



Midwest Public Risk
19400 East Valley View Parkway
Independence, MO 64055

TO: Employee Benefits Member Representatives
FROM: Terry W. Norwood, President/CEO
DATE: March 19, 2020
RE: Contribution Rates for July 1, 2020 through June 30, 2021

It is my responsibility to report to you the funding requirement and health benefit contribution rate for FY 2020-21. *The actual rate for your entity calculated based on the overall experience of the plans that you selected and in a small part your individual experience.*

City of Bonner Springs, KS:

Current Medical Plans	% Increase
OAP 1500	5.80%
Choice Fund 1500	4.80%
INO 500	6.10%

Priority emphasis was again placed on maintaining the current benefit levels. To that goal, you will find minimal benefit changes to the plans. Your participation in our pool continues to be our greatest strength.

Each year a review of the benefits structure and pricing is undertaken to assure that the program remains competitive and pricing can support the program. The process for this year involved the Board of Directors, the Benefits Advisory Committee and staff.

Staff developed a set of recommendations which were brought before the Board for consideration. The plan changes requested closely mirror and reflect the health, dental and vision plans that are commonly available in the marketplace.

Changes for July 1, 2020

In Network Only Plans 1 & 2:

- None

In Network Only Plan 3 (500) and INO (3) 500 Surefit Option:

- Reduce Specialist copay from \$60 to \$45

Cigna Copay/Open Access Plans:

- No changes

Cigna Choice Fund Plans:

- No changes

Prescription Drug Plans

- Move Pharmacy to CVS/Caremark

Dental Plan(s)

- 0% Increase, no plan changes

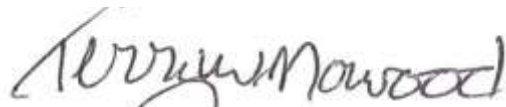
Vision Plan(s)

- 0% Increase, no plan change

The Employee Benefits staff will follow up this notice with specific details, instructions and materials. Materials for open enrollment will be available in early April. If you decide to change your plan offerings, please notify MPR as soon as possible.

For your reference, I have included the **last seven** years of increases for the Employee Health Pool below. We greatly appreciate your continued support of Midwest Public Risk.

Respectfully,



Terry W. Norwood, CEO

Plan Year	Copay Plan Options	HDHP Plan Options
Seven Year Average	8%	7%
2020-2021	5.8%	4.8%
2019-2020	18.5%	21.5%
2018- 2019	10.6%	9.9%
2017 - 2018	5.3%	4%
2016 – 2017	5.2%	2.4%
2015 – 2016	4.5%	3.5%
2014 – 2015	6.9%	3%