



UNIFIED FIRE AUTHORITY BOARD COMPENSATION & BENEFITS COMMITTEE AGENDA

Monday, March 30, 2020 at 3:00 p.m.

NOTICE IS HEREBY GIVEN THAT THE UNIFIED FIRE AUTHORITY COMPENSATION AND BENEFITS COMMITTEE SHALL ASSEMBLE FOR A MEETING AT 3380 South 900 West, Salt Lake City, UT 84119

1. Call to Order – Chair Dahle
2. Public Comment
Please limit comments to three minutes each
3. Minutes Approval –Chair Dahle
 - A. February 13, 2020
I, (state name) move to approve the minutes from the February 13, 2020 Benefits & Compensation Committee Meetings as submitted
4. Update from Gallagher Benefits Regarding Current Health & Dental Benefit Utilization and Forecast for FY20/21 Renewal
5. Benefits and Compensation Concepts and Cost Worksheet for FY20/21 Budget
– Chief Petersen/CFO Hill
6. Possible Closed Session

The Board 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.
7. Adjournment

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 801-743-7220. Motions relating to any of the foregoing, including final action, may be taken at the meeting. This meeting may be held telephonically to allow a member of the UFA Board 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 27th day of March 2020 on the UFA bulletin boards, the UFA website 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

Thursday, February 13, 2020 at 11:00 a.m.

Committee Members Present:

Council Member Hull
Mayor Peterson
Council Member Bowen
Mayor Dahle

Mayor Overson
Mayor Hale
Council Member Stewart

Committee Members Absent:

Mayor Bush

Staff:

Chief Petersen
CLO Roberts
Cal Ricotta
Sylvia Cardenas
AC Ziolkowski

CFO Hill
Arriann Woolf
Cyndee Young
Steve Quinn, Local 1696

Guests:

AC Pilgrim
Darren Park, Local 1696
Mayor Silvestrini
Kate Turnbaugh

Greg Fisher
Rebecca Norfleet-Gallagher
Michelle Morse-Gallagher
Lana Burningham

Call to Order

Meeting called to order by Chair Dahle at 11:01 a.m.

- ◆ Chair Dahle reminded all that the next Benefits & Compensation Committee Meeting is scheduled for 3/30, 1:00 p.m.
- ◆ During this meeting the final recommendation will be determined and forwarded to the Finance Committee
- ◆ The goal today is to receive the initial data on the areas that effect Benefits & Comp and to provide time for any needed clarifications before the final meeting on 3/30

Public Comments

None

Minutes Approval

Mayor Peterson moved to approve the minutes from the March 27, 2019 Benefits & Compensation Committee Meeting Minutes as submitted

Council Member Hull seconded the motion

All in favor, none opposed

Update Regarding Current Health Benefit Utilization and Forecast for 20-21 Renewal – Gallagher Benefits

- ◆ Overall, UFA is correctly funded and not leaving any monies on the table for SelectHealth
- ◆ UFA trends are lower in all categories relative to similar agencies
- ◆ Chair Dahle asked the timeline for the final proposal
 - ◆ By mid-March it will be known where the numbers are going to land
 - ◆ Gallagher will have options for adjustments to the plan at the next meeting
- ◆ The Committee discussed conducting a full market scan
 - ◆ This was decided against due to the low rate and unless UFA is looking to switch providers, the recommendation was to not conduct the scan
 - ◆ Chair Dahle agreed, and asked that Gallagher continue to be aggressive with SelectHealth on renewals
 - ◆ Chair Dahle also noted that a lot of what was achieved with the market pay increases was a direct result of employees controlling their health care costs
 - ◆ Much credit should be given to the employees for their mindful use of insurance & prescriptions
- ◆ Employee Health Benefit Survey
 - ◆ Cal Ricotta provided an overview of the survey given to UFA employees, asking as to the ease of accessing their benefits
 - ◆ Overall feedback was positive
 - ◆ This in-house created survey will continue to evolve with the goal of improving benefits and access to benefits for all UFA
 - ◆ The survey also looks to employee's to gauge interest in employee funded benefits such as pet insurance, all-life insurance, identity protection, etc.
- ◆ Overall, UFA employees are happy with the current SelectHealth offerings and plan
- ◆ UFA Human Resources received the Gallagher Best-In-Class Performance for HR Management Award

Review Sworn Wage Comparable Data – HR Director Woolf

- ◆ The comparable wage packet was distributed and follows the same format as in past years
- ◆ The packet displays all ranks in a consistent pattern throughout, with a summary page benchmark on how UFA relates to the average
- ◆ Throughout all ranks, the location in the market fluctuates from being ahead of the market to trailing the 3rd position, however, the increases last year have moved every position very close to top three with the exception of the Battalion Chief/Division Chief rank
 - ◆ It appears that comparables provided some generous increases for their personnel at this rank
 - ◆ Last year, the Chiefs received 2.75% less than other ranks based on their position in the market
- ◆ Chair Dahle stressed that six years ago the wages were in the bottom third of these comparables and there has been considerable movement up in the Market in the last 6 years
- ◆ Chief Petersen stated that for the meeting in March, the data charts will also provide rank and step and increased perspective with the number of individuals within each step
- ◆ Chief Petersen also noted that it looks to be about a 3% average wage increase to stay in position (1.2% Market and 1.8% cpi) for a total new cost estimated at \$1.3 million
 - ◆ Each position is different, some will not see a market adjustment and others may see a larger than 1.2% market, this is dependent on that positions comparison to the Market
- ◆ Council Member Stewart questioned the Senior FF incentive, doesn't everyone promote out of this rank?
 - ◆ Chief Petersen shared that there are currently 69 personnel at the Firefighter Rank with nine more planned for next fiscal year. There are limited opportunities for advancement; We are interested in more Firefighters becoming Paramedics, however, Specialist positions are filled as vacancies occur
 - ◆ Currently UFA is budgeting to send 6 individuals to PM School, we currently have the right number of Medics, however we anticipate a need to fill these positions due to retirements and promotions in the future

- ◆ Chief Petersen estimated that it would be a 4.5% increase to the Member Fee to cover the increases in Liability Insurance, Health Insurance, the carryover wage increase from this fiscal year, and the anticipated cost to maintain the top three status
- ◆ Chief indicated that he will not know what the base budget will be until mid-March
 - ◆ Chief Petersen shared that the state has approved an increase in ambulance billing and that there is no capital increase proposed for FY20/21 as this was pushed off to FY21/22 as part of the budget discussion in FY19/20 to reduce the impact to the budget while the Board considered the market increase
- ◆ Chief reviewed the increasing overtime cost and its impact on the budget
 - ◆ We are currently at 83% of budget with only a little more than 50% of the year complete
 - ◆ A Staffing Work group is identifying the root causes of this increase to see what we can address to reduce our liability and the Chief has instructed all Divisions to review any program/project in this year's budget that can be deferred to future years
 - ◆ He is looking to cut up to \$500K from this year's budget to cover the overage in the overtime line item
 - ◆ The Chief is not proposing to consider a reduction in the commitment to four person staffing at this time, however, this will be a topic of conversation during the budget process to make sure this commitment is sustainable
- ◆ Mayor Peterson inquired as to the Merit Increase impact
 - ◆ Chief Petersen stated that with the number of retirements it has been budget neutral over the last few years
 - ◆ As a top step Tier 1 employee retires they are replaced by a step 1 Tier 2 employee and that transition has been funding the merit increases
 - ◆ Finance conducts an audit this each year to be sure this remains the case, it is not simply assumed that this will continue
- ◆ Mayor Peterson reminded the Committee that by agreeing to take a large bite out of the apple last year, this year will see a more conservative result
- ◆ Chair Dahle asked the members of the committee to return to their boards and get a feel for where they are, however, he stressed that his recommendation would be to focus on a Member Fee increase no greater than 4%
 - ◆ He wants to be sure that what is presented to the Finance Committee from Benefits and Compensation is feasible, not just a number that is unachievable
 - ◆ Chief Petersen appreciated the target and shared that he has met with all Divisions on their "Big Asks" with formal budget meetings with the Chief, Finance and the Divisions to begin Feb 24th
 - ◆ The Chief is comfortable that staff can present a simple picture of the priorities for the Board to consider as we move into the budget process

Discuss Cost Estimates to Maintain Market Status for Sworn Personnel – CFO Hill

- ◆ This agenda item was addressed in the previous agenda item and will be detailed further at the 3/30 meeting

Discuss Performance and Compensation for Both Chief Petersen and CLO Roberts for Recommendation to the Board – Chair Dahle

- ◆ Chief Petersen and CLO Roberts left the meeting
- ◆ Arri Woolf distributed sheets comparing both positions within and beyond the SL Valley
 - ◆ Both Chief Petersen and CLO Roberts have received the COLA
- ◆ Chair Dahle stated that UFA is a different entity, unique, and comparisons are difficult since other than SLC and Park City, they are out of state
- ◆ The Committee agreed that the conversation needs to begin if having to hire beyond an internal replacement, and if we would have the right market rate
 - ◆ Arri stated that there will need to be some focus on retirement offerings and the focus on future wage, as we are a bit low with regard to those items

