

**Finance Committee Meeting  
Tuesday, May 2, 2023 5:00 PM  
Crete City Hall  
243 E 13th Street  
Crete, NE 68333**

**1. Open Meeting**

- In accordance with Nebraska law, a copy of the Open Meetings Act can be found in the back of the Council Chambers.
- Items listed on the agenda may be considered in any order.

**2. Roll Call**

- Attendance of members will be recorded to determine the presence of a quorum for official actions.

**3. Items of Business**

- The Committee may discuss or limit discussion on, hear testimony in favor of or in opposition to, or take action to provide a recommendation to the City Council on any matter presented under this title.

3.A. Consider a recommendation to the City Council on LIGHT Health Insurance Renewal

**4. Officers' Reports**

- Reports may be given by the Mayor, Officers, Departments, or Councilmembers concerning the current operations of the City.
- No action can be taken on matters presented under this title except to answer any questions or to refer the matter for further action.

**5. Adjournment**

**Disclaimers & Notices**

- The Council may enter into closed session to discuss any matter on this agenda when it is determined that a closed session is clearly necessary for the protection of the public interest or the prevention of needless injury to the reputation of an individual (if such individual has not requested a public meeting) or as otherwise allowed by law. Any closed session shall be limited to the subject matter for which the closed session was called. If the motion to close passes, then immediately prior to the closed session the Mayor shall restate on the record the limitation of the subject matter of the closed session.
- The City of Crete assures that no person shall on the grounds of race, color, national origin, age, disability, handicap or sex, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity of the City receiving Federal financial assistance. To report discrimination, contact the City Clerk's office.
- The complete agenda with attachments is available at [www.crete.ne.gov](http://www.crete.ne.gov).

## Wendy Thomas

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**From:** Christa Hofferber <Christa.Hofferber@nebraskablue.com>  
**Sent:** Wednesday, April 12, 2023 10:33 AM  
**To:** Wendy Thomas; tshreve@benefit-management.com  
**Cc:** Jane Limbach  
**Subject:** LIGHT July 1, 2023  
**Attachments:** City of Crete.pdf; 2023 LIGHT Rate Table 9.pdf

Dear City of Crete,

We've attached information about the renewal of your League Insurance Government Health Plan (LIGHT), through Blue Cross and Blue Shield of Nebraska (BCBSNE).

### **PREMIUM CHANGE**

Starting July 1, 2023, the LIGHT health plan will experience an overall blended premium increase of 4.04%.

Every year, our actuarial team evaluates the network and plan design relativities for each product sold. This year, the regional networks will experience these rate changes:

- Network BLUE: 4.04% increase
- Premier Select BlueChoice: 4.04% increase
- Blueprint Health: 4.04% increase

Please note the change in the rate band nomenclature. The current rate bands will now be numeric rather than alpha. As an example, rate band C would now be rate band 3. Please review the rate table structure at the end of this letter for a visual explanation\*.

### **BENEFITS**

There are no benefit changes for the upcoming plan year. For information about the deductible, coinsurance and/or copay amounts, please refer to the Options-at-a-Glance at [NebraskaBlue.com/LIGHT](https://NebraskaBlue.com/LIGHT).

### **OPEN ENROLLMENT**

During open enrollment, employees may make changes or enroll in any of the available plan options.

**Action Required:** Please read the attached renewal document. Then, review the attached subgroup application for accuracy. To ensure your 2023 benefits are updated in a timely manner, please complete the attached application and then, email it to Christa Hofferber and Jane Limbach by May 31, 2023.

**Please do not wait for all your employees to complete their open enrollment before you submit the subgroup application.** Although we will accept subgroup application forms after the deadline, we cannot guarantee any plan changes (your group may choose to make) or enrollment changes will be processed prior to July 1, 2023. If you have not returned your subgroup application prior to June 9, 2023, your group will automatically be renewed on your current plan choices in accordance with the renewal rates provided.

