

Happy fall!!

October is an exciting month at the FDSA as we host our 16th annual Peace Officer Memorial Golf Tournament. Once again, the tournament is sold out! The event will be held at Eagle Springs Golf and Country Club on Friday, October 21st. The opening ceremony will include the singing of the National Anthem by ABC30 main anchor Margot Kim. The tourney weather forecast will be delivered by KABC-TV Los Angeles meteorologist, Brianna Ruffalo. Brianna understands firsthand the dangers of law enforcement- as her father is a retired LAPD detective. This year, opening remarks will conclude with a special plaque presentation. The fun will continue as golfers make their way through the course enjoying delicious bites to eat and ice-cold beverages. New this year, we will be serving up a red, white, and blue cocktail we've named "patriotic punch". The raffle is set to be another great one- with prizes to include a signed Derek Carr autographed helmet, four Park hopper tickets to Disneyland/CA Adventure, TV's, golf clubs, and so much more! If you have any raffle prizes or donations, please bring them to the FDSA no later than Wednesday, Oct. 19th.

FREE FDSA SHIRT GIVEAWAY

For those who aren't participating in shift signups, we have a large supply of FDSA shirts that we are giving to members for FREE! This is in preparation of our new refreshed logo launch, which will be at the golf tournament. So, when you are able members are welcome to stop by FDSA headquarters to select a shirt.

INSURANCE TRUST BENEFIT ANALYSIS

The FDSA/FSSA Insurance/Benefits Trust Fund Board finalized the annual review of our benefits, which include Anthem Blue Cross Medical, Delta Dental, MES Vision and the Standard Life Insurance Policies. We have been with Anthem now for two full years and are able to be truly rated on our experience (usage) of the medical plan.

Following negotiations, we were able to agree to renew our policy with a 4.8% overall increase to the medical plan. This 4.8% percentage is a combination of Medical/Dental/Vision/Life on each of the Medical Plans.

Overall – there were no benefit changes to any of our plans and we will be maintaining co-payments for active employees at the \$15 per visit rate.

The retiree co-payment is still maintained at \$30 from the prior year. There have been no changes to any of the retiree plan(s).

We continue to monitor large claims that come out of our group. This year, large claims were up by \$500 thousand dollars. We went from \$1.6 million last year to \$2.1 million

now. As it relates to our renewal, large claims were the main factor that contributed to the 4.8% increase.

The Trust is seeing a coordination of benefits between the County of Fresno workers compensation and Anthem Blue Cross through our broker DiBuduo & DeFendis. Meaning, when one of our members has a medical issue that initially is private insurance, but later determined to be workers compensation, the FDSA plan is reimbursed by the workers compensation for the claim. We have been aggressive with this over the last few years, after an audit we performed showed there was a lag time in this process, or overlooked completely. Since then, we have seen a change. I attribute some of the last two years of rate adjustment (2021-2% and 2022-4.8%) as partially part of the reimbursement process. This includes both active employees and retirees who continue to deal with injuries sustained while on the job.

We are continuing our coverage with Delta Dental of CA and are in the middle of our two-year rate guarantee.

We have seen a small uptick to the overall usage of the dental plan. Our 2021 usage was 85% of premium. In 2022 we were up to 89% - which is still a great percentile to be in. This time next year, we will negotiate with Delta for renewal.

We have been fortunate enough to create a retention account with Delta Dental. This retention account will allow us to receive credit for 'good months' and 'overall good experience' for our members. Keeping rates low is our goal. Money from this account would go directly to accomplishing that for our group. Therefore, when the renewal comes around next year and the negotiation starts, our group should be in a good position with the monies/credits built up with a good experience in 2022 and hopefully continuing the trend in 2023.

Our MES Vision plan will be starting year three (2023 Plan Year) of a four-year rate guarantee. The one change to the MES plan will be a name change. MES was bought out by EyeMed and is now called EyeMed Vision, no longer MES. This will have no effect on our rates or coverage. In actuality, the coverage for eye providers increases with the new carrier.

