

# Protecting paychecks and enhancing programs

## DeKalb County, Georgia

6,700

Regular active employees

4,000

Pre- and post-65 retirees

“The Buck team’s collaborative approach to strategy planning, execution, and account management, plus their ability to bring subject matter experts – pharmacists, clinicians (RN), actuaries, voluntary benefits – to the table has really helped to guide us through the complex world of benefits.”

– Larry Jacobs,  
Assistant Finance Director

### Overview

In 2021, DeKalb County Commissioners’ faced severe budget constraints stemming from the COVID-19 pandemic, requiring the team to balance reduced revenues against increased salaries due to over-time and bonuses for first responders. Health spending and utilization were also suppressed during 2020 but anticipated to rise in 2021 in response to member needs.

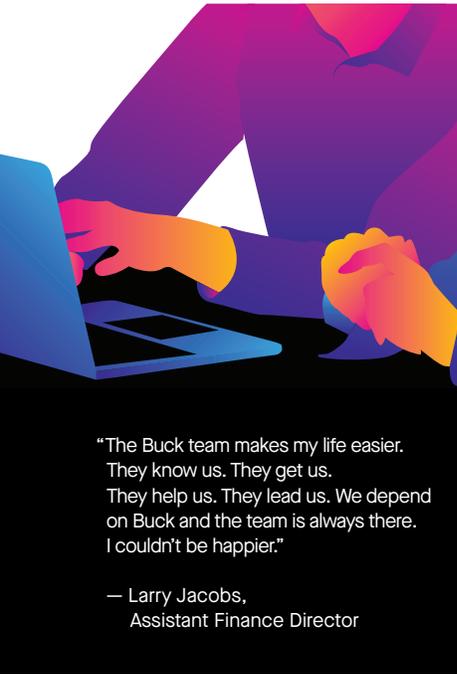
With a \$100M+ benefits budget, the county was looking to:

- Negotiate a flat year-over-year benefits program renewal without cost shifting through plan design or increased contributions. The goal was to protect employees’ paychecks and their point-of-service out-of-pocket costs when seeking medical care.
- Help lower-wage workers improve their financial wellbeing through building better credit, gaining access to lower interest rate loans, and finding opportunities to open and contribute to a savings account.
- Address concerns of a clunky and unsustainable voluntary benefits offering.

The financial situation was compounded by the County’s GASB \$1B liability that had already become a serious concern pre-pandemic, capturing the attention of the finance and risk management teams as well as the Commissioners.

### Our approach

Challenge	Solution	Results
Maintain a flat benefits budget.	After months of planning, evaluation of benefits program opportunities, vendor negotiations, and many iterations of budget projections, the County met their objective of a budget hold for the next plan year.	This approach has led to six years of no employee contribution increases, protecting employees’ paychecks.  The County’s pension COLA increases were also protected and sustained, with no changes to Medicare retirees’ contributions since 2014.
Improve employee financial wellbeing.	The team identified a best-in-class financial wellbeing vendor and the solution is being implemented for a 2022 launch.  To kickstart members’ savings, one of the County Commissioners has offered to match members’ savings, up to a defined amount in the first year.	Enhanced programs and wellbeing offerings will help to meet the needs of employees, members, and retirees.



“The Buck team makes my life easier. They know us. They get us. They help us. They lead us. We depend on Buck and the team is always there. I couldn't be happier.”

— Larry Jacobs,  
Assistant Finance Director

Challenge	Solution	Results
Streamline voluntary benefits.	With nearly 10 individual agents offering voluntary products to County employees, the programs had become unwieldy. And with no self-service options, members had to call in to an individual program to enroll or go to a face-to-face session with an enroller.  We consolidated the products with one vendor who was able to offer only those voluntary benefits that were truly beneficial to employees at group rates. We also implemented an online enrollment solution—that included core benefits as well—all at no cost to the County.	New voluntary products to help meet the needs of employees so they can plan for the future.
Reduce GASB liability.	Reducing the County's GASB liability was a multi-pronged and multi-year strategy. We replaced one of the Medicare Advantage plans with a new vendor and have successfully reduced the Sr. Advantage rate by 30%+ over the past eight years. We also split the pre-65-specific cost from the active employees' self-funded plan. Underwriting employees and pre-65 separately, and having each population pay their portion of the cost, relieved the County of millions of dollars of expense.	Buck's strategic planning, RFPs and negotiations have sustained important healthcare security and protected Medicare retirees from cost shifting. We also reduced the County's GASB liability from ~\$1B to ~\$700M, a reduction of 30%+ – keeping DeKalb's liability at a manageable level.

## The benefits of a long-term relationship

Working with DeKalb County for eight years, Buck has helped the team to solve many complex benefits challenges. Our strengths include:

- **Client-first approach:** Recommendations are always made with the County and their employees in mind. Our objective is to lower or stabilize the County's cost, improve members productivity, enhance engagement through education, and assist the County with offering health and welfare benefits that meet the needs of everyone, at the right time.
- **Engaging communications:** We set ourselves apart by being clear, concise, and accessible, educating County employees and retirees at all levels.

## Let's talk

To learn more about how Buck can help you meet your organizational challenges, please contact us at **1 866 355 6647** or **talktous@buck.com**.

**buck.com**

