

THIS AGENDA IS SUBJECT TO CHANGE WITH MINIMUM 24 HOURS NOTICE



## **UNIFIED FIRE AUTHORITY BOARD BENEFITS & COMPENSATION COMMITTEE AGENDA**

February 15, 2024, 8:00 a.m.

NOTICE IS HEREBY GIVEN THAT THE UNIFIED FIRE AUTHORITY BENEFITS AND COMPENSATION COMMITTEE SHALL ASSEMBLE BOTH ELECTRONICALLY AND IN-PERSON FOR A MEETING AT  
3380 SOUTH 900 WEST, SLC, UT 84119

THE PUBLIC MAY ATTEND ELECTRONICALLY VIA ZOOM WEBINAR AT:  
<https://zoom.us/j/91681046879?pwd=MEtoVmtwRG95ZFYrV0J3TUZtZUNBdz09>

Webinar ID: 916 8104 6879

Passcode: 8675309

- 
1. Call to Order – CLO Roberts
  2. Selection of Benefits and Compensation Committee Chair – CLO Roberts
  3. Public Comment

Please limit comments to three minutes each. The UFA Benefits and Compensation Committee typically will not engage directly but may direct staff to address comments following the meeting.

There are three options for comments during this meeting:

    - a. In-Person.
    - b. Live during the Webinar by logging in as described above. If you wish to make a comment, select the “Raise Hand” button at the bottom of the screen. You will then be added to the queue and invited to speak.
    - c. EMAIL: Public comments will be accepted prior to the meeting via email at [publiccomment@unifiedfire.org](mailto:publiccomment@unifiedfire.org) until 7:00 a.m. February 14, 2024. Emailed comments submitted prior to 7:00 a.m. February 14, 2024, will be read or summarized into the record, comments received after the deadline will be forwarded to the UFA Benefits and Compensation Committee, but not read into the meeting record or addressed during the meeting.
  4. Minutes Approval – Chair
    - January 3, 2024
  5. Health Insurance Review and Forecast – HR Director Day/Gallagher
  6. FY24/25 URS Rate Update – Chief Burchett/CFO Hill
  7. Civilian Market Comparison – Chief Burchett/HR Director Day

8. Sworn Market Comparison – Chief Burchett/HR Director Day/CFO Hill

9. Cost of Living Adjustment (CPI) – Chief Burchett/CFO Hill

10. VEBA Contribution – Chief Burchett/CFO Hill

11. Possible Closed Session

The UFA Benefits and Compensation Committee may consider a motion to enter into Closed Session. A closed meeting described under Utah Code Section 52-4-205 may be held for specific purposes including, but not limited to:

- a. discussion of the character, professional competence, or physical or mental health of an individual;
- b. strategy sessions to discuss pending or reasonably imminent litigation;
- c. strategy sessions to discuss the purchase, exchange, or lease of real property;
- d. discussion regarding deployment of security personnel, devices, or systems; and
- e. investigative proceedings regarding allegations of criminal misconduct.

A closed meeting may also be held for attorney-client matters that are privileged pursuant to Utah Code § 78B-1-137, and for other lawful purposes that satisfy the pertinent requirements of the Utah Open and Public Meetings Act.

12. Adjournment – Chair

**THE PUBLIC IS INVITED TO PARTICIPATE IN ALL UFA MEETINGS.**

**In accordance with the Americans with Disabilities Act, UFA will make reasonable accommodation for participation in the meetings. Please call the clerk at least three working days prior to the meeting at 801-743-7213. Motions relating to any of the foregoing, including final action, may be taken at the meeting. This meeting will also be held electronically to allow members of the UFA Benefits & Compensation Committee to participate. This agenda is subject to change with a minimum 24-hour notice.**

**CERTIFICATE OF POSTING**

The undersigned, does hereby certify that the above agenda notice was posted on this 14<sup>th</sup> day of February 2024 on the UFA bulletin boards, the UFA website [www.unifiedfire.org](http://www.unifiedfire.org), posted on the Utah State Public Notice website <http://www.utah.gov/pmn/index.html> and was emailed to at least one newspaper of general circulation with the jurisdiction of the public body.

Cyndee Young, UFA Board Clerk



**UNIFIED FIRE AUTHORITY BOARD  
BENEFITS AND COMPENSATION COMMITTEE MEETING MINUTES**

January 3, 2024 9:00 a.m.

This meeting was held both in-person and electronically via ZOOM.

**Committee Members Present:**

Mayor Overson  
Mayor Silvestrini  
Council Member Hull

Mayor Dahle  
Council Member Buroker

**Staff:**

Chief Burchett  
CLO Roberts  
CFO Hill

Kiley Day  
Cyndee Young  
Brandon Dodge, Local 1696

**Guests:**

Amanda Lawrence  
Anthony Widdison  
Ben Porter  
Bill Brass  
Brad Larson  
Bryan Case  
Cal Ricotta  
Calle Ellingson  
Catherine Kanter, UFA Board  
Chet Ellis  
Cliff Burningham  
Courtney Samuel  
Debbie Cigarroa  
Dustin Dern  
Erica Langenfass  
Jared Henderson, UFA Board  
Jason Kamp  
Jenn Bevan

Jeremy Robertson  
Kate Turnbaugh  
Kelly Millard  
Kiyoshi Young  
Kyle Maurer, Herriman  
Lana Burningham  
Marcus Stevenson, UFA Board  
Mark Jones  
Matt Anderson  
Michael Conn  
Mike Bagley  
Mike Weichers, UFA Board  
Molly Doyle  
Nile Easton  
Paul Fotheringham,  
Holladay  
Paul Story  
Riley Pilgrim

Scott McNeil  
Sean Callesto  
Sean Garrett  
Shawn Peterson  
Shelli Fowlks  
Station 103  
Station 104  
Station 110  
Station 113  
Steve Prokopis  
Sylvia Cardenas  
Tara Behunin  
Tua Tho  
Tyler Lintz  
Val Greensides  
Wesley Lathen

Call to Order

Meeting called to order by Chair Dahle at 9:09 a.m.

Mayor Dahle stated that this will be his last B&C Meeting and Holladay Council Member Paul Fotheringham will take his place on the UFA Board and on the B&C Committee as well  
Mayor Dahle stated that UFA is in a great position and is stable and healthy, this is a good time for him to step away

Mayor Silvestrini and UFA Local Member Jeremy Robertson thanked Mayor Dahle for his service and partnership

### Public Comments

None

Public comment made available live and with a posted email address

### Minutes Approval

Council Member Henderson moved to approve the minutes from the March 30, 2023 Benefits & Compensation Committee Meeting as submitted

Mayor Silvestrini seconded the motion

All in favor, none opposed

### Sworn Wage Discussion – Chair Dahle

- ◆ Mayor Dahle clarified that this is the main reason for this meeting today, to provide Chief Burchett and staff clear guidance on the Top 3 goal
  - ◆ Mayor Dahle clarified that this is not policy, but an aspirational goal
- ◆ The inclusion of Park City in the comparisons will also be discussed
- ◆ Engineer Molly Doyle, speaking on behalf of Local 1696, addressed the Committee about the importance of security for personnel and the immeasurable value the crews bring to the municipalities they serve
- ◆ Mayor Dahle explained that the work done in B&C focuses on the Firefighters and keeping UFA a destination department, but there is the need to be responsive to citizens and taxes
- ◆ Local President Dodge is in support of the inclusion of Park City in the comparisons, the current system of comparison is currently working as UFA is competing for the same personnel as Park City
  - ◆ President Dodge explained the history of the 48/96 work schedules
  - ◆ President Dodge feels we have a great system as is, and thanked the Committee for their efforts, but doesn't want to see the inclusion of Park City be changed, but he understands the Boards position
- ◆ Chief Burchett provided some history of how the Top 3 evolved and explained that the current Board shouldn't be tied to decisions of the past, but hopes that this Committee will support the direction previously chosen
  - ◆ Chief explained that the employees need to know that the Board and Chief will do anything to keep wages as competitive as possible
  - ◆ The employees need to know that this is the highest priority
- ◆ Chief feels the benefit of the Top 3 is similar to the Capital Replacement Plan which helps smooth out spiking, and the goal is to keep wages from a large spike to play catch-up in the future
- ◆ UFA has needs, but the highest priority is recruitment and retention, UFA is about people and without them, the service doesn't exist, the employees make us great
  - ◆ Chief feels what we have been doing is working and UFA has great employees and that the Board should do all they can to hold our position
- ◆ Council Member Henderson stated that there needs to be discussion on a sustainable system, reminding the Committee that they are representing the taxpayer and Public Safety is the highest tax for the most important service
  - ◆ Council Member Henderson clarified that he is not looking to make changes or cut anything, his main concern is the ability to sustain the model
  - ◆ We have the competitive edge and if pay is the only thing, then we are doing something wrong
  - ◆ Park City isn't the issue, the Top 3 is aspirational and our policy is to stay competitive, but getting to the point of being at the top is getting out ahead of our skis
  - ◆ There needs to be sustainability to prevent a bust, especially with all the work that was done to catch up
  - ◆ Top 3 across the board is not sustainable and it can't constrict future boards to this decision

- ◆ Citizens want top quality service they can afford, and it will reach a point where they can't afford it any longer and must pursue other options
- ◆ The goal is to keep UFA competitive and sustainable, there will be fewer of you and the pain that was experienced before will be a reality again if this is not done right
- ◆ Sustainability is what provides the security to personnel as Molly Doyle discussed
- ◆ COLA does not exist in the private sector, Council Member Henderson is not pushing for changes this budget, but COLA is the biggest driver on compensation
- ◆ If a more sustainable measure can be found, rather than COLA, this may provide more security and peace of mind
- ◆ Work must begin to build steps to a system that is sustainable
- ◆ Mayor Weichers agrees this is a bigger discussion than the meeting today
  - ◆ He feels that omitting Park City would not make much difference, but feels Park City is not comparable
- ◆ Mayor Dahle stated that UFA does not need to be the #1 in pay, it is more about culture and being a premier agency
  - ◆ UFA has no control over other agencies and variables for budget consideration
  - ◆ Agrees that the discussion going forward should be how to deal with COLA
- ◆ Council Member Buroker agrees with Council Member Henderson
- ◆ Mayor Silvestrini feels Park City doesn't need to drive what we do
  - ◆ Maintaining the lead on wages and benefits is something we don't want to get behind on
- ◆ Mayor Dahle clarified that at the next B&C Committee Meeting data will be reviewed and a decision made on 2/15/24
  - ◆ Staff will be asked to provide data with and without Park City
  - ◆ The long-term goal is to smooth COLA for next year as Council Member Henderson suggested

Closed Session

None

Adjournment

Council Member Henderson moved to adjourn the January 3, 2024 Benefits & Compensation Committee Meeting

Mayor Silvestrini seconded the motion

All voted in favor, none opposed





# UNIFIED FIRE AUTHORITY

## MEMORANDUM

TO: UFA Benefits and Compensation Committee  
 FROM: CFO Tony Hill  
 DATE: February 15, 2024  
 SUBJECT: FY24/25 URS Contribution Rates

### Tier 1

The rate for our Tier 1 employee's is reducing in FY24/25. Firefighters by 2.0%, public safety by 0.50%, and public employees by 1.0%. This decrease provides **\$498,933** in estimated savings.

### Tier 2

The rate for our Tier 2 employees is adjusting with changes in both the employee and employer portion. With staff's recommendation that UFA continue to "pick up" the employee portion for all tier 2 employees, the net rate change is a 0.73% increase for firefighters, 1.64% increase for public safety, and a 1.0% reduction for public employees. These rate increases are netted with the elective contribution already being provided by UFA. The estimated net cost of the tier 2 rate adjustments is **\$93,400**.

In total the changes in URS rates will provide an estimated net savings of **\$405,533**

Below is a summary of the FY24/25 preliminary URS contribution rates:

Utah Retirement Systems Contribution Rates													
Tier 1:	FY23/24				FY24/25				Difference				
Firefighter	23.05%				21.05%				-2.00%				
Public Safety	35.71%				35.21%				-0.50%				
Public Employees	17.97%				16.97%				-1.00%				
Tier 2:	FY23/24				FY24/25				Difference				
	Employee	Employer	Employer 401k*	Total	Employee	Employer	Employer 401k*	Total	Employee	Employer	Employer 401k*	Total	
Firefighter - Hybrid	2.59%	14.08%	1.41%	18.08%	4.73%	14.08%	0.00%	18.81%	2.14%	0.00%	-1.41%	0.73%	
Firefighter - Defined Contribution	0.00%	14.08%	4.00%	18.08%	0.00%	14.08%	4.73%	18.81%	0.00%	0.00%	0.73%	0.73%	
Public Safety - Hybrid	2.59%	26.99%	0.00%	29.58%	4.73%	26.49%	0.00%	31.22%	2.14%	-0.50%	0.00%	1.64%	
Public Employee - Hybrid	0.00%	16.19%	3.00%	19.19%	0.70%	15.19%	2.30%	18.19%	0.70%	-1.00%	-0.70%	-1.00%	
Public Employee - Defined Contribution	0.00%	16.19%	3.00%	19.19%	0.00%	15.19%	3.00%	18.19%	0.00%	-1.00%	0.00%	-1.00%	
*Elective contribution from UFA													





# UNIFIED FIRE AUTHORITY

TO: Benefits and Compensation Committee  
FROM: Kiley Day, HR Director  
SUBJECT: Civilian Market Wage Analysis  
DATE: February 15, 2024

## EXECUTIVE SUMMARY

HR conducted classification reviews for 75 civilian positions as part of this year's market wage analysis. As a result, 26 positions are proposed to be reclassified to a higher pay grade, with a total increased cost of \$80,783 and a 0.12% member fee. In addition, if UFA adopted a "top third" compensation target, 59 positions would be proposed to be reclassified to a higher pay grade with a total increased cost of approximately \$162,899.

In reviewing positions annually and making appropriate adjustments, UFA will remain competitive and current in the market, which is beneficial for recruitment and retention. In addition, the annual analysis has reduced the need to conduct an in-depth analysis before recruiting, reducing the amount of mid-year board approvals.

## BACKGROUND:

The Human Resource Division has developed an annual Job Classification Review program to evaluate civilian positions (titles, grades, and job descriptions).

Each Classification Review entails the following:

- Obtaining an updated job description
- Conducting a market analysis of both private and public sector markets
  - We utilize the Technology Net Compensation Survey System as the primary source for comparable public-sector wage information. The vast majority of public-sector jurisdictions (Cities, Counties, and Special Districts) in the State subscribe to this system and input information regarding wages and benefits for a wide variety of positions. This is the same system we use to compile the Wage Comparison Tables for the sworn Firefighter positions.
  - We utilize the Utah Department of Workforce Service's economic data for the Salt Lake Area to obtain private-sector wage information where available and appropriate.
- Comparing the position to internal comparisons based on organizational structure and similar levels of scope and responsibility

- Considering other compensable factors related to the position as appropriate
- Reviewing the results with the Section Chief, Fire Chief, and CFO to ensure comparison accuracy
- The Fire Chief will present the proposed wage comparable summary report to the UFA Benefits & Compensation Committee for review and discussion.
- After the initial UFA Benefits & Compensation Committee Meeting employees and their Division Chief/Manager can meet with the HR director to review the data to ensure accuracy. If additional changes need to be made, a discussion with the Fire Chief will occur before presenting the final wage comparable summary report at the final UFA Benefits & Compensation Committee meeting.
- The Fire Chief will present the final wage comparable summary report to the UFA Benefits & Compensation Committee for the last review and discussion.

Staff conducted classification reviews for 75 positions as part of this year's budget process. 26 positions are proposed to increase their grade. A single grade increase is proposed to receive a 3% market increase for each employee. If the position requires two or more grade increases to maintain market wage, the employee is proposed to receive a 6% increase.

If the employee is proposed to receive a 3% or 6% increase due to a market adjustment, and the 3% or 6% does not get the employee to the bottom of the new grade minimum salary, in that case, the employee will be increased in whatever percentage is necessary to meet the minimum salary of the new grade. Due to that situation, three positions within the Wildland Division are moving more than the 3% and 6%.

All positions receiving a market increase will advance through the appropriate grade's salary range until the maximum salary is reached.

Positions receiving a reclassification based on the average in the market:

FY 24/25 BUDGET YEAR CLASSIFICATION REVIEWS					
Division	Current Position Title	Current Grade	Proposed Grade	% Increase	Full-time/ Part-time
Finance	Chief Financial Officer	42	43	3%	FT
Logistics	Lead Mechanic	25	26	3%	FT
	Office Specialist	15	16	3%	PT
Information Outreach	Community Outreach Coordinator	24	26	6%	FT
EMS	EMS Training Division Coordinator	27	28	3%	FT
	Administrative Coordinator to EMS Division Coordinator	19	21	6%	FT
Wildland	**Wildland Coordinator	27	28	3%	FT
	**Wildland Foreman	25	26	3%	Variable
	**Wildland Squad Boss	21	24	8%	Variable
	**Wildland Squad Boss	21	24	8%	Variable
	**Wildland Squad Boss	21	24	11%	Variable
	**Senior Wildland Firefighter	19	20	3%	Variable
**Senior Wildland Firefighter	19	20	3%	Variable	
Special Enforcement	Fire Investigator	27	29	6%	FT

	Fire Investigator	27	29	6%	FT
	Fire Investigator	27	29	6%	FT
	Fire Investigator	27	29	6%	FT
Information Technology	Information Technology Manager	39	40	3%	FT
	IT Technician II	24	25	3%	FT
Human Resources	Human Resources Director	39	40	3%	FT
	Administrative Coordinator to Human Resources Technician	19	21	6%	PT
Fire Prevention	Office Specialist	15	16	3%	FT
US&R	Office Specialist	15	16	3%	PT
Emergency Management	Emergency Management Director	38	39	3%	FT
	GIS Specialist	28	29	3%	FT
	PIO/JIC Manager	28	29	3%	FT

\*\* Pending Approval Due to State Funding



**Unified Fire Authority  
Wage Comparable Summary Report  
As of January 31, 2024**

Last Updated 01-31-2024

Agency (Population)	Entry Firefighter	AEMT Firefighter	Engineer	Entry Paramedic	Senior Paramedic	Captain
Draper (51,749)	\$ 50,257	\$ 74,854	\$ 81,736	\$ 58,327	\$ 86,618	\$ 99,706
Layton (83,291)	\$ 50,393	\$ 66,352	\$ 70,827	\$ 62,983	\$ 84,205	\$ 105,948
Lehi (79,978)	\$ 48,004	\$ 59,673	\$ 79,649	\$ 58,067	\$ 80,960	\$ 109,930
Murray (49,729)	\$ 57,244	\$ 76,835	\$ 89,604	\$ 68,622	\$ 92,134	\$ 108,197
Ogden (86,798)	\$ 51,724	\$ 69,008	\$ 79,359	\$ 64,340	\$ 85,839	\$ 98,821
Orem (97,861)	\$ 48,196	\$ 58,823	\$ 92,598	\$ 61,145	\$ 92,598	\$ 105,194
Park City Fire (8,457)	\$ 58,473	\$ 89,940	\$ 100,588	\$ 66,714	\$ 101,994	\$ 118,818
Provo (114,084)	\$ 51,005	\$ 65,233	\$ 87,418	\$ 57,638	\$ 87,418	\$ 106,257
Salt Lake City (200,478)	\$ 49,114	\$ 79,823	\$ 85,294	\$ 56,625	\$ 91,970	\$ 104,034
Sandy (95,050)	\$ 60,125	\$ 83,699	\$ 92,186	\$ 71,002	\$ 98,862	\$ 114,962
South Davis Metro (120,000)	\$ 53,684	\$ 85,027	\$ 94,118	\$ 66,938	\$ 94,118	\$ 113,685
South Jordan (80,139)	\$ 53,890	\$ 75,621	\$ 85,531	\$ 64,021	\$ 89,851	\$ 101,633
South Salt Lake (26,166)	\$ 64,838	\$ 101,159	\$ 105,265	\$ 67,916	\$ 106,907	\$ 114,572
West Jordan (116,541)	\$ 54,759	\$ 79,090	\$ 91,699	\$ 70,145	\$ 96,329	\$ 114,500
West Valley (139,110)	\$ 52,763	\$ 75,392	\$ 83,576	\$ 64,006	\$ 86,142	\$ 104,183
Related to Top Three FY 17-18	-4.44%	-10.68%	-4.68%	-6.73%	-7.23%	-8.24%
Related to Top Three FY 18-19	8.62%	-13.32%	-7.43%	-1.43%	-7.88%	-8.33%
Related to Top Three FY 19-20	3.65%	-3.95%	0.28%	-5.13%	-0.17%	-1.67%
Related to Top Three FY 20-21	0.07%	0.01%	0.11%	0.00%	1.01%	0.01%
Related to Top Three FY 21-22	1.13%	-1.88%	-0.08%	-2.52%	-1.31%	0.49%
Related to Top Three FY 22-23	0.21%	3.32%	-4.44%	-4.40%	2.56%	-2.09%
Related to Top Three FY 23-24	-9.64%	-5.00%	-3.28%	-6.02%	-5.19%	-4.10%
<b>Unified Fire Authority (460,623)</b>	<b>\$52,209</b>	<b>\$80,982</b>	<b>\$91,132</b>	<b>\$64,728</b>	<b>\$93,983</b>	<b>\$110,058</b>

- Negative figures indicate UFA wages are below comparable wage in the specific category
- Positive figures indicate UFA wages are above the comparable wage in the specific category
- Unified Fire Authority Population figure source: Kem Gardner Policy Institute, University of Utah
- Entry Firefighter - Removed Park City, South Davis Metro, and South Jordan AEMT is a requirement for Entry Firefighter

Salt Lake and Utah County Subcounty Estimates;  
Subcounty Estimates Data (Excel Format) / City-Population tab / Total Population column

