

Special Executive Personnel and Compensation Committee and Special Board Meeting Agenda

Thursday, April 3, 2025

9:00 AM or immediately following the Board and ALUC Meetings

San Diego County Regional Airport Authority
Administration Building
First Floor – Board Room
2417 McCain Road
San Diego, California 92101

Board Members

Gil Cabrera (Chair)
James Sly (Vice-Chair)
Whitney Benzian
Lidia S. Martinez
Monica Montgomery Steppe
Rafael Perez
Esther C Sanchez
Steve Vaus
Marni von Wilpert

Ex-Officio Board Members

Ann Fox
Col. R. Erik Herrmann
Michele Perrault

President/CEO

Kimberly J. Becker

This Agenda contains a brief general description of each item to be considered. The indication of a recommended action does not indicate what action (if any) may be taken. If comments are made to the Committee without prior notice or are not listed on the Agenda, no specific answers or responses should be expected at this meeting pursuant to State law.

Please note that agenda items may be taken out of order.

Staff Reports and documentation relating to each item of business on the Agenda are on file in the Office of the Authority Clerk and are available for public inspection.

***NOTE:** This Committee Meeting also is noticed as a Special Meeting of the Board to (1) foster communication among Board members in compliance with the Brown Act; and (2) preserve the advisory function of the Committee.

Board members who are not members of this Committee may attend and participate in Committee discussions. Since sometimes more than a quorum of the Board may be in attendance, to comply with the Brown Act, this Committee meeting also is noticed as a Special Meeting of the Board.

To preserve the proper function of the Committee, only members officially assigned to this Committee are entitled to vote on any item before the Committee. This Committee only has the power to review items and make recommendations to the Board. Accordingly, this Committee cannot, and will not, take any final action that is binding on the Board or the Authority, even if a quorum of the Board is present.

PLEASE COMPLETE A "REQUEST TO SPEAK" FORM PRIOR TO THE COMMENCEMENT OF THE MEETING AND SUBMIT IT TO THE AUTHORITY CLERK. **PLEASE REVIEW THE POLICY FOR PUBLIC PARTICIPATION IN BOARD AND BOARD COMMITTEE MEETINGS (PUBLIC COMMENT) LOCATED AT THE END OF THE AGENDA.**

Special Executive Personnel and Compensation Committee Page 2 of 3

Meeting Agenda

Thursday, April 3, 2025

CALL TO ORDER:

PLEDGE OF ALLEGIANCE:

ROLL CALL:

Committee Members: Cabrera (Chair), Martinez, Sly

NON-AGENDA PUBLIC COMMENT:

Non-Agenda Public Comment is reserved for members of the public wishing to address the Committee on matters for which another opportunity to speak **is not provided on the Agenda**, and which is within the jurisdiction of the Board. Please submit a completed speaker slip to the Authority Clerk. ***Each individual speaker is limited to three (3) minutes. Applicants, groups and jurisdictions referring items to the Board for action are limited to five (5) minutes.***

Note: Persons wishing to speak on specific items should reserve their comments until the specific item is taken up by the Committee.

NEW BUSINESS:

1. APPROVAL OF MINUTES:

RECOMMENDATION: Approve the minutes of the September 19, 2024, regular meeting.

2. RENEWAL OF THE HEALTH & WELFARE BENEFITS PROGRAM FOR 2026:

RECOMMENDATION: Forward this item to the Board with a recommendation for approval.

Presented by: Monty Bell, Director, Human Resources

CLOSED SESSION:

REPORT ON CLOSED SESSION:

COMMITTEE MEMBER COMMENTS:

ADJOURNMENT:

Special Executive Personnel and Compensation Committee Page 3 of 3

Meeting Agenda

Thursday, April 3, 2025

Policy for Public Participation in Board, Airport Land Use Commission (ALUC), and Committee Meetings (Public Comment)

- 1) Persons wishing to address the Board, ALUC, and Committees shall submit a speaker slip to the Clerk prior to the initiation of the portion of the agenda containing the item to be addressed (e.g., Public Comment and General Items). Failure to submit a speaker slip shall not preclude testimony, if permission to address the Board is granted by the Chair.
- 2) The Public Comment Section at the beginning of the agenda is reserved for persons wishing to address the Board, ALUC, and Committees on any matter for which another opportunity to speak is not provided on the Agenda, and on matters that are within the jurisdiction of the Board.
- 3) Persons wishing to speak on specific items listed on the agenda will be afforded an opportunity to speak during the presentation of individual items. Persons wishing to speak on specific items should reserve their comments until the specific item is taken up by the Board, ALUC and Committees.
- 4) If many persons have indicated a desire to address the Board, ALUC and Committees on the same issue, then the Chair may suggest that these persons consolidate their respective testimonies. Testimony by members of the public on any item shall be limited to **three (3) minutes per individual speaker and five (5) minutes for applicants, groups and referring jurisdictions.**
- 5) Pursuant to Authority Policy 1.33 (8), recognized groups must register with the Authority Clerk prior to the meeting.

After a public hearing or the public comment portion of the meeting has been closed, no person shall address the Board, ALUC, and Committees without first obtaining permission to do so.