- ◆ Council Member Stewart pointed out that Chief Petersen is preparing successors and the need to go beyond the organization can only be dealt with at that point
- ◆ The Committee is happy with both and comfortable with where they stand
- ◆ The decision was to hold their wages

Council Member Stewart moved to maintain compensation as it currently stands
Mayor Peterson seconded the motion
All voted in favor, none opposed

Closed Session

None

Adjournment

Council Member Stewart moved to adjourn the February 13, 2020 Benefits & Compensation Committee Meeting
Council Member Hull seconded the motion
All voted in favor, none opposed

Recorded by Board Clerk Cyndee Young

2020-21 PLANNING WORKSHEET (3/27/20)

Eliminating vertical steps
Converting from 12 to 10 Steps

TOTAL INCREASE
IMPACT TO MEMBER FEE

\$1,245,016

2.23%

	CPI	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6		STEP 7	STEP 8	STEP 9		STEP 10	TARGET		STAFF % TOTAL	COSTS		
	Step Adjustment	1.80%	2.75%	2.75%	2.75%	5.58%	5.58%	0.00%	2.75%	5.58%	5.58%	0.00%	5.58%						
FF ENTRY Provide COLA	Proposed Wage	\$45,924	\$47,186	\$48,484	\$49,817	\$52,595	\$55,527	\$55,527	\$57,054	\$60,235	\$63,593	\$63,593	\$67,141	-3.75% +Market	56	12.96%	Current Costs	\$3,231,804	
	Current Wage	\$45,112	\$46,353	\$47,628	\$48,938	\$51,667	\$53,088	\$54,548	\$56,048	\$59,173	\$60,800	\$62,472	\$65,955	1.80% +COLA			Proposed Costs	\$3,293,917	
	% Increase	1.80%	1.80%	1.80%	1.80%	1.80%	4.59%	1.79%	1.79%	1.79%	1.79%	4.59%	1.79%	1.80%			-1.95% TARGET	Increase	\$62,113
	# at this step (7/20)	25	20	4	2	0	1	1	0	1	1	1	0	1				% Increase	1.92%
FFI-AEMT	Proposed Wage	\$49,028	\$50,376	\$51,761	\$53,185	\$56,150	\$59,280	\$59,280	\$60,910	\$64,306	\$67,891	\$67,891	\$71,679	3.95% +Market	13	3.01%	Current Costs	\$808,938	
	Current Wage	\$46,353	\$47,628	\$48,938	\$50,284	\$53,088	\$54,548	\$56,048	\$57,589	\$60,800	\$62,472	\$64,190	\$67,769	1.80% +COLA			Proposed Costs	\$857,926	
	% Increase	5.77%	5.77%	5.77%	5.77%	5.77%	8.68%	5.77%	5.77%	5.77%	5.77%	8.67%	5.77%	5.77%			5.77% TARGET	Increase	\$48,988
	# at this step (7/20)	2	1	5	2	1	0	1	0	0	0	1	0	0				% Increase	6.06%
Eng / Spec I	Proposed Wage	\$50,376	\$51,761	\$53,185	\$54,647	\$57,694	\$60,911	\$60,911	\$62,586	\$66,075	\$69,758	\$69,758	\$73,651	3.95% +Market	27	6.25%	Current Costs	\$1,852,419	
	Current Wage	\$47,628	\$48,938	\$50,284	\$51,667	\$54,548	\$56,048	\$57,589	\$59,173	\$62,472	\$64,190	\$65,955	\$69,633	1.80% +COLA			Proposed Costs	\$1,971,198	
	% Increase	5.77%	5.77%	5.77%	5.77%	5.77%	8.68%	5.77%	5.77%	5.77%	5.77%	8.67%	5.77%	5.77%			5.77% TARGET	Increase	\$118,779
	# at this step (7/20)	0	0	2	4	9	6	4	0	0	0	0	1	1				% Increase	6.41%
Eng / Spec II	Proposed Wage	\$54,206	\$55,696	\$57,228	\$58,802	\$62,080	\$65,541	\$65,541	\$67,343	\$71,098	\$75,061	\$75,061	\$79,250	0.28% +Market	64	14.81%	Current Costs	\$6,180,964	
	Current Wage	\$53,088	\$54,548	\$56,048	\$57,589	\$60,800	\$62,472	\$64,190	\$65,955	\$69,633	\$71,548	\$73,516	\$77,615	1.80% +COLA			Proposed Costs	\$6,321,377	
	% Increase	2.11%	2.11%	2.11%	2.11%	2.11%	4.91%	2.10%	2.10%	2.10%	2.10%	4.91%	2.10%	2.11%			2.08% TARGET	Increase	\$140,412
	# at this step (7/20)	0	0	0	0	0	0	4	0	3	4	8	45					% Increase	2.27%
PM I ENTRY	Proposed Wage	\$52,310	\$53,748	\$55,226	\$56,745	\$59,909	\$63,249	\$63,249	\$64,988	\$68,611	\$72,436	\$72,436	\$76,478	5.13% +Market	14	3.24%	Current Costs	\$927,237	
	Current Wage	\$48,938	\$50,284	\$51,667	\$53,088	\$56,048	\$57,589	\$59,173	\$60,800	\$64,190	\$65,955	\$67,769	\$71,548	1.80% +COLA			Proposed Costs	\$993,181	
	% Increase	6.89%	6.89%	6.89%	6.89%	6.89%	9.83%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%			6.93% TARGET	Increase	\$65,944
	# at this step (7/20)	0	1	7	3	1	1	0	0	0	0	0	0	1				% Increase	7.11%
PM II Provide COLA	Proposed Wage	\$55,529	\$57,056	\$58,626	\$60,238	\$63,596	\$67,141	\$67,141	\$68,988	\$72,834	\$76,894	\$76,894	\$81,185	-0.17% +Market	142	32.87%	Current Costs	\$14,070,685	
	Current Wage	\$54,548	\$56,048	\$57,589	\$59,173	\$62,472	\$64,190	\$65,955	\$67,769	\$71,548	\$73,516	\$75,538	\$79,749	1.80% +COLA			Proposed Costs	\$14,331,833	
	% Increase	1.80%	1.80%	1.80%	1.80%	1.80%	4.60%	1.80%	1.80%	1.80%	1.80%	4.60%	1.80%	1.80%			1.80% TARGET	Increase	\$261,148
	# at this step (7/20)	0	0	0	0	3	0	6	1	11	3	14	104					% Increase	1.86%
Captain	Proposed Wage	\$64,614	\$66,391	\$68,217	\$70,093	\$74,000	\$78,126	\$78,126	\$80,274	\$84,750	\$89,474	\$89,474	\$94,467	1.67% +Market	96	22.22%	Current Costs	\$11,189,557	
	Current Wage	\$62,472	\$64,190	\$65,955	\$67,769	\$71,548	\$73,516	\$75,538	\$77,615	\$81,942	\$84,195	\$86,510	\$91,333	1.80% +COLA			Proposed Costs	\$11,573,497	
	% Increase	3.43%	3.43%	3.43%	3.43%	3.43%	6.27%	3.43%	3.43%	3.43%	3.43%	6.27%	3.43%	3.43%			3.43% TARGET	Increase	\$383,940
	# at this step (7/20)	0	0	0	0	0	0	0	0	0	0	4	92					% Increase	3.43%
BC / DC	Proposed Wage	\$76,696	\$78,805	\$80,972	\$83,199	\$87,838	\$92,734	\$92,734	\$95,285	\$100,597	\$106,205	\$106,205	\$112,131	5.46% +Market	17	3.94%	Current Costs	\$2,274,383	
	Current Wage	\$71,548	\$73,516	\$75,538	\$77,615	\$81,942	\$84,195	\$86,510	\$88,889	\$93,845	\$96,426	\$99,078	\$104,603	1.80% +COLA			Proposed Costs	\$2,438,072	
	% Increase	7.20%	7.19%	7.19%	7.19%	7.19%	10.14%	7.20%	7.20%	7.19%	10.14%	7.19%	7.20%	7.26% TARGET			Increase	\$163,689	
	# at this step (7/20)	0	0	0	0	0	0	0	0	0	0	0	17					% Increase	7.20%

District Chief	Proposed Wage	\$79,749	\$81,942	\$84,196	\$86,511	\$91,334	\$96,426	\$96,426	\$99,077	\$104,601	\$110,433	\$110,433	\$116,595			Current Costs	\$447,371
Chief	Current Wage	\$79,749	\$81,942	\$84,195	\$86,510	\$91,333	\$93,845	\$96,426	\$99,078	\$104,603	\$107,480	\$110,436	\$116,594			Proposed Costs	\$447,374
	% Increase	0.00%	0.00%	0.00%	0.00%	0.00%	2.75%	0.00%	0.00%	0.00%	2.75%	0.00%	0.00%			Increase	\$2
	# at this step (7/20)	0	0	0	0	0	0	0	0	0	0	0	3			% Increase	0.00%
	# AT EACH STEP	27	22	18	11	14	8	16	1	15	9	27	264	432		TOTAL TOTAL	
	% OF TOTAL	6.25%	5.09%	4.17%	2.55%	3.24%	1.85%	3.70%	0.23%	3.47%	2.08%	6.25%	61.11%	Total Sworn		Current Costs	\$40,983,358
2019 CPI Annual Average is 1.8%. The target wage is based on FY 19/20 comparisons, to maintain the position in FY20/21, CPI is added to the target wage														4 Chief Officers not included		Proposed Costs	\$42,228,374
Battalion Chief positions are factored at 3% below the top three to adjust for the exempt / non-exempt status. UFA BC's are non-exempt. Seven of the 13 agencies with Battalion Chief positions are exempt from FLSA requirements, however, many exempt do receive some type of extra pay for working extra shifts.																Increase	\$1,245,016
Wage totals by rank reflect base wage only. The total cost and summary add in the 1% longevity pay for all at step 12. Total Costs include benefits that will adjust according to wage: 23.95% for Tier 1 Retirement, 18.08% for Tier 2 Retirement, 1.45% for Medicare tax, and 2.5% for Workers Comp.																% Increase	3.04%
District Chief positions have been eliminated, however, they remain on this chart to allow for accurate evaluation of the cost of wage increases.																Cost to convert from 12 step to 10 step plan	\$38,000