## ENTRY FIREFIGHTER as of 01-31-2024

Last Updated 01-31-2024

Agency (Population)		Base Salary	Bonus	VEBA	Deferred Comp		Employer URS Pickup for Tier II		Total Base Wage	Specialty Pay	Comments
					Percentage	Amount	Percentage	Amount			
South Salt Lake	(26,166)	63,152	50	-	-	-	2.59%	1,636	<b>64,838</b>	-	Deferred Comp is Tier 2 Only
Sandy	(95,050)	57,262	-	-	2.41%	1,380	2.59%	1,483	<b>60,125</b>	-	
Murray	(49,729)	54,213	-	-	3.00%	1,626	2.59%	1,404	<b>57,244</b>	-	
West Jordan	(116,541)	53,377	-	-	-	-	2.59%	1,382	<b>54,759</b>	-	Deferred Comp is Tier 2 Only
West Valley	(139,110)	50,447	-	-	2.00%	1,009	2.59%	1,307	<b>52,763</b>	-	
Ogden	(86,798)	48,152	-	-	4.83%	2,326	2.59%	1,247	<b>51,724</b>	-	
Provo	(114,084)	49,717	-	-	-	-	2.59%	1,288	<b>51,005</b>	-	Deferred Comp is Tier 2 Only
Layton	(83,291)	49,092	30	-	-	-	2.59%	1,271	<b>50,393</b>	-	
Draper	(51,749)	47,961	100	-	1.99%	954	2.59%	1,242	<b>50,257</b>	-	
Salt Lake City	(200,478)	47,258	-	632	-	-	2.59%	1,224	<b>49,114</b>	-	Deferred Comp is Tier 2 Only
Orem	(97,861)	46,492	500	-	-	-	2.59%	1,204	<b>48,196</b>	-	
Lehi	(79,978)	46,729	65	-	-	-	2.59%	1,210	<b>48,004</b>	-	
Park City Fire	(8,457)	56,997	-	-	-	-	2.59%	1,476	<b>58,473</b>	-	AEMT is minimum level
South Jordan	(80,139)	51,339	200	-	1.99%	1,022	2.59%	1,330	<b>53,890</b>	-	DC is Tier 2 Only; AEMT is min level
South Davis Metro	(120,000)	51,089	-	-	2.49%	1,272	2.59%	1,323	<b>53,684</b>	-	AEMT is minimum level
Average		51,154							53,202		
<b>Unified Fire Authority</b>	<b>(460,623)</b>	<b>49,254</b>	<b>-</b>	<b>985</b>	<b>1.41%</b>	<b>694</b>	<b>2.59%</b>	<b>1,276</b>	<b>52,209</b>	<b>-</b>	Deferred Comp is Tier 2 Only
Related to Top Three FY 17-18									-4.44%	-	
Related to Top Three FY 18-19									8.62%	-	
Related to Top Three FY 19-20									3.65%	-	
Related to Top Three FY 20-21									0.07%	-	
Related to Top Three FY 21-22									1.13%	-	
Related to Top Three FY 22-23									0.21%	-	
Related to Top Three Current									-9.64%	-	

- Data compiled from Wasatch Compensation salary survey system and jurisdiction pay plans; verified with jurisdiction's HR departments.
- Entry Firefighter - Removed Park City, South Davis Metro, and South Jordan AEMT is a requirement for Entry Firefighter

## AEMT FIREFIGHTER as of 01-31-2024

Last Updated 01-31-2024

Agency (Population)	Base Salary	Bonus	VEBA	Deferred Comp		Total Base Wage	Specialty Pay	Comments
				Percentage	Amount			
South Salt Lake (26,166)	97,220	3,939	-	-	-	<b>101,159</b>	-	AEMT is minimum level
Park City Fire (8,457)	85,940		4,000	-	-	<b>89,940</b>	-	AEMT is minimum level
South Davis Metro (120,000)	85,027	-	-	-	-	<b>85,027</b>	-	AEMT is minimum level
Sandy (95,050)	83,699	-	-	-	-	<b>83,699</b>	-	Topped out Firefighter - Don't have this rank  Hazmat/Tech Rescue Specialty Pay AEMT is required at this level Tier 1 pay 1.45% of URS, AEMT Required
Salt Lake City (200,478)	78,291	900	632	-	-	<b>79,823</b>	-	
West Jordan (116,541)	79,090	-	-	-	-	<b>79,090</b>	-	
Murray (49,729)	74,597	-	-	3.00%	2,238	<b>76,835</b>	-	
South Jordan (80,139)	75,421	200	-	-	-	<b>75,621</b>	-	
West Valley (139,110)	75,392	-	-	-	-	<b>75,392</b>	3,750	
Draper (51,749)	73,994	860	-	-	-	<b>74,854</b>	-	
Ogden (86,798)	70,023	-	-	-1.45%	(1,015)	<b>69,008</b>	-	
Layton (83,291)	66,322	30	-	-	-	<b>66,352</b>	-	
Provo (114,084)	65,233	-	-	-	-	<b>65,233</b>	-	
Lehi (79,978)	59,608	65	-	-	-	<b>59,673</b>	-	AEMT is required at this level
Orem (97,861)	58,323	500	-	-	-	<b>58,823</b>	-	AEMT is required at this level
Average	75,212					76,035		
<b>Unified Fire Authority (460,623)</b>	<b>78,623</b>	<b>786</b>	<b>1,572</b>	<b>-</b>	<b>-</b>	<b>80,982</b>	<b>-</b>	AEMT is required at this level
Related to Top Three FY 17-18						-10.68%	-	
Related to Top Three FY 18-19						13.32%	-	
Related to Top Three FY 19-20						-3.95%	-	
Related to Top Three FY 20-21						0.01%		
Related to Top Three FY 21-22						-1.88%		
Related to Top Three FY 22-23						3.32%		
Related to Top Three						-5.00%		

• Data compiled from Wasatch Compensation salary survey system and jurisdiction pay plans; verified with jurisdiction's HR departments.

## SPECIALIST/ENGINEER TOP STEP as of 01-31-2024

Last Updated 01-31-2024

Agency (Population)	Base Salary	Bonus	VEBA	Deferred Comp		Total Base Wage	Specialty Pay	Comments
				Percentage	Amount			
South Salt Lake (26,166)	101,168	4,097	-	-	-	105,265	-	Hazmat/Tech Rescue
Park City Fire (8,457)	96,588		4,000	-	-	100,588	-	
South Davis Metro (120,000)	94,118	-	-	-	-	94,118	-	
Orem (97,861)	92,098	500	-	-	-	92,598	-	Master Engineer (requires special team involvement)
Sandy (95,050)	92,186	-	-	-	-	92,186	-	
West Jordan (116,541)	91,699	-	-	-	-	91,699	-	
Murray (49,729)	86,994	-	-	3.00%	2,610	89,604	-	
Provo (114,084)	87,418	-	-	-	-	87,418	7,444	
South Jordan (80,139)	85,331	200	-	-	-	85,531	-	
Salt Lake City (200,478)	83,762	900	632	-	-	85,294	-	
West Valley (139,110)	83,576	-	-	-	-	83,576	14,500	
Draper (51,749)	80,808	928	-	-	-	81,736	-	
Lehi (79,978)	79,584	65	-	-	-	79,649	-	
Ogden (86,798)	80,527	-	-	-1.45%	(1,168)	79,359	-	Hazmat/Tech Resuce; Tier 1 pay 1.45% of URS
Layton (83,291)	70,797	30	-	-	-	70,827	12,272	Paramedic Specialty Pay
Average	87,110					87,963		
<b>Unified Fire Authority (460,623)</b>	<b>88,478</b>	<b>885</b>	<b>1,770</b>	<b>-</b>	<b>-</b>	<b>91,132</b>		
Related to Top Three FY 17-18						-4.68%	-	
Related to Top Three FY 18-19						-7.43%	-	
Related to Top Three FY 19-20						0.28%	-	
Related to Top Three FY 20-21						0.11%	-	
Related to Top Three FY 21-22						-0.08%	-	
Related to Top Three FY 22-23						-4.44%	-	
Related to Top Three						-3.28%	-	

• Data compiled from Wasatch Compensation salary survey system and jurisdiction pay plans; verified with jurisdiction's HR departments.

## ENTRY PARAMEDIC as of 01-31-2024

Last Updated 01-31-2024

Agency (Population)	Base Salary	Bonus	VEBA	Deferred Comp		Employer URS Pickup		Total Base Wage	Specialty Pay	Comments
				Percentage	Amount	Percentage	Amount			
Sandy (95,050)	67,621	-	-	2.41%	1,630	2.59%	1,751	<b>71,002</b>	-	
West Jordan (116,541)	68,374	-	-	-	-	2.59%	1,771	<b>70,145</b>	-	
Murray (49,729)	64,989	-	-	3.00%	1,950	2.59%	1,683	<b>68,622</b>	-	Deferred Comp is Tier 2 Only
South Salt Lake (26,166)	66,152	50	-	-	-	2.59%	1,713	<b>67,916</b>	-	
South Davis Metro (120,000)	63,702	-	-	2.49%	1,586	2.59%	1,650	<b>66,938</b>	-	
Park City Fire (8,457)	65,030	-	-	-	-	2.59%	1,684	<b>66,714</b>	-	
Ogden (86,798)	59,896	-	-	4.83%	2,893	2.59%	1,551	<b>64,340</b>	-	Deferred Comp is Tier 2 Only
South Jordan (80,139)	61,026	200	-	1.99%	1,214	2.59%	1,581	<b>64,021</b>	-	Deferred Comp is Tier 2 Only
West Valley (139,110)	61,197	-	-	2.00%	1,224	2.59%	1,585	<b>64,006</b>	3,750	DC Tier 2 Only; HM/HR Specialty Pay
Layton (83,291)	61,364	30	-	-	-	2.59%	1,589	<b>62,983</b>	-	
Orem (97,861)	59,114	500	-	-	-	2.59%	1,531	<b>61,145</b>	-	
Draper (51,749)	55,677	100	-	1.99%	1,108	2.59%	1,442	<b>58,327</b>	-	Deferred Comp is Tier 2 Only
Lehi (79,978)	56,538	65	-	-	-	2.59%	1,464	<b>58,067</b>	-	
Provo (114,084)	56,183	-	-	-	-	2.59%	1,455	<b>57,638</b>	-	
Salt Lake City (200,478)	54,579	-	632	-	-	2.59%	1,414	<b>56,625</b>	-	
<b>Average</b>	<b>61,430</b>							<b>63,899</b>		
<b>Unified Fire Authority (460,623)</b>	<b>61,064</b>	<b>-</b>	<b>1,221</b>	<b>1.41%</b>	<b>861</b>	<b>2.59%</b>	<b>1,582</b>	<b>64,728</b>	<b>-</b>	Deferred Comp is Tier 2 Only
<b>Related to Top Three FY 17-18</b>								<b>-6.73%</b>	<b>-</b>	
<b>Related to Top Three FY 18-19</b>								<b>-1.43%</b>	<b>-</b>	
<b>Related to Top Three FY 19-20</b>								<b>-5.13%</b>	<b>-</b>	
<b>Related to Top Three FY 20-21</b>								<b>0.00%</b>	<b>-</b>	
<b>Related to Top Three FY 21-22</b>								<b>-2.52%</b>	<b>-</b>	
<b>Related to Top Three FY 22-23</b>								<b>-4.40%</b>	<b>-</b>	
<b>Related to Top Three</b>								<b>-6.02%</b>	<b>-</b>	

• Data compiled from Wasatch Compensation salary survey system and jurisdiction pay plans; verified with jurisdiction's HR departments.

## SENIOR PARAMEDIC TOP STEP as of 01-31-2024

Last Updated 01-31-2024

Agency (Population)	Base Salary	Bonus	VEBA	Deferred Comp		Total Base Wage	Specialty Pay	Comments
				Percentage	Amount			
South Salt Lake (26,166)	102,747	4,160	-	-	-	106,907	-	
Park City Fire (8,457)	97,994		4,000	-	-	101,994	-	
Sandy (95,050)	98,862	-	-	-	-	98,862	-	
West Jordan (116,541)	96,329	-	-	-	-	96,329	-	
South Davis Metro (120,000)	94,118	-	-	-	-	94,118	-	
Orem (97,861)	92,098	500	-	-	-	92,598	-	
Murray (49,729)	89,450	-	-	3.00%	2,684	92,134	-	
Salt Lake City (200,478)	90,438	900	632	-	-	91,970	-	
South Jordan (80,139)	89,651	200	-	-	-	89,851	-	
Provo (114,084)	87,418	-	-	-	-	87,418	7,444	Master Paramedic (requires special team involvement)
Draper (51,749)	85,642	976	-	-	-	86,618	-	
West Valley (139,110)	86,142	-	-	-	-	86,142	3,750	Hazmat/Tech Rescue Specialty Pay
Ogden (86,798)	87,102	-	-	-1.45%	(1,263)	85,839	-	Tier 1 pay 1.45% of URS
Layton (83,291)	84,175	30	-	-	-	84,205	-	
Lehi (79,978)	80,895	65	-	-	-	80,960	-	
Average	90,871					91,730		
<b>Unified Fire Authority (460,623)</b>	<b>91,246</b>	<b>912</b>	<b>1,825</b>	<b>-</b>	<b>-</b>	<b>93,983</b>	<b>-</b>	
Related to Top Three FY 17-18						-7.23%	-	
Related to Top Three FY 18-19						-7.88%	-	
Related to Top Three FY 19-20						-0.17%	-	
Related to Top Three FY 20-21						1.01%		
Related to Top Three FY 21-22						-1.31%		
Related to Top Three FY 22-23						2.56%		
Related to Top Three						-5.19%		

• Data compiled from Wasatch Compensation salary survey system and jurisdiction pay plans; verified with jurisdiction's HR departments.

### CAPTAIN TOP STEP as of 01-31-2024

Last Updated 01-31-2024

Agency (Population)	Base Salary	Bonus	VEBA	Deferred Comp		Total Base Wage	Specialty Pay	Comments
				Percentage	Amount			
Park City Fire (8,457)	114,818		4,000	-	-	<b>118,818</b>	-	
Sandy (95,050)	114,962	-	-	-	-	<b>114,962</b>	-	
South Salt Lake (26,166)	110,117	4,455	-	-	-	<b>114,572</b>	-	
West Jordan (116,541)	114,500	-	-	-	-	<b>114,500</b>	-	
South Davis Metro (120,000)	113,685	-	-	-	-	<b>113,685</b>	-	
Lehi (79,978)	109,865	65	-	-	-	<b>109,930</b>	-	
Murray (49,729)	105,046	-	-	3.00%	3,151	<b>108,197</b>	-	
Provo (114,084)	106,257	-	-	-	-	<b>106,257</b>	-	
Layton (83,291)	105,918	30	-	-	-	<b>105,948</b>	12,272	Paramedic Specialty Pay
Orem (97,861)	104,694	500	-	-	-	<b>105,194</b>	-	
West Valley (139,110)	104,183	-	-	-	-	<b>104,183</b>	5,300	Paramedic Specialty Pay
Salt Lake City (200,478)	102,502	900	632	-	-	<b>104,034</b>	-	
South Jordan (80,139)	101,433	200	-	-	-	<b>101,633</b>	-	
Draper (51,749)	98,600	1,106	-	-	-	<b>99,706</b>	-	
Ogden (86,798)	100,275		-	-1.45%	(1,454)	<b>98,821</b>	-	Tier 1 pay 1.45% of URS
<b>Average</b>	<b>107,124</b>					<b>108,029</b>		
<b>Unified Fire Authority (460,623)</b>	<b>106,852</b>	<b>1,069</b>	<b>2,137</b>	<b>-</b>	<b>-</b>	<b>110,058</b>	<b>-</b>	
<b>Related to Top Three FY 17-18</b>						<b>-8.24%</b>	<b>-</b>	
<b>Related to Top Three FY 18-19</b>						<b>-8.33%</b>	<b>-</b>	
<b>Related to Top Three FY 19-20</b>						<b>-1.67%</b>	<b>-</b>	
<b>Related to Top Three FY 20-21</b>						<b>0.01%</b>	<b>-</b>	
<b>Related to Top Three FY 21-22</b>						<b>0.49%</b>	<b>-</b>	
<b>Related to Top Three FY 22-23</b>						<b>-2.09%</b>	<b>-</b>	
<b>Related to Top Three</b>						<b>-4.10%</b>	<b>-</b>	

• Data compiled from Wasatch Compensation salary survey system and jurisdiction pay plans; verified with jurisdiction's HR departments.



**Unified Fire Authority  
FY24/25 Market Adjustment Options - Sworn  
February 15, 2024**

Rank	Top 3		Top 3 w/o Park City	
	% increase	\$ increase	% increase	\$ increase
Entry Firefighter (83)	9.64%	\$ 527,536	9.64%	\$ 527,536
AEMT Firefighter (29)	5.00%	\$ 107,948	3.36%	\$ 72,541
Specialist (103)	3.28%	\$ 362,464	1.61%	\$ 177,917
Entry Paramedic (36)	6.02%	\$ 188,723	6.02%	\$ 188,723
Senior Paramedic (3% Over-market) (99)	8.19%	\$ 931,933	5.50%	\$ 625,840
Captain/BC/DC/OC/FM/AC (116)	4.10%	\$ 682,900	4.04%	\$ 672,906
OT Increase based on Market		\$ 203,802		\$ 164,209
<b>Total</b>		<b>\$3,005,306</b>		<b>\$2,429,672</b>
<b>Member Fee Impact</b>		<b>4.47%</b>		<b>3.62%</b>
<b>Average Market Adjustment</b>		<b>5.65%</b>		<b>4.56%</b>



# FY 24/25 PLANNING WORKSHEET

DRAFT: Feb 15, 2024

12 MONTH TOTAL INCREASE

**\$3,005,307**

Market Increase (Top 3)

IMPACT TO MEMBER FEE

**4.47%**

	CPI / COLA	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	STEP 7	STEP 8	STEP 9	STEP 10	TARGET	STAFF % TOTAL	GAP BETWEEN RANKS	TOTAL COSTS		
		0.00%	2.75%	2.75%	2.75%	5.58%	2.75%	5.58%	5.58%	5.58%	5.58%	9.64% Market			83	17.62%	Current Costs
ENTRY FIREFIGHTER	Proposed Wage	\$54,002	\$55,487	\$57,013	\$58,581	\$61,849	\$63,550	\$67,096	\$70,841	\$74,793	\$79,756	9.64% Market	83		Current Costs	\$5,472,365	
	Current Wage	\$49,254	\$50,608	\$52,000	\$53,430	\$56,411	\$57,962	\$61,197	\$64,612	\$68,217	\$72,743	0.00% COLA			Proposed Costs	\$5,999,902	
	% Increase	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64% BOTH			Increase	\$527,536	
	# at this step (7/1)	13	23	13	14	9	7	2	2	0	0				% Increase	9.64%	
FIREFIGHTER (AEMT)	Proposed Wage	\$56,455	\$58,008	\$59,603	\$61,242	\$64,659	\$66,438	\$70,145	\$74,059	\$78,191	\$83,380	5.00% Market	29	4.54% ABOVE FF	Current Costs	\$2,158,957	
	Current Wage	\$53,767	\$55,246	\$56,765	\$58,326	\$61,580	\$63,274	\$66,805	\$70,532	\$74,468	\$79,409	0.00% COLA			Proposed Costs	\$2,266,905	
	% Increase	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00% BOTH			Increase	\$107,948	
	# at this step (7/1)	2	4	4	10	6	1	0	0	0	2				% Increase	5.00%	
ENGINEER / SPECIALIST 1	Proposed Wage	\$59,366	\$60,999	\$62,676	\$64,399	\$67,993	\$69,863	\$73,762	\$77,878	\$82,222	\$87,679	95% of Eng/Spec 2	21	5.16% ABOVE AEMT	Current Costs	\$1,929,194	
	Current Wage	\$57,481	\$59,061	\$60,686	\$62,354	\$65,834	\$67,644	\$71,419	\$75,404	\$79,611	\$84,895					Proposed Costs	\$1,992,472
	% Increase	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%					Increase	\$63,278
	# at this step (7/1)	0	0	0	0	4	6	4	1	0	6					% Increase	3.28%
ENGINEER / SPECIALIST 2	Proposed Wage	\$62,491	\$64,209	\$65,974	\$67,789	\$71,572	\$73,539	\$77,644	\$81,976	\$86,550	\$92,294	3.28% Market	77	5.00% ABOVE SPEC I	Current Costs	\$8,515,316	
	Current Wage	\$60,506	\$62,170	\$63,879	\$65,636	\$69,299	\$71,204	\$75,178	\$79,373	\$83,801	\$89,363	0.00% COLA			Proposed Costs	\$8,794,618	
	% Increase	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28% BOTH			Increase	\$279,302	
	# at this step (7/1)	0	0	0	0	0	0	5	4	6	62				% Increase	3.28%	
SPECIALIST 3	Proposed Wage	\$66,865	\$68,704	\$70,593	\$72,535	\$76,581	\$78,688	\$83,078	\$87,714	\$92,608	\$98,754	3.28% Market	5	7.00% ABOVE SPEC II	Current Costs	\$606,216	
	Current Wage	\$64,741	\$66,522	\$68,351	\$70,231	\$74,149	\$76,189	\$80,440	\$84,928	\$89,667	\$95,618	0.00% COLA			Proposed Costs	\$626,100	
	% Increase	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28% BOTH			Increase	\$19,884	
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	5				% Increase	3.28%	
ENTRY PARAMEDIC (PM I)	Proposed Wage	\$64,740	\$66,521	\$68,350	\$70,230	\$74,148	\$76,188	\$80,439	\$84,927	\$89,666	\$95,616	6.02% Market	36	9.05% ABOVE SPEC I	Current Costs	\$3,134,935	
	Current Wage	\$61,064	\$62,744	\$64,469	\$66,242	\$69,938	\$71,862	\$75,872	\$80,105	\$84,575	\$90,187	0.00% COLA			Proposed Costs	\$3,323,658	
	% Increase	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02% BOTH			Increase	\$188,723	
	# at this step (7/1)	1	3	2	5	11	10	3	0	0	1				% Increase	6.02%	
SENIOR PARAMEDIC (PM II)	Proposed Wage	\$67,509	\$69,366	\$71,273	\$73,234	\$77,320	\$79,446	\$83,880	\$88,560	\$93,502	\$99,706	8.19% Market	99	4.28% ABOVE PM I	Current Costs	\$11,378,912	
	Current Wage	\$62,399	\$64,115	\$65,878	\$67,690	\$71,467	\$73,432	\$77,530	\$81,856	\$86,424	\$92,158	0.00% COLA			Proposed Costs	\$12,310,845	
	% Increase	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19% BOTH			Increase	\$931,933	
	# at this step (7/1)	0	0	0	0	0	1	5	3	2	88				% Increase	8.19%	
CAPTAIN / STAFF CAPTAIN	Proposed Wage	\$76,067	\$78,159	\$80,308	\$82,517	\$87,121	\$89,517	\$94,512	\$99,786	\$105,354	\$112,345	4.10% Market	95	12.68% ABOVE PM 2	Current Costs	\$13,000,106	
	Current Wage	\$73,071	\$75,081	\$77,145	\$79,267	\$83,690	\$85,991	\$90,790	\$95,856	\$101,205	\$107,921	0.00% COLA			Proposed Costs	\$13,533,110	
	% Increase	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10% BOTH			Increase	\$533,004	
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	95				% Increase	4.10%	
BATTALION / DIVISION CHIEF	Proposed Wage	\$88,238	\$90,665	\$93,158	\$95,720	\$101,060	\$103,840	\$109,634	\$115,752	\$122,210	\$130,320	4.10% Market	16	16.00% ABOVE CAP	Current Costs	\$2,539,804	
	Current Wage	\$84,763	\$87,094	\$89,489	\$91,950	\$97,080	\$99,750	\$105,316	\$111,193	\$117,397	\$125,187	0.00% COLA			Proposed Costs	\$2,643,936	
	% Increase	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10% BOTH			Increase	\$104,132	
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	16				% Increase	4.10%	