### SUMMARY OF BENEFITS AND COVERAGE (SBC)

Under the Affordable Care Act, employers are required to provide a copy of their SBC to all eligible (not just enrolled) employees. To view the 2023 SBCs for LIGHT, please visit [NebraskaBlue.com/LIGHT](https://NebraskaBlue.com/LIGHT).

If you have any questions, please contact your insurance agent/broker or a member of your BCBSNE account management team.

We appreciate the opportunity to be there for you as a member of the LIGHT health plan!

Sincerely,

Blue Cross and Blue Shield of Nebraska

**\*Rate table assignments**

LIGHT Rate Table Changes	
Table Assignments	
2022	2023
A	1
B	2
C	3
D	4
E	5
F	6
G	7
H	8
I	9
J	10
K	11
L	12
M	13
N	14
O	15

DISCLAIMER

This communication, along with any attachments, is covered by federal and state law governing electronic communications and may contain confidential and legally privileged information. It is intended solely for the addressee. If you are reading this message, but you are not the intended recipient, you are hereby

Table 9

Medical Proposed Rates

Group Name:	<b>League Insurance Government Health Team</b>
Effective Date:	July 1, 2023
Prepared on:	April 6, 2023

Plan Info

Plan Name	PPO OPT 1	PPO OPT 2	PPO OPT 3
HSA	Embedded No	Embedded No	Embedded No

Benefits

In Network			
Copays (PCP/SPC)	\$30/\$45	\$25/\$50	\$30/\$50
Deductible (Single/Family)	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$6,000
Coinsurance (Member Pays)	20%	20%	30%
Out-Of-Pocket (Single/Family)	\$2,000/\$4,000	\$4,000/\$8,000	\$6,000/\$12,000
Pharmacy	\$10; \$30; \$50; \$100	\$10; \$30; \$50; \$100	\$10; \$30; \$50; \$100
Out Of Network			
Deductible (Single/Family)	\$2,000/\$4,000	\$4,000/\$8,000	\$6,000/\$12,000
Coinsurance (Member Pays)	40%	40%	50%
Out-Of-Pocket (Single/Family)	\$4,000/\$8,000	\$8,000/\$16,000	\$12,000/\$24,000

Monthly Premium Rates

	<b>Network Blue</b> Proposed	<b>Network Blue</b> Proposed	<b>Network Blue</b> Proposed
Employee	\$857.45	\$774.47	\$700.74
Employee & Spouse	\$1,757.77	\$1,587.66	\$1,436.52
Employee & Children	\$1,500.54	\$1,355.32	\$1,226.30
Employee & Family	\$2,486.61	\$2,245.96	\$2,032.15

Monthly Premium Rates

	<b>Select Blue</b> Proposed	<b>Select Blue</b> Proposed	<b>Select Blue</b> Proposed
Employee	\$814.58	\$735.75	\$665.70
Employee & Spouse	\$1,669.89	\$1,508.29	\$1,364.69
Employee & Children	\$1,425.52	\$1,287.56	\$1,164.98
Employee & Family	\$2,362.28	\$2,133.68	\$1,930.53

Monthly Premium Rates

	<b>BluePrint Health</b> Proposed	<b>BluePrint Health</b> Proposed	<b>BluePrint Health</b> Proposed
Employee	\$814.58	\$735.75	\$665.70
Employee & Spouse	\$1,669.89	\$1,508.29	\$1,364.69
Employee & Children	\$1,425.52	\$1,287.56	\$1,164.98
Employee & Family	\$2,362.28	\$2,133.68	\$1,930.53

\*Please be advised that Blue Cross and Blue Shield of Nebraska does not perform plan discrimination testing. Such activities are the responsibility of the employer.

