



**TO:** PLYMOUTH DISTRICT LIBRARY BOARD  
**FROM:** ROBYN LOWENSTEIN, HR AND BUSINESS ADMINISTRATOR  
**SUBJECT:** EMPLOYEE HEALTH INSURANCE RENEWAL  
**DATE:** 5/16/2021

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I am recommending renewing our current employee health insurance plan, BCN Healthy Blue Living, for the plan year July 1, 2021 to June 30, 2022. Kapnick Insurance has reached out to four companies for quotes but this year there has been a challenge in finding a company that will provide a similar plan and cover retirees. The other three companies we contacted will not provide insurance to retirees.

The premium cost for this plan will be an increase of 5%. This cost increase would be passed on to the employees. We budgeted for an increase of 8%. We continue to use the State Cap in calculating what dollar portion the Library can contribute to the employee's health care plan. This year, as well as the last several years, we remain under the State Cap limits.

We recommend that the Plymouth District Library Board adopt the proposed Blue Care Network Healthy Blue Living plan as the Library's employee health plan for July 1, 2021 to June 30, 2022.

RESOLVED BY \_\_\_\_\_, SECONDED BY \_\_\_\_\_, TO  
APPROVE THE RENEWAL OF THE CURRENT EMPLOYEE HEALTH INSURANCE BCN  
HEALTHY BLUE LIVING PLAN, FOR THE PLAN YEAR 07/01/21 TO 06/30/22.

## 2021 Marketing Summary - Plymouth District Library

CARRIER	LINES OF COVERAGE	MARKETING RESULTS
Blue Care Network	Medical	Current carrier.
Priority Health	Medical	Quote received; does not allow for a retiree plan.
United Healthcare	Medical	Quote received; does not allow for a retiree plan.
HAP	Medical	Declined to quote; does not allow for a retiree plan.