	# AT EACH STEP	16	30	19	29	30	25	19	10	8	275	Total Sworn in General Fund	TOTAL TOTAL			
	% OF TOTAL	3.40%	6.37%	4.03%	6.16%	6.37%	5.31%	4.03%	2.12%	1.70%	58.39%	471	Current Costs	\$48,735,805		
NOTES:	Wage totals under each step reflect base wage plus an additional 1% longevity for employees at Step 10. TOTAL COSTS include benefits that will adjust according to wage: 21.05% for Tier 1 Retirement, 18.81% for Tier 2 Retirement, 1.45% for Medicare tax, 2.0% for VEBA and 2.3% for Workers Comp. This chart does not include any over hire positions that would mostly be in Step 1. They will fold into the chart as our top step employees retire.												6 exempt Chief Officers, and 4 Investigators are not included on chart, but included in total sworn number above	Proposed Costs	\$51,491,546	
	The gap between Captain and BC is 16%.												14 Wildland and EM Employees are not included on chart because not in General Fund	Increase	\$2,755,740	
	Senior Paramedic receives 3% over market based on approval during the FY23/24 budget.												<b>Total Sworn</b>	<b>485</b>	% Increase	<b>5.65%</b>
	Continue to pay Specialist/Engineer 1 95% of Specialist/Engineer 2.												Increase of Overtime in Operations is based on the overall percentage increase in wages		\$203,802	
													Fire Marshal, Operations Chief and Assistant Chiefs receive identical increase to the BC/DC position. This is the amount of the increase for these five positions.		\$45,764	
												<b>Total Payroll Increase</b>		<b>\$3,005,307</b>		

# FY 24/25 PLANNING WORKSHEET

DRAFT: Feb 15, 2024

12 MONTH TOTAL INCREASE

Market Increase (Top 3 w/o Park City)

IMPACT TO MEMBER FEE

**\$2,429,673**

**3.62%**

	CPI / COLA	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	STEP 7	STEP 8	STEP 9	STEP 10	TARGET	STAFF % TOTAL	GAP BETWEEN RANKS	TOTAL COSTS		
		0.00%	2.75%	2.75%	2.75%	5.58%	2.75%	5.58%	5.58%	5.58%	5.58%	9.64% Market			83	17.62%	Current Costs
ENTRY FIREFIGHTER	Proposed Wage	\$54,002	\$55,487	\$57,013	\$58,581	\$61,849	\$63,550	\$67,096	\$70,841	\$74,793	\$79,756	9.64% Market	83		Current Costs	\$5,472,365	
	Current Wage	\$49,254	\$50,608	\$52,000	\$53,430	\$56,411	\$57,962	\$61,197	\$64,612	\$68,217	\$72,743	0.00% COLA			Proposed Costs	\$5,999,902	
	% Increase	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%			9.64% BOTH	Increase	\$527,536
	# at this step (7/1)	13	23	13	14	9	7	2	2	0	0				% Increase	9.64%	
FIREFIGHTER (AEMT)	Proposed Wage	\$55,574	\$57,102	\$58,672	\$60,286	\$63,649	\$65,400	\$69,050	\$72,902	\$76,970	\$82,077	3.36% Market	29	2.91% ABOVE FF	Current Costs	\$2,158,957	
	Current Wage	\$53,767	\$55,246	\$56,765	\$58,326	\$61,580	\$63,274	\$66,805	\$70,532	\$74,468	\$79,409	0.00% COLA			Proposed Costs	\$2,231,498	
	% Increase	3.36%	3.36%	3.36%	3.36%	3.36%	3.36%	3.36%	3.36%	3.36%	3.36%	3.36%			3.36% BOTH	Increase	\$72,541
	# at this step (7/1)	2	4	4	10	6	1	0	0	0	2				% Increase	3.36%	
ENGINEER / SPECIALIST 1	Proposed Wage	\$58,406	\$60,012	\$61,662	\$63,358	\$66,894	\$68,733	\$72,569	\$76,618	\$80,893	\$86,261	95% of Eng/Spec 2	21	5.10% ABOVE AEMT	Current Costs	\$1,929,194	
	Current Wage	\$57,481	\$59,061	\$60,686	\$62,354	\$65,834	\$67,644	\$71,419	\$75,404	\$79,611	\$84,895				4.46%	Proposed Costs	\$1,960,255
	% Increase	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%					Increase	\$31,060
	# at this step (7/1)	0	0	0	0	4	6	4	1	0	6					% Increase	1.61%
ENGINEER / SPECIALIST 2	Proposed Wage	\$61,480	\$63,171	\$64,907	\$66,693	\$70,415	\$72,350	\$76,388	\$80,651	\$85,150	\$90,802	1.61% Market	77	5.00% ABOVE SPEC I	Current Costs	\$8,515,316	
	Current Wage	\$60,506	\$62,170	\$63,879	\$65,636	\$69,299	\$71,204	\$75,178	\$79,373	\$83,801	\$89,363	0.00% COLA			Proposed Costs	\$8,652,413	
	% Increase	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%			1.61% BOTH	Increase	\$137,097
	# at this step (7/1)	0	0	0	0	0	0	5	4	6	62				% Increase	1.61%	
SPECIALIST 3	Proposed Wage	\$65,783	\$67,593	\$69,451	\$71,362	\$75,343	\$77,416	\$81,735	\$86,295	\$91,111	\$97,157	1.61% Market	5	7.00% ABOVE SPEC II	Current Costs	\$606,216	
	Current Wage	\$64,741	\$66,522	\$68,351	\$70,231	\$74,149	\$76,189	\$80,440	\$84,928	\$89,667	\$95,618	0.00% COLA			Proposed Costs	\$615,976	
	% Increase	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%			1.61% BOTH	Increase	\$9,760
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	5				% Increase	1.61%	
ENTRY PARAMEDIC (PM I)	Proposed Wage	\$64,740	\$66,521	\$68,350	\$70,230	\$74,148	\$76,188	\$80,439	\$84,927	\$89,666	\$95,616	6.02% Market	36	10.84% ABOVE SPEC I	Current Costs	\$3,134,935	
	Current Wage	\$61,064	\$62,744	\$64,469	\$66,242	\$69,938	\$71,862	\$75,872	\$80,105	\$84,575	\$90,187	0.00% COLA			Proposed Costs	\$3,323,658	
	% Increase	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%			6.02% BOTH	Increase	\$188,723
	# at this step (7/1)	1	3	2	5	11	10	3	0	0	1				% Increase	6.02%	
SENIOR PARAMEDIC (PM II)	Proposed Wage	\$65,831	\$67,641	\$69,501	\$71,413	\$75,398	\$77,471	\$81,794	\$86,358	\$91,177	\$97,227	5.50% Market	99	1.68% ABOVE PM I	Current Costs	\$11,378,912	
	Current Wage	\$62,399	\$64,115	\$65,878	\$67,690	\$71,467	\$73,432	\$77,530	\$81,856	\$86,424	\$92,158	0.00% COLA			Proposed Costs	\$12,004,752	
	% Increase	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%			5.50% BOTH	Increase	\$625,840
	# at this step (7/1)	0	0	0	0	0	1	5	3	2	88				% Increase	5.50%	
CAPTAIN / STAFF CAPTAIN	Proposed Wage	\$76,023	\$78,114	\$80,262	\$82,469	\$87,071	\$89,465	\$94,458	\$99,729	\$105,294	\$112,281	4.04% Market	95	15.48% ABOVE PM 2	Current Costs	\$13,000,106	
	Current Wage	\$73,071	\$75,081	\$77,145	\$79,267	\$83,690	\$85,991	\$90,790	\$95,856	\$101,205	\$107,921	0.00% COLA			Proposed Costs	\$13,525,310	
	% Increase	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%			4.04% BOTH	Increase	\$525,204
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	95				% Increase	4.04%	
BATTALION / DIVISION CHIEF	Proposed Wage	\$88,187	\$90,613	\$93,104	\$95,665	\$101,002	\$103,780	\$109,571	\$115,685	\$122,140	\$130,245	4.04% Market	16	16.00% ABOVE CAP	Current Costs	\$2,539,804	
	Current Wage	\$84,763	\$87,094	\$89,489	\$91,950	\$97,080	\$99,750	\$105,316	\$111,193	\$117,397	\$125,187	0.00% COLA			Proposed Costs	\$2,642,412	
	% Increase	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%	4.04%			4.04% BOTH	Increase	\$102,608
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	16				% Increase	4.04%	

	# AT EACH STEP	16	30	19	29	30	25	19	10	8	275	Total Sworn in General Fund	TOTAL TOTAL			
	% OF TOTAL	3.40%	6.37%	4.03%	6.16%	6.37%	5.31%	4.03%	2.12%	1.70%	58.39%	471	Current Costs	\$48,735,805		
NOTES:	Wage totals under each step reflect base wage plus an additional 1% longevity for employees at Step 10. TOTAL COSTS include benefits that will adjust according to wage: 21.05% for Tier 1 Retirement, 18.81% for Tier 2 Retirement, 1.45% for Medicare tax, 2.0% for VEBA and 2.3% for Workers Comp. This chart does not include any over hire positions that would mostly be in Step 1. They will fold into the chart as our top step employees retire.												6 exempt Chief Officers, and 4 Investigators are not included on chart, but included in total sworn number above	Proposed Costs	\$50,956,175	
	The gap between Captain and BC is 16%.												14 Wildland and EM Employees are not included on chart because not in General Fund	Increase	\$2,220,370	
	Senior Paramedic receives 3% over market based on approval during the FY23/24 budget.												<b>Total Sworn</b>	<b>485</b>	% Increase	<b>4.56%</b>
	Continue to pay Specialist/Engineer 1 95% of Specialist/Engineer 2.												Increase of Overtime in Operations is based on the overall percentage increase in wages			\$164,209
													Fire Marshal, Operations Chief and Assistant Chiefs receive identical increase to the BC/DC position. This is the amount of the increase for these five positions.			\$45,094
												<b>Total Payroll Increase</b>			<b>\$2,429,673</b>	



# UNIFIED FIRE AUTHORITY

## MEMORANDUM

TO: Fire Chief Dominic Burchett

FROM: CFO Tony Hill

DATE: February 15, 2024

SUBJECT: CPI and COLA for FY24/25 Budget

The charts below show the CPI and COLA history as well as the cost of a COLA at 2%, 3%, 4%, and 5% for the FY24/25 budget.

CPI HISTORY					
Year	CPI - West Region	UFA COLA		URS COLA	
		2019	2.7%	FY19/20	2.0%
2020	1.7%	FY20/21	0.0%	2020	1.2%
2021	4.5%	FY21/22	2% VEBA/1.0%	2021	4.7%
2022	8.0%	FY22/23	6.0%	2022	8.0%
2023	4.3%	FY23/24	3.0%/4.0%	2023	4.1%
5 Year Avg	4.2%		2.6%/3.0%		3.96%

Cost of FY24/25 COLA							
2%		3%		4%		5%	
Sworn	\$1,097,676	Sworn	\$1,646,513	Sworn	2,195,351	Sworn	2,744,189
Civilian	\$122,881	Civilian	\$184,321	Civilian	245,762	Civilian	307,202
PT EMS	\$28,244	PT EMS	\$42,366	PT EMS	56,487	PT EMS	70,609
Total	\$1,248,801	Total	\$1,873,200	Total	2,497,600	Total	3,122,000
Member Fee	1.86%	Member Fee	2.79%	Member Fee	3.72%	Member Fee	4.65%



# Unified Fire Authority

## Claims Experience Report

Reports Through: December 31, 2023

Prepared by

*Michelle Morse, Account Executive*

*Rebecca Norfleet, Client Manager*

*Cody Wright, Financial Benefits Consultant*



**Gallagher**

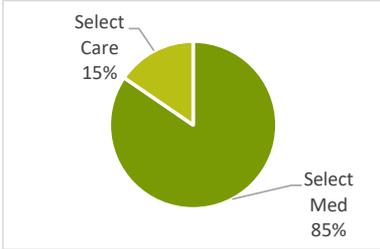
Insurance | Risk Management | Consulting

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

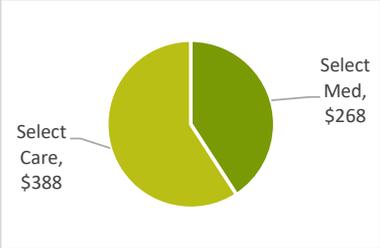
# Executive Summary

Jul 2023 - Dec 2023

Claims Paid  
Year To Date  
**\$2,486,810**



PMPM Claims YTD  
**\$281.35**



Premiums  
**\$3,242,801**

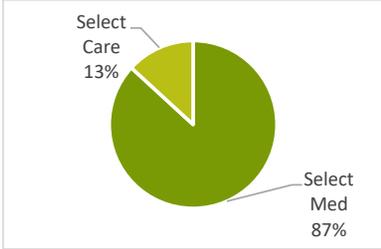
Claims to Premium Ratio\*  
Year To Date  
**76.7%**

Current  
Subscribers  
**445**

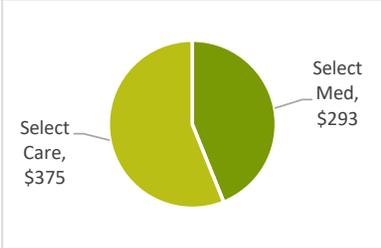
Current  
Membership  
**1461**

Jan 2023 - Dec 2023

Claims Paid  
Rolling 12 Months  
**\$5,401,233**



PMPM Claims R12  
**\$301.64**



Premiums  
**\$6,537,371**

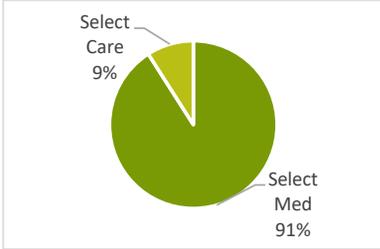
Claims to Premium Ratio\*  
Rolling 12 Months  
**82.6%**

Average Subscribers  
Rolling 12 Months  
**450**

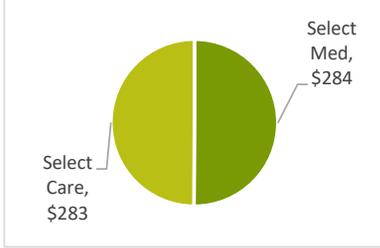
Average Membership  
Rolling 12 Months  
**1492**

Jan 2022 - Dec 2022

Claims Paid  
Prior Plan Year  
**\$5,177,301**



PMPM Claims Prior Yr  
**\$283.78**



Premiums  
**\$6,554,758**

Claims to Premium Ratio\*  
Prior Plan Year  
**79.0%**

Average Subscribers  
Prior Plan Year  
**445**

Average Membership  
Prior Plan Year  
**1520**

\* Excludes administrative costs

Prepared by:



# Claim Experience Executive Summary - Rolling 12 Months

Medical Plan Summary			
	Jan 2023 - Dec 2023	Jan 2022 - Dec 2022	% Change
Avg. Employees	450	445	1.1%
Avg. Members	1492	1520	-1.9%
Avg. Contract Size	3.32	3.42	-2.9%
Gross Claims PMPM	\$301.64	\$283.78	6.3%
Net Claims PMPM	\$301.64	\$277.53	8.7%
Fixed Costs PMPM	\$29.11	\$29.03	0.3%
Premium PMPM	\$365.09	\$359.28	1.6%
Gross Loss Ratio	90.6%	87.1%	3.5%
Net Loss Ratio	90.6%	85.3%	5.3%

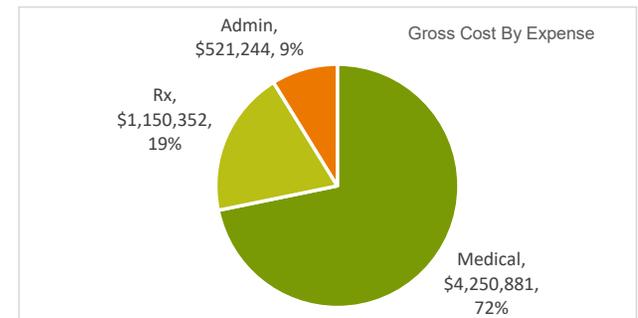
Utilization and Trends by Cost Category									
Category	Jan 2023 - Dec 2023			Jan 2022 - Dec 2022			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
IP Facility	\$701,345	\$39.17	\$79.97	\$528,826	\$28.99	\$79.97	32.6%	35.1%	0.0%
OP Facility	\$916,741	\$51.20	\$80.09	\$1,054,747	\$57.81	\$80.09	-13.1%	-11.4%	0.0%
ER	\$437,031	\$24.41	\$36.41	\$390,496	\$21.40	\$36.41	11.9%	14.0%	0.0%
Office Visits	\$611,094	\$34.13	\$36.13	\$615,383	\$33.73	\$36.13	-0.7%	1.2%	0.0%
Prof & Other	\$1,584,670	\$88.50	\$134.99	\$1,570,245	\$86.07	\$134.99	0.9%	2.8%	0.0%
<b>Medical</b>	<b>\$4,250,881</b>	<b>\$237.40</b>	<b>\$367.59</b>	<b>\$4,159,698</b>	<b>\$228.00</b>	<b>\$367.59</b>	<b>2.2%</b>	<b>4.1%</b>	<b>0.0%</b>
Pharmacy	\$1,150,352	\$64.24	\$98.19	\$1,017,604	\$55.78	\$98.19	13.0%	15.2%	0.0%
<b>Total</b>	<b>\$5,401,233</b>	<b>\$301.64</b>	<b>\$465.78</b>	<b>\$5,177,301</b>	<b>\$283.78</b>	<b>\$465.78</b>	<b>4.3%</b>	<b>6.3%</b>	<b>0.0%</b>

Claims By Plan												
Plan	Jan 2023 - Dec 2023						Jan 2022 - Dec 2022					
	Curr. Mbrs.	Premium	Med Claims	Rx Claims	Admin	Loss Ratio	Avg. Mbrs.	Premium	Med Claims	Rx Claims	Admin	Loss Ratio
Select Med	1299	\$5,781,885	\$3,723,004	\$965,733	\$465,876	89.2%	1383	\$5,913,175	\$3,759,760	\$949,613	\$481,662	87.8%
Select Care	162	\$755,486	\$527,877	\$184,619	\$55,367	101.6%	138	\$641,583	\$399,938	\$67,991	\$48,021	80.4%
<b>Total</b>	<b>1461</b>	<b>\$6,537,371</b>	<b>\$4,250,881</b>	<b>\$1,150,352</b>	<b>\$521,244</b>	<b>90.6%</b>	<b>1521</b>	<b>\$6,554,758</b>	<b>\$4,159,698</b>	<b>\$1,017,604</b>	<b>\$529,683</b>	<b>87.1%</b>

Plan	Jan 2023 - Dec 2023				Jan 2022 - Dec 2022				% Change			
	Mbr Mths	Prem. PMPM	Med. PMPM	Rx PMPM	Mbr Mths	Prem. PMPM	Med. PMPM	Rx PMPM	Avg. Mbrs.	Prem PMPM	Med PMPM	Rx PMPM
Select Med	16004	\$361.28	\$232.63	\$60.34	16590	\$356.43	\$226.63	\$57.24	-3.5%	1.4%	2.6%	5.4%
Select Care	1902	\$397.21	\$277.54	\$97.07	1654	\$387.90	\$241.80	\$41.11	15.0%	2.4%	14.8%	136.1%
<b>Total</b>	<b>17906</b>	<b>\$365.09</b>	<b>\$237.40</b>	<b>\$64.24</b>	<b>18244</b>	<b>\$359.28</b>	<b>\$228.00</b>	<b>\$55.78</b>	<b>-1.9%</b>	<b>1.6%</b>	<b>4.1%</b>	<b>15.2%</b>

Top 10 Large Claimants - Rolling 12 Months				
Diagnosis	Pooling Point =	\$250,000	Paid Claims	Pooled Claims
1) Injury, poisoning and certain other consequences of external causes \$88,280; 2) Diseases of the genitourinary system			\$196,508	\$0
1) Neoplasms \$53,049; 2) Injury, poisoning and certain other consequences of external causes \$50,475; 3) Endocrine, i			\$135,257	\$0
1) Diseases of the circulatory system \$97,739; 2) Symptoms, signs and abnormal clinical and laboratory findings, not els			\$104,571	\$0
1) Endocrine, nutritional and metabolic diseases \$32,686; 2) Certain infectious and parasitic diseases \$28,174; 3) Disea			\$83,469	\$0
1) Pharmacy \$67,365; 2) Factors influencing health status and contact with health services \$6,442; 3) Neoplasms \$3,46			\$82,112	\$0
1) Diseases of the digestive system \$75,042; 2) Factors influencing health status and contact with health services \$2,07			\$80,995	\$0
1) Pharmacy \$68,094; 2) Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified \$2,33			\$73,039	\$0
1) Diseases of the circulatory system \$39,020; 2) Diseases of the musculoskeletal system and connective tissue \$10,54			\$69,532	\$0
1) Diseases of the digestive system \$55,682; 2) Pharmacy \$5,215; 3) Symptoms, signs and abnormal clinical and labor			\$67,367	\$0
1) Pharmacy \$65,053; 2) Diseases of the musculoskeletal system and connective tissue \$552; 3) Diseases of the digest			\$65,861	\$0



Prepared by:

# Enrollment Summary - Plan Year

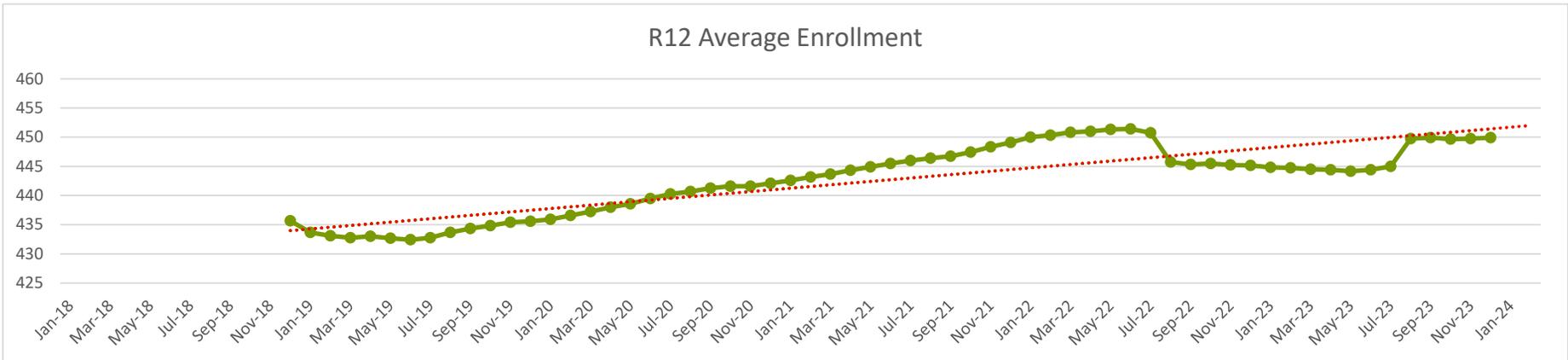
Current Benefit Rates & Most Recent Enrollment				
Jul 2023 - Dec 2023				
	Select Med		Select Care	
Single	\$547.00	77	\$575.90	15
Two Party	\$1,203.90	53	\$1,267.20	17
Family	\$1,641.80	250	\$1,727.80	23
	SelectMed+ Early Retiree		SelectCare+ Early Retiree	
Single	\$547.00	6	\$575.90	4
Two Party	\$1,203.90	0	\$1,267.20	0
Family	\$1,641.80	0	\$1,727.80	0

