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CITY OF SACRAMENTO

DEPARTMENT OF PERSONNEL
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DONNA L. GILES
DIRECTOR OF PERSONNEL

November 16, 1983

City Council
Sacramento, California

Honorable Members in Session:

SUBJECT: CHANGE OF HEALTH AND LIFE INSURANCE CARRIERS

APPROVED
BY THE CITY COUNCIL

NOV 22 1983

OFFICE OF THE
CITY CLERK

AG 83087

SUMMARY

This report proposes that the City sponsored hospitalization, life and accidental death and dismemberment (AD&D) insurance coverages - currently contracted with Blue Cross and Standard Insurance Company, respectively - be placed with The Travelers Insurance Company, effective January 1, 1984.

BACKGROUND

During 1982 and early 1983, staff held periodic meetings to analyze the City sponsored employee insurance programs and determine if any changes to the various insurance plans should be considered. The meetings included presentations and discussions with various insurance consultants, including William Mercer, Inc., the City's insurance consultant.

In April, 1983, Mercer was requested to develop a request for proposal (RFP) and solicit bids for the hospitalization and comprehensive medical plan, which is currently contracted with Blue Cross/Travelers, and the City's life, AD&D, and weekly indemnity insurance plans. Subsequently, Mercer received and analyzed four bids and in an August, 1983 report recommended that the City combine the administration of the above insurance plans under The Travelers Insurance Company. Mercer's recommendation was based on financial and administrative analysis of the bids which revealed that "The Travelers has the lowest overall retention . . . and generates the lowest cash remittance for minimum premium and life premium".

STAFF ANALYSIS

In October, 1983, City staff reviewed the Mercer report and concluded that the change of carriers had several major advantages:

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1. There is no change in plan benefit levels.
2. There is an average reduction of 12.6% in the hospitalization/comprehensive medical premium rates which are currently in effect under the Blue Cross/Travelers plans. In addition, the current Blue Cross medicare supplement rate is decreased by 38% of premium under the Travelers' bid (See Attachment 1). Weekly indemnity, life, AD&D, and dental insurance rates remain the same as current rates.
3. Consolidation of the various plans under one carrier will result in more efficient administration of the plans. The City has experienced excellent claim processing results with the Travelers Insurance Company under current plans (comprehensive medical, dental and weekly indemnity).
4. The Travelers Insurance Company's retention rate (administrative and other incidental charges) is less than Blue Cross.

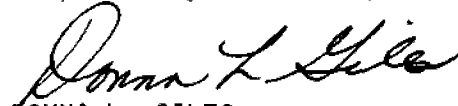
RECOGNIZED EMPLOYEE ORGANIZATIONS

The proposed changes in insurance carriers was discussed with recognized employee organizations on November 9, 1983. Subsequent to this meeting, no recognized employee organization has expressed objection to the proposed changes.

RECOMMENDATION


It is recommended that the City Council authorize the City Manager to contract with The Travelers Insurance Company, effective January 1, 1984, for the hospitalization, comprehensive medical, life, and AD&D insurance plans, which are currently contracted with Blue Cross/Travelers and Standard Insurance Company, respectively.

Respectfully Submitted,



DONNA L. GILES
Director of Personnel

RECOMMENDATION APPROVED:


WALTER J. SLIPE
City Manager

Attachment

All Districts
November 22, 1983

1. ΕΙΣΑΓΩΓΗ
2. ΠΕΡΙΓΡΑΦΗ ΤΗΣ ΕΡΕΥΝΑΣ
3. ΜΕΘΟΔΟΛΟΓΙΑ
4. ΑΠΟΤΕΛΕΣΜΑΤΑ
5. ΣΥΜΠΕΡΑΣΜΑΤΑ
6. ΒΙΒΛΙΟΓΡΑΦΙΑ
7. ΠΑΡΑΡΤΗΜΑΤΑ

ΕΙΣΑΓΩΓΗ

Η παρούσα εργασία αποτελεί το αποτέλεσμα της έρευνας που διεξήγαγε ο συγγραφέας με σκοπό να εξετάσει την επίδραση της τεχνολογίας στην εκπαίδευση. Η έρευνα πραγματοποιήθηκε σε ένα δείγμα μαθητών και εκπαιδευτικών σε διάφορα σχολεία της χώρας.

ΠΕΡΙΓΡΑΦΗ ΤΗΣ ΕΡΕΥΝΑΣ

Ο σκοπός της έρευνας είναι να διερευνηθεί η σχέση μεταξύ της χρήσης των ψηφιακών εργαλείων και της επίδοσης των μαθητών. Η έρευνα είναι ποσοτική και βασίζεται σε ερωτηματολόγια.

Ο δείγμα της έρευνας αποτελείται από 100 μαθητές και 50 εκπαιδευτικούς. Η έρευνα διήρκεσε έξι μήνες. Τα αποτελέσματα της έρευνας παρουσιάζονται στον παρακάτω πίνακα.

Ο πίνακας αυτός δείχνει ότι υπάρχει θετική συσχέτιση μεταξύ της χρήσης των ψηφιακών εργαλείων και της επίδοσης των μαθητών. Οι μαθητές που χρησιμοποιούν συχνά ψηφιακά εργαλεία έχουν καλύτερα αποτελέσματα στις εξετάσεις τους.

Αυτά τα αποτελέσματα υποστηρίζουν την άποψη ότι η τεχνολογία μπορεί να βελτιώσει την εκπαίδευση.

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COMPARISON OF CURRENT AND PROPOSED PLAN RATES

<u>Current Plans</u>		<u>Proposed Plans</u>	<u>Premium Difference</u>
Blue/Cross Travelers (A)		Travelers (I)	
Employee Only	\$ 72.76	\$ 63.19	\$ 9.57
Employee & One Dep	169.20	147.28	21.92
Employee & Two or More Dep	223.84	194.91	28.93
Blue/Cross Travelers (B)		Travelers (II)	
Employee Only	\$ 48.98	\$ 42.98	\$ 6.00
Employee & One Dep	115.74	101.58	14.16
Employee & Two or More Dep	154.00	135.36	18.64
Medicare Supplement			
Blue Cross	\$ 49.82	\$ 30.67	\$19.15

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RESOLUTION NO. 83-935

ADOPTED BY THE SACRAMENTO CITY COUNCIL ON DATE OF

A RESOLUTION APPROVING THE REPORT AND RECOMMENDATIONS OF THE DIRECTOR OF PERSONNEL AND AUTHORIZING THE CITY MANAGER TO EXECUTE AGREEMENTS WITH TRAVELERS INSURANCE COMPANY FOR EMPLOYEE INSURANCE COVERAGE

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF SACRAMENTO AS FOLLOWS:

That the November 16, 1983 report and recommendations of the Director of Personnel is approved; and, further

That the City Manager is authorized to execute all necessary documents and agreements with Travelers Insurance Company for employee hospitalization, comprehensive medical, life and accidental death and dismemberment insurance plans, to become effective January 1, 1984.

MAYOR

ATTEST:

CITY CLERK

APPROVED
BY THE CITY COUNCIL

NOV 22 1983

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CITY CLERK