



MEMORANDUM

TO: MIRA OS & HR Committee
FROM: Jim Hayden, OS & HR Committee Chairperson
DATE: June 9, 2022
RE: Notice of OS & HR Committee Special Meeting

There will be a Special Meeting of the Organizational Synergy and Human Resources Committee of the Materials Innovation and Recycling Authority (MIRA) Board of Directors on *Wednesday, June 15, 2022 at 8:30 a.m.* *Members of the public may attend the meeting in person (mask required) in the Board Room at 200 Corporate Place, Suite 202, Rocky Hill CT. 06067 or telephonically by calling (929) 205-6099, entering meeting ID 863 0196 3561#, and then entering the password 971468 # when prompted.*

The purpose of the meeting will be the following matters:

- I. Pledge of Allegiance.
- II. Public Comment (3 minutes per speaker).
- III. *Recommended* Resolution Regarding Renewal of the Employee Benefit Program.

If you will be unable to attend, please notify Laurie Hunt (lhunt@ctmira.org) immediately.

cc: Don Stein, Chairman
Laurie Hunt, Esq.

Tom Kirk, President
Peter Egan, Director of Operations

Mark Daley, CFO

***Recommended* RESOLUTION REGARDING RENEWAL OF THE EMPLOYEE
BENEFIT PROGRAM**

RESOLVED: That the Board of Directors authorizes the renewal of MIRA's employee benefit plans with the incumbent providers – Connecticut Partnership 2.0 Plan (medical), Ameritas (vision), and MetLife (dental, life, and disability) – for the period from July 1, 2022 through June 30, 2023.



Materials Innovation and Recycling Authority
Medical Plan Renewal
July 1, 2022



Carrier:	Connecticut Partnership	
Plan Name:	<i>State 2.0 Plan</i>	
Metallic Level:	Gold	
Plan Type:	PPO	
PCP/Spec:	\$25 / \$50	
Inpatient Hospital:	Ded./ 0%	
IN/OON Ind Ded:	\$350/\$1400	
IN/OON Ind OOPM:	\$2,000/\$4,000	
IN/OON Coins.:	N/A	
IN Prescription:	\$350 Ded; then \$5/\$10, \$25, \$40	
Total Premium	\$30,287.86	\$33,462.61
Total Annual Premium	\$363,454.32	\$401,551.32
Annual Change		\$38,097.00
Renewal Increase		10.48%



Materials Innovation and Recycling Authority
Dental Plan Renewal
 July 1, 2022



<i>Company</i>		<i>PPI / MetLife</i>	
<i>Network</i>		<i>In</i>	<i>Out</i>
<i>Individual Deductible</i>		\$0	\$50
<i>Family Deductible</i>		\$0	\$150
<i>Deductible Waived for Preventive</i>		N/A	Yes
Preventive Services			
<i>Oral Exams</i>		100%	100%
<i>Cleanings</i>		100%	100%
<i>Child Fluoride</i>		100%	100%
<i>X-rays</i>		100%	100%
Basic Services			
<i>Fillings</i>		100%	80%
<i>Endodontics</i>		100%	80%
<i>Extractions</i>		100%	80%
<i>Oral Surgery</i>		100%	80%
<i>Periodontics</i>		100%	80%
<i>Repair and Relining of Dentures</i>		100%	80%
Major Services			
<i>Crowns</i>		60%	50%
<i>Fixed and Removable Dentures</i>		60%	50%
<i>Bridges</i>		60%	50%
<i>Anesthesia/IV Sedation</i>		60%	50%
Orthodontia			
<i>Child Orthodontia</i>		50%	50%
<i>Orthodontia Lifetime Maximum</i>			\$2,000
Miscellaneous			
<i>Rate Guarantee</i>			1 Year
<i>Calendar Year Maximum</i>			\$1,750
<i>UCR Percentage</i>		Negotiated	80%
Coverage Tier	Lives	Current	Renewal
<i>Employee Only</i>	7	\$64.41	\$65.70
<i>Employee + Spouse</i>	2	\$131.68	\$134.31
<i>Employee + Child(ren)</i>	7	\$145.97	\$148.89
<i>Family</i>	7	\$227.99	\$232.55
<i>Waivers</i>	0		\$0.00
Monthly Total Premium		\$3,331.95	\$3,398.60
Percent Change			2.00%
Total Annual Premium		\$39,983.40	\$40,783.20



Materials Innovation and Recycling Authority



Vision Plan Renewal

July 1, 2022

<i>Carrier Services</i>		<i>Ameritas</i>	
		<i>In Network</i>	<i>Out of Network</i>
Deductibles			
<i>Exams</i>			\$15
<i>Frames & Lenses</i>			\$15
Frequency:			
<i>Exams</i>			12 Months
<i>Frames</i>			12 Months
<i>Lenses</i>			24 Months
Annual Eye Exam		100%	Up to \$52
Frames		\$120	Up to \$45
Lenses:			
<i>Single lenses</i>		100%	Up to \$55
<i>Bifocal lenses</i>		100%	Up to \$75
<i>Trifocal lenses</i>		100%	Up to \$95
<i>Lenticular lenses</i>		100%	Up to \$125
<i>Contact Lenses Necessary</i>		100%	Up to \$210
<i>Contact Lenses Elective</i>		Up to \$105	Up to \$105
Rate Guarantee			1 Year
Coverage Tier		Lives	Current
<i>Employee Only</i>		6	\$12.52
<i>Employee + One</i>		9	\$21.60
<i>Family</i>		8	\$29.80
<i>Waivers</i>		0	\$0.00
Monthly Total Premium			\$507.92
Percent Change			0.00%
Total Annual Premium			\$6,095.04