Prior Year Rates and Enrollment of Last Month of Prior Plan Year				
Jul 2022 - Jun 2023				
	Select Med		Select Care	
Single	\$502.30	75	\$528.80	18
Two Party	\$1,105.50	66	\$1,163.60	11
Family	\$1,507.60	253	\$1,586.60	22
	SelectMed+ Early Retiree		SelectCare+ Early Retiree	
Single	\$502.30	7	\$528.80	4
Two Party	\$1,105.50	0	\$1,163.60	0
Family	\$1,507.60	0	\$1,586.60	0

Medical Plan Summary			
	Jul 2023 - Dec 2023	Jul 2022 - Jun 2023	% Change
Avg. Employees	447	444	0.5%
Avg. Members	1,473	1,498	-1.7%
Medical Claims	\$1,912,171	\$4,418,085	
Rx Claims	\$574,639	\$1,051,947	
Admin Costs	\$371,150	\$754,896	
Total Premium	\$3,242,801	\$6,481,330	
Med Claims PMPM	\$216.33	\$245.75	-12.0%
Rx Claims PMPM	\$65.01	\$58.51	11.1%
Net Claims PMPM	\$277.07	\$304.26	-8.9%
Admin Costs PMPM	\$41.99	\$41.99	0.0%
Premium PMPM	\$366.87	\$360.51	1.8%
Net Loss Ratio	87.0%	96.0%	-9.5%

HRA Analysis - Plan Year		
	Jul 2023 - Dec 2023	Jul 2022 - Jun 2023
Claimant Count	#N/A	264
Claims Paid	#N/A	\$162,637
Expected Claims, 40%	#N/A	\$167,200
Maximum Claims	#N/A	\$418,000
% of Expected	#N/A	97.3%
Utilization Rate	#N/A	38.9%

Large Claimants (> \$50,000)			
	# of claimants	Amount Paid	% of premium
Rolling 12	15	\$1,252,759	19.2%

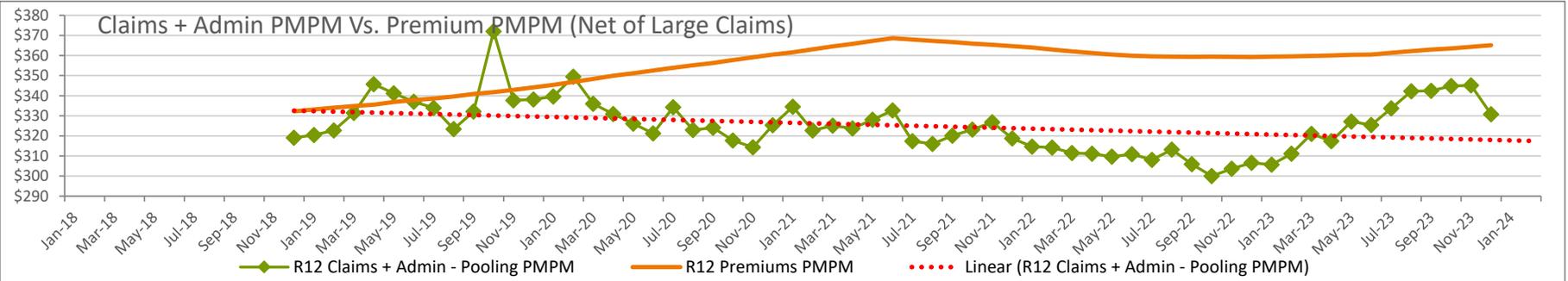
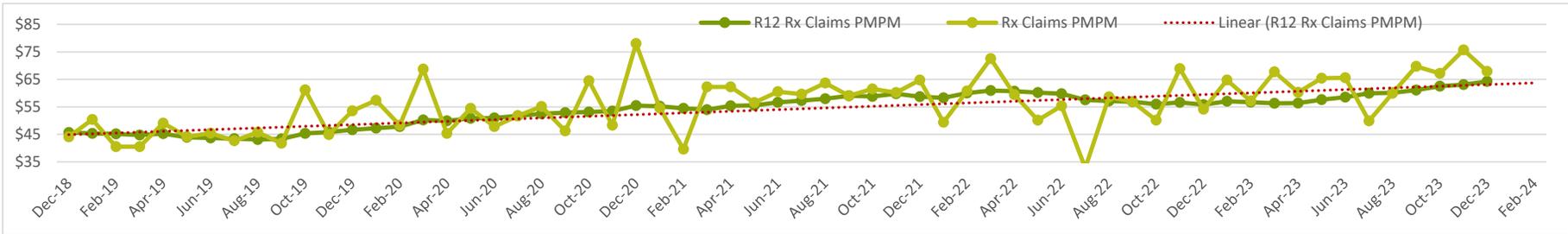
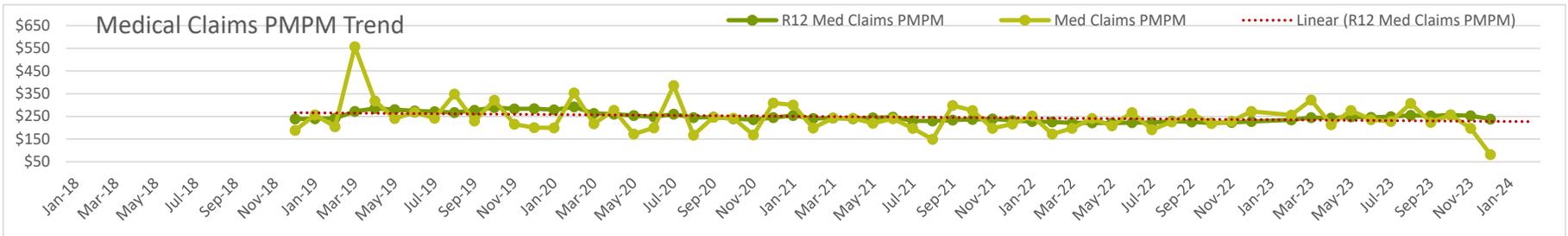


Prepared by:



# Claims Trend

Category	Member Cost Sharing											
	Jan 2023 - Dec 2023				Jan 2022 - Dec 2022				% Change			
	Allowed	Allowed PMPM	Paid PMPM	Mbr Share	Allowed	Allowed PMPM	Paid PMPM	Mbr Share	Allowed	Allowed PMPM	Paid PMPM	Member Share
IP Facility	\$1,106,064	\$61.77	\$39.17	36.6%	\$696,712	\$38.19	\$28.99	24.1%	58.8%	61.8%	35.1%	145.6%
OP Facility	\$1,316,172	\$73.50	\$51.20	30.3%	\$1,514,832	\$83.03	\$57.81	30.4%	-13.1%	-11.5%	-11.4%	-11.5%
ER	\$551,996	\$30.83	\$24.41	20.8%	\$525,071	\$28.78	\$21.40	25.6%	5.1%	7.1%	14.0%	-13.0%
Office Visits	\$684,340	\$38.22	\$34.13	10.7%	\$689,165	\$37.77	\$33.73	10.7%	-0.7%	1.2%	1.2%	1.1%
Professional	\$1,975,865	\$110.35	\$88.50	19.8%	\$1,940,533	\$106.37	\$86.07	19.1%	1.8%	3.7%	2.8%	7.6%
Medical	\$5,634,437	\$314.67	\$237.40	24.6%	\$5,366,313	\$294.14	\$228.00	22.5%	5.0%	7.0%	4.1%	16.8%
Pharmacy	\$1,261,917	\$70.47	\$64.24	8.8%	\$1,117,407	\$61.25	\$55.78	8.9%	12.9%	15.1%	15.2%	13.9%
<b>Total</b>	<b>\$6,896,354</b>	<b>\$385.14</b>	<b>\$301.64</b>	<b>21.7%</b>	<b>\$6,483,720</b>	<b>\$355.39</b>	<b>\$283.78</b>	<b>20.1%</b>	<b>6.4%</b>	<b>8.4%</b>	<b>6.3%</b>	<b>16.6%</b>

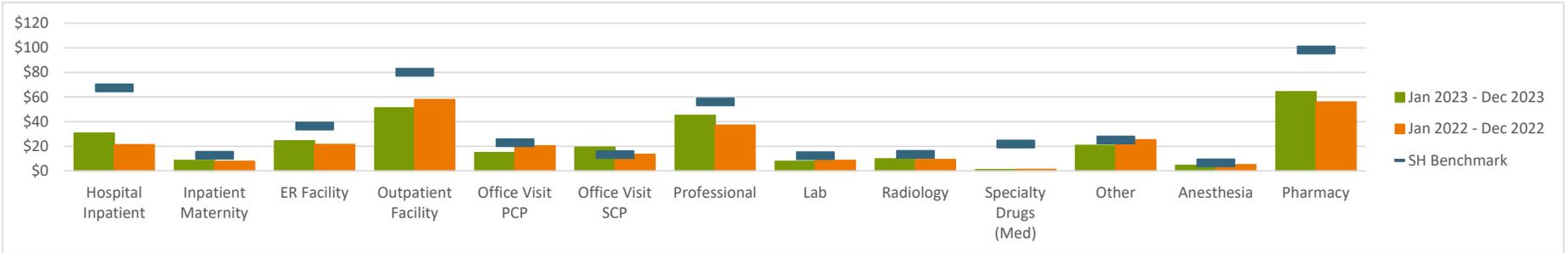


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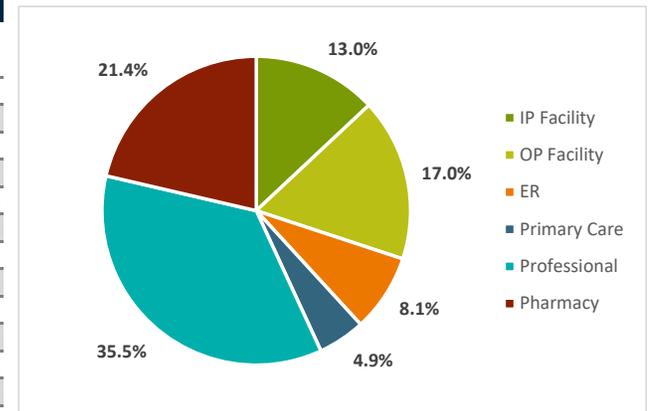


# Claims By Category - Rolling 12 Months

Category	SelectHealth								
	Jan 2023 - Dec 2023			Jan 2022 - Dec 2022			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
Hospital Inpatient	\$549,651	\$30.70	\$67.39	\$388,779	\$21.31	\$67.39	41.4%	44.0%	0.0%
Inpatient Maternity	\$151,695	\$8.47	\$12.58	\$140,047	\$7.68	\$12.58	8.3%	10.4%	0.0%
ER Facility	\$437,031	\$24.41	\$36.41	\$390,496	\$21.40	\$36.41	11.9%	14.0%	0.0%
Outpatient Facility	\$916,741	\$51.20	\$80.09	\$1,054,747	\$57.81	\$80.09	-13.1%	-11.4%	0.0%
Office Visit PCP	\$266,112	\$14.86	\$22.94	\$371,678	\$20.37	\$22.94	-28.4%	-27.1%	0.0%
Office Visit SCP	\$344,982	\$19.27	\$13.19	\$243,706	\$13.36	\$13.19	41.6%	44.2%	0.0%
Professional	\$806,500	\$45.04	\$56.01	\$674,930	\$36.99	\$56.01	19.5%	21.7%	0.0%
Lab	\$139,497	\$7.79	\$12.35	\$154,207	\$8.45	\$12.35	-9.5%	-7.8%	0.0%
Radiology	\$172,983	\$9.66	\$13.35	\$169,317	\$9.28	\$13.35	2.2%	4.1%	0.0%
Specialty Drugs(Med)	\$17,381	\$0.97	\$21.86	\$22,105	\$1.21	\$21.86	-21.4%	-19.9%	0.0%
Other	\$369,637	\$20.64	\$24.98	\$459,833	\$25.20	\$24.98	-19.6%	-18.1%	0.0%
Anesthesia	\$78,672	\$4.39	\$6.44	\$89,853	\$4.93	\$6.44	-12.4%	-10.8%	0.0%
Pharmacy	\$1,150,352	\$64.24	\$98.19	\$1,017,604	\$55.78	\$98.19	13.0%	15.2%	0.0%
<b>Total</b>	<b>\$5,401,233</b>	<b>\$301.64</b>	<b>\$465.78</b>	<b>\$5,177,301</b>	<b>\$283.78</b>	<b>\$465.78</b>	<b>4.3%</b>	<b>6.3%</b>	<b>0.0%</b>



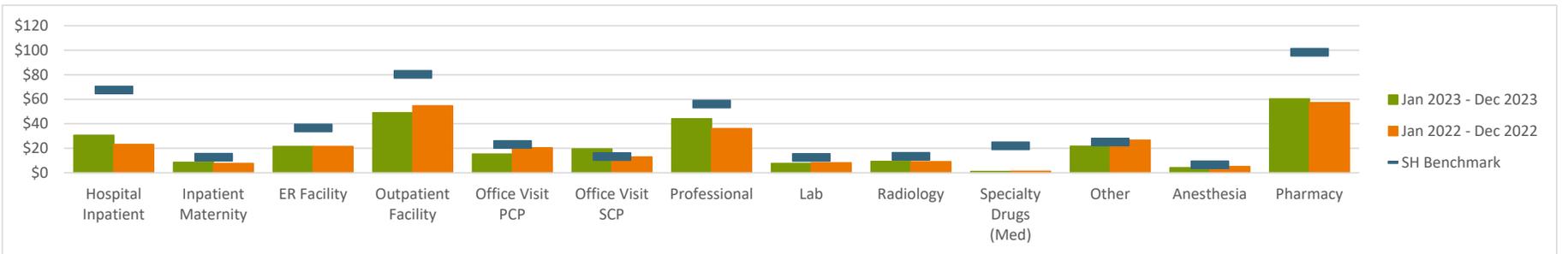
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category							
	Jan 2023 - Dec 2023			Jan 2022 - Dec 2022			% Change	
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	Paid PMPM	% Change
Rx	\$1,150,352	\$64.24	21.3%	\$1,017,604	\$55.78	19.7%	15.2%	15.2%
Factors Influencing Health	\$643,488	\$35.94	11.9%	\$596,279	\$32.68	11.5%	10.0%	10.0%
Digestive System	\$466,055	\$26.03	8.6%	\$225,945	\$12.38	4.4%	110.2%	110.2%
Mental Disorders	\$448,411	\$25.04	8.3%	\$428,429	\$23.48	8.3%	6.6%	6.6%
Muscle System	\$447,019	\$24.96	8.3%	\$527,016	\$28.89	10.2%	-13.6%	-13.6%
Other Injury/ Poisoning	\$424,307	\$23.70	7.9%	\$430,603	\$23.60	8.3%	0.4%	0.4%
Ill-Defined Conditions	\$300,062	\$16.76	5.6%	\$334,822	\$18.35	6.5%	-8.7%	-8.7%
Circulatory System	\$237,809	\$13.28	4.4%	\$171,764	\$9.41	3.3%	41.1%	41.1%
Urinary System	\$228,331	\$12.75	4.2%	\$336,812	\$18.46	6.5%	-30.9%	-30.9%
Respiratory System	\$213,763	\$11.94	4.0%	\$170,659	\$9.35	3.3%	27.6%	27.6%
Pregnancy/ Childbirth	\$168,676	\$9.42	3.1%	\$182,120	\$9.98	3.5%	-5.6%	-5.6%
Neoplasm	\$128,669	\$7.19	2.4%	\$166,882	\$9.15	3.2%	-21.4%	-21.4%
All Others	\$538,146	\$30.05	10.0%	\$565,118	\$30.98	10.9%	-3.0%	-3.0%



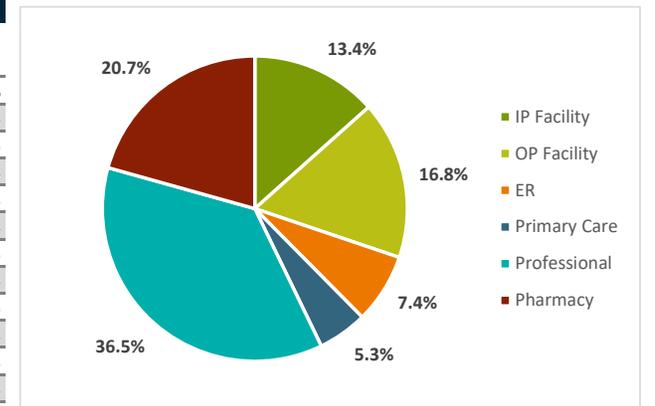
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# Claims By Category - Select Med

Category	Select Med								
	Jan 2023 - Dec 2023			Jan 2022 - Dec 2022			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
Hospital Inpatient	\$490,291	\$30.64	\$67.39	\$385,227	\$23.22	\$67.39	27.3%	31.9%	0.0%
Inpatient Maternity	\$136,290	\$8.52	\$12.58	\$127,438	\$7.68	\$12.58	6.9%	10.9%	0.0%
ER Facility	\$345,411	\$21.58	\$36.41	\$355,549	\$21.43	\$36.41	-2.9%	0.7%	0.0%
Outpatient Facility	\$783,514	\$48.96	\$80.09	\$906,292	\$54.63	\$80.09	-13.5%	-10.4%	0.0%
Office Visit PCP	\$245,330	\$15.33	\$22.94	\$339,180	\$20.44	\$22.94	-27.7%	-25.0%	0.0%
Office Visit SCP	\$313,170	\$19.57	\$13.19	\$213,535	\$12.87	\$13.19	46.7%	52.0%	0.0%
Professional	\$705,394	\$44.08	\$56.01	\$599,541	\$36.14	\$56.01	17.7%	22.0%	0.0%
Lab	\$123,268	\$7.70	\$12.35	\$136,298	\$8.22	\$12.35	-9.6%	-6.2%	0.0%
Radiology	\$149,318	\$9.33	\$13.35	\$151,218	\$9.11	\$13.35	-1.3%	2.4%	0.0%
Specialty Drugs(Med)	\$16,736	\$1.05	\$21.86	\$21,518	\$1.30	\$21.86	-22.2%	-19.4%	0.0%
Other	\$347,168	\$21.69	\$24.98	\$440,677	\$26.56	\$24.98	-21.2%	-18.3%	0.0%
Anesthesia	\$67,114	\$4.19	\$6.44	\$83,287	\$5.02	\$6.44	-19.4%	-16.5%	0.0%
Pharmacy	\$965,733	\$60.34	\$98.19	\$949,613	\$57.24	\$98.19	1.7%	5.4%	0.0%
<b>Total</b>	<b>\$4,688,737</b>	<b>\$292.97</b>	<b>\$465.78</b>	<b>\$4,709,373</b>	<b>\$283.87</b>	<b>\$465.78</b>	<b>-0.4%</b>	<b>3.2%</b>	<b>0.0%</b>



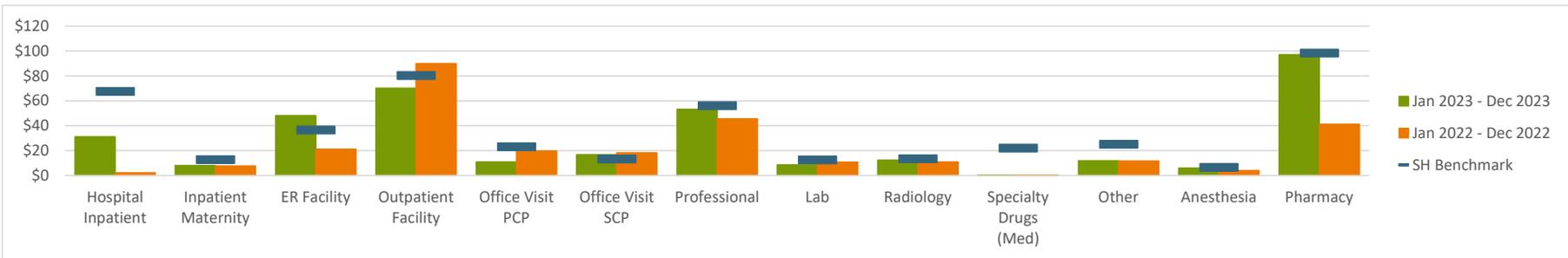
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category						
	Jan 2023 - Dec 2023			Jan 2022 - Dec 2022			% Change Paid PMPM
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	
Rx	\$965,733	\$60.34	20.6%	\$949,613	\$57.24	20.2%	5.4%
Factors Influencing Health	\$584,215	\$36.50	12.5%	\$531,144	\$32.02	11.3%	14.0%
Mental Disorders	\$411,671	\$25.72	8.8%	\$391,880	\$23.62	8.3%	8.9%
Other Injury/ Poisoning	\$409,974	\$25.62	8.7%	\$401,312	\$24.19	8.5%	5.9%
Digestive System	\$377,847	\$23.61	8.1%	\$208,393	\$12.56	4.4%	88.0%
Muscle System	\$375,797	\$23.48	8.0%	\$482,091	\$29.06	10.2%	-19.2%
Ill-Defined Conditions	\$270,160	\$16.88	5.8%	\$310,361	\$18.71	6.6%	-9.8%
Urinary System	\$210,887	\$13.18	4.5%	\$280,747	\$16.92	6.0%	-22.1%
Respiratory System	\$193,849	\$12.11	4.1%	\$156,192	\$9.41	3.3%	28.7%
Circulatory System	\$142,187	\$8.88	3.0%	\$170,554	\$10.28	3.6%	-13.6%
Pregnancy/ Childbirth	\$141,979	\$8.87	3.0%	\$170,289	\$10.26	3.6%	-13.6%
Neoplasm	\$121,973	\$7.62	2.6%	\$157,738	\$9.51	3.3%	-19.8%
All Others	\$476,864	\$29.80	10.2%	\$483,845	\$29.16	10.3%	2.2%



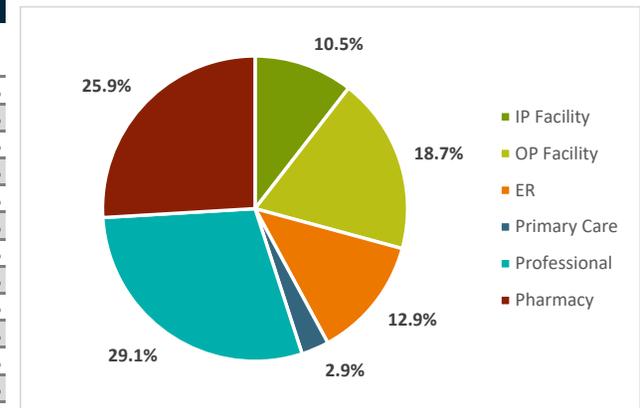
Prepared by:

# Claims By Category - Select Care

Category	Select Care								
	Jan 2023 - Dec 2023			Jan 2022 - Dec 2022			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
Hospital Inpatient	\$59,359	\$31.21	\$67.39	\$3,552	\$2.15	\$67.39	1571.2%	1353.3%	0.0%
Inpatient Maternity	\$15,405	\$8.10	\$12.58	\$12,609	\$7.62	\$12.58	22.2%	6.2%	0.0%
ER Facility	\$91,620	\$48.17	\$36.41	\$34,947	\$21.13	\$36.41	162.2%	128.0%	0.0%
Outpatient Facility	\$133,227	\$70.05	\$80.09	\$148,456	\$89.76	\$80.09	-10.3%	-22.0%	0.0%
Office Visit PCP	\$20,782	\$10.93	\$22.94	\$32,498	\$19.65	\$22.94	-36.1%	-44.4%	0.0%
Office Visit SCP	\$31,812	\$16.73	\$13.19	\$30,170	\$18.24	\$13.19	5.4%	-8.3%	0.0%
Professional	\$101,106	\$53.16	\$56.01	\$75,388	\$45.58	\$56.01	34.1%	16.6%	0.0%
Lab	\$16,230	\$8.53	\$12.35	\$17,909	\$10.83	\$12.35	-9.4%	-21.2%	0.0%
Radiology	\$23,665	\$12.44	\$13.35	\$18,099	\$10.94	\$13.35	30.8%	13.7%	0.0%
Specialty Drugs(Med)	\$646	\$0.34	\$21.86	\$587	\$0.36	\$21.86	10.0%	-4.4%	0.0%
Other	\$22,469	\$11.81	\$24.98	\$19,156	\$11.58	\$24.98	17.3%	2.0%	0.0%
Anesthesia	\$11,558	\$6.08	\$6.44	\$6,566	\$3.97	\$6.44	76.0%	53.1%	0.0%
Pharmacy	\$184,619	\$97.07	\$98.19	\$67,991	\$41.11	\$98.19	171.5%	136.1%	0.0%
<b>Total</b>	<b>\$712,496</b>	<b>\$374.60</b>	<b>\$465.78</b>	<b>\$467,928</b>	<b>\$282.91</b>	<b>\$465.78</b>	<b>52.3%</b>	<b>32.4%</b>	<b>0.0%</b>



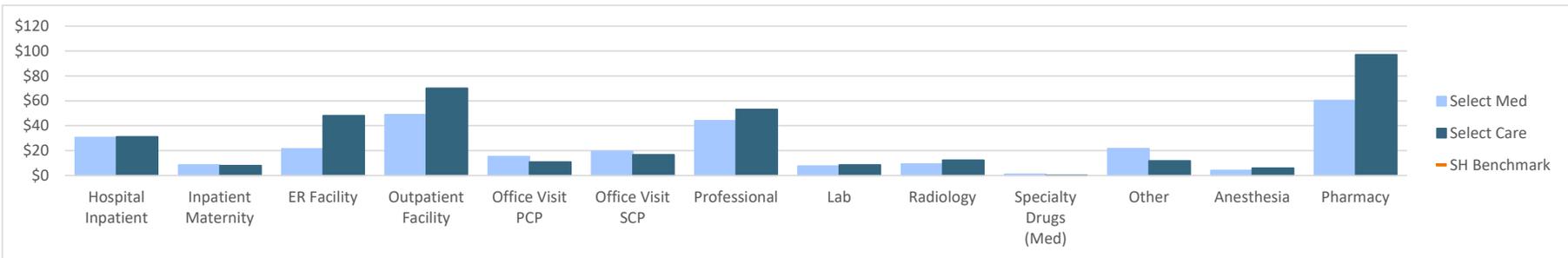
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category						
	Jan 2023 - Dec 2023			Jan 2022 - Dec 2022			% Change Paid PMPM
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	
Rx	\$184,619	\$97.07	25.9%	\$67,991	\$41.11	14.5%	136.1%
Circulatory System	\$95,621	\$50.27	13.4%	\$1,210	\$0.73	0.3%	6771.4%
Digestive System	\$88,208	\$46.38	12.4%	\$17,552	\$10.61	3.8%	337.0%
Muscle System	\$71,221	\$37.45	10.0%	\$44,925	\$27.16	9.6%	37.9%
Factors Influencing Health	\$59,273	\$31.16	8.3%	\$65,135	\$39.38	13.9%	-20.9%
Mental Disorders	\$36,740	\$19.32	5.2%	\$36,549	\$22.10	7.8%	-12.6%
Ill-Defined Conditions	\$29,902	\$15.72	4.2%	\$24,461	\$14.79	5.2%	6.3%
Pregnancy/ Childbirth	\$26,696	\$14.04	3.7%	\$11,831	\$7.15	2.5%	96.2%
Infectious Disease	\$22,412	\$11.78	3.1%	\$1,899	\$1.15	0.4%	926.3%
Respiratory System	\$19,914	\$10.47	2.8%	\$14,467	\$8.75	3.1%	19.7%
Urinary System	\$17,445	\$9.17	2.4%	\$56,065	\$33.90	12.0%	-72.9%
Other Injury/ Poisoning	\$14,333	\$7.54	2.0%	\$29,292	\$17.71	6.3%	-57.4%
All Others	\$45,567	\$23.96	6.4%	\$88,518	\$53.52	18.9%	-55.2%



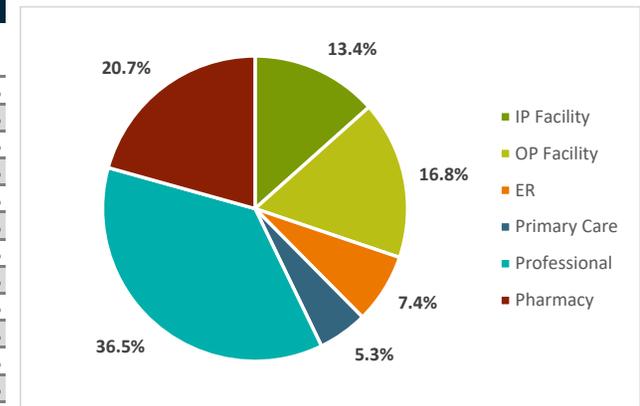
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# Claims By Category - Comparison between Select Med and Select Care

Category	Jan 2023 - Dec 2023						% Change	
	Select Med			Select Care			Paid	Paid PMPM
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark		
Hospital Inpatient	\$490,291	\$30.64	#N/A	\$59,359	\$31.21	#N/A	726.0%	-1.8%
Inpatient Maternity	\$136,290	\$8.52	#N/A	\$15,405	\$8.10	#N/A	784.7%	5.1%
ER Facility	\$345,411	\$21.58	#N/A	\$91,620	\$48.17	#N/A	277.0%	-55.2%
Outpatient Facility	\$783,514	\$48.96	#N/A	\$133,227	\$70.05	#N/A	488.1%	-30.1%
Office Visit PCP	\$245,330	\$15.33	#N/A	\$20,782	\$10.93	#N/A	1080.5%	40.3%
Office Visit SCP	\$313,170	\$19.57	#N/A	\$31,812	\$16.73	#N/A	884.4%	17.0%
Professional	\$705,394	\$44.08	#N/A	\$101,106	\$53.16	#N/A	597.7%	-17.1%
Lab	\$123,268	\$7.70	#N/A	\$16,230	\$8.53	#N/A	659.5%	-9.7%
Radiology	\$149,318	\$9.33	#N/A	\$23,665	\$12.44	#N/A	531.0%	-25.0%
Specialty Drugs(Med)	\$16,736	\$1.05	#N/A	\$646	\$0.34	#N/A	2491.8%	208.0%
Other	\$347,168	\$21.69	#N/A	\$22,469	\$11.81	#N/A	1445.1%	83.6%
Anesthesia	\$67,114	\$4.19	#N/A	\$11,558	\$6.08	#N/A	480.7%	-31.0%
Pharmacy	\$965,733	\$60.34	#N/A	\$184,619	\$97.07	#N/A	423.1%	-37.8%
<b>Total</b>	<b>\$4,688,737</b>	<b>\$292.97</b>	<b>#N/A</b>	<b>\$712,496</b>	<b>\$374.60</b>	<b>#N/A</b>	<b>558.1%</b>	<b>-21.8%</b>



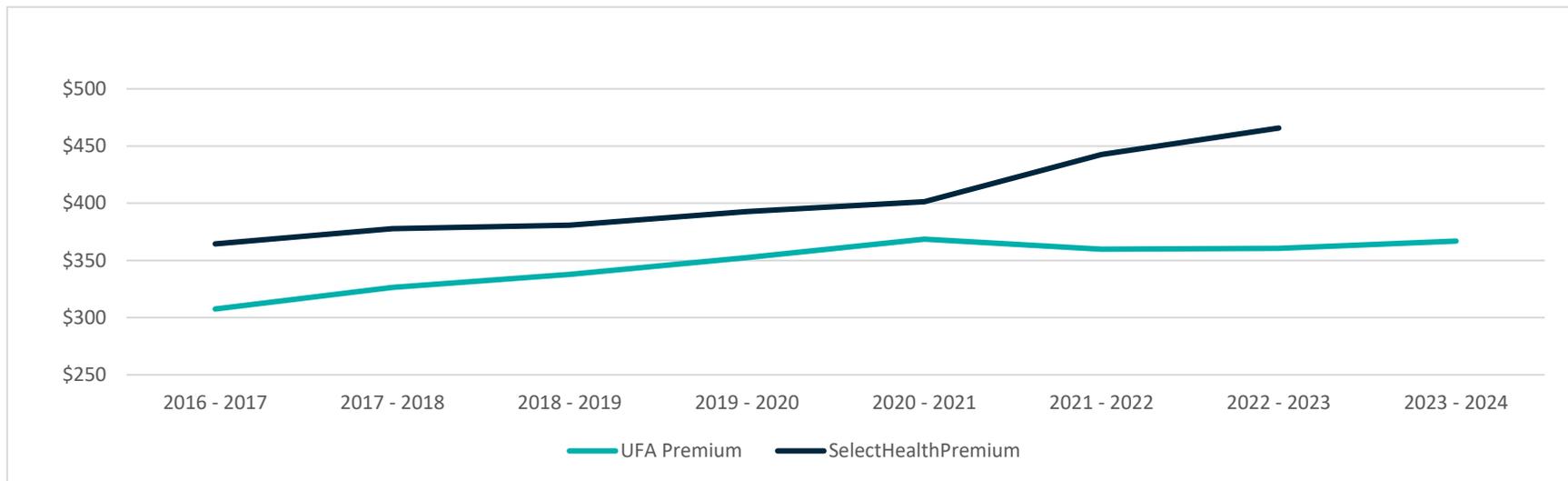
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category						
	Select Med			Select Care			% Change Paid PMPM
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	
Rx	\$965,733	\$60.34	20.6%	\$184,619	\$97.07	25.9%	-37.8%
Factors Influencing Health	\$584,215	\$36.50	12.5%	\$59,273	\$31.16	8.3%	17.1%
Mental Disorders	\$411,671	\$25.72	8.8%	\$36,740	\$19.32	5.2%	33.2%
Other Injury/ Poisoning	\$409,974	\$25.62	8.7%	\$14,333	\$7.54	2.0%	239.9%
Digestive System	\$377,847	\$23.61	8.1%	\$88,208	\$46.38	12.4%	-49.1%
Muscle System	\$375,797	\$23.48	8.0%	\$71,221	\$37.45	10.0%	-37.3%
Ill-Defined Conditions	\$270,160	\$16.88	5.8%	\$29,902	\$15.72	4.2%	7.4%
Urinary System	\$210,887	\$13.18	4.5%	\$17,445	\$9.17	2.4%	43.7%
Respiratory System	\$193,849	\$12.11	4.1%	\$19,914	\$10.47	2.8%	15.7%
Circulatory System	\$142,187	\$8.88	3.0%	\$95,621	\$50.27	13.4%	-82.3%
Pregnancy/ Childbirth	\$141,979	\$8.87	3.0%	\$26,696	\$14.04	3.7%	-36.8%
Neoplasm	\$121,973	\$7.62	2.6%	\$6,697	\$3.52	0.9%	116.5%
All Others	\$476,864	\$29.80	10.2%	\$61,282	\$32.22	8.6%	-7.5%



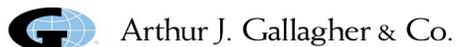
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# Year Over Year Plan Experience

Plan Year	Year Over Year Comparison							
	2023 - 2024	2022 - 2023	2021 - 2022	2020 - 2021	2019 - 2020	2018 - 2019	2017 - 2018	2016 - 2017
Start Plan Year	1-Jul-23	1-Jul-22	1-Jul-21	1-Jul-20	1-Jul-19	1-Jul-18	1-Jul-17	1-Jul-16
End Plan Year	30-Jun-24	30-Jun-23	30-Jun-22	30-Jun-21	30-Jun-20	30-Jun-19	30-Jun-18	30-Jun-17
Avg. Employees	447	444	451	446	440	432	445	465
Avg. Members	1,473	1,498	1,556	1,588	1,617	1,612	1,648	1,724
Contract Size	3.30	3.37	3.45	3.56	3.68	3.73	3.70	3.71
Loss Ratio	84.6%	92.5%	86.5%	90.2%	92.8%	106.6%	92.0%	100.7%
Final Renewal (Initial Renewal)	-1% (8.9%)	-2.0% (6%)	-4.0% (0%)	2.7% (5.9%)	3.5% (8.9%)	4.0% (8.5%)	6.0% (9.9%)	5.0% (7.6%)
Fixed Costs PMPM	\$29.11	\$29.11	\$28.96	\$28.96	\$27.87	\$41.99	\$38.89	\$37.68
Premium PMPM	\$366.87	\$360.51	\$359.86	\$368.64	\$352.48	\$337.78	\$326.37	\$307.55
Paid Med PMPM	\$216.33	\$245.75	\$222.67	\$247.10	\$248.35	\$274.43	\$215.22	\$220.55
Paid Rx PMPM	\$65.01	\$58.51	\$59.75	\$56.62	\$50.98	\$43.70	\$46.01	\$51.52
Paid PMPM	\$281.35	\$304.26	\$282.42	\$303.72	\$299.34	\$318.13	\$261.23	\$272.07
Med Benchmark		\$367.59	\$352.04	\$312.38	\$310.84	\$304.57	\$304.04	\$295.44
Rx Benchmark		\$98.19	\$90.65	\$88.91	\$81.93	\$76.27	\$73.75	\$69.05
Premium Benchmark		\$465.78	\$442.69	\$401.29	\$392.77	\$380.84	\$377.79	\$364.49



Prepared by:



# Health Benefit History

Start	End	Carrier	Family Premium Amnt	EE portion % Amt In/Decrease	Benefit Changes	Comments
1-Jul-10	30-Jun-11	PEHP	\$181.50	11.7%		
1-Jul-11	30-Jun-12	PEHP	\$205.10	13.0%		
1-Jul-12	30-Jun-13	PEHP	\$224.60	9.5%		Sunset of retiree Medicare supplement plan
1-Jul-13	30-Jun-14	PEHP	\$250.68	11.6%	Individual deductible \$250 to \$1,000	Implemented \$500 HRA Sunset of retiree plan
1-Jul-14	30-Jun-15	SelectHealth	\$256.38	2.3%	ER copayment change to after deductible	Move to SelectHealth
1-Jul-15	30-Jun-16	SelectHealth	\$260.48	1.6%		Added Vision Plan through Eyemed
1-Jul-16	30-Jun-17	SelectHealth	\$273.50	5.0%		7.6% initial med renewal; negotiated to 5% renewal
1-Jul-17	30-Jun-18	SelectHealth	\$289.92	6.0%		Loss of University of Utah Hospitals. 9.9% initial med renewal; negotiated to 6%
1-Jul-18	30-Jun-19	SelectHealth	\$301.52	4.0%		8.5% initial med renewal; negotiated to 4% renewal
1-Jul-19	30-Jun-20	SelectHealth	\$312.08	3.5%		Added Critical Illness & Hospital plans, Identity Protection. Moved to online enrollment. 8.9% initial med renewal; negotiated to 3.5% renewal
1-Jul-20	30-Jun-21	SelectHealth	\$320.51	2.7%		5.9% initial med renewal; negotiated to 2.7% renewal
1-Jul-21	30-Jun-22	SelectHealth	\$307.69	-4.0%		0% initial med renewal; negotiated to -4% renewal
1-Jul-22	30-Jun-23	SelectHealth	\$301.53	-2.0%		6% initial med renewal; switched to contingent funding for -2% renewal
1-Jul-23	30-Jun-24	SelectHealth	\$298.52	-1.0%	Moved Dental to SelectHealth	8.9% initial med renewal; negotiated to a rate hold. 1% bundling discount with dental so moved to SelectHealth

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# Top 10 Large Claimant Trend

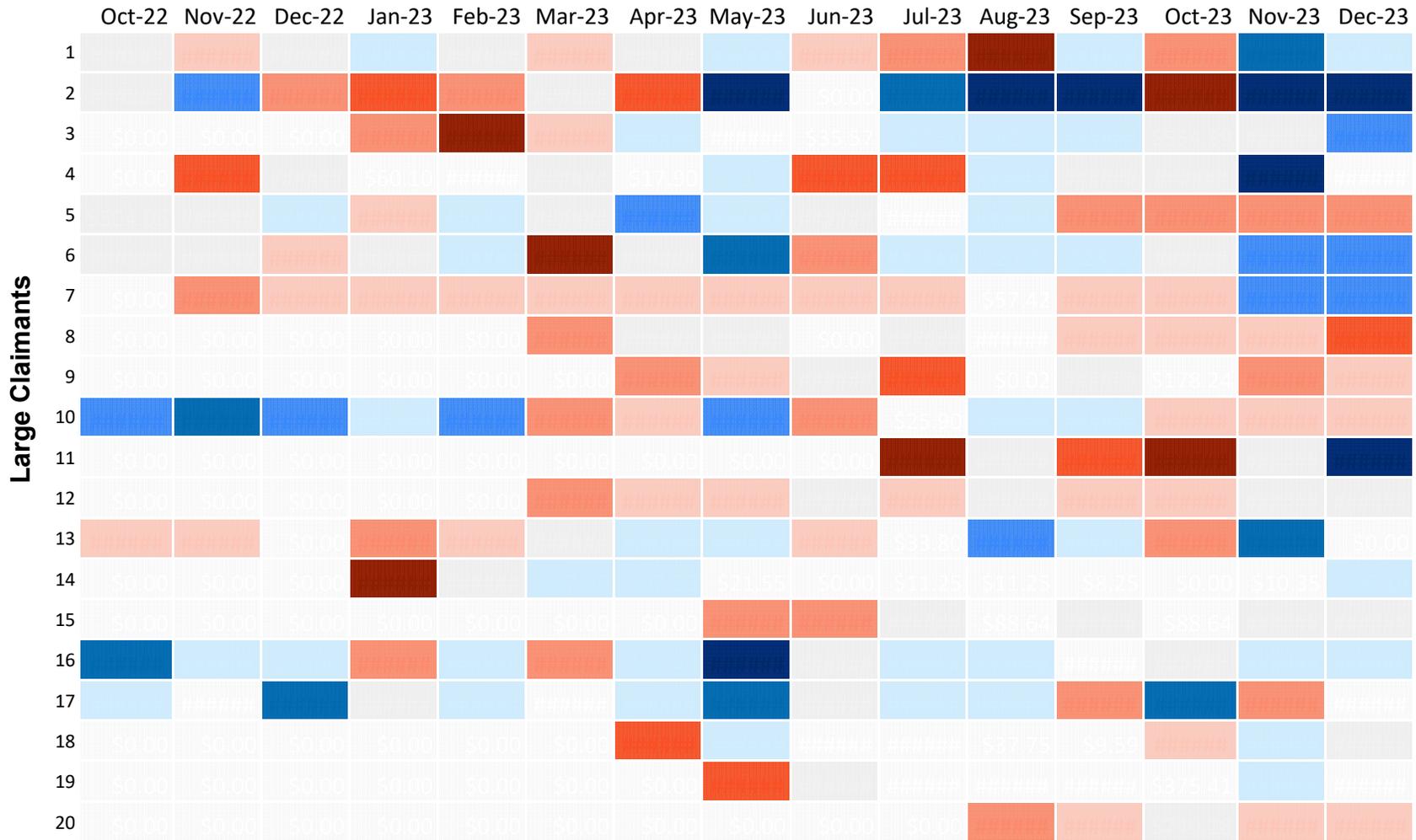
As of Dec 2023

Top 10 Large Claimants						
Jan 2023 - Dec 2023			Jan 2022 - Dec 2022			
Rank	Total Paid	Top 3 Diagnostic Categories	Total Paid	Top 3 Diagnostic Categories		\$ difference
1	\$196,508	Injury, poisoning and certain other consequences of external causes \$88,280 Diseases of the genitourinary system \$51,235 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified :	\$66,093	Symptoms, signs and abnormal clinical and laboratory finding Diseases of the genitourinary system \$13,164 Diseases of the nervous system \$9,530		\$130,415
2	\$135,257	Neoplasms \$53,049 Injury, poisoning and certain other consequences of external causes \$50,475 Endocrine, nutritional and metabolic diseases \$15,529	\$314,133	Neoplasms \$81,681 Endocrine, nutritional and metabolic diseases \$51,508 Pharmacy \$43,985		-\$178,876
3	\$104,571	Diseases of the circulatory system \$97,739 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified : Factors influencing health status and contact with health services \$2,402	\$0			\$104,571
4	\$83,469	Endocrine, nutritional and metabolic diseases \$32,686 Certain infectious and parasitic diseases \$28,174 Diseases of the musculoskeletal system and connective tissue \$9,304	\$29,474	Injury, poisoning and certain other consequences of external c Mental, Behavioral and Neurodevelopmental disorders \$5,350 Symptoms, signs and abnormal clinical and laboratory finding		\$53,995
5	\$82,112	Pharmacy \$67,365 Factors influencing health status and contact with health services \$6,442 Neoplasms \$3,465	\$17,734	Endocrine, nutritional and metabolic diseases \$4,889 Neoplasms \$3,683 Diseases of the digestive system \$2,722		\$64,379
6	\$80,995	Diseases of the digestive system \$75,042 Factors influencing health status and contact with health services \$2,071 Diseases of the musculoskeletal system and connective tissue \$1,152	\$40,565	Diseases of the genitourinary system \$18,426 Symptoms, signs and abnormal clinical and laboratory finding Diseases of the blood and blood-forming organs and certain c		\$40,431
7	\$73,039	Pharmacy \$68,094 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified : Mental, Behavioral and Neurodevelopmental disorders \$1,812	\$20,574	Pharmacy \$19,456 Diseases of the skin and subcutaneous tissue \$795 Symptoms, signs and abnormal clinical and laboratory finding		\$52,465
8	\$69,532	Diseases of the circulatory system \$39,020 Diseases of the musculoskeletal system and connective tissue \$10,542 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified :	\$0			\$69,532
9	\$67,367	Diseases of the digestive system \$55,682 Pharmacy \$5,215 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified :	\$0			\$67,367
10	\$65,861	Pharmacy \$65,053 Diseases of the musculoskeletal system and connective tissue \$552 Diseases of the digestive system \$186	\$29,949	Pharmacy \$25,745 Mental, Behavioral and Neurodevelopmental disorders \$1,767 Symptoms, signs and abnormal clinical and laboratory finding		\$35,912
<b>Totals</b>	<b>\$958,711</b>		<b>\$518,521</b>			<b>\$440,189</b>
	<b>% of total claims</b>	<b>17.7%</b>		<b>10.0%</b>		