Gallagher

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Benefits Committee Meeting Unified Fire Authority March 30, 2020

Experience Data

- Claims Experience Report – Rolling 12 Months
 - Net loss ratio 102.9%
 - Inpatient and ER visits up significantly over prior year
 - Of the top 10 large claimants, 5 are new from the previous year
- Claims Experience Report – Plan year
 - Net Loss ratio 99.5%
 - HRA at 78.1% of expected

Renewal Discussion

- SelectHealth is calling trend 3.35% (2.8% on medical and 6.6% on prescription)
- Initial medical renewal released was 5.9%. Gallagher negotiated using our internal model and SelectHealth issued a revised renewal of 2.7%
- Difference in our underwriting model
 - Consistent reporting months
 - Incurred but not reported (IBNR)
 - Pooling credit
 - Pooling charge
- PEHP released a 1.9% dental increase.

Alternative Renewal Options

- Go to market – will take 3 weeks to receive quotes back
- Current carrier with plan modifications
- Current carrier with a change to the network and plan designs
- Look at self-funded plans
 - Monte Carlo Simulation (self-funded vs. fully insured analysis)

Unified Fire Authority

Claims Experience Report

Reports Through: February 29, 2020

Prepared by

Jake Turley, Area President

Michelle Morse, Account Executive

Gary Keller, Technical Analyst



Gallagher

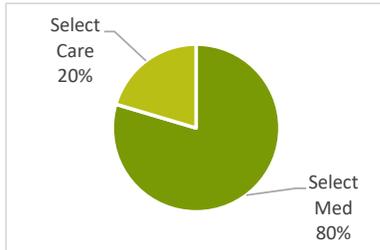
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This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, 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.

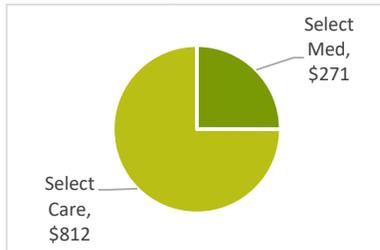
Executive Summary

Jul 2019 - Feb 2020

Claims Paid
Year To Date
\$4,051,764



PMPM Claims YTD
\$313.51



Premiums
\$4,563,535

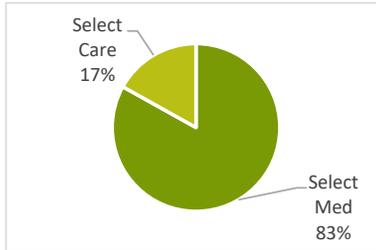
Claims to Premium Ratio*
Year To Date
88.8%

Current
Subscribers
449

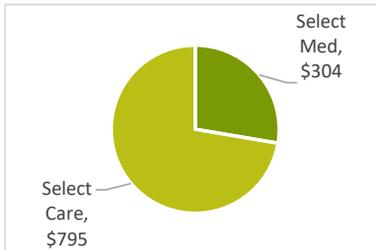
Current
Membership
1626

Mar 2019 - Feb 2020

Claims Paid
Rolling 12 Months
\$6,591,517



PMPM Claims R12
\$339.49



Premiums
\$6,756,213

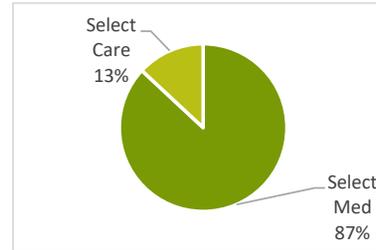
Claims to Premium Ratio*
Rolling 12 Months
97.6%

Average Subscribers
Rolling 12 Months
437

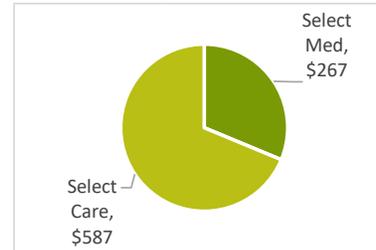
Average Membership
Rolling 12 Months
1618

Mar 2018 - Feb 2019

Claims Paid
Prior Plan Year
\$5,562,202



PMPM Claims Prior Yr
\$287.39



Premiums
\$6,466,118

Claims to Premium Ratio*
Prior Plan Year
86.0%

Average Subscribers
Prior Plan Year
433

Average Membership
Prior Plan Year
1613

* Excludes administrative costs

Prepared by:

Claim Experience Executive Summary - Rolling 12 Months

Medical Plan Summary

	Mar 2019 - Feb 2020	Mar 2018 - Feb 2019	% Change
Avg. Employees	437	433	0.8%
Avg. Members	1618	1613	0.3%
Avg. Contract Size	3.71	3.72	-0.5%
Gross Claims PMPM	\$339.49	\$287.39	18.1%
Net Claims PMPM	\$316.81	\$281.71	12.5%
Fixed Costs PMPM	\$41.21	\$40.96	0.6%
Premium PMPM	\$347.97	\$334.10	4.2%
Gross Loss Ratio	109.4%	98.3%	11.1%
Net Loss Ratio	102.9%	96.6%	6.3%

Utilization and Trends by Cost Category

Category	Mar 2019 - Feb 2020			Mar 2018 - Feb 2019			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
IP Facility	\$2,000,194	\$103.02	\$77.90	\$1,305,536	\$67.46	\$77.90	53.2%	52.7%	0.0%
OP Facility	\$1,194,647	\$61.53	\$64.30	\$1,160,038	\$59.94	\$64.30	3.0%	2.7%	0.0%
ER	\$473,188	\$24.37	\$29.60	\$319,120	\$16.49	\$29.60	48.3%	47.8%	0.0%
Office Visits	\$642,309	\$33.08	\$33.09	\$588,953	\$30.43	\$33.09	9.1%	8.7%	0.0%
Prof & Other	\$1,351,615	\$69.61	\$106.21	\$1,313,578	\$67.87	\$106.21	2.9%	2.6%	0.0%
Medical	\$5,661,953	\$291.61	\$311.10	\$4,687,225	\$242.18	\$311.10	20.8%	20.4%	0.0%
Pharmacy	\$929,564	\$47.88	\$76.38	\$874,976	\$45.21	\$76.38	6.2%	5.9%	0.0%
Total	\$6,591,517	\$339.49	\$387.48	\$5,562,202	\$287.39	\$387.48	18.5%	18.1%	0.0%

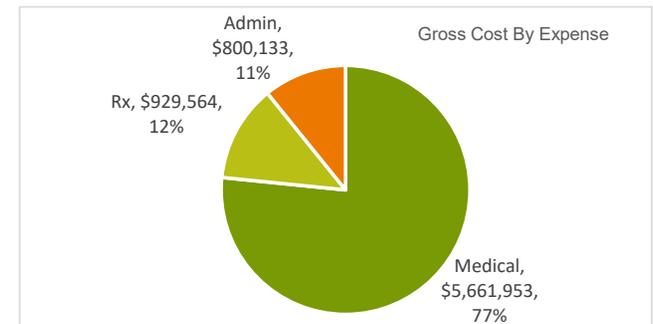
Claims By Plan

Plan	Mar 2019 - Feb 2020						Mar 2018 - Feb 2019					
	Curr. Mbrs.	Premium	Med Claims	Rx Claims	Admin	Loss Ratio	Avg. Mbrs.	Premium	Med Claims	Rx Claims	Admin	Loss Ratio
Select Med	1504	\$6,195,694	\$4,665,855	\$810,270	\$742,316	100.4%	1510	\$6,008,161	\$4,041,671	\$793,319	\$741,930	92.8%
Select Care	122	\$560,519	\$996,098	\$119,295	\$57,818	209.3%	103	\$457,957	\$645,554	\$81,657	\$50,745	169.9%
Total	1626	\$6,756,213	\$5,661,953	\$929,564	\$800,133	109.4%	1613	\$6,466,118	\$4,687,225	\$874,976	\$792,675	98.3%

Plan	Mar 2019 - Feb 2020				Mar 2018 - Feb 2019				% 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	18013	\$343.96	\$259.03	\$44.98	18115	\$331.67	\$223.11	\$43.79	-0.6%	3.7%	16.1%	2.7%
Select Care	1403	\$399.51	\$709.98	\$85.03	1239	\$369.62	\$521.03	\$65.91	13.2%	8.1%	36.3%	29.0%
Total	19416	\$347.97	\$291.61	\$47.88	19354	\$334.10	\$242.18	\$45.21	0.3%	4.2%	20.4%	5.9%

