

ORANGE COUNTY TRANSPORTATION AUTHORITY

FINANCIAL OVERVIEW

Effective January 1, 2023

PLAN/COVERAGE		Current Annual Cost	Renewal Annual Cost	% Δ
MEDICAL	EEs			
PRISM-Kaiser Admin/TCU HMO	191	\$3,020,448	\$3,289,008	8.9%
PRISM-Kaiser Coach Operators HMO	597	\$9,312,624	\$10,141,296	8.9%
PRISM-Anthem HMO Admin/TCU	122	\$2,126,544	\$2,315,928	8.9%
PRISM-Anthem HMO Coach Operators	32	\$542,688	\$591,048	8.9%
PRISM-Anthem PPO Admin/TCU	63	\$1,234,416	\$1,344,432	8.9%
PRISM-Anthem PPO Coach Operators	40	\$727,008	\$791,808	8.9%
PRISM-Anthem CDHP Admin/TCU	143	\$2,460,012	\$2,678,748	8.9%
DENTAL				
PRISM-Delta Admin/TCU DMO	55	\$18,511	\$18,511	0.0%
Direct-Delta Coach Operators DMO	140	\$45,811	\$45,811	0.0%
PRISM-Delta Admin/TCU DPO	460	\$714,925	\$680,686	-4.8%
PRISM-Delta Coach Operators DPO	510	\$593,994	\$565,878	-4.7%
VISION			Enhanced VSP Base & Buy-Up	
PRISM-VSP Base Vision Plan Admin/TCU	520	\$147,254	\$207,341	40.8%
PRISM-VSP Buy-up Vision Admin/TCU (cost neutral)	86	N/A	\$9,962	N/A
PRISM-VSP Vision Coach Operators	650	\$95,754	\$95,754	0.0%
BASIC LIFE/AD&D			In Rate Guarantee Until 2024	
PRISM-Voya Life/AD&D Admin/TCU	541	\$190,541	\$190,541	0.0%
PRISM-Voya Life/AD&D Coach Operators	650	\$81,709	\$81,709	0.0%
SHORT TERM DISABILITY			In Rate Guarantee Until 2024	
PRISM-Voya STD Admin	487	\$31,617	\$31,617	0.0%
LONG TERM DISABILITY			In Rate Guarantee Until 2024	
PRISM-Voya LTD Admin/TCU	527	\$147,765	\$147,765	0.0%
FMLA Leave Administration				
VOYA	1355	\$27,234	\$27,234	0.0%
TOTAL ANNUAL PREMIUM		\$21,518,857	\$23,255,078	
ANNUAL DOLLAR CHANGE			\$1,736,221	
ANNUAL PERCENT CHANGE			8.1%	

CDHP - Consumer Driven Health Plan
DHMO - Dental Health Maintenance Organization
HMO - Health Maintenance Organization
PPO - Preferred Provider Organization
PRISM - Public Risk Innovation, Solutions, and Management
TCU - Transportation Communications International Union
VSP - Vision Service Plan