

**RECOMMENDED RESOLUTION REGARDING
ORGANIZATIONAL SYNERGY & HUMAN RESOURCES
COMMITTEE RECOMMENDATION to the BOARD of DIRECTORS
REGARDING RENEWAL of HEALTH, DENTAL, VISION, LIFE and
DISABILITY INSURANCE PROGRAMS**

RESOLVED: That the Board of Directors authorizes the renewal of the employee health insurance benefit plans with ConnectiCare, Ameritas (vision), Met Life (dental) and Lincoln Financial (life and disability), for the period of January 1, 2011 through December 31, 2011 for an estimated net combined premium of \$737,243.

Board
HANDOUT
Nov 18 2010
FROM: *Jim B. DeLuca*

**Connecticut Resources Recovery Authority
Health/Dental/Vision/Life/LTD/STD Insurance Program
Renewal**

November 18, 2010

Executive Summary

CRRA's insurance programs renew on a calendar-year basis. Based on a review conducted by our broker R. C. Knox & Co. and CRRA management, it is recommended that the Authority renew with its current medical insurance carrier ConnectiCare; change to MetLife for dental; remain with Ameritas for vision and Lincoln Financial for life and disability insurances.

CRRA's renewal rate with ConnectiCare came in at a 9.41% increase over 2010 premiums. Based on information from our broker and the good experience of the plan, we are still substantially under market renewal trends ranging from 16% - 20% increases.

CRRA's premiums for vision provided by Ameritas Group and for life insurance products offered by Lincoln Financial will not increase for 2011. CRRA's dental plan premium is being reduced by 16.53% for 2011.

Recommendation

Product	Provider	Premium
Medical	ConnectiCare	\$690,011
Vision	Ameritas	\$12,371
Dental	MetLife	\$57,463
Life & Disability	Lincoln Financial	\$58,730
	**Employee Contributions	(\$82,332)
CY 2011	Total	\$737,243

Recommendation

In consultation with our broker (R. C. Knox & Co.), Management and the Organizational Synergy & Human Resources Committee recommends that the Board of Directors approve renewals with ConnectiCare, Ameritas, and Lincoln Financial and the change to MetLife for the employee benefit programs mentioned above. Management further recommends that the estimated combined net premium of \$737,243 be accepted for the period of January 1, 2011 to December 31, 2011.