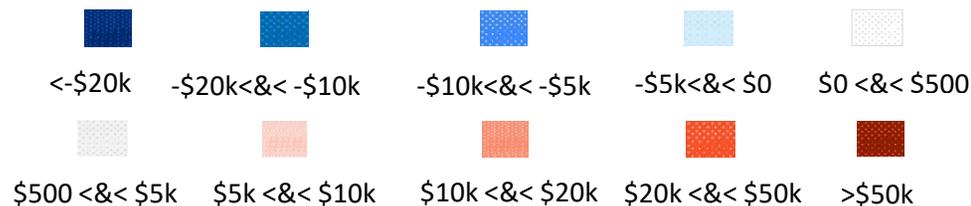
Prepared by:

# Large Claimant Heat Map

Change in Rolling 12 Claims



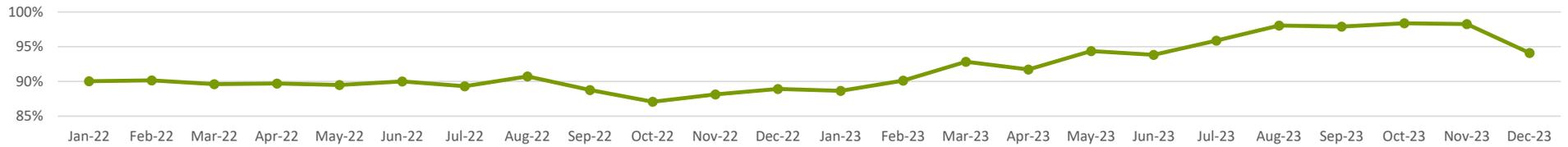
Claim Changes (\$)



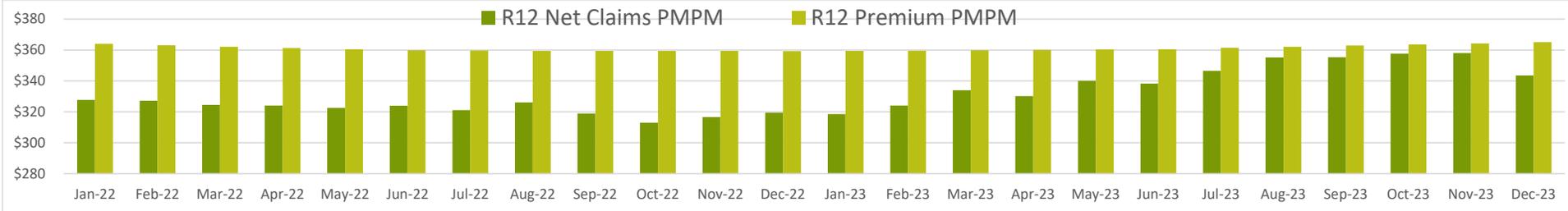
# 24 Months of Premiums vs Claims

Date	EEs	Mbs	Medical Claims	Rx Claims	Total Claims	Premium	Claims PMPM	Premium PMPM	Gross Loss Ratio	Admin	R12 Large Claims over Pooling	Rolling 12 Net Claims	Rolling 12 Premium	R12 Total Net Claims PMPM	Rolling 12 Prem PMPM	Rolling 12 Net Loss Ratio
Jan-22	444	1546	\$389,398	\$76,393	\$465,791	\$553,559	\$301.29	\$358.06	95.9%	\$64,917	\$0	\$6,169,788	\$6,853,007	\$327.69	\$363.98	90.0%
Feb-22	459	1563	\$269,922	\$95,021	\$364,943	\$564,063	\$233.49	\$360.88	76.3%	\$65,630	\$1,871	\$6,150,683	\$6,822,550	\$327.27	\$363.02	90.2%
Mar-22	459	1565	\$309,913	\$113,631	\$423,543	\$564,848	\$270.63	\$360.93	86.6%	\$65,714	\$0	\$6,089,451	\$6,795,011	\$324.48	\$362.07	89.6%
Apr-22	457	1560	\$375,492	\$92,734	\$468,227	\$562,930	\$300.15	\$360.85	94.8%	\$65,504	\$0	\$6,071,963	\$6,768,492	\$324.11	\$361.29	89.7%
May-22	456	1557	\$324,365	\$78,153	\$402,519	\$561,471	\$258.52	\$360.61	83.3%	\$65,378	\$0	\$6,036,762	\$6,744,639	\$322.65	\$360.48	89.5%
Jun-22	453	1542	\$411,233	\$85,438	\$496,671	\$561,127	\$322.10	\$363.90	100.1%	\$64,749	\$9,194	\$6,049,128	\$6,720,357	\$323.92	\$359.86	90.0%
Jul-22	446	1526	\$292,893	\$50,074	\$342,968	\$542,366	\$224.75	\$355.42	75.0%	\$64,077	\$12,042	\$5,979,730	\$6,696,242	\$321.15	\$359.63	89.3%
Aug-22	391	1349	\$304,920	\$79,067	\$383,987	\$478,815	\$284.65	\$354.94	92.0%	\$56,645	\$30,267	\$6,001,626	\$6,614,045	\$326.18	\$359.46	90.7%
Sep-22	443	1504	\$394,370	\$85,545	\$479,915	\$537,820	\$319.09	\$357.59	101.0%	\$63,153	\$101,780	\$5,852,059	\$6,593,237	\$318.97	\$359.36	88.8%
Oct-22	448	1522	\$332,848	\$76,300	\$409,148	\$546,168	\$268.82	\$358.85	86.6%	\$63,909	\$105,646	\$5,733,686	\$6,584,840	\$312.97	\$359.43	87.1%
Nov-22	443	1506	\$345,255	\$103,789	\$449,043	\$540,996	\$298.17	\$359.23	94.7%	\$63,237	\$99,719	\$5,788,047	\$6,567,882	\$316.67	\$359.33	88.1%
Dec-22	443	1504	\$409,090	\$81,459	\$490,548	\$540,596	\$326.16	\$359.44	102.4%	\$63,153	\$114,133	\$5,829,234	\$6,554,758	\$319.52	\$359.28	88.9%
Jan-23	440	1493	\$364,016	\$96,715	\$460,731	\$536,907	\$308.59	\$359.62	97.5%	\$62,691	\$140,555	\$5,795,527	\$6,538,106	\$318.59	\$359.41	88.6%
Feb-23	458	1519	\$388,502	\$86,727	\$475,229	\$551,093	\$312.86	\$362.80	97.8%	\$63,783	\$162,920	\$5,881,601	\$6,525,137	\$324.11	\$359.57	90.1%
Mar-23	456	1518	\$489,305	\$102,867	\$592,172	\$551,591	\$390.10	\$363.37	118.9%	\$63,741	\$166,138	\$6,045,038	\$6,511,880	\$333.98	\$359.77	92.8%
Apr-23	456	1518	\$324,591	\$91,523	\$416,114	\$552,195	\$274.12	\$363.76	86.9%	\$63,741	\$193,827	\$5,963,472	\$6,501,145	\$330.24	\$360.01	91.7%
May-23	453	1507	\$415,746	\$98,643	\$514,389	\$549,031	\$341.33	\$364.32	105.2%	\$63,279	\$143,385	\$6,123,685	\$6,488,705	\$340.05	\$360.32	94.4%
Jun-23	456	1512	\$356,551	\$99,237	\$455,788	\$553,752	\$301.45	\$366.24	93.8%	\$63,489	\$143,385	\$6,081,543	\$6,481,330	\$338.28	\$360.51	93.8%
Jul-23	453	1495	\$341,240	\$74,616	\$415,856	\$547,088	\$278.16	\$365.95	87.5%	\$62,775	\$76,744	\$6,219,770	\$6,486,052	\$346.56	\$361.40	95.9%
Aug-23	448	1490	\$458,268	\$89,352	\$547,620	\$542,941	\$367.53	\$364.39	112.4%	\$62,565	\$42,234	\$6,423,834	\$6,550,178	\$355.14	\$362.13	98.1%
Sep-23	445	1469	\$328,304	\$102,452	\$430,756	\$539,579	\$293.23	\$367.31	91.3%	\$61,683	\$0	\$6,415,440	\$6,551,937	\$355.37	\$362.93	97.9%
Oct-23	445	1465	\$377,232	\$98,456	\$475,688	\$537,213	\$324.70	\$366.70	100.0%	\$61,515	\$42,646	\$6,436,941	\$6,542,982	\$357.69	\$363.58	98.4%
Nov-23	444	1459	\$287,505	\$110,543	\$398,048	\$537,244	\$272.82	\$368.23	85.5%	\$61,263	\$0	\$6,426,617	\$6,539,230	\$358.05	\$364.32	98.3%
Dec-23	445	1461	\$119,622	\$99,221	\$218,843	\$538,736	\$149.79	\$368.74	52.0%	\$61,347	\$0	\$6,153,106	\$6,537,371	\$343.63	\$365.09	94.1%

Rolling 12 Months Net Loss Ratio



R12 Net Claims PMPM vs R12 Premium PMPM



Prepared by:

# Top 30 Prescriptions - By Plan Paid

Top 30 Prescriptions - By Plan Paid																	
#	Drug Name	Usage/Treatment	Tier	Jan 2023 - Dec 2023					Jan 2022 - Dec 2022					% Change			
				Scripts	Allowed	Paid	Mbr Cost Per Rx	Plan Cost Per Rx	Scripts	Allowed	Paid	Mbr Cost Per Rx	Plan Cost Per Rx	Scripts	Allowed / Rx	Mbr Cost / Rx	Plan Cost / Rx
1	Humira Pen	Crohn's disease, ulcerative colitis	4	13	\$89,094	\$87,851	\$96	\$6,758	1	\$6,346	\$6,246	\$100	\$6,246	1200.0%	8.0%	-4.4%	8.2%
2	Jakafi	polycythemia vera (PV)	4	5	\$66,204	\$65,704	\$100	\$13,141	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
3	Spravato 84Mg Dose	Treatment-resistant depression (TRC)	4	26	\$63,205	\$61,805	\$54	\$2,377	6	\$15,229	\$14,827	\$67	\$2,471	333.3%	-4.2%	-19.6%	-3.8%
4	Vyvanse	ADHD	2	182	\$61,626	\$57,117	\$25	\$314	246	\$80,460	\$75,207	\$21	\$306	-26.0%	3.5%	16.0%	2.7%
5	Cosentyx Sensoready Pen	Psoriasis	4	7	\$57,499	\$56,299	\$171	\$8,043	4	\$26,207	\$25,407	\$200	\$6,352	75.0%	25.4%	-14.3%	26.6%
6	Otezla	types of psoriasis and psoriatic arthrit	4	11	\$49,653	\$48,663	\$90	\$4,424	11	\$47,099	\$46,399	\$64	\$4,218	0.0%	5.4%	41.4%	4.9%
7	Stelara	Plaque psoriasis, arthritis	4	3	\$39,378	\$39,078	\$100	\$13,026	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
8	Jardiance	Diabetes	2	32	\$31,812	\$30,912	\$28	\$966	18	\$23,773	\$23,098	\$38	\$1,283	77.8%	-24.7%	-25.0%	-24.7%
9	Ajovy	migraine headaches in adults	2	41	\$28,128	\$27,103	\$25	\$661	7	\$9,654	\$9,379	\$39	\$1,340	485.7%	-50.3%	-36.4%	-50.7%
10	Rinvoq	Moderately to severely active rheum	4	4	\$25,431	\$25,031	\$100	\$6,258	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
11	Dexcom G6 Sensor	Diabetes	2	27	\$23,270	\$22,570	\$26	\$836	32	\$20,948	\$20,098	\$27	\$628	-15.6%	31.7%	-2.4%	33.1%
12	Trulicity	Diabetes medication	2	19	\$20,668	\$20,268	\$21	\$1,067	17	\$15,019	\$14,594	\$25	\$858	11.8%	23.1%	-15.8%	24.3%
13	Dash Pods (Gen 4)	diabetes	2	8	\$19,584	\$19,184	\$50	\$2,398	6	\$14,258	\$13,908	\$58	\$2,318	33.3%	3.0%	-14.3%	3.4%
14	Xtampza Er	capsule-swallowing issues	2	12	\$16,941	\$16,741	\$17	\$1,395	12	\$16,186	\$16,011	\$15	\$1,334	0.0%	4.7%	14.3%	4.6%
15	Xarelto	Blood thinner	2	13	\$16,572	\$16,147	\$33	\$1,242	12	\$10,110	\$9,760	\$29	\$813	8.3%	51.3%	12.1%	52.7%
16	Testosterone Cypionate	Treats low testorones in men	1	258	\$17,996	\$15,529	\$10	\$60	285	\$20,654	\$18,024	\$9	\$63	-9.5%	-3.8%	3.6%	-4.8%
17	Farxiga	type 2 diabetes	2	10	\$15,865	\$15,365	\$50	\$1,537	8	\$6,362	\$6,112	\$31	\$764	25.0%	99.5%	60.0%	101.1%
18	Tradjenta	Type 2 diabetes	2	10	\$14,741	\$14,341	\$40	\$1,434	13	\$17,723	\$17,223	\$38	\$1,325	-23.1%	8.1%	4.0%	8.2%
19	Eliquis	Prevents blood clots	2	15	\$14,486	\$14,086	\$27	\$939	17	\$13,933	\$13,558	\$22	\$798	-11.8%	17.8%	20.9%	17.7%
20	Humira Pen-Ps/Uv Starter	Plaque psoriasis	4	1	\$13,707	\$13,607	\$100	\$13,607	1	\$12,691	\$12,591	\$100	\$12,591	0.0%	8.0%	0.0%	8.1%
21	Trintellix	Depression medication	3	28	\$12,834	\$11,934	\$32	\$426	38	\$17,595	\$16,110	\$39	\$424	-26.3%	-1.0%	-17.7%	0.5%
22	Nurtec	acute treatment of migraine with or w	2	13	\$12,169	\$11,869	\$23	\$913	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
23	Budesonide/Formoterol Furr	Asthma	1	43	\$12,283	\$11,853	\$10	\$276	51	\$15,594	\$15,144	\$9	\$297	-15.7%	-6.6%	13.3%	-7.2%
24	Novolog	Diabetes	2	5	\$12,016	\$11,766	\$50	\$2,353	4	\$8,288	\$8,188	\$25	\$2,047	25.0%	16.0%	100.0%	15.0%
25	Linzess	Constipation	2	12	\$10,386	\$10,136	\$21	\$845	28	\$19,390	\$18,565	\$29	\$663	-57.1%	25.0%	-29.3%	27.4%
26	Lisdexamfetamine Dimesyla used to treat attention deficit hyperac		1	72	\$8,936	\$8,256	\$9	\$115	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
27	Bupropion Hydrochloride E	antidepressant	1	344	\$10,634	\$7,933	\$8	\$23	343	\$6,739	\$4,018	\$8	\$12	0.3%	57.3%	-1.0%	96.9%
28	Amphetamine/Dextroamphe	ADHD & Narcolepsy	1	374	\$11,293	\$7,739	\$10	\$21	455	\$14,074	\$9,801	\$9	\$22	-17.8%	-2.4%	1.2%	-3.9%
29	Entresto	Heart Failure	2	4	\$7,589	\$7,389	\$50	\$1,847	3	\$5,367	\$5,267	\$33	\$1,756	33.3%	6.1%	50.0%	5.2%
30	Sublocade	Treatment of moderate to severe opi	4	4	\$7,743	\$7,343	\$100	\$1,836	2	\$3,687	\$3,487	\$100	\$1,744	100.0%	5.0%	0.0%	5.3%

Count By Tiers	
Tier 1	5
Tier 2	15
Tier 3	1
Tier 4	9
Cost By Tiers	
Tier 1	\$51,309
Tier 2	\$294,994
Tier 3	\$11,934
Tier 4	\$405,381

Scripts By Tiers	
Tier 1	1,091
Tier 2	403
Tier 3	28
Tier 4	74
Cost Per Script by Tiers	
Tier 1	\$47.03
Tier 2	\$731.99
Tier 3	\$426.20
Tier 4	\$5,478.12

Prepared by:

# Top 30 Prescriptions - By Volume Prescribed

Top 30 Prescriptions - By Plan Paid																		
#	Drug Name	Usage/Treatment	Tier	Jan 2023 - Dec 2023					Jan 2022 - Dec 2022					% Change				
				Scripts	Allowed	Paid	Mbr Cost Per Rx	Plan Cost Per Rx	Scripts	Allowed	Paid	Mbr Cost Per Rx	Plan Cost Per Rx	Scripts	Allowed / Rx	Mbr Cost / Rx	Plan Cost / Rx	
1	Amphetamine/Dextroampheta	ADHD & Narcolepsy	1	374	\$11,293	\$7,739	\$9.50	\$20.69	455	\$14,074	\$9,801	\$9.39	\$21.54	-17.8%	-2.4%	1.2%	-3.9%	
2	Bupropion Hydrochloride E	antidepressant	1	344	\$10,634	\$7,933	\$7.85	\$23.06	343	\$6,739	\$4,018	\$7.93	\$11.71	0.3%	57.3%	-1.0%	96.9%	
3	Levothyroxine Sodium	Hypothyroidism	1	295	\$9,572	\$7,030	\$8.62	\$23.83	286	\$8,410	\$5,893	\$8.80	\$20.61	3.1%	10.4%	-2.0%	15.6%	
4	Testosterone Cypionate	Treats low testorones in men	1	258	\$17,996	\$15,529	\$9.56	\$60.19	285	\$20,654	\$18,024	\$9.23	\$63.24	-9.5%	-3.8%	3.6%	-4.8%	
5	Amoxicillin	Antibiotic for infections	1	243	\$2,106	\$335	\$7.29	\$1.38	224	\$1,702	\$272	\$6.38	\$1.21	8.5%	14.1%	14.2%	13.6%	
6	Escitalopram Oxalate	Depression, anxiety	1	206	\$4,486	\$2,791	\$8.23	\$13.55	279	\$4,251	\$2,156	\$7.51	\$7.73	-26.2%	42.9%	9.6%	75.3%	
7	Fluoxetine Hydrochloride	depression, obsessive-compulsive	1	195	\$3,816	\$2,327	\$7.63	\$11.93	142	\$1,995	\$1,037	\$6.75	\$7.30	37.3%	39.2%	13.1%	63.4%	
8	Zolpidem Tartrate	Insomnia	1	195	\$1,932	\$547	\$7.10	\$2.80	244	\$1,632	\$337	\$5.31	\$1.38	-20.1%	48.1%	33.9%	102.7%	
9	Omeprazole	Heartburn, Gastric Reflux	1	195	\$3,279	\$1,663	\$8.29	\$8.53	154	\$1,684	\$781	\$5.87	\$5.07	26.6%	53.8%	41.3%	68.2%	
10	Vyvanse	ADHD	2	182	\$61,626	\$57,117	\$24.77	\$313.83	246	\$80,460	\$75,207	\$21.35	\$305.72	-26.0%	3.5%	16.0%	2.7%	
11	Albuterol Sulfate Hfa	bronchospasm.	1	175	\$7,568	\$5,898	\$9.54	\$33.70	150	\$6,530	\$5,141	\$9.26	\$34.27	16.7%	-0.7%	3.1%	-1.7%	
12	Trazodone Hydrochloride	depression, anxiety, sleep and pai	1	172	\$2,663	\$1,272	\$8.09	\$7.39	184	\$2,253	\$965	\$7.00	\$5.25	-6.5%	26.5%	15.6%	40.9%	
13	Methylphenidate Hydrochlo	Attention-Deficit Hyperactivity Disc	1	157	\$6,930	\$5,532	\$8.90	\$35.24	187	\$14,081	\$12,411	\$8.93	\$66.37	-16.0%	-41.4%	-0.3%	-46.9%	
14	Valacyclovir Hydrochlorid	used to treat herpes virus infectior	1	146	\$2,665	\$1,510	\$7.91	\$10.34	54	\$1,009	\$523	\$9.00	\$9.68	170.4%	-2.3%	-12.1%	6.9%	
15	Lisinopril	High blood pressure	1	136	\$1,953	\$1,022	\$6.85	\$7.51	132	\$1,304	\$468	\$6.34	\$3.55	3.0%	45.3%	8.0%	111.9%	
16	Prednisone	Inflammation, allergies	1	133	\$570	\$111	\$3.45	\$0.84	125	\$547	\$88	\$3.67	\$0.71	6.4%	-2.2%	-6.1%	18.5%	
17	Montelukast Sodium	Asthma	1	133	\$2,633	\$1,520	\$8.38	\$11.43	132	\$2,062	\$1,172	\$6.75	\$8.88	0.8%	26.7%	24.2%	28.7%	
18	Atorvastatin Calcium	High cholesterol	1	131	\$2,892	\$2,852	\$0.30	\$21.77	142	\$2,316	\$1,833	\$3.40	\$12.91	-7.7%	35.4%	-91.1%	68.6%	
19	Estradiol	Menopause	1	123	\$6,079	\$5,032	\$8.52	\$40.91	103	\$4,762	\$3,993	\$7.46	\$38.77	19.4%	6.9%	14.2%	5.5%	
20	Hydrocodone Bitartrate/Ac	Relieve moderate to severe pain	1	121	\$831	\$64	\$6.33	\$0.53	90	\$495	\$106	\$4.32	\$1.18	34.4%	24.9%	N/A	-54.8%	
21	Losartan Potassium	High blood preasure, diabetes typ	1	118	\$2,575	\$1,586	\$8.38	\$13.44	119	\$2,166	\$1,135	\$8.66	\$9.54	-0.8%	19.9%	-3.2%	40.9%	
22	Alprazolam	Anxiety, depression, insomnia	1	114	\$1,037	\$357	\$5.96	\$3.14	117	\$848	\$272	\$4.93	\$2.32	-2.6%	25.4%	20.8%	35.1%	
23	Spironolactone	Edema, hypertension	1	111	\$3,601	\$2,588	\$9.12	\$23.32	120	\$3,566	\$2,550	\$8.47	\$21.25	-7.5%	9.2%	N/A	9.7%	
24	Gabapentin	Seizures, RLS, shingles	1	111	\$3,108	\$2,274	\$7.52	\$20.48	145	\$2,817	\$1,807	\$6.97	\$12.46	-23.4%	44.1%	7.9%	64.4%	
25	Sertraline Hydrochloride	Adverse effect of selective serotor	1	110	\$2,653	\$1,750	\$8.21	\$15.91	138	\$3,070	\$2,095	\$7.07	\$15.18	-20.3%	8.4%	16.2%	4.8%	
26	Ibuprofen	Anti-inflammatory, pain	1	107	\$1,321	\$569	\$7.03	\$5.32	115	\$1,112	\$373	\$6.43	\$3.24	-7.0%	27.8%	9.3%	64.3%	
27	Amoxicillin/Clavulanate P	Antibiotic for infections	1	101	\$2,011	\$1,099	\$9.03	\$10.88	100	\$1,731	\$827	\$9.04	\$8.27	1.0%	15.0%	-0.1%	31.6%	
28	Cephalexin	Antibiotic	1	98	\$1,684	\$853	\$8.48	\$8.70	104	\$1,527	\$752	\$7.45	\$7.23	-5.8%	17.0%	13.7%	20.4%	
29	Citalopram Hydrobromide	Depression	1	98	\$1,666	\$822	\$8.61	\$8.39	155	\$2,124	\$961	\$7.50	\$6.20	-36.8%	24.0%	14.7%	35.3%	
30	Azithromycin	Bacterial infections	1	93	\$650	\$208	\$4.76	\$2.23	114	\$781	\$128	\$5.72	\$1.13	-18.4%	2.0%	-16.9%	98.2%	