Additional Meeting Information

NOTE: This information is available in alternative formats upon request. To request an Agenda in an alternative format, or to request a sign language or oral interpreter, or an Assistive Listening Device (ALD) for the meeting, please telephone the Authority Clerk's Office at (619) 400-2550 at least three (3) working days prior to the meeting to ensure availability.

For your convenience, the agenda is also available to you on our website at www.san.org.

For those planning to attend the Board meeting, parking is available in the Airport Administration Building Parking Lot (entrance on the east side of McCain Road). Bring your ticket to the first-floor receptionist for validation.

Visitors can park in the lot from 8:00 a.m. to 5:00 p.m.

You may also reach the SDCRAA Building by using public transit via the San Diego MTS System, Route 923. For route and fare information, please call the San Diego MTS at (619) 233-3004 or 511.

DRAFT
SAN DIEGO COUNTY REGIONAL AIRPORT AUTHORITY
EXECUTIVE PERSONNEL AND COMPENSATION COMMITTEE MEETING MINUTES
THURSDAY, SEPTEMBER 19, 2024
BOARD ROOM

CALL TO ORDER: Chair Cabrera called the Executive Personnel and Compensation Committee meeting to order at 9:02 a.m., on Thursday, September 19, 2024, in the Board Room of the San Diego International Airport, Administration Building, 2417 McCain Road, San Diego, CA 92101.

PLEDGE OF ALLEGIANCE: Chair Cabrera led the pledge of allegiance.

ROLL CALL:

Present: Committee Members: Cabrera (Chair), Martinez, Sly

 Board Members: Perez

Absent: Committee Members: None

Also Present: Kimberly Becker, President/CEO; Amy Gonzalez, General Counsel;
 Annette Fagan Ortiz, Authority Clerk; Patricia Willis, Assistant Authority
 Clerk I

NON-AGENDA PUBLIC COMMENT: None

NEW BUSINESS:

1. APPROVAL OF MINUTES:

RECOMMENDATION: Approve the minutes of the June 3, 2024, special meeting and July 11, 2024, special meeting.

ACTION: Moved by Board Member Sly and seconded by Board Member Martinez to approve staff's recommendation. Motion carried unanimously.

2. RENEWAL OF THE HEALTH & WELFARE BENEFITS PROGRAM FOR 2025:

Monty Bell, Director, Human Resources, provided a presentation on the Renewal of the Health & Welfare Benefits Program for 2025 that included Highlights; Current Program; Financials and Market Study Results; Medical Overview; Ancillary Overview; Additional Benefits; and New Benefits.

RECOMMENDATION: Forward this item to the Board with a recommendation for approval.

ACTION: Moved by Board Member Sly and seconded by Board Member Martinez to approve staff's recommendation. Motion carried unanimously.

REPORT ON CLOSED SESSION: None

COMMITTEE MEMBER COMMENTS: None.

ADJOURNMENT: The meeting adjourned at 9:39 a.m.

APPROVED BY A MOTION OF THE SAN DIEGO COUNTY REGIONAL AIRPORT AUTHORITY EXECUTIVE PERSONNEL AND COMPENSATION COMMITTEE THIS 3rd DAY OF April 2025.

MONTY BELL, DIRECTOR
HUMAN RESOURCES

ATTEST:

ANNETTE FAGAN ORTIZ
AUTHORITY CLERK



SAN DIEGO
INTERNATIONAL AIRPORT

LET'S **GO.**

Health & Welfare Renewal Benefits Program for 2026

Agenda

- The Why: Market History
- The Now: Current Program
- The Next: Market Solution

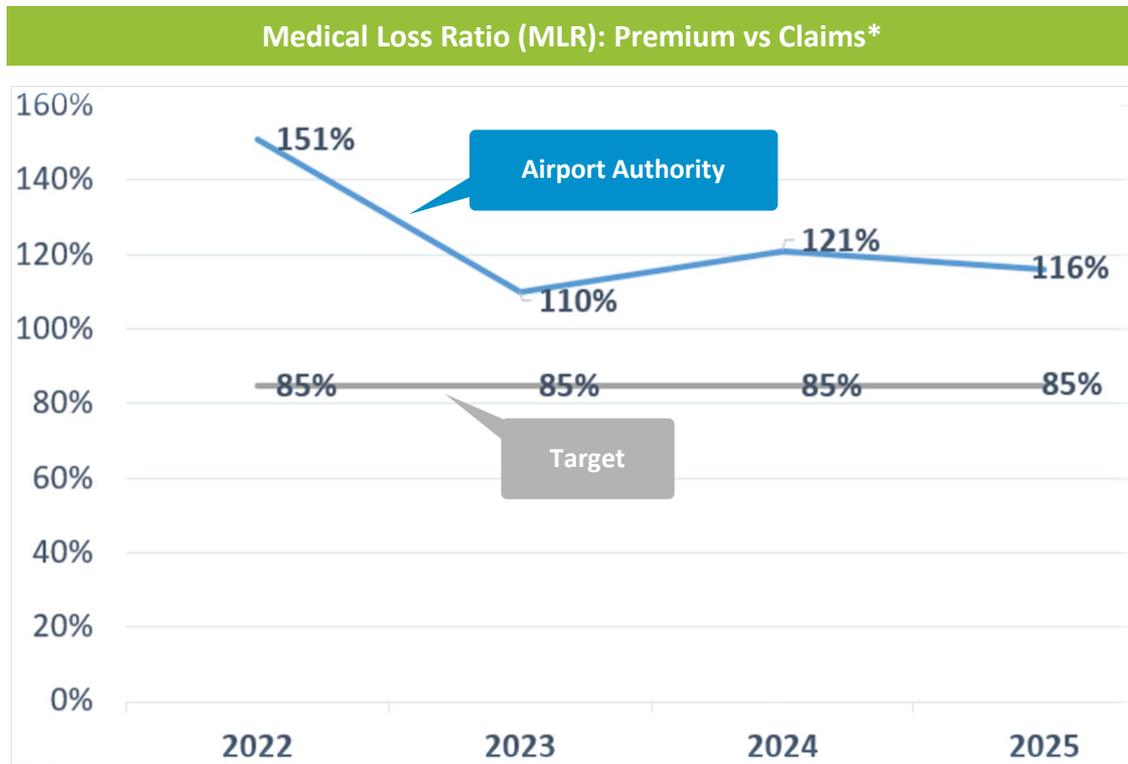
A photograph of a sunset or sunrise sky with a plane flying in the upper left corner. The sky is filled with soft, orange and pink clouds, and the sun is visible in the bottom right corner, creating a bright glow. A white horizontal line is positioned below the title.

