



LOS ANGELES LEADERSHIP ACADEMY

- **EMPLOYEE BENEFITS RENEWAL 2021**
- **Plans Renew September 1, 2021**



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2021 Benefits Renewal – Medical + Ancillary Plans

LALA offers 4 Medical Plans from Aetna: 2 HMO options + 2 PPO options

- **Medical Base HMO Plan**

- LALA pays 100% for Employee + Dependents on this plan

- **Medical Base PPO Plan**

- LALA pays 100% for Employee only on this plan

- **Medical Buy-Up HMO + Buy-Up PPO Plans**

- Employees pay difference in cost after LALA contribution

LALA offers a full package of Ancillary Benefits from Aetna & The Hartford

- Dental (HMO + PPO), Vision and an Employee Assistance Program (EAP) from Aetna
- Life Insurance & Long-Term Disability from The Hartford
- LALA pays 100% for Employee + Dependents on all Ancillary plans





2021 Benefits Renewal – Medical + Ancillary Plans

Negotiated Medical Renewal with Aetna

- **Base HMO:** No benefit changes. New provider network.
- **Base PPO:** Minor plan changes (Example: primary doc copay from \$10 to \$20)
- **Buy-Up HMO & Buy-Up PPO:** No benefit or network changes

Negotiated Ancillary Renewal with Aetna

- No changes to benefits on any plan
- No changes to rates on any plan

Fiscal Impact to LALA

- **Total Negotiated LALA Cost Increase Based on Current Enrollment = 6.98%**



2021 Benefits Renewal – Market Check & Recommendations

We conducted a complete market check and obtained quotes from all major insurance carriers that service the Los Angeles area. Rates for similar medical benefits compare as follows:

- Anthem Blue Cross: rates 8.3% higher
- Blue Shield: rates 12.5% higher
- Health Net: rates 7.8% higher
- Kaiser Permanente: rates 10.3% higher
- United Healthcare: rates 8.9% higher

Recommendations

- Based on the above we recommend maintaining benefits with Aetna and The Hartford for the 2021-2022 plan year

We Help Our Clients Succeed!



**Questions?
Let's Talk.**



Call us anytime:
(877) 234-7616

Or visit us online:
SafeguardAgent.com

