender, and frequency limits, that were previously covered at 100%, will remain covered, but you may be responsible for some or all of the cost. Your responsibility will depend on whether you have met your deductible and/or your out-of-pocket maximum.

What does “Same as any other illness” mean?

Services are covered subject to any applicable cost shares (deductible, coinsurance, and/or copay). These costs are also based on the place of service (office, outpatient facility, etc.)

For more information on preventive benefits, visit NebraskaBlue.com/Prevent or call the Member Services number on the back of your member ID card.

2025 Minimum and Maximum Requirements

Each year, the IRS indexes the minimum deductibles and maximum out-of-pocket limits for qualified high-deductible health plans (QHDHP). In addition, under the Affordable Care Act (ACA), the U.S. Department of Health and Human Services indexes the maximum out-of-pocket limits each year. These numbers typically do not align with each other.



2025 QHDHPs

The individual and family minimum deductible, out-of-pocket maximum and contribution amounts have increased for 2025.

The minimum deductible for individuals increased by \$50 and the family deductible amount increased by \$100.

The individual out-of-pocket maximum increased by \$250 and the family out-of-pocket maximum increased by \$500.

The individual maximum contribution increased by \$150 and the family maximum contribution increased by \$250.

QHDHP Minimum and Maximums	2024	2025
Minimum Individual Deductible	\$1,600	\$1,650
Minimum Family Deductible	\$3,200	\$3,300
Maximum Individual Out of Pocket	\$8,050	\$8,300
Maximum Family Out of Pocket	\$16,100	\$16,600
Maximum Individual Contribution	\$4,150	\$4,300
Maximum Family Contribution	\$8,300	\$8,550

2025 ACA Maximum Out of Pocket

The ACA maximum out-of-pocket amount decreased by \$250 for individuals and \$500 for families.

Maximum Out of Pocket	2024	2025
Maximum Individual Out of Pocket	\$9,450	\$9,200
Maximum Family Out of Pocket	\$18,900	\$18,400

Minimum Deductible and Maximum Out-of-Pocket Amounts

The following charts show how QHDHP and ACA limits apply based on the QHDHP or traditional PPO plan.

2025 Embedded	QHDHP	Traditional
Minimum Individual Deductible	\$3,300	Not Applicable
Minimum Family Deductible	\$3,300	
Maximum Individual Out of Pocket	\$8,300	\$9,200
Maximum Family Out of Pocket	\$16,600	\$18,400

2025 Aggregate	QHDHP	Traditional
Minimum Individual Deductible	\$1,650	Not Applicable
Minimum Family Deductible	\$3,300	
Maximum Individual Out of Pocket	\$8,300	\$9,200
Maximum Family Out of Pocket	\$9,200	\$9,200

2025 Grandfathered (Aggregate)	QHDHP	Traditional
Minimum Individual Deductible	\$1,650	Not Applicable
Minimum Family Deductible	\$3,300	
Maximum Individual Out of Pocket	\$8,300	Not Applicable
Maximum Family Out of Pocket	\$16,600	

The Employer Shared Responsibility regulation requires that an employer-sponsored plan provides Minimum Value. Minimum Value is met when a plan covers at least 60% of the total allowed cost of benefits that are expected to be incurred under the plan. Employers generally must use a Minimum Value calculator developed by the U.S. Department of Health & Human Services to determine if a plan with standard features provides Minimum Value. The Minimum Value calculator was developed in 2013 using a maximum of \$6,500 and has not been updated by the government since it was released to support indexing of annual minimum and maximum limits. This means we are not able to certify plans outside the Minimum Value calculator's data sets.

If you have any questions, please contact a member of your Blue Cross and Blue Shield of Nebraska account management team.

Renewal Proposal For

League Insurance Government Health Team

Proposed Effective Date:

July 1, 2025





Fully Insured Dental Rating Results for:

League Insurance Government Health Team

Group Number(s): 101002
 Marketing Representative: Warner
 Experience Period: July 1, 2024 through January 31, 2025
 Projection Period: July 1, 2025 through June 30, 2026
 Date Prepared: March 19, 2025

Group Metrics

Premium From Experience	\$75,811
Premium At Present Rates	\$75,811
Incurred Loss Ratio	62.1%
Total Contract Months	1165

Rating Projection (based on 7 months of experience)

2. Paid Claims From Experience	\$36,498
3. IBNR Adjustment	\$10,614
4. Incurred Net Claims	\$47,112
5. Trend factor from midpoint of experience to midpoint of the renewal period (15 months)	1.04709
6. Projected Claims PCPM Based on Average Contracts	\$42.35
7. Manual Claim Costs PCPM Based on Average Contracts	\$54.71
8. Experience Weight	93.85%
9. Manual Weight	6.15%
10. Blended Experience and Manual PCPM Based on Average Contracts	\$43.11
11. Current Enrollment Adjustment	1.0071
12. Underwriting Adjustments	1.2047
13. Projection Period Changes	0.9985
14. Current Contract Count	179
15. Projected Monthly Claims Based On Current Enrollment	\$9,347
16. Target Loss ratio	79.66%
17. Proposed Premium in First Month of Renewal based on Current Enrollment	\$11,734
18. Premium From Last Month Of Experience	\$11,735
19. Percentage Change in Rates	0.00%

Dental Proposed Rates

Group Name:	League Insurance Government Health Team	Prepared On:	March 19, 2025
Effective Date:	July 1, 2025		