The Why: Market History

Medical | Renewal History

Market Landscape

- High Utilization / High-Cost Claimants
- Volatile and unsustainable annual increases
- Frequent carrier changes (3 in 9 years)
- Employee impact (Providers, Rx, premium increases)
- Fully insured market strain (Aetna +35%, BSC +22%, HN +50%, Kaiser +58%)



*Based on the available claims data

Medical | Factors Impacting Renewal

Utilization: Large Claims All Plans (HMO | PPO | HDHP)

2024: 38 claimants account for \$3.8M or 44% of Total Annual Premium paid*

2023: 24 claimants account for \$2.65M in claims or 30% of Total Annual Premium paid

2022: 24 claimants account for \$2.35M in claims or 34% of Total Annual Premium

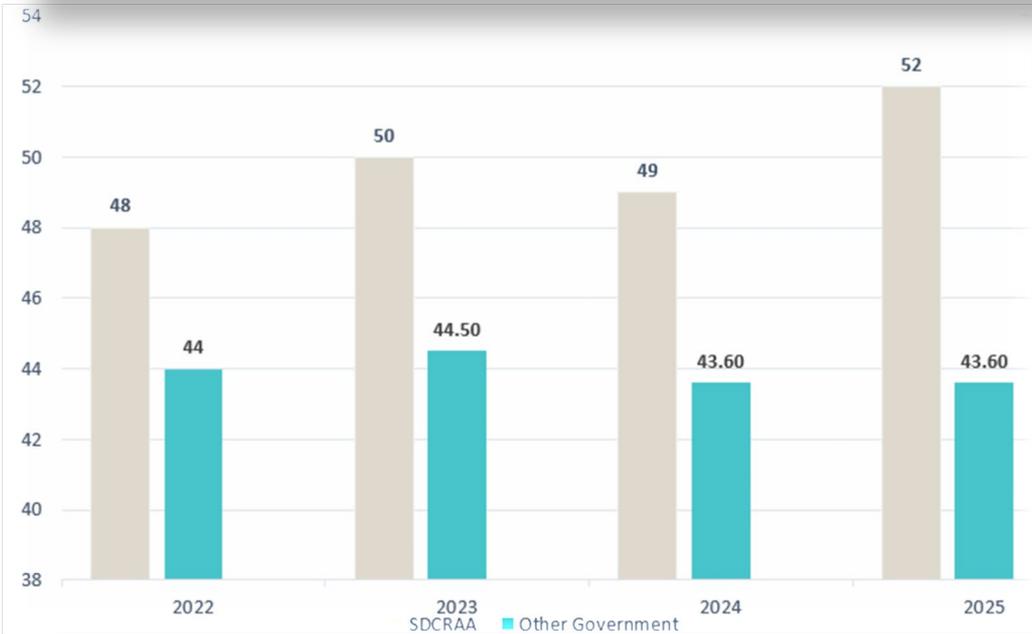


Demographics: Age/Gender

Note: Average age and ratio of male/female employees are key data points in claims risk as part of a carrier's rate determination for health plans

Current Program Overview | Demographics

	San Diego County Regional Airport	West	50-499	Government
Average Age	49	41.8	43.2	43.5
% Male	61%	57.9%	55.3%	55.9%
% Female	39%	42.1%	44.7%	44.1%



Note: Average age and ratio of male/female employees are key data points in determining medical and prescription drug claims risk as part of a carrier's rate determination for health plans

Medical | Renewal History*



Market Landscape

- High Utilization / High-Cost Claimants
 - 2022: HMO +22%/PPO +21%; Rate cap 9.5%
 - 2023: HMO/PPO +24.9%; Plan changes 10.3%
 - 2024: HMO/PPO +29.4%; Carrier change 7.3%
- Volatile and unsustainable annual increases
- Frequent carrier changes (3 in 9 years)
- Employee impact (e.g. Providers, Rx, premium increases)
- Fully insured market strain (Aetna +35%, BSC +22%, HN +50%, Kaiser +58%)