You should expect ID cards for the new carriers mailed to members and any of our retirees who are signed up for the vision plan under our health care. Please make sure we have your correct address under the MyWorkplace website.

As far as the Standard's Voluntary Life/AD&D plan- there will be no rate increase and we are entering our second year of a four-year rate lock with Standard.

Open Enrollment begins Monday October 24 and will continue through Monday November 28.

Open Enrollment changes can be made online through [MyWorkplace.net](https://myworkplace.net). Please see the attached Login and Registration Instructions if this is your first time using MyWorkplace.net.

All changes must be made prior to the close of Open Enrollment.

Open Enrollment is the only time during the year that you can make a change to your plan. It is also the only time during the year that you can enroll yourself or your dependents (that may have previously declined coverage) with the exception of a qualifying life event such as marriage, birth, adoption, or loss of coverage.

If a 2023 Open Enrollment Add/Change form is not received by the end of the Open Enrollment period (November 28th), you will remain on the same plans that you are currently enrolled in.

The best news related to health insurance is that members will *not* see an increase in deductions from their paycheck for insurance in 2023.

Based on the rates for upcoming plan year 2023 and coordinating those with the increase contributions for health insurance negotiated with the County of Fresno in the current MOU, I am pleased to report that no additional money will be collected. In fact – you will actually see more money in the take home portion of your paycheck based on the current numbers.

You can see the breakdown in the attached email.

Since our health insurance is pre-tax deduction, the bi-weekly numbers attached will be the actual dollars our members will realize back into their take-home pay.

We take pride in providing great health care at the lowest cost possible to our members.

If you have any additional questions- feel free to contact Heather Ordoubadi at DiBuduo & DeFendis (559-437-6612) with any questions you may have regarding the 2023 Open Enrollment.

REMEMBERING JEFFREY ISAAC

I wanted to take a moment to share with you a very meaningful dinner hosted by the FDSA honoring the 25-year anniversary of the death of Deputy Jeffrey Isaac. The event, which included several families of fallen deputies was an evening of remembrance. The dinner was organized by Jeffrey's father, Leon Isaac. We heard firsthand from widows and loved ones- who years- and even decades later- still feel a tremendous void. Several people made the trip from across the country to attend the event.

For me, it was a reminder of the promise at the FDSA to never forget. The event was one of healing and shared experiences. Listening to the poignant words from those who share a unique bond of tragedy and loss was very touching. The evening was filled with laughter, tears and honor.

I want to end my message by thanking you for allowing me to serve you in this capacity. I am grateful for the place the FDSA has in this community and the ability we have as an organization to step in when our members and their families need it most.

Every month, I sign benefit checks for the widows/next of kin of the fallen in Fresno County- and for me, it never becomes routine. It's a constant reminder of the void that these families have every month, year, decade, and lifetime.

Some gave all.

Truly,

Eric

FDSA 2023 ACTIVE BI-WEEKLIES

2023 BI-WEEKLY DEDUCTIONS FOR ACTIVE MEMBERS USING January 2022 COUNTY CONTRIBUTIONS

Illustration shows Anthem Medical/Life and AD&D, Delta Dental PPO+RET, MES Vision, and Admin Fee

2023 Anthem Blue Cross HMO \$0									
	EE		ES		EC		EF		
Medical	\$730.82		\$1,527.85		\$1,417.25		\$2,258.27		
Life/AD&D	\$1.30		\$1.30		\$1.30		\$1.30		
Dental w/ Ret	\$52.69		\$74.10		\$119.71		\$120.81		
Vision	\$9.40		\$18.80		\$20.12		\$32.16		
Admin Fee	\$6.50		\$6.50		\$6.50		\$6.50		
	\$800.71		\$1,628.55		\$1,564.88		\$2,419.04		
	2022 Bi-weekly Total Cost	Less 2022 Bi-weekly County Cont	2022 Bi-weekly Deduction	2023 Bi-weekly Total Cost	Less 2023 Bi-weekly County Cont	2023 Employee Bi-weekly Deduction	Bi-weekly decrease from 2022 rate		Annual decrease
EE	\$354.11	\$343.00	\$11.11	EE \$369.56	\$368.00	\$1.56	\$9.55		\$248.30
ES	\$719.34	\$578.00	\$141.34	ES \$751.64	\$628.00	\$123.64	\$17.70		\$460.20
EC	\$692.29	\$578.00	\$114.29	EC \$722.25	\$628.00	\$94.25	\$20.04		\$521.04
EF	\$1,068.74	\$578.00	\$490.74	EF \$1,116.48	\$628.00	\$488.48	\$2.26		\$58.76