Materials Innovation and Recycling Authority



Life / AD&D Plan Renewal

July 1, 2022

<i>Company</i>	<i>Current / Renewal PPI / MetLife</i>
<i>Class Description</i>	All Full Time Employees
<i>Benefit</i>	2 x Salary
<i>Maximum</i>	\$500,000
<i>Guarantee Issue Amount</i>	\$375,000
<i>Participation</i>	100% - Non-Contributory
<i>Living Benefit</i>	80% of Life Amount
<i>Disability Waiver</i>	Included - To Age 65
<i>Rate Guarantee</i>	1 Year
<i>Reduction Schedule</i>	35% at Age 65 60% at Age 70 75% at Age 75
<i>Total Employees</i>	Current / Renewal Rates 23
<i>Volume</i>	\$5,077,333
<i>Current Rate/\$1,000</i>	\$0.160
<i>Current Premium</i>	\$594.22
<i>Total Monthly Premium</i>	\$594.22
<i>Percent Change</i>	0.00%
<i>Total Annual Premium</i>	\$7,130.64



Materials Innovation and Recycling Authority
 Voluntary Life / AD&D Renewal
 July 1, 2022



<i>Company</i>	<i>Current / Renewal PPI / MetLife</i>
<i>Class Description</i>	All Full Time Employees
<i>Employee Benefit</i>	5 x Salary / \$500,000
<i>Increments</i>	\$10,000
<i>Spouse Benefit</i>	50% of Emp. Ben. / \$100,000
<i>Increments</i>	\$5,000
<i>Child Benefit</i>	\$1,000 / \$2,000 / \$4,000 / \$5,000 / \$10,000
<i>Increments</i>	N/A
<i>Living Benefit</i>	80% of Life Amount
<i>Disability Waiver</i>	Included - To Age 65
<i>Rate Guarantee</i>	1 Year
<i>Reduction Schedule</i>	N/A
<i>GI Amount Employee</i>	\$50,000
<i>GI Amount Spouse</i>	\$25,000
<i>GI Amount Child</i>	\$10,000
<i>Rate/\$1,000</i>	<i>Age Rated</i>
<i>Current Premium</i>	\$315.61
<i>Percent Change</i>	0.00%

**Note: Rates do not change. Billed amount may change based on changes in age bands.*



Materials Innovation and Recycling Authority
 Short Term Disability Plan Renewal
 July 1, 2022



<i>Company</i>	<i>Current / Renewal EPI / MetLife</i>
<i>Class Description</i>	All Full Time Employees
<i>Weekly Benefit</i>	66 2/3% of Weekly Earnings
<i>Maximum Benefit</i>	\$2,500
<i>Elimination Period</i>	1st Day for Accident 8th Day for Sickness
<i>Benefit Duration</i>	25 Weeks
<i>Definition of Disability</i>	Partial
<i>Pre-Existing Conditions</i>	N/A
<i>Participation</i>	100% - Non-Contributory
<i>Maternity Covered</i>	As any other sickness
<i>Rate Guarantee</i>	1 Year
	<i>Current / Renewal Rates</i>
<i>Total Employees</i>	23
<i>Total Covered Payroll</i>	\$33,520
<i>Proposed Rate/\$10</i>	\$0.390
<i>Proposed Premium</i>	\$1,307.28
<i>Total Monthly Premium</i>	\$1,143.57
<i>Percentage Change</i>	0.00%
<i>Total Annual Premium</i>	\$13,722.84



Materials Innovation and Recycling Authority



Long Term Disability Plan Renewal

July 1, 2022

<i>Company</i>	<i>Current / Renewal PPI / MetLife</i>
<i>Class Description</i>	All Full Time Employees
<i>Monthly Benefit</i>	70% of Monthly Earn.
<i>Maximum Monthly Benefit</i>	\$10,000
<i>Elimination Period</i>	180 Days
<i>Benefit Duration</i>	RBD w/ SSNRA
<i>Definition of Disability</i>	Partial
<i>Pre-Existing Limitation</i>	3/12
<i>Own Occupation</i>	24 Months
<i>Residual</i>	Included
<i>Participation</i>	100% - Non-Contributory
<i>SS Integration Method</i>	Full Family
<i>Mental/Nervous Limitation</i>	24 Months
<i>Survivor Benefit</i>	3 x Monthly Amount
<i>Rate Guarantee</i>	1 Year
	<i>Current / Renewal Rates</i>
<i>Total Employees</i>	23
<i>Total Covered Payroll</i>	\$214,164
<i>Proposed Rate/\$100</i>	\$0.422
<i>Proposed Premium</i>	\$903.77
<i>Administration Fee</i>	\$0.00
<i>Total Monthly Premium</i>	\$786.21
<i>Percent Change</i>	0.00%
<i>Total Annual Premium</i>	\$9,434.52