Medical | Market Landscape

PY26 ESTIMATED RENEWAL – Active & Pre-Medicare Retirees

Cigna (Current Carrier)	+30% (Renewal ETA June 2025) HMO, PPO, HDHP
MediExcel (Current Carrier)	+4% (Renewal ETA June 2025) Cross-Border HMO

PY26 ESTIMATED RENEWAL – Post-Medicare Retirees

UHC (Current Carrier)	+26% (Renewal ETA September 2025) Medicare Advantage PPO
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Market Study History

- PY24 Market Study Results
- PY25 Cigna 5% renewal guarantee was negotiated as part of a 2-year agreement
- PY26 Renewal ETA June 2025

PY24 MEDICAL MARKETING LIST – Active & Pre-Medicare Retirees

Anthem (Current Carrier)	Original: +29.44% / Negotiated +23.5%
Aetna	+35%
Blue Shield	+22.37%
Cigna	+7.3% (2024) +5% (2025)
Health Net	+50%
Kaiser	+58.72%
MediExcel (Current Carrier)	+2% (Cross-Border HMO)
Pareto Benefits Captive	Not a good candidate for captive self-funding; lasers on large claims
PRISM - Anthem	+18.14%
Self-Funded	+18% ILLUSTRATIVE
Sharp	Declined
United Healthcare (UHC)	+35%



Current Program



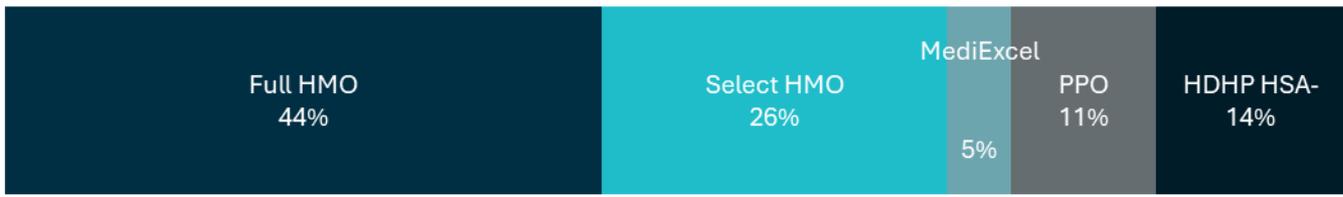
Current Program Overview | Plans & Programs

Shared Cost	100% Employer Paid	100% Employee Paid (Optional)
<p>Medical</p> <ul style="list-style-type: none"> – Active & Pre-Medicare Retirees – Medicare Retirees 	<p>Basic Life/AD&D</p> <ul style="list-style-type: none"> – Active & Pre-Medicare Retirees <p>Short-Term Disability</p> <ul style="list-style-type: none"> – Active 	<p>Voluntary Life/ AD&D</p> <ul style="list-style-type: none"> – Active <p>Voluntary Long-Term Disability</p> <ul style="list-style-type: none"> – Active
<p>Dental</p> <ul style="list-style-type: none"> – Active & Pre/Post Medicare Retirees <p>Vision</p> <ul style="list-style-type: none"> – Active & Pre/Post-Medicare Retirees 	<p>Employee Assistance Program</p> <ul style="list-style-type: none"> – Active & Pre/Post Medicare Retirees <p>Core Advocacy</p> <ul style="list-style-type: none"> – Active & Pre-Medicare Retirees <p>Wellness</p> <ul style="list-style-type: none"> – Active <p>Lifestyle Savings Account (LSA)</p> <ul style="list-style-type: none"> – Active 	<p>Voluntary Long-Term Care</p> <ul style="list-style-type: none"> – Active & Pre/Post-Medicare Retirees <p>Voluntary Worksite Benefits</p> <ul style="list-style-type: none"> – Active <p>Direct Bill</p> <ul style="list-style-type: none"> – Active & Pre/Post-Medicare Retirees) <ul style="list-style-type: none"> • Legal Shield – Pre-paid Legal coverage • Liberty Mutual/Other – Home & Auto • Nationwide – Pet Insurance
<p>Tax Savings Program</p> <ul style="list-style-type: none"> – Active <ul style="list-style-type: none"> • Commuter Transportation 	<p>Funded Health Reimbursement Account</p> <ul style="list-style-type: none"> – 2nd Generation Retirees 	<p>Tax Savings Program</p> <ul style="list-style-type: none"> – Active <ul style="list-style-type: none"> • Healthcare Flexible Spending Account • Dependent Care Flexible Spending Account