Plan Info

Option Number
Plan Name
Offered as Renewal or Alternate

	Option 1	Option 2		
	Signature Blue - Non-Std Renewal	Signature Blue - Prem Opt 3 Renewal		
Benefits				
In Network	PPO	PPO		
Deductible (Single/Family):	\$50/\$100	\$50/\$100		
Deductible Applies To:	B & C	B & C		
Member Coin (A/B/C):	00%/20%/50%	00%/20%/50%		
Calendar Year Max Per Person:	1000	2000		
Calendar Year Max Applies To:	A,B,C	A,B,C		
Endo & Perio Services	B Services	B Services		
Ortho	0	0		
Member Coin (Child/Adult):	N/A	N/A		
Lifetime Max Per Person:	N/A	N/A		
Out Of Network				
Deductible (Single/Family):	\$100/\$200	\$100/\$200		
Member Coin (A/B/C):	40%/50%/50%	40%/50%/50%		
Enrollment				
Employee	52	44		
Employee & Spouse	14	6		
Employee & Child(ren)	15	6		
Family	29	13		
Total	110	69		
Monthly Premium Rates				
	Premiums		Premiums	
	Current	Proposed	Current	Proposed
Employee	\$32.83	\$32.77	\$34.87	\$34.97
Employee & Spouse	\$66.72	\$66.61	\$70.85	\$71.06
Employee & Child(ren)	\$83.66	\$83.52	\$88.84	\$89.10
Family	\$124.97	\$124.76	\$132.71	\$133.10
Aggregate Premiums				
Monthly Premiums	\$7,517	\$7,504	\$4,218	\$4,230
Annual Premiums	\$90,204	\$90,050	\$50,612	\$50,759
Change From Current		-0.17%		0.29%
Expense Buildups				
Loss Ratio	79.53%		79.89%	
Including:				
Federal Health Insurer Tax	0.00%		0.00%	
Commissions	Non-Standard		Non-Standard	
	\$6.96		\$6.96	
	PCPM		PCPM	

Produced by Group Underwriting

Fully Insured Health Coverage

Proposal For

League Insurance Government Health Team

Proposed Effective Date:

July 1, 2025



Possible Benefit Changes 7/1/25

Option 1 – Current \$1,000 PPO Copay plan

Ded. \$1,000 – no change

Total out of pocket \$2,000 – current

Total out of pocket \$4,000 – **change**

Rx copay **changes**

Generic

\$10 – current

\$15 – **change**

Brand Name Formulary

\$30 – current

\$45 – **change**

Brand Name Non-Formulary

\$50 – current

\$80 – **change**

Specialty

\$100 – current

\$300 – **change**

Option 2 – Current \$2,000 PPO Copay plan

Ded. \$2,000 – no change

Total out of pocket \$4,000 - current

Total out of pocket \$6,000 **change**

Rx copay **changes**

Generic

\$10 – current

\$15 – **change**

Brand Name Formulary

\$30 – current

\$45 – **change**

Brand Name Non-Formulary

\$50 – current

\$80 – **change**

Specialty

\$100 – current

\$300 – **change**

Option 3 – Current \$3,000 PPO Copay plan

Ded. No change

Total out of pocket – No change

Rx copay **changes**

Generic

\$10 – current

\$15 – **change**

Brand Name Formulary

\$30 – current

\$45 – **change**

Brand Name Non-Formulary

\$50 – current

\$80 – **change**

Specialty

\$100 – current

\$300 – **change**

Option 4 – Current \$2,500 PPO HDHP plan

No changes to any benefits

Option 5 – Current \$3,000 PPO HDHP plan

No changes to any benefits

Option 6 – Current \$3,500 PPO HDHP plan

Ded. \$3,500 – current

Ded. \$4,500 – **change**

Total out of pocket \$5,500 – current

Total out of pocket \$6,500 – **change**

Rx benefits – No change

Option 7 – Current \$6,750 PPO HDHP plan

No changes to any benefits

Alternate Benefits and Premium Savings

Current Plans	Group Count*	Contracts*	Contract Distribution*	Paid Loss Ratio by Plan*	Plan Changes	Monthly Premium Renewal	Monthly Premium Alternate Plans	Premium Savings
1 - \$1000 Deductible	25	275	33.7%	106%	Out-of-Pocket and Rx Copays	\$571,687	\$539,454	-5.6%
2 - \$2000 Deductible	5	76	9.3%	120%	Out-of-Pocket and Rx Copays	\$153,214	\$147,826	-3.5%
3 - \$3000 Deductible	6	28	3.4%	88%	Rx Copays	\$45,538	\$45,533	0.0%
4 - \$2500 Deductible QHDHP/HSA**	3	29	3.6%	49%	No Change	\$37,714	\$37,714	0.0%
5 - \$3000 Deductible QHDHP/HSA**	20	128	15.7%	94%	No Change	\$243,041	\$243,041	0.0%
6 - \$3500 Deductible QHDHP/HSA**	9	144	17.7%	120%	Deductible \$4500 and Out-of-Pocket	\$239,176	\$225,261	-5.8%
7 - \$6750 Deductible QHDHP/HSA**	6	135	16.6%	99%	No Change	\$206,332	\$206,332	0.0%
Total Monthly Premium Increase						\$1,496,702	\$1,445,160	
Combined Savings						21.93%	17.73%	-3.4%

Alternate benefit changes to current plans 1, 2, and 6 results in combined savings of 3.4%

*As of December 31, 2024
 **QHDHP = Qualified High Deductible Health Plan HSA = Health Savings Account



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Blue Shield Association.