



RISK MANAGEMENT DEPARTMENT

Fort Bend County, Texas

Wyatt O. Scott

Director

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TO: Jaime Kovar
Purchasing Agent

FROM: Wyatt Scott
Director of Risk Management

DATE: September 10, 2020

SUBJECT: Calendar Year (CY) 2021 Humana (with Dental Plan rate guarantee to 2023 and Vision Plan rate guarantee to 2025) Benefit Renewals

Humana has offered to continue their benefit coverages for the 2021 Calendar benefit year with no increases in rates or administration fees (supporting documents attached). Of note, the Dental Plan (Humana Dental) is offered with a rate guarantee for two years (CY's 2021 & 2022) and the Vision Plan (Humana Vision 130) is offered with a four year (CY's 2021-2024) rate guarantee.

Risk Management recommends renewing the proposed Humana Dental Plan as quoted and the Humana Vision 130 for calendar years 2021 and 2022.

Please submit these renewals to Commissioners Court for approval at the next Commissioners Court meeting.

Thank you,

A handwritten signature in black ink, appearing to be "W. Scott", written over a horizontal line.

Wyatt Scott
Director of Risk Management

Dental fully-insured renewal summary

Fort Bend County
Group 772647

Renewal date: January 1, 2021

Your current and renewal dental rates

*Dental Rates are guaranteed for 2 years (1/1/2021-12/31/2022)

Plan description	Coverage type	Enrollment	Current rate	Monthly premium	Renewal rate	Monthly premium
Plan 1 TX DHMO CS600	Employee	208	\$10.98	\$2,284	\$10.98	\$2,284
	Employee & Spouse	29	\$20.00	\$580	\$20.00	\$580
	Employee & Child(ren)	90	\$21.32	\$1,919	\$21.32	\$1,919
	Family	66	\$29.84	\$1,969	\$29.84	\$1,969
	Total		393		\$6,752	

Humana is committed to addressing the link between oral and overall health through member education and targeted benefits.

You also receive:

EyeMed Vision discount program, where you and your employees can save money with more than 92,800 unique providers at 264,482 access points nationwide including optometrists, ophthalmologists, opticians.

Access anytime to dental benefits information through our automated information line (1-800-233-4013) and Humana.com.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, CompBenefits Company, CompBenefits Dental, Inc., Humana Health Benefit Plan of Louisiana, Humana Employer's Health Plan of Georgia, or DentiCare, Inc. (d/b/a CompBenefits)

Vision fully-insured renewal summary

Fort Bend County
Group 772647

Renewal date: January 1, 2021

Your current and renewal vision rates

Renewal rates guaranteed through: December 31, 2024

Plan description	Coverage type	Enrollment	Current rate	Monthly premium	Renewal rate	Monthly premium
Plan 1						
Humana Vision Plan Voluntary, \$10/\$15 In Network Exam/Material Copay, \$130 In Network Frame Allowance, \$130 In Network Contact Lens Allowance, 12/12/24 Exam/Lens or Contact Lens/Frame Frequency Limitation	Employee	1,087	\$7.27	\$7,902	\$7.27	\$7,902
	Employee + Spouse	264	\$14.49	\$3,825	\$14.49	\$3,825
	Employee & Child(ren)	477	\$13.76	\$6,564	\$13.76	\$6,564
	Family	370	\$24.34	\$9,006	\$24.34	\$9,006
	Total	2198		\$27,297		\$27,297

Humana Vision

It needs to be easy for your employees to get the vision care they need. At home or on the road, your employees will find a provider with convenient hours and locations. And they'll receive substantial savings on eye wear and exams when they visit network providers.

It's important your employees keep their eyes healthy and get routine care. Exams can help prevent vision loss, but also detect more serious diseases in the body such as diabetes, hypertension, multiple sclerosis, and brain tumors.

Humana Vision plans encourage prevention, early diagnosis, and treatment, helping employees stay healthy and possibly prevent permanent vision loss.

Humana group vision plans are offered by Humana Insurance Company, Humana Insurance Company of New York, CompBenefits Insurance Company, CompBenefits Company, or The Dental Concern, Inc.