Current Program Overview | Enrollment

Medical Enrollment Summary*

Enrollment by Plan



Enrollment by Tier

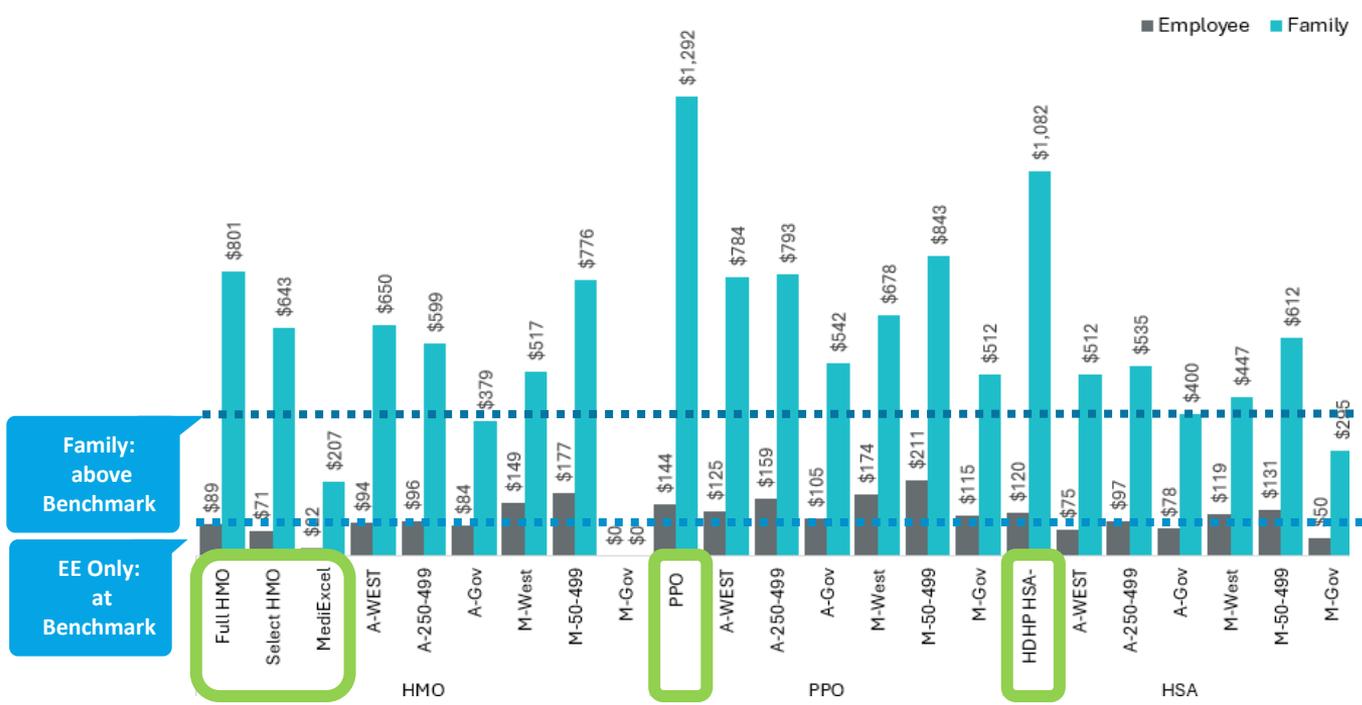


*Includes Actives & Pre-Medicare Retirees

Note: The plans and tiers employees enroll in have a significant impact on overall plan cost

Current Program Overview | Employee Cost Share

Plan Cost – Average Monthly Employee Cost Share by Plan Type



Family: above Benchmark

EE Only: at Benchmark

Compares the monthly cost our employees pay towards the total medical premium to benchmarks



Alliant Book of Business = A-WEST: West, A-250-499: 250-499, A-Gov: Government/Public Sector
 Mercer 2023 National Survey = M-West: West, M-50-499: 50-499, M-Gov: Government

*IRS indexed HDHP/HSA plan modifications expected; Employer HSA fund to match IRS modifications estimated \$1,700/\$3,400



Market Solution

Medical | PRISMHealth

History

- Established in 1979
- A Member-directed **risk sharing pool**
- Serving California public agencies
- **PRISMHealth** established in **2003**
- **PRISMHealth** second largest pooled purchasing program next to CalPERS

Membership

95% of counties **60%** of cities

special districts, superior courts, housing authorities, fire districts, and Joint Powers Authorities

Employee Benefit Coverages Offered

Medical

(Anthem / Blue Shield)

46 Member groups
(45,400 covered)

Dental

(Delta / Ameritas)

186 Member groups
(99,900 covered)

Vision

(VSP / Eyemed)

132 Member groups
(54,400 covered)

EAP

(Concern/Anth em)

127 Member groups
(79,500 covered)

Life & Disability

(Voya/Lincoln)

165 Member groups
(114,500 covered)

**Airport Authority:
Life & DI Member
since October
2023; Saved \$50k,
Improved
Coverage, Rates
guaranteed to
2027**

A History of Success

- Since **2003**, medical renewal average **5.8%**

Plan Year	PRISMHealth	CA PPO Insured Pooled Renewals (Avg)	PersChoice PPO (through 2021) / PersGold PPO (2022-Current)
2018	3.61%	12.90%	-6.07%
2019	3.97%	10.90%	19.80%
2020	2.83%	10.90%	6.45%
2021	5.22%	10.90%	12.32%
2022	-1.69%	10.90%	-14.85%
2023	8.88%	12.50%	14.48%
2024	12.26%	13.90%	12.18%
2025	4.66%	12.40%	9.82%
AVERAGE	5.18%	11.91%	8.08%