2023 Anthem Blue Cross PPO \$500/\$1000									
	EE		ES		EC		EF		
Medical	\$996.78		\$1,415.41		\$1,724.40		\$1,794.18		
Life/AD&D	\$1.30		\$1.30		\$1.30		\$1.30		
Dental w/ Ret	\$52.69		\$74.10		\$119.71		\$120.81		
Vision	\$9.40		\$18.80		\$20.12		\$32.16		
Admin Fee	\$6.50		\$6.50		\$6.50		\$6.50		
	\$1,066.67		\$1,516.11		\$1,872.03		\$1,954.95		
	2022 Bi-weekly Total Cost	Less 2022 Bi-weekly County Cont	2022 Bi-weekly Deduction	2023 Bi-weekly Total Cost	Less 2023 Bi-weekly County Cont	2023 Employee Bi-weekly Deduction	Bi-weekly decrease from 2022 rate		Annual decrease
EE	\$471.24	\$343.00	\$128.24	EE \$492.31	\$368.00	\$124.31	\$3.93		\$102.18
ES	\$669.82	\$578.00	\$91.82	ES \$699.74	\$628.00	\$71.74	\$20.08		\$522.08
EC	\$827.26	\$578.00	\$249.26	EC \$864.01	\$628.00	\$236.01	\$13.25		\$344.50
EF	\$864.36	\$578.00	\$286.36	EF \$902.28	\$628.00	\$274.28	\$12.08		\$314.08

2023 Anthem Blue Cross PPO HSA \$2000/\$3000/\$4000									
	EE		ES		EC		EF		
Medical	\$684.59		\$972.13		\$1,184.34		\$1,232.26		
Life/AD&D	\$1.30		\$1.30		\$1.30		\$1.30		
Dental w/ Ret	\$52.69		\$74.10		\$119.71		\$120.81		
Vision	\$9.40		\$18.80		\$20.12		\$32.16		
Admin Fee	\$6.50		\$6.50		\$6.50		\$6.50		
	\$754.48		\$1,072.83		\$1,331.97		\$1,393.03		
	2022 Bi-weekly Total Cost	Less 2022 Bi-weekly County Cont	2022 Bi-weekly Deduction	2023 Bi-weekly Total Cost	Less 2023 Bi-weekly County Cont	2023 Employee Bi-weekly Deduction	Bi-weekly decrease from 2022 rate		Annual decrease
EE	\$333.75	\$343.00	\$0.00	EE \$348.22	\$368.00	\$0.00	\$0.00		\$0.00
ES	\$474.60	\$578.00	\$0.00	ES \$495.15	\$628.00	\$0.00	\$0.00		\$0.00
EC	\$589.72	\$578.00	\$11.72	EC \$614.76	\$628.00	\$0.00	\$11.72		\$304.72
EF	\$616.89	\$578.00	\$38.89	EF \$642.94	\$628.00	\$14.94	\$23.95		\$622.70

FDSA 2023 ACTIVE BI-WEEKLIES

2023 BI-WEEKLY DEDUCTIONS FOR ACTIVE MEMBERS USING January 2022 COUNTY CONTRIBUTIONS

Illustration shows Anthem Medical/Life and AD&D, Delta Care HMO, MES Vision, and Admin Fee