Count By Tiers	
Tier 1	29
Tier 2	1
Tier 3	0
Tier 4	0
Cost By Tiers	
Tier 1	\$82,812
Tier 2	\$57,117
Tier 3	\$0
Tier 4	\$0

Scripts By Tiers	
Tier 1	4,793
Tier 2	182
Tier 3	-
Tier 4	-
Cost Per Script by Tiers	
Tier 1	\$17.28
Tier 2	\$313.83
Tier 3	
Tier 4	

Prepared by:

# Top 30 Prescriptions - Rolling 12 by month

Top 30 Prescriptions - By Plan Paid (Number of Prescriptions)																
#	Drug Name	Usage/Treatment	Tier	Jan-23 Scripts	Feb-23 Scripts	Mar-23 Scripts	Apr-23 Scripts	May-23 Scripts	Jun-23 Scripts	Jul-23 Scripts	Aug-23 Scripts	Sep-23 Scripts	Oct-23 Scripts	Nov-23 Scripts	Dec-23 Scripts	
1	Humira Pen	Crohn's disease, ulcerative colitis	4	2	3	4	5	6	7	8	8	10	11	13	13	
2	Jakafi	polycythemia vera (PV)	4	-	-	-	-	-	-	-	-	2	3	4	5	
3	Spravato 84Mg Dose	Treatment-resistant depression (TRI	4	7	9	11	14	18	20	23	24	26	29	27	26	
4	Vyvanse	ADHD	2	243	243	241	241	224	250	254	255	241	259	201	182	
5	Cosentyx Sensoready Pen	Psoriasis	4	5	5	6	5	5	6	6	5	6	6	7	7	
6	Otezla	types of psoriasis and psoriatic arthr	4	12	12	12	12	11	12	12	11	11	13	11	11	
7	Stelara	Plaque psoriasis, arthritis	4	-	-	1	2	2	3	3	3	3	3	3	3	
8	Jardiance	Diabetes	2	18	17	22	22	25	28	27	29	31	33	29	32	
9	Ajovy	migraine headaches in adults	2	7	10	13	17	20	23	27	30	34	37	40	41	
10	Rinvoq	Moderately to severely active rheum	4	-	-	-	-	-	-	-	1	1	2	3	4	
11	Dexcom G6 Sensor	Diabetes	2	30	30	27	28	25	26	27	28	28	32	26	27	
12	Trulicity	Diabetes medication	2	17	17	18	19	18	20	22	22	23	24	21	19	
13	Omnipod Dash Pods (Gen 4)	diabetes	2	6	8	8	8	7	8	8	9	8	10	7	8	
14	Xtampza Er	capsule-swallowing issues	2	12	12	12	12	11	12	12	12	12	14	12	12	
15	Xarelto	Blood thinner	2	14	14	14	16	16	19	16	17	18	18	15	13	
16	Testosterone Cypionate	Treats low testorones in men	1	287	282	272	268	233	253	264	257	258	300	251	258	
17	Farxiga	type 2 diabetes	2	9	9	9	9	9	10	10	10	9	11	10	10	
18	Tradjenta	Type 2 diabetes	2	12	12	13	12	11	12	13	12	11	14	11	10	
19	Eliquis	Prevents blood clots	2	15	17	17	17	15	15	16	16	16	17	16	15	
20	Humira Pen-Ps/Uv Starter	Plaque psoriasis	4	1	1	1	1	1	1	1	2	2	2	1	1	
21	Trintellix	Depression medication	3	41	39	39	38	33	35	34	34	32	37	30	28	
22	Nurtec	acute treatment of migraine with or v	2	-	-	3	4	5	5	6	8	9	10	12	13	
23	Budesonide/Formoterol Fum	Asthma	1	49	49	50	45	41	44	44	42	43	49	42	43	
24	Novolog	Diabetes	2	3	4	4	4	3	3	4	4	4	4	3	5	
25	Linzess	Constipation	2	24	23	22	20	18	20	22	20	19	21	14	12	
26	Lisdexamfetamine Dimesyla	used to treat attention deficit hyperar	1	-	-	-	-	-	-	-	-	14	38	55	72	
27	Bupropion Hydrochloride E	antidepressant	1	366	366	362	371	326	354	359	349	346	401	342	344	
28	Amphetamine/Dextroampheta	ADHD & Narcolepsy	1	448	435	420	412	355	381	373	363	357	436	365	374	
29	Entresto	Heart Failure	2	4	4	4	4	4	4	3	4	4	4	4	4	
30	Sublocade	Treatment of moderate to severe op	4	3	4	5	6	6	6	6	6	6	6	5	4	

Prepared by:

# Top 30 Prescriptions - Rolling 12 by month

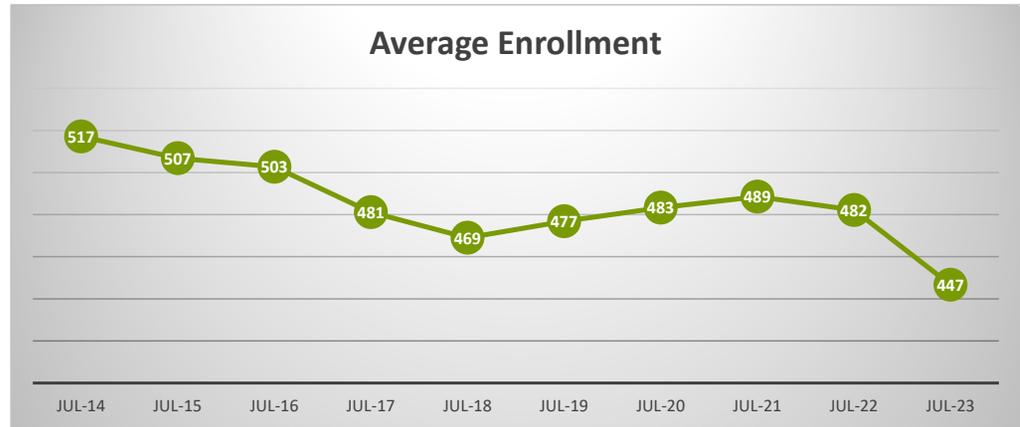
Top 30 Prescriptions - By Plan Paid (Plan Paid Amount)																
#	Drug Name	Usage/Treatment	Tier	Jan-23 Paid	Feb-23 Paid	Mar-23 Paid	Apr-23 Paid	May-23 Paid	Jun-23 Paid	Jul-23 Paid	Aug-23 Paid	Sep-23 Paid	Oct-23 Paid	Nov-23 Paid	Dec-23 Paid	
1	Humira Pen	Crohn's disease, ulcerative colitis	4	\$12,999	\$19,753	\$26,506	\$33,259	\$40,013	\$46,823	\$53,576	\$53,576	\$67,083	\$73,836	\$87,343	\$87,851	
2	Jakafi	polycythemia vera (PV)	4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,819	\$34,447	\$50,076	\$65,704	
3	Spravato 84Mg Dose	Treatment-resistant depression (TRI	4	\$16,857	\$21,227	\$26,689	\$35,428	\$45,160	\$51,614	\$57,869	\$59,954	\$64,123	\$70,378	\$63,780	\$61,805	
4	Vyvanse	ADHD	2	\$74,421	\$74,454	\$74,537	\$74,769	\$70,126	\$78,118	\$79,426	\$79,993	\$75,698	\$81,265	\$63,187	\$57,117	
5	Cosentyx Sensoready Pen	Psoriasis	4	\$39,682	\$40,550	\$47,538	\$41,152	\$41,754	\$48,741	\$48,741	\$42,224	\$49,212	\$49,212	\$56,299	\$56,299	
6	Otezla	types of psoriasis and psoriatic arthr	4	\$50,813	\$51,100	\$51,288	\$51,475	\$47,491	\$51,960	\$51,960	\$47,919	\$48,105	\$56,747	\$48,477	\$48,663	
7	Stelara	Plaque psoriasis, arthritis	4	\$0	\$0	\$13,026	\$26,052	\$26,052	\$39,078	\$39,078	\$39,078	\$39,078	\$39,078	\$39,078	\$39,078	
8	Jardiance	Diabetes	2	\$22,101	\$19,611	\$24,642	\$22,626	\$24,460	\$27,260	\$25,707	\$26,872	\$29,128	\$31,246	\$27,030	\$30,912	
9	Ajovy	migraine headaches in adults	2	\$7,016	\$9,002	\$10,987	\$13,635	\$14,393	\$16,377	\$19,023	\$19,780	\$22,420	\$24,399	\$26,401	\$27,103	
10	Rinvoq	Moderately to severely active rheum	4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,258	\$6,258	\$12,515	\$18,773	\$25,031	
11	Dexcom G6 Sensor	Diabetes	2	\$19,684	\$19,678	\$17,314	\$18,835	\$18,316	\$18,653	\$19,703	\$21,276	\$21,428	\$24,649	\$20,811	\$22,570	
12	Trulicity	Diabetes medication	2	\$14,624	\$14,718	\$15,662	\$18,244	\$17,441	\$19,235	\$22,673	\$22,725	\$23,614	\$24,503	\$21,956	\$20,268	
13	Omnipod Dash Pods (Gen 4)	diabetes	2	\$13,908	\$18,643	\$18,643	\$18,643	\$16,573	\$18,941	\$18,941	\$21,316	\$19,027	\$23,762	\$16,738	\$19,184	
14	Xtampza Er	capsule-swallowing issues	2	\$16,074	\$16,112	\$16,150	\$16,212	\$14,927	\$16,338	\$16,401	\$16,464	\$16,527	\$19,238	\$16,653	\$16,741	
15	Xarelto	Blood thinner	2	\$11,768	\$11,768	\$11,768	\$13,877	\$13,877	\$17,369	\$14,800	\$16,252	\$17,720	\$17,720	\$16,151	\$16,147	
16	Testosterone Cypionate	Treats low testorones in men	1	\$18,431	\$18,458	\$17,516	\$17,492	\$14,896	\$16,144	\$16,757	\$15,685	\$15,651	\$18,460	\$14,989	\$15,529	
17	Farxiga	type 2 diabetes	2	\$8,700	\$8,700	\$9,737	\$10,736	\$11,768	\$13,283	\$13,283	\$14,325	\$13,809	\$15,840	\$15,365	\$15,365	
18	Tradjenta	Type 2 diabetes	2	\$15,894	\$15,906	\$17,397	\$16,012	\$14,586	\$16,077	\$17,481	\$17,044	\$15,748	\$19,890	\$15,729	\$14,341	
19	Eliquis	Prevents blood clots	2	\$12,533	\$13,664	\$13,687	\$14,710	\$12,732	\$12,732	\$13,335	\$13,420	\$13,412	\$13,939	\$14,554	\$14,086	
20	Humira Pen-Ps/Uv Starter	Plaque psoriasis	4	\$12,591	\$12,591	\$12,591	\$12,591	\$12,591	\$12,591	\$12,591	\$26,198	\$26,198	\$26,198	\$13,607	\$13,607	
21	Trintellix	Depression medication	3	\$17,485	\$16,044	\$16,137	\$15,778	\$13,683	\$14,555	\$14,193	\$14,226	\$13,469	\$15,466	\$12,679	\$11,934	
22	Nurtec	acute treatment of migraine with or v	2	\$0	\$0	\$2,757	\$3,668	\$4,579	\$4,579	\$5,490	\$7,313	\$8,224	\$9,135	\$10,957	\$11,869	
23	Budesonide/Formoterol Fum	Asthma	1	\$14,183	\$14,205	\$15,076	\$14,099	\$12,585	\$13,341	\$13,674	\$12,668	\$13,052	\$14,599	\$11,774	\$11,853	
24	Novolog	Diabetes	2	\$6,634	\$9,254	\$9,254	\$9,254	\$7,864	\$7,864	\$10,484	\$10,484	\$10,484	\$10,484	\$7,861	\$11,766	
25	Linzess	Constipation	2	\$15,985	\$15,142	\$16,638	\$14,396	\$11,283	\$13,221	\$15,117	\$13,316	\$12,909	\$14,721	\$10,571	\$10,136	
26	Lisdexamfetamine Dimesyla	used to treat attention deficit hypera	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,703	\$4,574	\$6,420	\$8,256	
27	Bupropion Hydrochloride E	antidepressant	1	\$5,661	\$5,691	\$5,744	\$6,985	\$6,593	\$7,011	\$7,108	\$7,293	\$8,030	\$8,925	\$8,057	\$7,933	
28	Amphetamine/Dextroampheta	ADHD & Narcolepsy	1	\$9,624	\$9,545	\$9,159	\$8,996	\$7,414	\$7,962	\$7,663	\$7,207	\$6,968	\$8,718	\$7,365	\$7,739	
29	Entresto	Heart Failure	2	\$7,114	\$7,114	\$7,114	\$7,184	\$7,184	\$7,184	\$5,457	\$7,305	\$7,305	\$7,305	\$7,389	\$7,389	
30	Sublocade	Treatment of moderate to severe op	4	\$5,323	\$7,159	\$8,995	\$10,831	\$10,831	\$10,831	\$10,831	\$10,831	\$10,831	\$10,831	\$9,087	\$7,343	

Prepared by:

# Enrollment

	Enrollment											
	Jan 2023 - Dec 2023				Jan 2022 - Dec 2022				% Change			
	Average Enrollment Current Rolling 12 Months				Average Enrollment Prior Rolling 12 Months							
	Select Med		Select Care		Select Med		Select Care		Select Med		Select Care	
Select Med	Select Care	Early Retiree	Early Retiree	Select Med	Select Care	Early Retiree	Early Retiree	Select Med	Select Care	Early Retiree	Early Retiree	
Single	82	18	5	3	82	18	5	2	0.5%	-1.8%	-6.8%	28.6%
Two Party	48	12	0	0	49	8	0	0	-1.7%	49.5%		
Emp + Child	13	2	0	0	13	2	0	0	1.3%	14.3%		
Emp + Children	17	0	0	0	16	0	0	0	5.2%			
Family	233	23	0	0	236	19	0	0	-1.6%	16.9%		
<b>Total Enrolled</b>	<b>392</b>	<b>55</b>	<b>5</b>	<b>3</b>	<b>395</b>	<b>48</b>	<b>5</b>	<b>2</b>	<b>-0.8%</b>	<b>15.3%</b>	<b>-6.8%</b>	<b>28.6%</b>
Average Subscribers			450				445				1.1%	
Average Members			1492				1520				-1.9%	

Dec 2023	Current Enrollment			
	Select Med	Select Care	Select Med Early Retiree	Select Care Early Retiree
Single	77	15	6	4
Two Party	41	15	0	0
Emp + Child	12	2	0	0
Emp + Children	20	0	0	0
Family	230	23	0	0
<b>Total Enrolled</b>	<b>380</b>	<b>55</b>	<b>6</b>	<b>4</b>
Total Subscribers			445	
Total Members			1461	

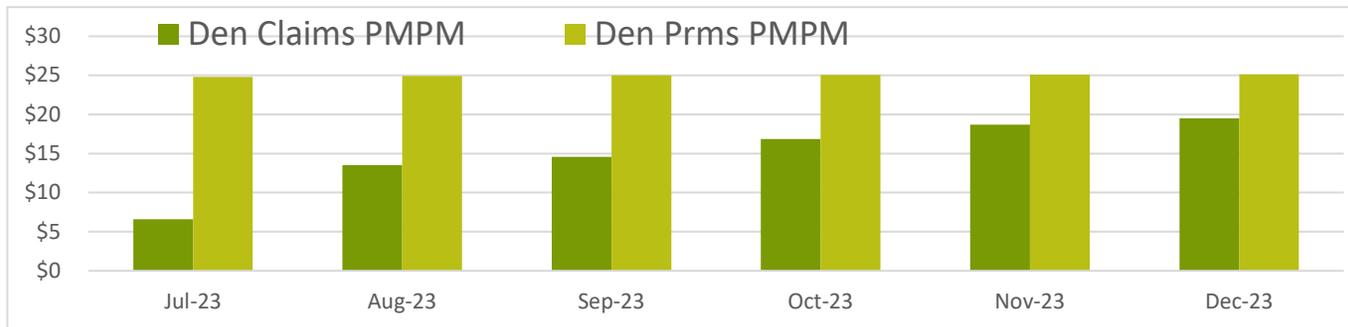
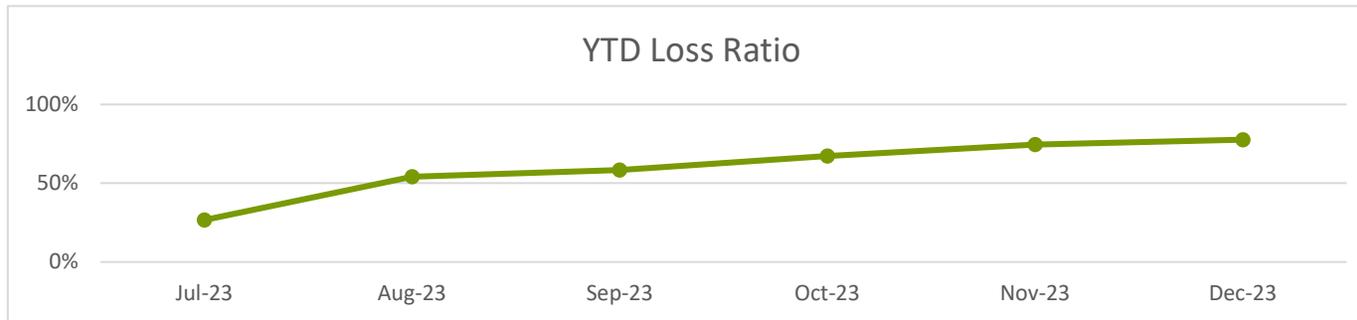


Prepared by:



# Dental Claims

Date	Subs	Mbrs	Dental Claims	Premiums	YTD Paid Claims	YTD Premiums	Den Claims PMPM	Den Prms PMPM	YTD Loss Ratio
Jul-23	478	1635	\$10,804	\$40,546	\$10,804	\$40,546	\$6.61	\$24.80	26.6%
Aug-23	475	1609	\$33,034	\$40,314	\$43,838	\$80,860	\$13.51	\$24.93	54.2%
Sep-23	472	1592	\$26,670	\$40,060	\$70,508	\$120,920	\$14.58	\$25.00	58.3%
Oct-23	470	1581	\$37,709	\$39,855	\$108,217	\$160,775	\$16.86	\$25.05	67.3%
Nov-23	468	1576	\$41,294	\$39,757	\$149,511	\$200,532	\$18.71	\$25.09	74.6%
Dec-23	469	1576	\$37,152	\$39,859	\$186,663	\$240,391	\$19.51	\$25.12	77.6%



Prepared by:



Insurance | Risk Management | Consulting

Current Plan Year (6 months) Jul 2023 - Dec 2023  
Prior Plan Year Jul 2022 - Jun 2023  
Current Rolling 12 Months Jan 2023 - Dec 2023  
Prior Rolling 12 Months Jan 2022 - Dec 2022  
Current Medical Carrier SelectHealth  
Pooling Point \$250,000

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

Prepared by:

 Arthur J. Gallagher & Co.



## 2024 Marketing and Renewal Analysis

# Unified Fire Authority

Presented By:

Michelle Morse | Area Vice President, Benefits & HR Consulting

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Insurance | Risk Management | Consulting

Gallagher Benefit Services, Inc.

**Unified Fire Authority  
Renewal Summary | 2024 Plan Year**



Coverage	Carrier	Renewal Date	Rate Action
Medical	SelectHealth, Inc	7/1/2024	9.9% Renewal
Dental	SelectHealth, Inc	7/1/2024	0% Increase
Vision	EyeMed Vision Care	7/1/2024	Rate guarantee ending 06/30/2027
Life and AD&D	PEHP	7/1/2024	Renewal Requested
Voluntary Life and AD&D	PEHP	7/1/2024	Renewal Requested
Long-Term Disability	PEHP	7/1/2024	Renewal Requested

\*The information contained herein is subject to the disclosures and disclaimers on the Disclaimers page of this presentation.