Produced by Group Underwriting  
Prepared By: UW

Table 9



Medical Proposed Rates

Group Name:	<b>League Insurance Government Health Team</b>	Prepared on:	April 6, 2023
Effective Date:	July 1, 2023		

Plan Info

Plan Name	HSA OPT 1	HSA OPT 2	HSA OPT 3	HSA OPT 4
HSA	Aggregate Yes	Aggregate Yes	Embedded Yes	Embedded Yes
<b>Benefits</b>				
<b>In Network</b>				
Copays (PCP/SPC)	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
Deductible (Single/Family)	\$2,500/\$5,000	\$3,000/\$6,000	\$3,500/\$7,000	\$6,750/\$13,500
Coinsurance (Member Pays)	20%	0%	20%	0%
Out-Of-Pocket (Single/Family)	\$3,675/\$7,350	\$3,000/\$6,000	\$5,500/\$11,000	\$6,750/\$13,500
Pharmacy	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
<b>Out Of Network</b>				
Deductible (Single/Family)	\$5,000/\$10,000	\$6,000/\$12,000	\$7,000/\$14,000	\$13,500/\$27,000
Coinsurance (Member Pays)	40%	20%	40%	0%
Out-Of-Pocket (Single/Family)	\$9,000/\$18,000	\$10,000/\$20,000	\$11,000/\$22,000	\$13,500/\$27,000
<b>Monthly Premium Rates</b>	<b>Network Blue</b>	<b>Network Blue</b>	<b>Network Blue</b>	<b>Network Blue</b>
	Proposed	Proposed	Proposed	Proposed
Employee	\$720.44	\$741.55	\$656.99	\$584.27
Employee & Spouse	\$1,476.90	\$1,520.18	\$1,346.83	\$1,197.75
Employee & Children	\$1,260.77	\$1,297.71	\$1,149.73	\$1,022.47
Employee & Family	\$2,089.28	\$2,150.50	\$1,905.27	\$1,694.38
<b>Monthly Premium Rates</b>	<b>Select Blue</b>	<b>Select Blue</b>	<b>Select Blue</b>	<b>Select Blue</b>
	Proposed	Proposed	Proposed	Proposed
Employee	\$684.42	\$704.47	\$624.14	\$555.06
Employee & Spouse	\$1,403.06	\$1,444.16	\$1,279.49	\$1,137.87
Employee & Children	\$1,197.74	\$1,232.82	\$1,092.25	\$971.36
Employee & Family	\$1,984.82	\$2,042.96	\$1,810.01	\$1,609.67
<b>Monthly Premium Rates</b>	<b>BluePrint Health</b>	<b>BluePrint Health</b>	<b>BluePrint Health</b>	<b>BluePrint Health</b>
	Proposed	Proposed	Proposed	Proposed
Employee	\$684.42	\$704.47	\$624.14	\$555.06
Employee & Spouse	\$1,403.06	\$1,444.16	\$1,279.49	\$1,137.87
Employee & Children	\$1,197.74	\$1,232.82	\$1,092.25	\$971.36
Employee & Family	\$1,984.82	\$2,042.96	\$1,810.01	\$1,609.67

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Produced by Group Underwriting  
Prepared By: UW

## Wendy Thomas

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**From:** Dustin Will <Dustin@benefit-management.com>  
**Sent:** Wednesday, February 8, 2023 10:30 AM  
**To:** Wendy Thomas  
**Cc:** Dan Duren  
**Subject:** Follow-up

Hi Wendy—

Hope you're having a good start to the week! Dan and I just wanted to follow-up from his message earlier this week regarding the dental and vision benefits. As mentioned, Principal is willing to maintain both benefits and rates with a guarantee until 7/1/24, and we could likely work with them to hold an open enrollment now, in June, or potentially both times to ultimately line up all future enrollments for July 1<sup>st</sup> going forward.

Please give us a call today to discuss this or let us know if you'd like to set a time for us to meet at your office later this week.

Thanks, and talk more soon!

-Dustin

Dustin Will, ChFC  
Registered Representative  
Benefit Management  
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Lincoln, NE 68506  
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[dustin@benefit-management.com](mailto:dustin@benefit-management.com)

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