Top 10 Large Claimants - Rolling 12 Months

Diagnosis	Pooling point = \$200,000	Paid Claims	Pooled Claims	
1) Certain infectious and parasitic diseases	\$355,145; 2) Diseases of the nervous system	\$101,310; 3) Neoplasms	\$467,354	\$267,354
1) Diseases of the nervous system	\$205,412; 2) Diseases of the respiratory system	\$71,991; 3) Congenital malformations	\$327,392	\$127,392
1) Factors influencing health status and contact with health services	\$221,437; 2) Certain conditions originating in the perinatal period	\$132,096; 3) Factors influencing health status and contact with health services	\$245,657	\$45,657
1) Diseases of the circulatory system	\$157,749; 2) Factors influencing health status and contact with health services	\$197,157	\$0	
1) Neoplasms	\$126,826; 2) Factors influencing health status and contact with health services	\$31,137; 3) Diseases of the circulatory system	\$168,618	\$0
1) Certain conditions originating in the perinatal period	\$132,096; 2) Symptoms, signs and abnormal clinical and laboratory findings	\$139,401	\$0	
1) Neoplasms	\$85,757; 2) Factors influencing health status and contact with health services	\$11,696; 3) Diseases of the circulatory system	\$102,926	\$0
1) Factors influencing health status and contact with health services	\$28,175; 2) Injury, poisoning and certain other consequences of external causes	\$91,561	\$0	
1) Diseases of the genitourinary system	\$82,230; 2) Factors influencing health status and contact with health services	\$91,180	\$0	
1) Injury, poisoning and certain other consequences of external causes	\$51,550; 2) Diseases of the digestive system	\$91,169	\$0	



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Enrollment Summary - Plan Year

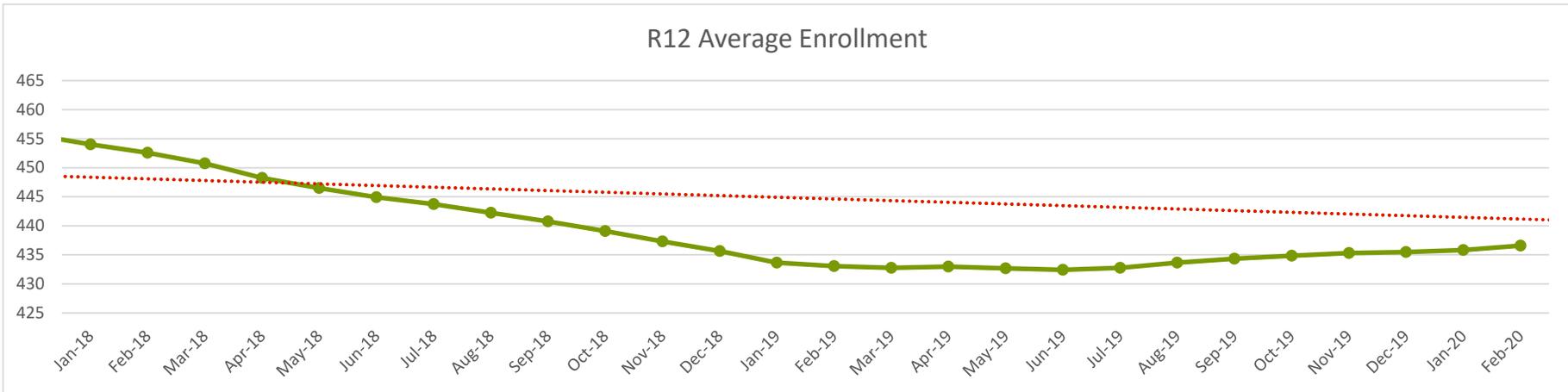
Current Benefit Rates & Most Recent Enrollment				
Jul 2019 - Feb 2020				
	Select Med		Select Care	
Single	\$520.00	61	\$547.30	13
Two Party	\$1,144.20	51	\$1,204.30	10
Family	\$1,560.40	276	\$1,642.20	17
	SelectMed+ Early Retiree		SelectCare+ Early Retiree	
Single	\$520.00	10	\$547.30	6
Two Party	\$1,144.20	3	\$1,204.30	0
Family	\$1,560.40	0	\$1,642.20	0

Prior Year Rates and Enrollment of Last Month of Prior Plan Year				
Jul 2018 - Jun 2019				
	Select Med		Select Care	
Single	\$502.40	60	\$528.80	6
Two Party	\$1,105.50	54	\$1,163.60	7
Family	\$1,507.60	272	\$1,586.70	13
	SelectMed+ Early Retiree		SelectCare+ Early Retiree	
Single	\$502.40	12	\$528.80	6
Two Party	\$1,105.50	4	\$1,163.60	0
Family	\$1,507.60	0	\$1,586.70	0

Medical Plan Summary			
	Jul 2019 - Feb 2020	Jul 2018 - Jun 2019	% Change
Avg. Employees	436	432	0.9%
Avg. Members	1,616	1,612	0.2%
Medical Claims	\$3,413,368	\$5,307,547	
Rx Claims	\$638,395	\$845,440	
Admin Costs	\$527,558	\$812,087	
Total Premium	\$4,563,535	\$6,532,711	
Med Claims PMPM	\$264.11	\$274.43	-3.8%
Rx Claims PMPM	\$49.40	\$43.71	13.0%
Net Claims PMPM	\$310.58	\$295.02	5.3%
Admin Costs PMPM	\$40.82	\$41.99	-2.8%
Premium PMPM	\$353.11	\$337.78	4.5%
Net Loss Ratio	99.5%	99.8%	-0.3%

HRA Analysis - Plan Year		
	Jul 2019 - Feb 2020	Jul 2018 - Jun 2019
Claimant Count	352	214
Claims Paid	\$109,929	\$305,072
Expected Claims	\$140,800	\$342,000
Maximum Claims	\$352,000	\$855,000
% of Expected	78.1%	89.2%
Utilization Rate	31.2%	35.7%

Large Claimants (> \$50,000)			
	# of claimants	Amount Paid	% of premium
Rolling 12	19	\$2,487,038	36.8%

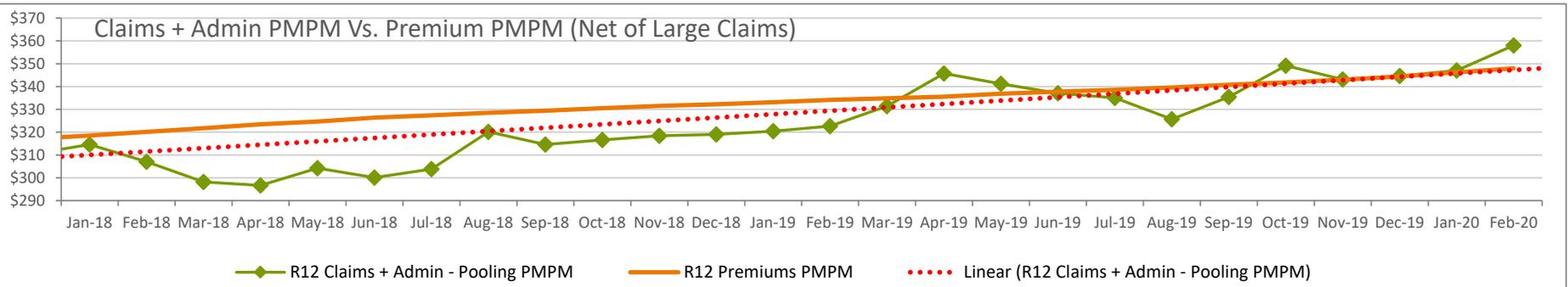
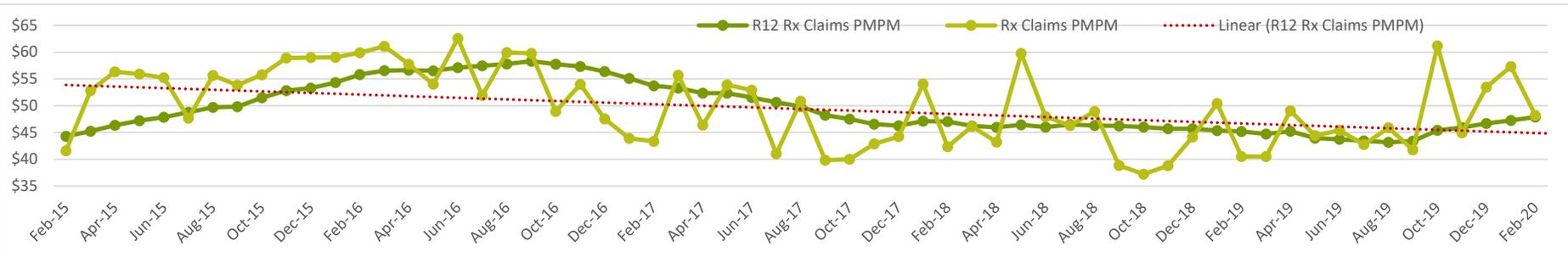
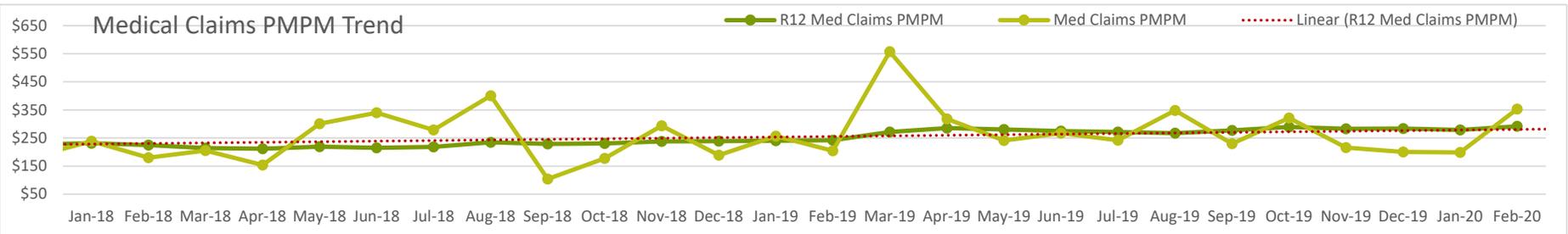


