



**BUFFALO COUNTY RESOLUTION**

**Drafted By:** Sonya J. Hansen  
**Month/Year:** December/ 2021  
**Committee:** Human Resources  
Finance Committee

**Department:** Administration  
**Fiscal Impact:** Yes/No

**RESOLUTION #** 21-12-07

**A RESOLUTION TO APPROVE HEALTH INSURANCE BENEFIT PLAN FOR 2022**

WHEREAS, the Employee Handbook, Policy 301 states that the design and selection of health care plans is determined by the Buffalo County Board of Supervisors as recommended by the Buffalo County Human Resources Committee, and;

WHEREAS, Cottingham & Butler as agent for Buffalo County solicited bids for affordable medical coverage to be offered to eligible employees commencing January 1, 2022; and,

WHEREAS, the Buffalo County Human Resources Committee reviewed the proposals and recommends to the County Board of Supervisors to accept the Wisconsin Preferred Network and Minnesota Access Network plans with Anthem Blue Cross Blue Shield with Cottingham & Butler as the agent of record to be effective January 1, 2022, as referenced in the attached Exhibit A to be incorporated herein and made a part of this resolution for eligible employees.

NOW, THEREFORE BE IT RESOLVED, that the Buffalo County Board of Supervisors hereby approves the medical insurance plans with Anthem Blue Cross Blue Shield as referenced in the attached Exhibit A with Cottingham & Butler as the agent of record to be effective January 1, 2022.

Adopted at a duly called and noticed meeting of the Buffalo County Board of Supervisors on the 20<sup>th</sup> day of December, 2021.

Bonnie Holmstrom  
County Clerk

ATTEST:

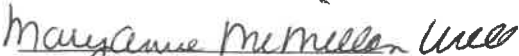
[Signature]  
County Board Chairperson

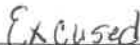
Respectfully Submitted:

Human Resources Committee

  
Larry Grisen

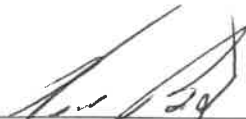
  
Donald Hillert

  
Mary Anne McMillan Urell

  
Nathan Nelson


  
Michael Taylor

Finance Committee

  
Dennis Bork

  
Donald Hillert

  
Max Weiss

  
Brad Schramdknecht

  
David Danzinger

**ANTICIPATED ESTIMATED FINANCIAL IMPACT STATEMENT**

2022	Total Premiums	\$1,483,000.00
	Employee Contribution	\$ 326,260.00
	Employer Contribution	\$1,156,740.00
	Health Reimbursement:	\$ 100,000.00
	Insurance Incentive:	<u>\$ 61,080.00</u>
	Total Budgeted Impact	\$1,317,820.00

# MEDICAL INSURANCE

## Anthem Blue Cross Blue Shield

Buffalo County provides employees the option to purchase affordable medical coverage\*. The below plans allow you to visit any doctor or facility you choose—however, you will get the best coverage when you choose an in-network provider.

For a complete list of your in-network and out-of-network benefits, please refer to your Medical Insurance Summary Plan Description, provided by Human Resources.

MEDICAL COVERAGE HIGHLIGHTS	WI (Preferred Network)		MN (Access Network)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>				
<b>Individual</b>	\$3,000	\$6,000	\$3,000	\$6,000
<b>Family</b>	\$6,000	\$12,000	\$6,000	\$12,000
<b>Coinsurance (percent paid after you reach your annual deductible)</b>				
<b>Plans Pays</b>	100%	70%	100%	70%
<b>You Pay</b>	0%	30%	0%	30%
<b>Annual Out-of-Pocket Maximum</b>				
<b>Individual</b>	\$4,000	\$8,000	\$4,000	\$8,000
<b>Family</b>	\$8,000	\$16,000	\$8,000	\$16,000
<b>Covered Services</b>				
<b>Preventive Care</b>	100%	70% After Deductible	100%	70% After Deductible
<b>Annual Eye Exam</b>				
<b>Primary Care Office Visit</b>	100% After Deductible	70% After Deductible	100% After Deductible	70% After Deductible
<b>Specialist Office Visit</b>	100% After Deductible	70% After Deductible	100% After Deductible	70% After Deductible
<b>Urgent Care</b>	100% After Deductible	70% After Deductible	100% After Deductible	70% After Deductible
<b>Emergency Room</b>	100% After Deductible	70% After Deductible	100% After Deductible	70% After Deductible
	<b>PRESCRIPTION DRUG COVERAGE</b>		<b>Paid After Annual Deductible Is Met</b>	
	Generic		\$10 Copay	
	Preferred Brand		\$50 Copay	
	Non-Preferred Brand		\$80 Copay	
	Specialty		25% to \$350 Max Copay	

\*Buffalo County employees who waive insurance coverage may be eligible for Health Insurance Incentive cash payment. Policy #301 identifies eligibility criteria.