2023 Anthem Blue Cross HMO \$0									
	EE		ES		EC		EF		
Medical	\$730.82		\$1,527.85		\$1,417.25		\$2,258.27		
Life/AD&D	\$1.30		\$1.30		\$1.30		\$1.30		
Dental	\$17.10		\$33.60		\$35.26		\$52.41		
Vision	\$9.40		\$18.80		\$20.12		\$32.16		
Admin Fee	\$6.50		\$6.50		\$6.50		\$6.50		
	\$765.12		\$1,588.05		\$1,480.43		\$2,350.64		
	2022 Bi-weekly Total Cost	Less 2022 Bi-weekly County Cont	2022 Bi-weekly Deduction	2023 Bi-weekly Total Cost	Less 2023 Bi-weekly County Cont	2023 Employee Bi-weekly Deduction	Bi-weekly decrease from 2022 rate	Annual decrease	
EE	\$337.68	\$343.00	\$0.00	EE \$353.13	\$368.00	\$0.00	\$0.00	\$0.00	
ES	\$700.65	\$578.00	\$122.65	ES \$732.95	\$628.00	\$104.95	\$17.70	\$460.20	
EC	\$653.31	\$578.00	\$75.31	EC \$683.28	\$628.00	\$55.28	\$20.03	\$520.78	
EF	\$1,037.17	\$578.00	\$459.17	EF \$1,084.91	\$628.00	\$456.91	\$2.26	\$58.76	

2023 Anthem Blue Cross PPO \$500/\$1000									
	EE		ES		EC		EF		
Medical	\$996.78		\$1,415.41		\$1,724.40		\$1,794.18		
Life/AD&D	\$1.30		\$1.30		\$1.30		\$1.30		
Dental	\$17.10		\$33.60		\$35.26		\$52.41		
Vision	\$9.40		\$18.80		\$20.12		\$32.16		
Admin Fee	\$6.50		\$6.50		\$6.50		\$6.50		
	\$1,031.08		\$1,475.61		\$1,787.58		\$1,886.55		
	2022 Bi-weekly Total Cost	Less 2022 Bi-weekly County Cont	2022 Bi-weekly Deduction	2023 Bi-weekly Total Cost	Less 2023 Bi-weekly County Cont	2023 Employee Bi-weekly Deduction	Bi-weekly decrease from 2022 rate	Annual decrease	
EE	\$454.81	\$343.00	\$111.81	EE \$475.88	\$368.00	\$107.88	\$3.93	\$102.18	
ES	\$651.13	\$578.00	\$73.13	ES \$681.05	\$628.00	\$53.05	\$20.08	\$522.08	
EC	\$788.58	\$578.00	\$210.58	EC \$825.04	\$628.00	\$197.04	\$13.54	\$352.04	
EF	\$832.79	\$578.00	\$254.79	EF \$870.72	\$628.00	\$242.72	\$12.07	\$313.82	

2023 Anthem Blue Cross PPO HSA \$2000/3000/4000									
	EE		ES		EC		EF		
Medical	\$684.59		\$972.13		\$1,184.34		\$1,232.26		
Life/AD&D	\$1.30		\$1.30		\$1.30		\$1.30		
Dental	\$17.10		\$33.60		\$35.26		\$52.41		
Vision	\$9.40		\$18.80		\$20.12		\$32.16		
Admin Fee	\$6.50		\$6.50		\$6.50		\$6.50		
	\$718.89		\$1,032.33		\$1,247.52		\$1,324.63		
	2022 Bi-weekly Total Cost	Less 2022 Bi-weekly County Cont	2022 Bi-weekly Deduction	2023 Bi-weekly Total Cost	Less 2023 Bi-weekly County Cont	2023 Employee Bi-weekly Deduction	Bi-weekly decrease from 2022 rate	Annual decrease	
EE	\$317.33	\$343.00	\$0.00	EE \$331.80	\$368.00	\$0.00	\$0.00	\$0.00	
ES	\$455.91	\$578.00	\$0.00	ES \$476.46	\$628.00	\$0.00	\$0.00	\$0.00	
EC	\$550.74	\$578.00	\$0.00	EC \$575.78	\$628.00	\$0.00	\$0.00	\$0.00	
EF	\$585.32	\$578.00	\$7.32	EF \$611.37	\$628.00	\$0.00	\$7.32	\$190.32	