A Future of Success for SDCRAA

- Pooled Renewal Methodology = Stability
- Equitable adjustments applied to Member employers based on relative performance to the pool
- Claims Performance Risk Adjustment (CPRA)
 - CPRA ceiling +7.5%; CPRA floor -3%
- **2026 PRISM* medical proposal for Anthem or Blue Shield** based on SDCRAA’s risk profile
 - **2027:** Pooled renewal
 - **2028:** Pooled renewal
 - **2029:** Pooled renewal +/- CPRA
 - **All renewals there after:** Pool average increase + eligible for +/- CPRA every year unless CPRA received in the prior year

*Includes Ben Admin system cost for all plans and programs within PRISM. PRISM Members pay discounted PEPM for any outside plans or programs

Medical | Unique Programs for Employees (PRISM)

Access to elite programs

- PRISM includes several programs that are cost efficient and offered at \$0 Copay for employees and dependents
- Special programs support employees and their families while mitigating overall risk helping to sustain best in class health care and pricing

Carrum Health Centers of Excellence

- Regional centers of Excellence throughout the state
- \$0 copay for members
- Eligible procedures examples:
 - Hip and Knee Replacement
 - Spinal Fusion Surgery
 - Coronary Bypass (CABG)
 - Bariatric (Weight Loss) Surgery
 - Cancer Treatment

Hinge – Physical Therapy & Pain Mgmt

- Digital Health program for musculoskeletal injuries and pain mgmt
- Care Teams get real time data from wearable sensors and computer vision that allow for insight into patient progress and need for coaching/support
- Member satisfaction score of 8.9/10

Digbi Chronic Condition & Weight Mgmt

- Holistic approach to chronic diseases & obesity
- Resources beyond merely prescribing drugs:
 - Coaching
 - Clinical support
 - Nutrition support
 - Exercise / movement programs
 - And more
- One vendor addresses broad spectrum of Chronic Conditions:
 - Diabetes
 - Hypertension
 - Hyperlipidemia
 - Weight management
 - Digestive Health
 - And more

Medical Contributions | PRISM

Cigna Current (2025)					
HMO					
2025 Cigna Select HMO					
Employer Contributions	Active	Budgeted	Retires	EE Monthly	EE PPP
Subscriber Only	54	0	3	\$71.42	\$35.71
Subscriber + 1	18	0	1	\$353.52	\$176.76
Subscriber + 2 or More	26	0	0	\$642.77	\$321.38
HMO					
2025 Cigna Full HMO					
Employer Contributions	Active	Budgeted	Retires	EE Monthly	EE PPP
Subscriber Only	94	0	7	\$89.02	\$44.51
Subscriber + 1	34	0	2	\$440.63	\$220.31
Subscriber + 2 or More	41	0	2	\$801.14	\$400.57
PPO					
2025 Cigna PPO					
Employer Contributions	Active	Budgeted	Retires	EE Monthly	EE PPP
Subscriber Only	34	79	6	\$143.55	\$71.78
Subscriber + 1	4	0	2	\$710.59	\$355.29
Subscriber + 2 or More	3	0	0	\$1,291.98	\$645.99
HDHP					
2025 Cigna HDHP					
Employer Contributions	Active	Budgeted	Retires	EE Monthly	EE PPP
Subscriber Only	41	0	0	\$119.71	\$59.86
Subscriber + 1	7	0	0	\$594.83	\$297.42
Subscriber + 2 or More	6	0	0	\$1,081.52	\$540.76

PRISM Option (2026)			
2026 Anthem Select HMO or Blue Shield Trio HMO			
EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
\$92.90	\$46.45	\$21.48	\$10.74
\$459.90	\$229.95	\$106.38	\$53.19
\$836.10	\$418.05	\$193.33	\$96.67
2026 Anthem Full HMO or Blue Shield Access+ HMO			
EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
\$111.50	\$55.75	\$22.49	\$11.24
\$551.70	\$275.85	\$111.07	\$55.54
\$1,003.05	\$501.53	\$201.92	\$100.96
2026 Anthem PPO or Blue Shield PPO			
EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
\$179.80	\$89.90	\$36.25	\$18.12
\$889.65	\$444.83	\$179.06	\$89.53
\$1,617.75	\$808.88	\$325.77	\$162.88
2026 Anthem HDHP/HSA or Blue Shield HDHP/HAS			
EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
\$149.90	\$74.95	\$30.19	\$15.09
\$744.75	\$372.38	\$149.92	\$74.96
\$1,354.50	\$677.25	\$272.98	\$136.49

Employee \$ Difference Per Pay Period
At current cost share strategy

Model	PRISM Option (2026)			
	2026 Anthem Select HMO or Blue Shield Trio HMO			
95%	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
95%	\$46.45	\$23.23	-\$24.97	-\$12.48
70%	\$353.05	\$176.53	-\$0.47	-\$0.23
	\$603.85	\$301.93	-\$38.92	-\$19.46
	2026 Anthem Full HMO or Blue Shield Access+ HMO			
90%	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
90%	\$111.50	\$55.75	\$22.49	\$11.24
90%	\$479.30	\$239.65	\$38.67	\$19.34
70%	\$780.20	\$390.10	-\$20.93	-\$10.47
	2026 Anthem PPO or Blue Shield PPO			
90%	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
90%	\$179.80	\$89.90	\$36.25	\$18.12
90%	\$772.90	\$386.45	\$62.31	\$31.16
70%	\$1,258.30	\$629.15	-\$33.68	-\$16.84
	2026 Anthem HDHP/HSA or Blue Shield HDHP/HAS			
90%	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
90%	\$149.90	\$74.95	\$30.19	\$15.09
90%	\$646.40	\$323.20	\$51.57	\$25.78
70%	\$1,052.90	\$526.45	-\$28.62	-\$14.31