Prepared by:



Claims Trend

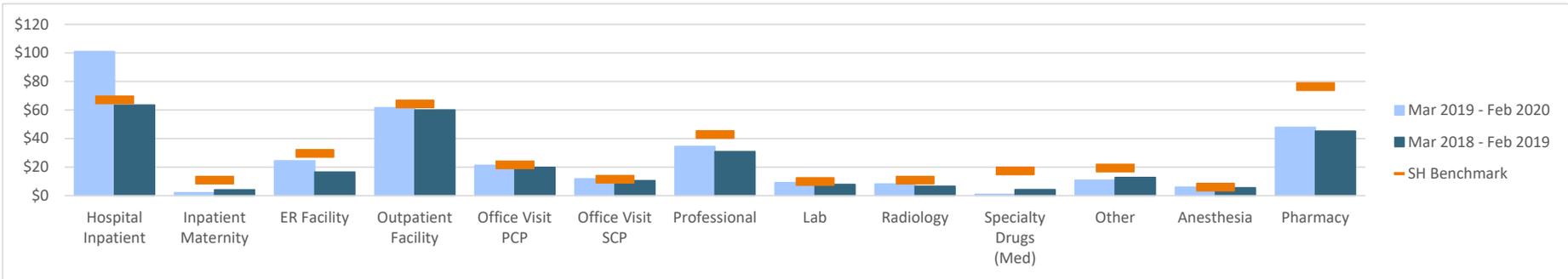
Category	Member Cost Sharing											
	Mar 2019 - Feb 2020				Mar 2018 - Feb 2019				% Change			
	Allowed	Allowed PMPM	Paid PMPM	Mbr Share	Allowed	Allowed PMPM	Paid PMPM	Mbr Share	Allowed	Allowed PMPM	Paid PMPM	Member Share
IP Facility	\$2,107,234	\$108.53	\$103.02	5.1%	\$1,577,547	\$81.51	\$67.46	17.2%	33.6%	33.2%	52.7%	-60.8%
OP Facility	\$1,782,557	\$91.81	\$61.53	33.0%	\$1,681,157	\$86.86	\$59.94	31.0%	6.0%	5.7%	2.7%	12.5%
ER	\$635,098	\$32.71	\$24.37	25.5%	\$460,748	\$23.81	\$16.49	30.7%	37.8%	37.4%	47.8%	14.0%
Office Visits	\$723,811	\$37.28	\$33.08	11.3%	\$664,331	\$34.33	\$30.43	11.3%	9.0%	8.6%	8.7%	7.8%
Professional	\$1,660,540	\$85.52	\$69.61	18.6%	\$1,636,369	\$84.55	\$67.87	19.7%	1.5%	1.2%	2.6%	-4.6%
Medical	\$6,909,240	\$355.85	\$291.61	18.1%	\$6,020,153	\$311.05	\$242.18	22.1%	14.8%	14.4%	20.4%	-6.7%
Pharmacy	\$1,042,295	\$53.68	\$47.88	10.8%	\$984,920	\$50.89	\$45.21	11.2%	5.8%	5.5%	5.9%	2.2%
Total	\$7,951,535	\$409.54	\$339.49	17.1%	\$7,005,073	\$361.94	\$287.39	20.6%	13.5%	13.1%	18.1%	-6.0%



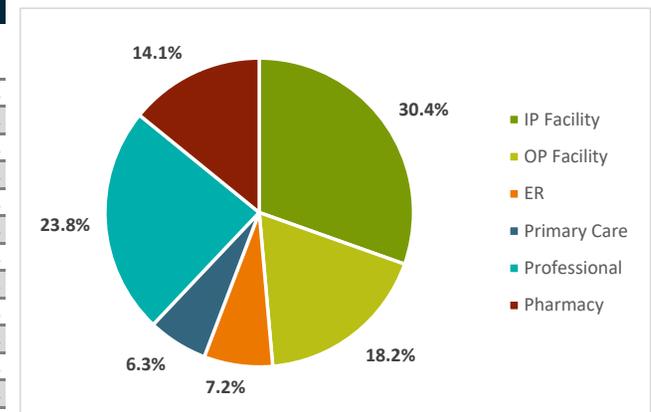
Prepared by:

Claims By Category - Rolling 12 Months

Category	SelectHealth								
	Mar 2019 - Feb 2020			Mar 2018 - Feb 2019			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
Hospital Inpatient	\$1,959,132	\$100.90	\$67.08	\$1,227,336	\$63.42	\$67.08	59.6%	59.1%	0.0%
Inpatient Maternity	\$41,063	\$2.11	\$10.82	\$78,200	\$4.04	\$10.82	-47.5%	-47.7%	0.0%
ER Facility	\$473,188	\$24.37	\$29.60	\$319,120	\$16.49	\$29.60	48.3%	47.8%	0.0%
Outpatient Facility	\$1,194,647	\$61.53	\$64.30	\$1,160,038	\$59.94	\$64.30	3.0%	2.7%	0.0%
Office Visit PCP	\$412,091	\$21.22	\$21.53	\$384,315	\$19.86	\$21.53	7.2%	6.9%	0.0%
Office Visit SCP	\$230,218	\$11.86	\$11.56	\$204,637	\$10.57	\$11.56	12.5%	12.1%	0.0%
Professional	\$670,701	\$34.54	\$42.90	\$599,001	\$30.95	\$42.90	12.0%	11.6%	0.0%
Lab	\$177,770	\$9.16	\$9.94	\$153,989	\$7.96	\$9.94	15.4%	15.1%	0.0%
Radiology	\$160,244	\$8.25	\$10.82	\$127,357	\$6.58	\$10.82	25.8%	25.4%	0.0%
Specialty Drugs(Med)	\$17,699	\$0.91	\$17.27	\$81,115	\$4.19	\$17.27	-78.2%	-78.3%	0.0%
Other	\$209,907	\$10.81	\$19.36	\$245,634	\$12.69	\$19.36	-14.5%	-14.8%	0.0%
Anesthesia	\$115,295	\$5.94	\$5.92	\$106,482	\$5.50	\$5.92	8.3%	7.9%	0.0%
Pharmacy	\$929,564	\$47.88	\$76.38	\$874,976	\$45.21	\$76.38	6.2%	5.9%	0.0%
Total	\$6,591,517	\$339.49	\$387.48	\$5,562,202	\$287.39	\$387.48	18.5%	18.1%	0.0%



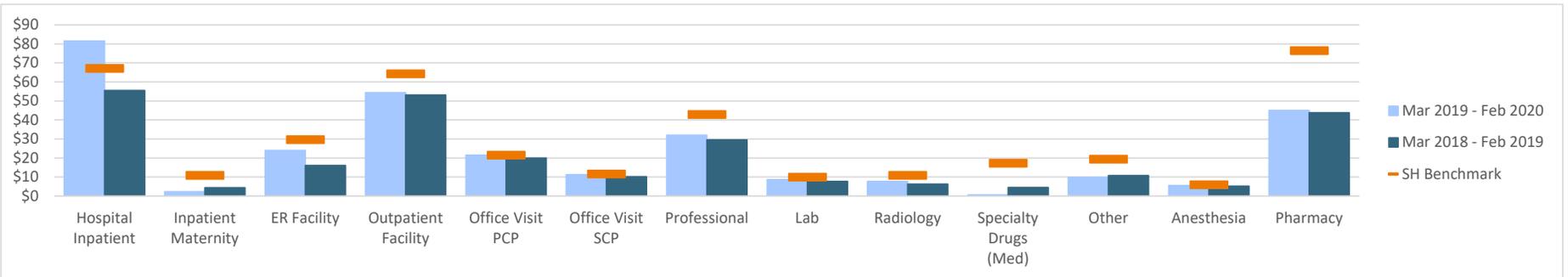
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category						% Change Paid PMPM
	Mar 2019 - Feb 2020			Mar 2018 - Feb 2019			
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	
Rx	\$929,564	\$47.88	14.1%	\$874,976	\$45.21	15.7%	5.9%
Factors Influencing Health	\$830,338	\$42.77	12.6%	\$461,005	\$23.82	8.3%	79.5%
Muscle System	\$639,767	\$32.95	9.7%	\$531,886	\$27.48	9.6%	19.9%
Other Injury/ Poisoning	\$417,589	\$21.51	6.3%	\$521,596	\$26.95	9.4%	-20.2%
Neoplasm	\$408,578	\$21.04	6.2%	\$362,690	\$18.74	6.5%	12.3%
Infectious Disease	\$374,257	\$19.28	5.7%	\$118,493	\$6.12	2.1%	214.8%
Nervous System	\$373,343	\$19.23	5.7%	\$68,683	\$3.55	1.2%	441.8%
Ill-Defined Conditions	\$372,063	\$19.16	5.6%	\$277,821	\$14.35	5.0%	33.5%
Respiratory System	\$365,545	\$18.83	5.5%	\$173,631	\$8.97	3.1%	109.9%
Circulatory System	\$342,356	\$17.63	5.2%	\$884,378	\$45.69	15.9%	-61.4%
Urinary System	\$321,674	\$16.57	4.9%	\$302,806	\$15.65	5.4%	5.9%
Mental Disorders	\$297,649	\$15.33	4.5%	\$229,981	\$11.88	4.1%	29.0%
All Others	\$918,795	\$47.32	13.9%	\$754,256	\$38.97	13.6%	21.4%