Unified Fire Authority  
 Medical | Fully-Insured Renewal | Effective 07/01/2024

Carrier Name			CURRENT		RENEWAL		
			SelectHealth		SelectHealth		
Plan Name			Med \$1,000	Care \$1,000	Med \$1,000	Care \$1,000	
<b>PLAN DESIGN*</b>							
<b>In-Network Benefits</b>			MED NETWORK	CARE NETWORK	MED NETWORK	CARE NETWORK	
Deductible Type			Embedded	Embedded	Embedded	Embedded	
Calendar Year (CY) Deductible (Individual / Family)			\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	
Out-of-Pocket Max Type			Embedded	Embedded	Embedded	Embedded	
CY Out-of-Pocket Max (Individual / Family)			\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	
Coinsurance (member pays after deductible)			20%	20%	20%	20%	
Preventive Care			Covered 100%	Covered 100%	Covered 100%	Covered 100%	
Primary Care Visit			\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay	
Specialist Visit			\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	
Urgent Care			\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay	
Emergency Room			\$75 Copay after deductible				
Inpatient Hospital			20% after deductible	20% after deductible	20% after deductible	20% after deductible	
Outpatient Surgery			20% after deductible	20% after deductible	20% after deductible	20% after deductible	
Chiropractic (visit limits may apply)			\$15 Copay (20 Visits)	\$15 Copay (20 Visits)	\$15 Copay (20 Visits)	\$15 Copay (20 Visits)	
Phys/Occ/Speech Therapy (visit limits may apply)			Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)	
Diagnostic Test (X-ray, blood work)			Covered 100%	Covered 100%	Covered 100%	Covered 100%	
Imaging (CT/PET scan, MRI)			20% after deductible	20% after deductible	20% after deductible	20% after deductible	
Prescription Drug Benefit							
Retail			30 Days	30 Days	30 Days	30 Days	
Tier I / Tier II / Tier III			\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	
Mail Order			90 Days	90 Days	90 Days	90 Days	
Tier I / Tier II / Tier III			\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	
<b>Out-of-Network Benefits</b>							
Deductible Type			Embedded	Embedded	Embedded	Embedded	
CY Deductible (Individual / Family)			\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	
Out-of-Pocket Max Type			Embedded	Embedded	Embedded	Embedded	
CY Out-of-Pocket Max (Individual / Family)			\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	
Coinsurance (member pays after deductible)			40%	40%	40%	40%	
<b>COST ANALYSIS</b>							
PEPM Rates		Med	Care	Med \$1,000	Care \$1,000	Med \$1,000	Care \$1,000
Employee (EE) Only		90	12	\$497.30	\$523.50	\$546.50	\$575.30
EE + 1 Dep		60	16	\$1,094.50	\$1,152.00	\$1,202.70	\$1,266.00
EE + Family		252	22	\$1,492.50	\$1,570.70	\$1,640.30	\$1,726.20
Total Enrollment		402	50				
Estimated Monthly Premium				\$486,537	\$59,269	\$534,703	\$65,136
Estimated Annual Premium				\$5,838,444	\$711,233	\$6,416,431	\$781,632
Dollar Difference from Current						\$577,987	\$70,399
Percent Change from Current						9.9%	9.9%
<b>Total Combined Annual Cost</b>							
				<b>CURRENT</b>		<b>RENEWAL</b>	
Estimated Annual Premium				\$6,549,677		\$7,198,063	
Dollar Difference from Current						\$648,386	
Percent Change from Current						9.9%	
<b>PLAN PROVISIONS</b>							
Rate Guarantee				1 Year rate guarantee ending 06/30/2024		1 Year rate guarantee ending 06/30/2025	
Eligibility				FTE 30HRS/WK		FTE 30HRS/WK	

\*NOTE: Benefit deviations from Current are identified in blue font  
 Notes and Assumptions

Unified Fire Authority  
 Medical | Mental Health Benefits Proposed Changes

Carrier Name			Renewal		Proposed Changes #1 (In Network Only)		Proposed Changes #2 (In AND Out of Network)		
Plan Name			SelectHealth		SelectHealth		SelectHealth		
			\$1000 Med	\$1000 Care	\$1000 Med	\$1000 Care	\$1000 Med	\$1000 Care	
<b>PLAN DESIGN*</b>									
<b>In-Network Benefits</b>			Med Network	Care Network	Med Network	Care Network	Med Network	Care Network	
Deductible Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	
Calendar Year (CY) Deductible (Individual / Family)			\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	
Out-of-Pocket Max Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	
CY Out-of-Pocket Max (Individual / Family)			\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	
Coinsurance (member pays after deductible)			20%	20%	20%	20%	20%	20%	
<b>Preventive Care</b>			Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	
Primary Care Visit			\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay	
Specialist Visit			\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	
Connect Care			Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	
Urgent Care			\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay	
Emergency Room			\$75 Copay	\$75 Copay	\$75 Copay	\$75 Copay	\$75 Copay	\$75 Copay	
Inpatient Hospital			20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	
Outpatient Surgery			20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	
Mental Health Office Visits			\$15 Copay	\$15 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	
<b>Prescription Drug Benefit</b>									
Retail			30 Days	30 Days	30 Days	30 Days	30 Days	30 Days	
Tier I / Tier II / Tier III			\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45	
Specialty			Medical: 20%; Pharmacv: \$100	Medical: 20%; Pharmacv: \$100	Medical: 20%; Pharmacv: \$100	Medical: 20%; Pharmacv: \$100	Medical: 20%; Pharmacv: \$100	Medical: 20%; Pharmacv: \$100	
Mail Order			90 Days	90 Days	90 Days	90 Days	90 Days	90 Days	
Tier I / Tier II / Tier III			\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	
<b>Out-of-Network Benefits</b>									
Deductible Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	
CY Deductible (Individual / Family)			\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	
Out-of-Pocket Max Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	
CY Out-of-Pocket Max (Individual / Family)			\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	
Coinsurance (member pays after deductible)			40%	40%	40%	40%	40%	40%	
Mental Health Office Visits			40%	40%	40%	40%	0%	0%	
<b>COST ANALYSIS</b>									
PEPM Rates		Med	Care	\$1000 Med	\$1000 Care	\$1000 Med	\$1000 Care	\$1000 Med	\$1000 Care
Employee (EE) Only		90	12	\$546.50	\$575.30	\$548.74	\$577.66	\$548.80	\$577.72
Two Party		60	16	\$1,202.70	\$1,266.00	\$1,207.63	\$1,271.19	\$1,207.75	\$1,271.32
EE + Family		252	22	\$1,640.30	\$1,726.20	\$1,647.03	\$1,733.28	\$1,647.19	\$1,733.45
Total Enrollment		402	50						
Estimated Monthly Premium				\$534,703	\$65,136	\$536,895	\$65,403	\$536,948	\$65,410
Estimated Annual Premium				\$6,416,431	\$781,632	\$6,442,739	\$784,837	\$6,443,380	\$784,915
Dollar Difference from Current						\$26,307	\$3,205	\$26,949	\$3,283
Percent Change from Current						0.41%	0.41%	0.42%	0.42%
<b>Total Combined Annual Cost</b>									
				Renewal		Proposed Changes #1 (In Network Only)		Proposed Changes #2 (In AND Out of Network)	
Estimated Annual Premium				\$7,198,063		\$7,227,575		\$7,228,295	
Dollar Difference from Current						\$29,512		\$30,232	
Percent Change from Current						0.41%		0.42%	
<b>PLAN PROVISIONS</b>									
Rate Guarantee				1 Year rate guarantee ending 06/30/2024		1 Year rate guarantee ending 06/30/2025		1 Year rate guarantee ending 06/30/2025	
Eligibility				FTE 30HRS/WK		FTE 30HRS/WK		FTE 30HRS/WK	

\*NOTE: Benefit deviations from Current are identified in blue font  
 Notes and Assumptions

\*Final rates will be provided by SelectHealth

Unified Fire Authority  
 Medical | Preference Tier Proposal

			CURRENT		RENEWAL		PREFERENCE TIER PROPOSAL	
Carrier Name			SelectHealth		SelectHealth		SelectHealth	
Plan Name			Med \$1,000	Care \$1,000	Med \$1,000	Care \$1,000	Med / Value \$1,000	Care / Value \$1,000
<b>PLAN DESIGN*</b>								
<b>In-Network Benefits</b>			MED NETWORK	CARE NETWORK	MED NETWORK	CARE NETWORK	Med / Value Network	Care / Value Network
<b>Deductible Type</b>			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
<b>Calendar Year (CY) Deductible (Individual / Family)</b>			\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000
<b>Out-of-Pocket Max Type</b>			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
<b>CY Out-of-Pocket Max (Individual / Family)</b>			\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000
<b>Coinsurance (member pays after deductible)</b>			20%	20%	20%	20%	20%	20%
<b>Preventive Care</b>			Covered 100%					
<b>Primary Care Visit</b>			\$15 Copay					
<b>Specialist Visit</b>			\$20 Copay					
<b>Urgent Care</b>			\$30 Copay					
<b>Emergency Room</b>			\$75 Copay after deductible					
<b>Inpatient Hospital</b>			20% after deductible					
<b>Outpatient Surgery</b>			20% after deductible					
<b>Chiropractic (visit limits may apply)</b>			\$15 Copay (20 Visits)					
<b>Phys/Occ/Speech Therapy (visit limits may apply)</b>			Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible (Combined 40 Days)
<b>Diagnostic Test (X-ray, blood work)</b>			Covered 100%					
<b>Imaging (CT/PET scan, MRI)</b>			20% after deductible					
<b>Prescription Drug Benefit</b>								
<b>Retail</b>			30 Days					
<b>Tier I / Tier II / Tier III</b>			\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100
<b>Mail Order</b>			90 Days					
<b>Tier I / Tier II / Tier III</b>			\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135
<b>Out-of-Network Benefits</b>								
<b>Deductible Type</b>			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
<b>CY Deductible (Individual / Family)</b>			\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000
<b>Out-of-Pocket Max Type</b>			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
<b>CY Out-of-Pocket Max (Individual / Family)</b>			\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000
<b>Coinsurance (member pays after deductible)</b>			40%	40%	40%	40%	40%	40%
<b>COST ANALYSIS</b>								
<b>PEPM Rates</b>			Med	Care	Med \$1,000	Care \$1,000	Med \$1,000	Care \$1,000
<b>Employee (EE) Only</b>			90	12	\$497.30	\$523.50	\$546.50	\$575.30
<b>EE + 1 Dep</b>			60	16	\$1,094.50	\$1,152.00	\$1,202.70	\$1,266.00
<b>EE + Family</b>			252	22	\$1,492.50	\$1,570.70	\$1,640.30	\$1,726.20
<b>Total Enrollment</b>			<b>402</b>	<b>50</b>				
<b>Estimated Monthly Premium</b>			\$486,537	\$59,269	\$534,703	\$65,136	\$521,977	\$62,036
<b>Estimated Annual Premium</b>			\$5,838,444	\$711,233	\$6,416,431	\$781,632	\$6,263,720	\$744,426
<b>Dollar Difference from Current</b>					\$577,987	\$70,399	\$425,276	\$33,194
<b>Percent Change from Current</b>					9.9%	9.9%	7.3%	4.7%
<b>Total Combined Annual Cost</b>								
			<b>CURRENT</b>		<b>RENEWAL</b>		<b>PREFERENCE TIER PROPOSAL</b>	
<b>Estimated Annual Premium</b>			\$6,549,677		\$7,198,063		\$7,008,146	
<b>Dollar Difference from Current</b>					\$648,386		\$458,470	
<b>Percent Change from Current</b>					9.9%		7.0%	
<b>PLAN PROVISIONS</b>								
<b>Rate Guarantee</b>			1 Year rate guarantee ending 06/30/2024		1 Year rate guarantee ending 06/30/2025		1 Year rate guarantee ending 06/30/2025	
<b>Eligibility</b>			FTE 30HRS/WK		FTE 30HRS/WK		FTE 30HRS/WK	

\*NOTE: Benefit deviations from Current are identified in blue font  
 Notes and Assumptions

\*Final rates will be provided by SelectHealth

Unified Fire Authority  
 Medical | Preference Tier Proposal with Mental Health Changes

			RENEWAL		PREFERENCE WITH MENTAL HEALTH IN-NETWORK ONLY		PREFERENCE WITH MENTAL HEALTH IN AND OUT OF NETWORK	
Carrier Name			SelectHealth		SelectHealth		SelectHealth	
Plan Name			Med \$1,000	Care \$1,000	Med / Value \$1,000	Care / Value \$1,000	Med / Value \$1,000	Care / Value \$1,000
<b>PLAN DESIGN*</b>								
<b>In-Network Benefits</b>			MED NETWORK	CARE NETWORK	Med / Value Network	Care / Value Network	Med / Value Network	Care / Value Network
Deductible Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Calendar Year (CY) Deductible (Individual / Family)			\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000
Out-of-Pocket Max Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
CY Out-of-Pocket Max (Individual / Family)			\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Coinsurance (member pays after deductible)			20%	20%	20%	20%	20%	20%
<b>Preventive Care</b>			Covered 100%					
Primary Care Visit			\$15 Copay					
Specialist Visit			\$20 Copay					
Urgent Care			\$30 Copay					
<b>Emergency Room</b>			\$75 Copay after deductible					
<b>Inpatient Hospital</b>			20% after deductible					
<b>Outpatient Surgery</b>			20% after deductible					
<b>Mental Health Office Visits</b>					\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Chiropractic (visit limits may apply)			\$15 Copay (20 Visits)					
Phys/Occ/Speech Therapy (visit limits may apply)			Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible	Outpatient: \$20 Copay after deductible; Inpatient: 20% after deductible
Diagnostic Test (X-ray, blood work)			Covered 100%					
Imaging (CT/PET scan, MRI)			20% after deductible					
<b>Prescription Drug Benefit</b>								
Retail			30 Days					
Tier I / Tier II / Tier III			\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100
Mail Order			90 Days					
Tier I / Tier II / Tier III			\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135
<b>Out-of-Network Benefits</b>								
Deductible Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
CY Deductible (Individual / Family)			\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000
Out-of-Pocket Max Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
CY Out-of-Pocket Max (Individual / Family)			\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000
Coinsurance (member pays after deductible)			40%	40%	40%	40%	40%	40%
<b>Mental Health Office Visits</b>					40%	40%	0%	0%
<b>COST ANALYSIS</b>								
PEPM Rates			Med	Care	Med / Value \$1,000	Care / Value \$1,000	Med / Value \$1,000	Care / Value \$1,000
Employee (EE) Only			90	12	\$546.50	\$575.30	\$535.68	\$550.16
EE + 1 Dep			60	16	\$1,202.70	\$1,266.00	\$1,178.89	\$1,210.68
EE + Family			252	22	\$1,640.30	\$1,726.20	\$1,607.83	\$1,650.77
Total Enrollment			402	50				
Estimated Monthly Premium			\$534,703	\$65,136	\$524,117	\$62,290	\$524,169	\$62,296
Estimated Annual Premium			\$6,416,431	\$781,632	\$6,289,401	\$747,478	\$6,290,028	\$747,553
Dollar Difference from Current			\$577,987	\$70,399	\$450,957	\$36,246	-\$126,403	\$36,320
Percent Change from Current			9.9%	9.9%	7.7%	5.1%	-2.2%	5.1%
<b>Total Combined Annual Cost</b>								
			RENEWAL		PREFERENCE WITH MENTAL HEALTH IN-NETWORK		PREFERENCE WITH MENTAL HEALTH IN AND OUT	
Estimated Annual Premium			\$7,198,063		\$7,036,880		\$7,037,581	
Dollar Difference from Current			\$648,386		\$487,203		\$487,904	
Percent Change from Current			9.9%		7.4%		7.4%	
<b>PLAN PROVISIONS</b>								
Rate Guarantee			1 Year rate guarantee ending 06/30/2025		1 Year rate guarantee ending 06/30/2025		1 Year rate guarantee ending 06/30/2025	
Eligibility			FTE 30HRS/WK		FTE 30HRS/WK		FTE 30HRS/WK	

\*NOTE: Benefit deviations from Current are identified in blue font  
 Notes and Assumptions

\*Final rates will be provided by SelectHealth



Unified Fire Authority  
 Dental | Fully-Insured Renewal | Effective 07/01/2024

		CURRENT		RENEWAL	
Carrier Name		SelectHealth		SelectHealth	
Plan Name		Dental Plan		Dental Plan	
PLAN DESIGN*					
Network		INN	OON	INN	OON
Calendar Year (CY) Deductible (Individual / Family)		\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
Annual Maximum		\$1,500	\$1,500	\$1,500	\$1,500
<b>Coinsurance</b>					
<b>Preventive Services</b>		100%	80%	100%	80%
Cleaning Frequency		Twice in a plan year	Twice in a plan year	Twice in a plan year	Twice in a plan year
Deductible Waived?		Yes	Yes	Yes	Yes
<b>Basic</b>		80%	60%	80%	60%
<b>Periodontics</b>		80%	60%	80%	60%
<b>Endodontics</b>		80%	60%	80%	60%
<b>Major</b>		50%	30%	50%	30%
Major Waiting period		None	None	None	None
<b>Implants</b>		50%	30%	50%	30%
<b>Orthodontics</b>		50%	50%	50%	50%
Maximum Age		Children and Adult	Children and Adult	Children and Adult	Children and Adult
Deductible		No	No	No	No
Lifetime Max		\$1,500	\$1,500	\$1,500	\$1,500
Ortho Waiting Period		None	None	None	None
OON Reimbursement Level		MAC		MAC	
COST ANALYSIS					
PEPM Rates		Enrollment	Dental Plan	Dental Plan	
Employee (EE) Only		94	\$49.10	\$49.06	
EE + Spouse		89	\$67.10	\$67.08	
EE + Family		290	\$101.50	\$101.52	
Total Enrollment		473			
Estimated Monthly Premium			\$40,022	\$40,023	
Estimated Annual Premium			\$480,268	\$480,271	
Dollar Difference from Current				\$3	
Percent Change from Current				0.0%	
PLAN PROVISIONS					
Rate Guarantee		1 Year rate guarantee ending 6/30/2024		1 Year rate guarantee ending 6/30/2025	
Eligibility		FTE 30HRS/WK		FTE 30HRS/WK	

\*NOTE: Benefit deviations from Current are identified in blue font

\*\*Exclusions/limitations may apply

Notes and Assumptions

Unified Fire Authority  
 Vision | Renewal | Effective 07/01/2024

		CURRENT		RENEWAL	
Carrier Name		EyeMed Vision Care		EyeMed Vision Care	
Plan Name		Vision Plan		Vision Plan	
PLAN DESIGN*					
Network Name		INN [Insight Network]	OON	INN [Insight Network]	OON
<b>Exam (including eyewear exam)</b>		\$8		\$8	
<b>Frequency</b>		12 Months	12 Months	12 Months	12 Months
<b>Benefit</b>		\$10 Copay; Plus Provider: \$0 Copay	Reimburse up to \$40	\$10 Copay; Plus Provider: \$0 Copay	Reimburse up to \$40
<b>Lenses</b>					
<b>Materials Copay</b>		\$25 Copay		\$25 Copay	
<b>Frequency</b>		12 Months	12 Months	12 Months	12 Months
<b>Single</b>		\$25 Copay	Reimburse up to \$30	\$25 Copay	Reimburse up to \$30
<b>Bifocal</b>		\$25 Copay	Reimburse up to \$50	\$25 Copay	Reimburse up to \$50
<b>Trifocal</b>		\$25 Copay	Reimburse up to \$70	\$25 Copay	Reimburse up to \$70
<b>Standard Progressive</b>		\$90 Copay	Reimburse up to \$50	\$90 Copay	Reimburse up to \$50
<b>Frames</b>					
<b>Frequency</b>		12 Months	12 Months	12 Months	12 Months
<b>Allowance</b>		Up to \$130 plus 20% off; Plus provider: Up to \$180 plus 20% off	Reimburse up to \$91	Up to \$130 plus 20% off; Plus provider: Up to \$180 plus 20% off	Reimburse up to \$91
<b>Contact Lenses</b>					
<b>Frequency</b>		12 Months	12 Months	12 Months	12 Months
<b>Allowance</b>		Conventional: Up to \$130 plus 15% off; Disposable: Up to \$130	Reimburse up to \$130	Conventional: Up to \$130 plus 15% off; Disposable: Up to \$130	Reimburse up to \$130
<b>Medically Necessary</b>		Covered in full	Reimburse up to \$300	Covered in full	Reimburse up to \$300
<b>Separate Fitting Allowance</b>		Standard: Up to \$40 and two follow-up visits; Premium: 10% off retail price	N/A	Standard: Up to \$40 and two follow-up visits; Premium: 10% off retail price	N/A
COST ANALYSIS					
PEPM Rates		Enrollment	Vision Plan		Vision Plan
Employee (EE) Only		83	\$6.03		\$6.03
EE + Spouse		45	\$11.45		\$11.45
EE + Child(ren)		29	\$12.05		\$12.05
EE + Family		130	\$17.71		\$17.71
<b>Total Enrollment</b>		<b>287</b>			
<b>Estimated Monthly Premium</b>			\$3,667		\$3,667
<b>Estimated Annual Premium</b>			<b>\$44,010</b>		<b>\$44,010</b>
<b>Dollar Difference from Current</b>					<b>\$0</b>
<b>Percent Change from Current</b>					<b>0.0%</b>
PLAN PROVISIONS					
<b>Rate Guarantee</b>		4 year rate guarantee ending 06/30/2027		4 year rate guarantee ending 06/30/2027	
<b>Eligibility</b>		FTE 30HRS/WK		FTE 30HRS/WK	

\*NOTE: Benefit deviations from Current are identified in blue font  
 Notes and Assumptions

**Unified Fire Authority**  
**Fully-Insured Marketing Activity Summary | Effective 07/01/2024**

**Health Lines of Coverage: Including Medical, Dental, Vision and EAPs**

Line of Coverage	Carrier Name	Response	Rate Guarantee	Commission	Direct Fees
Medical	SelectHealth	Current	1 Year	0%	N/A
Dental	Public Employer's Health Plan	Current	1 Year	\$3 PEPM	N/A
Vision	EyeMed Vision Care	Current / Renewal	4 Year	0%	N/A

*While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (TheStreet.com). Generally, agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.*

**Non-Health Lines of Coverage**

Line of Coverage	Carrier Name	Response	**AM Best Rating	Rate Guarantee	Commission	Direct Fees
Life AD&D	Public Employer's Health Plan	Current	NA	1 Year	3%	N/A
Voluntary Life AD&D	Public Employer's Health Plan	Current	NA	1 Year	3%	N/A
LTD	Public Employer's Health Plan	Current	NA	1 Year	3%	N/A

**\*\*A.M. Best Rating**

**Required Standards for Gallagher Benefit Services**

Group 1 A - to A++	Recommended
Group 2 B + to B ++ and/or financial rating under "VI", or any of Best's "NR" group. This would apply to Best's "A- or higher" rated companies with a financial size under "VI".	Acceptable with signed client acknowledgement letter
Financial Strength Ratings	
Secure	Vulnerable
A++, A+ (Superior)	B, B - (Fair)
A, A -, A U (Excellent)	C++, C+ (Marginal)
B++, B+ (Very Good)	C, C - (Weak)

**Supplemental Compensation**

*Gallagher may receive supplemental compensation from insurance carriers and vendors, normally calculated at the end of each calendar year, that are contingent on a number of factors including the overall number of employer plans represented, plan retention rates, and overall premium growth. Historically, supplemental compensation has ranged, on average, between 0-3% based on specific carrier programs. These plans have no effect on premiums. Further, Gallagher may receive non-cash compensation from plan vendors or service providers that are not in connection with any particular client. If you have any questions regarding direct or indirect compensation received by Gallagher, please contact your dedicated Gallagher advisor or refer to the Gallagher Global Standards of Business Conduct (<https://www.ajg.com/us/about-us/global-standards>).*



# Disclaimers

## Prepared for Unified Fire Authority

### Coverage Disclaimer

*This proposal is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal is not a contract and offers no contractual obligation on behalf of GBS. Policy forms for your reference will be made available upon request.*

### Renewal / Financial Disclaimer

*This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.*

### Legal

*The intent of this analysis is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.*