Employee \$ Difference Per Pay Period
At recommended cost share strategy

Medical Contributions | MediExcel*

MediExcel Current (2025)			
Cross Border HMO		2025 MediExcel	
Employer Contributions	Active	EE Monthly	EE PPP
Subscriber Only	7	\$21.95	\$10.97
Subscriber + 1	4	\$138.28	\$69.14
Subscriber + 2 or More	7	\$207.41	\$103.70

Model	MediExcel Renewal ESTIMATED (2026)			
	2026 MediExcel			
95%	EE PPP	Monthly Premium	EE Mo \$D	EE PPP \$D
95%	\$5.71	\$228.26	-\$10.54	-\$5.27
70%	\$53.64	\$547.83	-\$30.99	-\$15.50
70%	\$77.61	\$707.61	-\$52.19	-\$26.10

Medical Contributions | UHC

United HealthCare (UHC) – Post-Medicare Retirees

		UHC Current (2025)	UHC Renewal ESTIMATED (2026)	
Medicare Advantage PPO		2025 UHC Medicare Advantage	2026 UHC Medicare Advantage	
Employer Contributions	Post-Medicare	Enrollee Monthly	Enrollee Monthly	Mo \$D
Medicare Retiree Only	59	\$59.69	\$75.22	\$15.52
Medicare Retiree +1	22	\$268.63	\$338.47	\$69.84
Medicare Dependent 65+	0	\$268.63	\$338.47	\$69.84

Ancillary Overview



SAN DIEGO
INTERNATIONAL AIRPORT.

LET'S GO.

Ancillary Renewal Overview

Line of Coverage	Carrier	Renewal
Dental (DHMO and DPPO)	Anthem	0% / Rate Guarantee to 2027 PRISM Delta Dental Option: -6.02% below current (DHMO +15%/DPPO -7.31%)
Vision	VSP	0% / Rate Guarantee to 2027 PRISM VSP Option: -0.29% below current
Employee Assistance Program	Cigna	0% / Rate Guarantee to 2027 PRISM Anthem EAP Option: -17% below current
Long Term Care	Unum	Closed Block of Business; Voluntary plan, annual increases issued to policyholders
Business Travel Accident (BTA)	NYL	+0%

Line of Coverage	Carrier	Renewal
Basic Life and AD&D	PRISM – Lincoln	+0% / Rate Guarantee to 2027
Life and AD&D (Voluntary)	PRISM – Lincoln	+0% / Rate Guarantee to 2027
Short Term Disability	PRISM – Lincoln	+0% / Rate Guarantee to 2027
Long Term Disability (Voluntary)	PRISM – Lincoln	+0% / Rate Guarantee to 2027

Dental & Vision | PRISM

- ### Delta Dental
- Closely matched plan design
 - Enhanced Dental Provider Network

						Current (2025)	
PPO						2025 Anthem Dental PPO	
Employer Contributions	Sub/ 65+ Only	100%	Active	Budgeted	Retirees	EE Monthly	EE PPP
	Dependents	55%					
Subscriber Only			258	83	50	\$0.00	\$0.00
Subscriber + 1 Dependent			65	0	45	\$17.08	\$8.54
Subscriber + 2 or More Dependent			83	0	7	\$30.94	\$15.47
HMO						2025 Anthem Dental HMO	
Employer Contributions	Sub/ 65+ Only	100%	Active	Budgeted	Retirees	EE Monthly	EE PPP
	Dependents	55%					
Subscriber Only			39	0	7	\$0.00	\$0.00
Subscriber + 1 Dependent			17	0	6	\$6.72	\$3.36
Subscriber + 2 or More Dependent			18	0	1	\$15.46	\$7.73

PRISM Option (2026)			
2026 Delta Dental PPO			
EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
\$0.00	\$0.00	\$0.00	\$0.00
\$15.84	\$7.92	-\$1.24	-\$0.62
\$28.71	\$14.36	-\$2.23	-\$1.12
2026 Delta Dental HMO			
EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
\$0.00	\$0.00	\$0.00	\$0.00
\$15.57	\$7.79	\$8.85	\$4.42
\$14.22	\$7.11	-\$1.24	-\$0.62

- ### VSP Vision
- Closely matched plan design
 - Same VSP Provider Network

						Current (2025)	
PPO						2025 VSP Vision	
Employer Contributions	Subscriber Only	\$9.73	Active*	Budgeted	Retirees*	EE Monthly	EE PPP
	Sub w/ Dep						
Subscriber Only			231	126	33	\$0.00	\$0.00
Subscriber + 1 Dependent			79	0	42	\$5.49	\$2.75
Subscriber + 2 or More Dependent			77	0	5	\$14.27	\$7.14