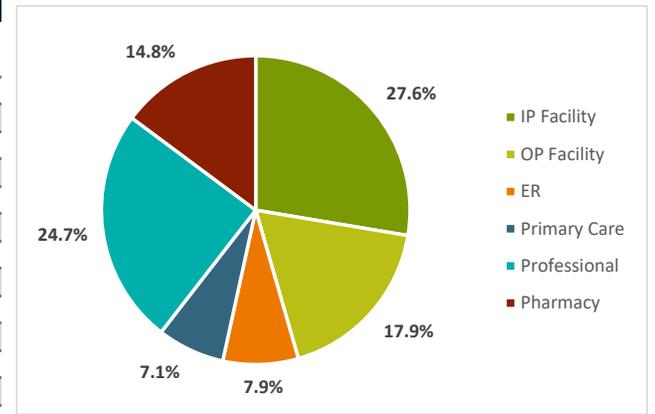
Prepared by:

Claims By Category - Select Med

Category	Select Med								
	Mar 2019 - Feb 2020			Mar 2018 - Feb 2019			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
Hospital Inpatient	\$1,468,832	\$81.54	\$67.08	\$1,004,933	\$55.48	\$67.08	46.2%	47.0%	0.0%
Inpatient Maternity	\$41,063	\$2.28	\$10.82	\$78,200	\$4.32	\$10.82	-47.5%	-47.2%	0.0%
ER Facility	\$431,036	\$23.93	\$29.60	\$291,531	\$16.09	\$29.60	47.9%	48.7%	0.0%
Outpatient Facility	\$979,337	\$54.37	\$64.30	\$963,425	\$53.18	\$64.30	1.7%	2.2%	0.0%
Office Visit PCP	\$386,452	\$21.45	\$21.53	\$360,686	\$19.91	\$21.53	7.1%	7.8%	0.0%
Office Visit SCP	\$202,479	\$11.24	\$11.56	\$184,026	\$10.16	\$11.56	10.0%	10.7%	0.0%
Professional	\$577,550	\$32.06	\$42.90	\$535,873	\$29.58	\$42.90	7.8%	8.4%	0.0%
Lab	\$155,043	\$8.61	\$9.94	\$139,653	\$7.71	\$9.94	11.0%	11.6%	0.0%
Radiology	\$138,012	\$7.66	\$10.82	\$113,391	\$6.26	\$10.82	21.7%	22.4%	0.0%
Specialty Drugs(Med)	\$10,878	\$0.60	\$17.27	\$80,882	\$4.46	\$17.27	-86.6%	-86.5%	0.0%
Other	\$175,963	\$9.77	\$19.36	\$194,545	\$10.74	\$19.36	-9.6%	-9.0%	0.0%
Anesthesia	\$99,212	\$5.51	\$5.92	\$94,527	\$5.22	\$5.92	5.0%	5.5%	0.0%
Pharmacy	\$810,270	\$44.98	\$76.38	\$793,319	\$43.79	\$76.38	2.1%	2.7%	0.0%
Total	\$5,476,125	\$304.01	\$387.48	\$4,834,991	\$266.91	\$387.48	13.3%	13.9%	0.0%



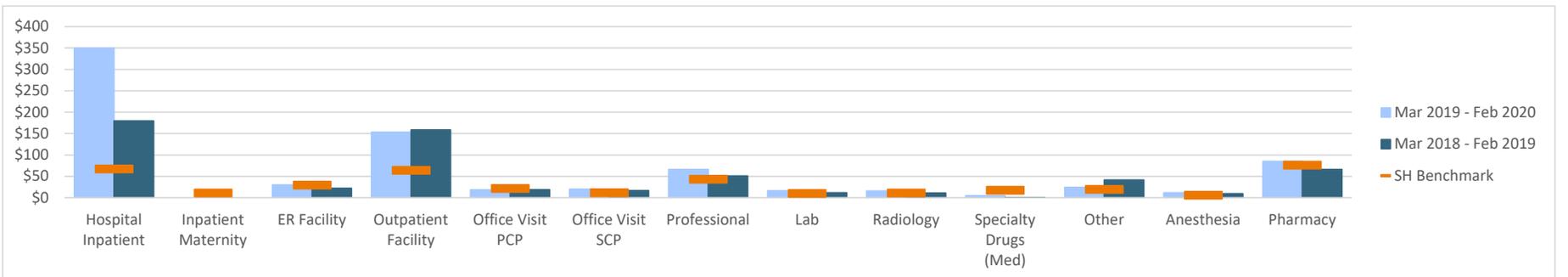
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category						% Change Paid PMPM
	Mar 2019 - Feb 2020			Mar 2018 - Feb 2019			
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	
Rx	\$810,270	\$44.98	14.8%	\$793,319	\$43.79	16.4%	2.7%
Factors Influencing Health	\$778,210	\$43.20	14.2%	\$430,611	\$23.77	8.9%	81.7%
Muscle System	\$529,397	\$29.39	9.7%	\$492,476	\$27.19	10.2%	8.1%
Infectious Disease	\$371,102	\$20.60	6.8%	\$118,214	\$6.53	2.4%	215.7%
Other Injury/ Poisoning	\$350,100	\$19.44	6.4%	\$495,131	\$27.33	10.2%	-28.9%
Ill-Defined Conditions	\$334,240	\$18.56	6.1%	\$253,102	\$13.97	5.2%	32.8%
Neoplasm	\$287,139	\$15.94	5.2%	\$334,384	\$18.46	6.9%	-13.6%
Respiratory System	\$286,084	\$15.88	5.2%	\$151,288	\$8.35	3.1%	90.2%
Mental Disorders	\$273,029	\$15.16	5.0%	\$215,412	\$11.89	4.5%	27.5%
Urinary System	\$261,088	\$14.49	4.8%	\$285,076	\$15.74	5.9%	-7.9%
Digestive System	\$255,468	\$14.18	4.7%	\$149,216	\$8.24	3.1%	72.2%
Circulatory System	\$177,397	\$9.85	3.2%	\$578,940	\$31.96	12.0%	-69.2%
All Others	\$762,603	\$42.34	13.9%	\$537,822	\$29.69	11.1%	42.6%



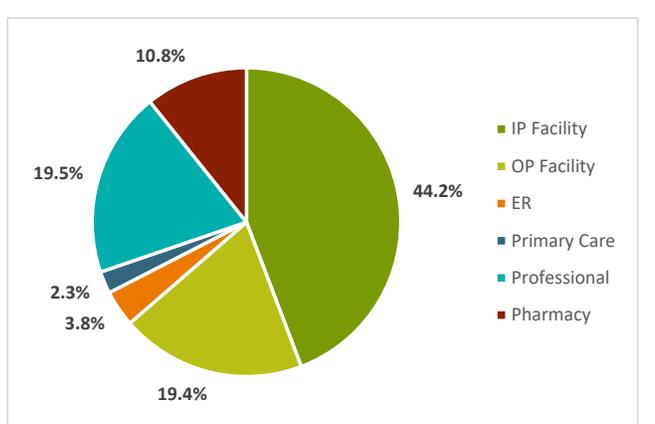
Prepared by:

Claims By Category - Select Care

Category	Select Care								
	Mar 2019 - Feb 2020			Mar 2018 - Feb 2019			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
Hospital Inpatient	\$490,300	\$349.47	\$67.08	\$222,403	\$179.50	\$67.08	120.5%	94.7%	0.0%
Inpatient Maternity	\$0	\$0.00	\$10.82	\$0	\$0.00	\$10.82	N/A	N/A	0.0%
ER Facility	\$42,152	\$30.04	\$29.60	\$27,589	\$22.27	\$29.60	52.8%	34.9%	0.0%
Outpatient Facility	\$215,310	\$153.46	\$64.30	\$196,613	\$158.69	\$64.30	9.5%	-3.3%	0.0%
Office Visit PCP	\$25,639	\$18.27	\$21.53	\$23,629	\$19.07	\$21.53	8.5%	-4.2%	0.0%
Office Visit SCP	\$27,739	\$19.77	\$11.56	\$20,612	\$16.64	\$11.56	34.6%	18.8%	0.0%
Professional	\$93,151	\$66.39	\$42.90	\$63,128	\$50.95	\$42.90	47.6%	30.3%	0.0%
Lab	\$22,727	\$16.20	\$9.94	\$14,336	\$11.57	\$9.94	58.5%	40.0%	0.0%
Radiology	\$22,233	\$15.85	\$10.82	\$13,967	\$11.27	\$10.82	59.2%	40.6%	0.0%
Specialty Drugs(Med)	\$6,821	\$4.86	\$17.27	\$234	\$0.19	\$17.27	2818.4%	2477.3%	0.0%
Other	\$33,944	\$24.19	\$19.36	\$51,089	\$41.23	\$19.36	-33.6%	-41.3%	0.0%
Anesthesia	\$16,083	\$11.46	\$5.92	\$11,954	\$9.65	\$5.92	34.5%	18.8%	0.0%
Pharmacy	\$119,295	\$85.03	\$76.38	\$81,657	\$65.91	\$76.38	46.1%	29.0%	0.0%
Total	\$1,115,393	\$795.01	\$387.48	\$727,211	\$586.93	\$387.48	53.4%	35.5%	0.0%



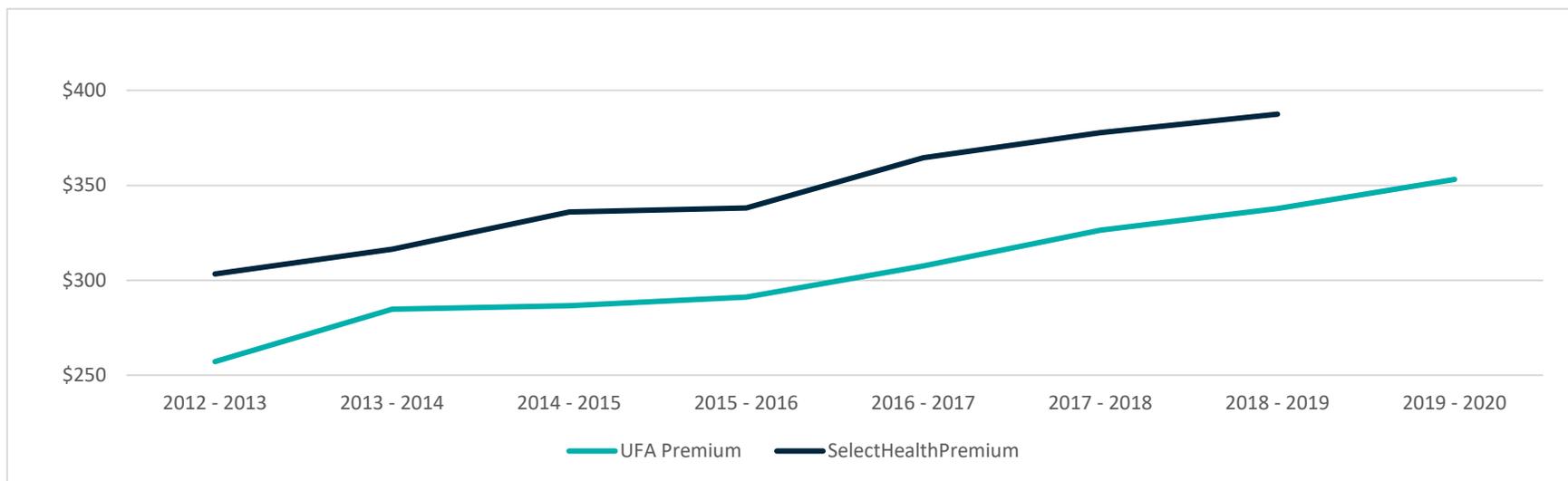
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category						
	Mar 2019 - Feb 2020			Mar 2018 - Feb 2019			% Change Paid PMPM
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	
Nervous System	\$218,684	\$155.87	19.6%	\$6,887	\$5.56	0.9%	2704.2%
Circulatory System	\$164,959	\$117.58	14.8%	\$305,438	\$246.52	42.0%	-52.3%
Neoplasm	\$121,439	\$86.56	10.9%	\$28,307	\$22.85	3.9%	278.9%
Rx	\$119,295	\$85.03	10.7%	\$81,657	\$65.91	11.2%	29.0%
Muscle System	\$110,371	\$78.67	9.9%	\$39,410	\$31.81	5.4%	147.3%
Respiratory System	\$79,461	\$56.64	7.1%	\$22,343	\$18.03	3.1%	214.1%
Other Injury/ Poisoning	\$67,489	\$48.10	6.1%	\$26,465	\$21.36	3.6%	125.2%
Urinary System	\$60,586	\$43.18	5.4%	\$17,730	\$14.31	2.4%	201.8%
Factors Influencing Health	\$52,128	\$37.15	4.7%	\$30,394	\$24.53	4.2%	51.5%
Ill-Defined Conditions	\$37,823	\$26.96	3.4%	\$24,719	\$19.95	3.4%	35.1%
Mental Disorders	\$24,619	\$17.55	2.2%	\$14,569	\$11.76	2.0%	49.2%
Eye Diseases	\$20,281	\$14.46	1.8%	\$19,061	\$15.38	2.6%	-6.0%
All Others	\$38,258	\$27.27	3.4%	\$110,232	\$88.97	15.2%	-69.4%



Prepared by:

Year Over Year Plan Experience

Plan Year	Year Over Year Comparison							
	2019 - 2020	2018 - 2019	2017 - 2018	2016 - 2017	2015 - 2016	2014 - 2015	2013 - 2014	2012 - 2013
Start Plan Year	1-Jul-19	1-Jul-18	1-Jul-17	1-Jul-16	1-Jul-15	1-Jul-14	1-Jul-13	1-Jul-12
End Plan Year	30-Jun-20	30-Jun-19	30-Jun-18	30-Jun-17	30-Jun-16	30-Jun-15	30-Jun-14	30-Jun-13
Avg. Employees	436	432	445	465	468	479	480	479
Avg. Members	1,616	1,612	1,648	1,724	1,746	1,773	1,792	1,756
Contract Size	3.70	3.73	3.70	3.71	3.73	3.70	3.74	3.66
Loss Ratio	100.3%	106.6%	92.0%	100.7%	99.7%	20.3%	104.0%	121.6%
Renewal History	3.5%	4.0%	6.0%	5.0%	1.6%	2.3%	10.0%	13.0%
Fixed Costs PMPM	\$40.82	\$41.99	\$38.89	\$37.68	\$43.57	\$42.35	\$37.15	\$34.81
Premium PMPM	\$353.11	\$337.78	\$326.37	\$307.55	\$291.08	\$286.62	\$284.72	\$257.14
Paid Med PMPM	\$264.11	\$274.43	\$215.22	\$220.55	\$189.62	-\$31.92	\$208.21	\$230.47
Paid Rx PMPM	\$49.40	\$43.71	\$46.01	\$51.52	\$57.10	\$47.86	\$50.83	\$47.30
Paid PMPM	\$313.51	\$318.15	\$261.23	\$272.07	\$246.71	\$15.94	\$259.03	\$277.77
Med Benchmark		\$311.10	\$304.04	\$295.44	\$275.71	\$277.51	\$271.49	\$260.90
Rx Benchmark		\$76.38	\$73.75	\$69.05	\$62.43	\$58.48	\$44.83	\$42.42
Premium Benchmark		\$387.48	\$377.79	\$364.49	\$338.14	\$335.99	\$316.32	\$303.32



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%		
1-Jul-17	30-Jun-18	SelectHealth	\$289.92	6.0%		Loss of University of Utah Hospitals
1-Jul-18	30-Jun-19	SelectHealth	\$301.52	4.0%		
1-Jul-19	1-Feb-20	SelectHealth	\$312.08	3.5%		Added Critical Illness / Cancer plan, Identity Protection. Moved to online enrollment

Prepared by:

Top 10 Large Claimant Trend

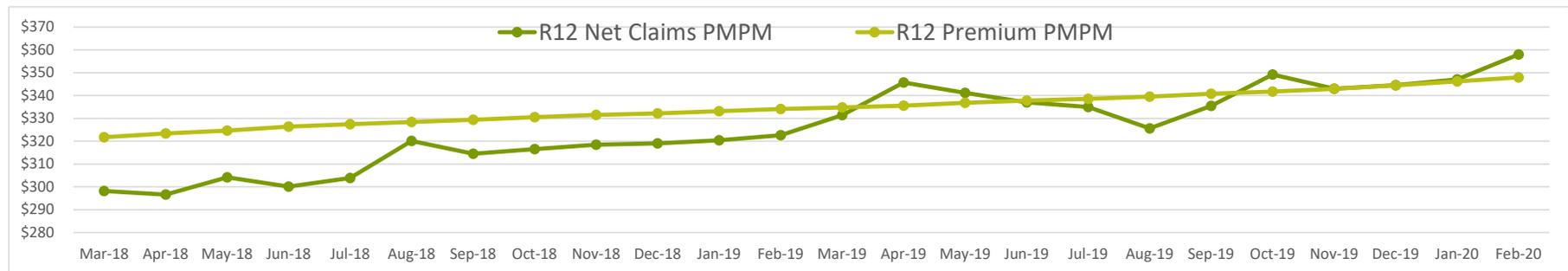
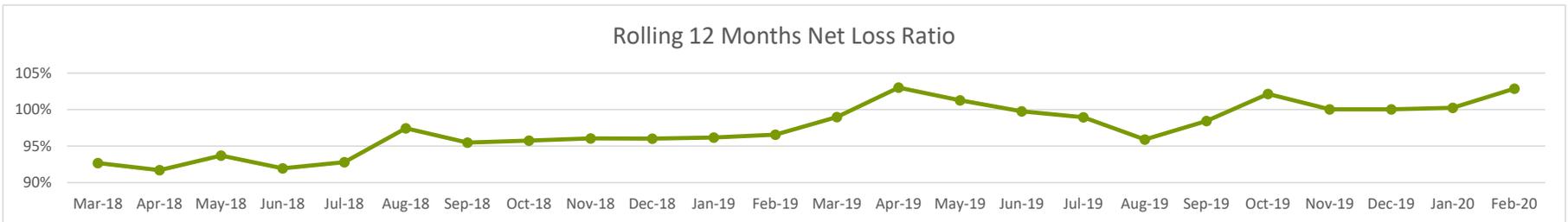
As of Feb 2020