PRISM Option (2026)				
2026 VSP Vision				
\$9.70	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
	\$0.00	\$0.00	\$0.00	\$0.00
	\$5.50	\$2.75	\$0.01	\$0.00
	\$14.20	\$7.10	-\$0.07	-\$0.04



*Actives have employer sponsored vision coverage
Pre-and Post-Medicare Retirees have voluntary coverage

Employee Credits | Dental Waivers

		Credits		
		Active	Current	Renewal
Waiver Credits	Dental	33	\$ 4.84	\$ 4.84
	Annual Total	33	\$ 1,917	\$ 1,917

Additional Benefits



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Additional Benefits | Paid Family Leave

Parental Leave Policies		Eligibility	Duration	Company Paid Leave	Payment from Company or State	Payment	Event Used For
	San Diego Country Regional Airport Authority	Benefit eligible employees	6 weeks	Yes	Company	100% of base	<ul style="list-style-type: none"> • Birth, adoption or foster placement of a new child • Leave to care for a seriously ill family member • Leave due to a family member's military deployment
SD Public Agencies	County of San Diego	Benefit eligible employees	8 weeks	No	State	60-70% weekly earnings	<ul style="list-style-type: none"> • Care for a family member who is ill with a serious health condition. • Bond with a new child. • Participate in a qualifying event because of a family member's military deployment to a foreign country.
	City of San Diego	Benefit eligible employees	4 - 8 weeks	Yes	Company	100% of base	<ul style="list-style-type: none"> • Birth or placement of a Child when an Employee becomes a Parent of the Child.
	San Diego Unified Port District	Permanent and limited full-time employees	4 weeks	Yes	Company	100% of base	<ul style="list-style-type: none"> • The birth or adoption of a child in which the Employee becomes a parent of that child.
	San Diego County Water Authority	Benefit eligible employees	12 weeks	No	State	60-70% weekly earnings	<ul style="list-style-type: none"> • Leaves required by State and Federal law (FMLA, CFRA, PDL)
Airport Authorities	CLT, MIA, PIT:	Benefit eligible employees	6 weeks	Yes	Company	*	*
	DEN:	Benefit eligible employees	20 weeks	Yes	Company	*	*
Private Sector	Qualcomm	Benefit eligible employees	12 weeks	Yes	Company	100% of base	<ul style="list-style-type: none"> • A new addition to the family, or caring for a family member
	Intuit	Benefit eligible employees	16 weeks	Yes	Company	100% of base	<ul style="list-style-type: none"> • To bond with their new child (newborn/adoption/foster child).
	Construction & Facilities Mgmt**	Benefit eligible employees	8 weeks	No	State	60-70% weekly earnings	<ul style="list-style-type: none"> • California Paid Family Leave
	Aerospace and Defense, Legal, and Engineering firms**	Benefit eligible employees	2 - 12 weeks	Yes	Company	100% of base	*



Recommendations



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Staff Recommendations

- Join PRISMHealth to secure stable and sustainable annual renewals and carrier persistency and deliver a better healthcare experience for employees and their families. Three-year commitment
- Increase Authority contribution to the HMO Select Plan from 90% to 95%
- Increase Authority medical contribution for dependents from 55% to 70%
- Move medical, dental, vision, and EAP to PRISMHealth
- Renew* MediExcel Cross-Border HMO and UHC Medicare Advantage PPO
- Lifestyle Spending Account (LSA) increase Authority contribution by \$100
- Expand the Paid Family Leave program from 6 weeks to 8 weeks

Fiscal Impact

Active and Budgeted only

Description	Current	Recommended Renewal	% Change	Budgeted Costs CY 2026	\$ Difference Between Recommended and Budgeted	% Difference Between Recommended
Medical ³	\$ 6,457,438	\$ 8,447,330	31%	\$ 8,525,457	\$ (78,127)	-1%
HSA Funding	\$ 110,550	\$ 113,900	3%	\$ 110,550	\$ 3,350	3%
Dental ³	\$ 354,787	\$ 332,238	-6%	\$ 327,028	\$ 5,210	2%
Vision ¹	\$ 59,898	\$ 59,713	0%	\$ 59,959	\$ (246)	0%
Basic Life/AD&D	\$ 62,303	\$ 62,303	0%	\$ 90,353	\$ (28,050)	-31%
Short Term Disability	\$ 142,023	\$ 142,023	0%	\$ 184,485	\$ (42,462)	-30%
LifeStyle Savings Account (LSA) ⁴	\$ 275,200	\$ 361,000	31%	\$ 309,300	\$ 51,700	17%
Other ²	\$ 15,884	\$ 13,535	-15%	\$ 15,830	\$ (2,295)	-17%
TOTAL	\$ 7,478,083	\$ 9,532,042	27%	\$ 9,622,962	\$ (90,920)	-1%

¹Vision includes 100% EEO employer subsidy for those enrolled

²Includes: Dental Waiver Credit and Anthem Employee Assistance Program (EAP)

³Budgeted headcounts in PPO EEO. HDHP includes HSA Admin fee. Medical includes Cigna & MediExcel Plans

⁴Headcount for current column does *not* include budgeted HC, recommend column does include budget HC of 486@ \$700 per ee/per year and additional \$2k for 16 Sr. staff.



Questions?