Top 10 Large Claimants						
Mar 2019 - Feb 2020			Mar 2018 - Feb 2019			
Rank	Total Paid	Top 3 Diagnostic Categories	Total Paid	Top 3 Diagnostic Categories		\$ difference
1	\$467,354	Certain infectious and parasitic diseases \$355,145 Diseases of the nervous system \$101,310 Diseases of the circulatory system \$3,819	\$140,998	Certain infectious and parasitic diseases \$104,287 Diseases of the respiratory system \$21,853 Symptoms, signs and abnormal clinical and laboratory finding		\$326,356
2	\$327,392	Diseases of the nervous system \$205,412 Diseases of the respiratory system \$71,991 Neoplasms \$26,525	\$0			\$327,392
3	\$245,657	Factors influencing health status and contact with health services \$221,437 Certain conditions originating in the perinatal period \$22,286 Congenital malformations, deformations and chromosomal abnormalities \$1,651	\$0			\$245,657
4	\$197,157	Diseases of the circulatory system \$157,749 Factors influencing health status and contact with health services \$3,310 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified :	\$94,479	Diseases of the circulatory system \$82,161 Symptoms, signs and abnormal clinical and laboratory finding Endocrine, nutritional and metabolic diseases \$490		\$102,678
5	\$168,618	Neoplasms \$126,826 Factors influencing health status and contact with health services \$31,137 Diseases of the genitourinary system \$3,221	\$0			\$168,618
6	\$139,401	Certain conditions originating in the perinatal period \$132,096 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified : Diseases of the respiratory system \$1,993	\$0			\$139,401
7	\$102,926	Neoplasms \$85,757 Factors influencing health status and contact with health services \$11,696 Diseases of the digestive system \$4,133	\$0			\$102,926
8	\$91,561	Factors influencing health status and contact with health services \$28,175 Injury, poisoning and certain other consequences of external causes \$25,853 Diseases of the digestive system \$11,368	\$125,921	Diseases of the digestive system \$101,208 Symptoms, signs and abnormal clinical and laboratory finding Diseases of the musculoskeletal system and connective tissu		-\$34,360
9	\$91,180	Diseases of the genitourinary system \$82,230 Factors influencing health status and contact with health services \$1,086 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified :	\$71,955	Diseases of the genitourinary system \$69,899 Symptoms, signs and abnormal clinical and laboratory finding Factors influencing health status and contact with health servi		\$19,226
10	\$91,169	Injury, poisoning and certain other consequences of external causes \$51,550 Diseases of the digestive system \$23,515 Diseases of the circulatory system \$10,779	\$24,097	Diseases of the digestive system \$11,740 Diseases of the musculoskeletal system and connective tissu Injury, poisoning and certain other consequences of external c		\$67,072
Totals	\$1,922,415		\$457,448			\$1,464,966
	% of total claims	29.2%		8.2%		

Prepared by:

24 Months of Premiums vs Claims

Date	Medical Claims	Rx Claims	Total Claims	Premium	Employees	Members	Claims PMPM	Admin PMPM	Premium PMPM	Gross Loss Ratio	R12 Large Claims over Pooling	R12 Total Net Claims PMPM	Rolling 12 Prem PMPM	Rolling 12 Net Loss Ratio
Mar-18	\$334,975	\$75,393	\$410,367	\$536,566	443	1634	\$251.14	\$38.89	\$328.38	88.3%	\$22,235	\$298.22	\$321.76	92.7%
Apr-18	\$249,123	\$69,804	\$318,927	\$530,277	435	1616	\$197.36	\$38.89	\$328.14	72.0%	\$4,010	\$296.63	\$323.45	91.7%
May-18	\$491,669	\$97,612	\$589,280	\$526,166	442	1633	\$360.86	\$38.89	\$322.21	124.1%	\$0	\$304.23	\$324.69	93.7%
Jun-18	\$552,496	\$77,897	\$630,393	\$533,076	437	1623	\$388.41	\$38.89	\$328.45	130.1%	\$0	\$300.12	\$326.37	92.0%
Jul-18	\$451,139	\$74,999	\$526,138	\$551,115	435	1620	\$324.78	\$41.99	\$340.19	107.8%	\$0	\$303.86	\$327.43	92.8%
Aug-18	\$644,769	\$78,692	\$723,461	\$544,992	430	1609	\$449.63	\$41.99	\$338.71	145.1%	\$0	\$320.13	\$328.48	97.5%
Sep-18	\$166,673	\$62,260	\$228,933	\$540,497	429	1603	\$142.82	\$41.99	\$337.18	54.8%	\$0	\$314.55	\$329.42	95.5%
Oct-18	\$283,589	\$59,573	\$343,162	\$541,100	428	1600	\$214.48	\$41.99	\$338.19	75.8%	\$0	\$316.56	\$330.54	95.8%
Nov-18	\$468,058	\$61,870	\$529,928	\$538,992	428	1595	\$332.24	\$41.99	\$337.93	110.7%	\$105,829	\$318.46	\$331.48	96.1%
Dec-18	\$301,912	\$70,579	\$372,491	\$537,459	427	1599	\$232.95	\$41.99	\$336.12	81.8%	\$109,790	\$319.03	\$332.22	96.0%
Jan-19	\$408,868	\$80,201	\$489,069	\$535,351	423	1591	\$307.40	\$41.99	\$336.49	103.8%	\$110,068	\$320.41	\$333.16	96.2%
Feb-19	\$333,955	\$66,097	\$400,051	\$550,528	440	1631	\$245.28	\$41.99	\$337.54	85.1%	\$109,910	\$322.66	\$334.10	96.6%
Mar-19	\$907,077	\$65,927	\$973,005	\$548,388	439	1628	\$597.67	\$41.99	\$336.85	189.9%	\$509,589	\$331.43	\$334.81	99.0%
Apr-19	\$519,582	\$80,103	\$599,685	\$550,495	438	1633	\$367.23	\$41.99	\$337.11	121.4%	\$514,382	\$345.69	\$335.56	103.0%
May-19	\$392,412	\$72,236	\$464,648	\$549,393	438	1626	\$285.76	\$41.99	\$337.88	97.0%	\$484,002	\$341.19	\$336.88	101.3%
Jun-19	\$429,513	\$72,903	\$502,415	\$544,402	434	1605	\$313.03	\$41.99	\$339.19	104.7%	\$447,260	\$337.01	\$337.78	99.8%
Jul-19	\$392,697	\$69,280	\$461,978	\$567,127	439	1621	\$285.00	\$40.82	\$349.86	93.1%	\$419,333	\$335.03	\$338.59	98.9%
Aug-19	\$568,237	\$74,823	\$643,060	\$571,590	441	1631	\$394.27	\$40.82	\$350.45	124.2%	\$511,833	\$325.66	\$339.58	95.9%
Sep-19	\$371,814	\$67,612	\$439,426	\$569,592	437	1619	\$271.42	\$40.82	\$351.82	88.8%	\$525,613	\$335.48	\$340.80	98.4%
Oct-19	\$520,069	\$99,001	\$619,070	\$566,759	434	1618	\$382.61	\$40.82	\$350.28	120.9%	\$528,529	\$349.19	\$341.81	102.2%
Nov-19	\$350,331	\$72,805	\$423,136	\$570,011	434	1621	\$261.03	\$40.82	\$351.64	85.8%	\$530,754	\$343.07	\$342.95	100.0%
Dec-19	\$320,749	\$85,566	\$406,316	\$567,355	429	1601	\$253.79	\$40.82	\$354.38	83.1%	\$532,848	\$344.57	\$344.45	100.0%
Jan-20	\$315,566	\$90,954	\$406,520	\$568,088	427	1587	\$256.16	\$40.82	\$357.96	83.0%	\$401,140	\$347.07	\$346.21	100.2%
Feb-20	\$573,905	\$78,354	\$652,259	\$583,014	449	1626	\$401.14	\$40.82	\$358.56	123.3%	\$440,403	\$358.02	\$347.97	102.9%



Prepared by:

Top 30 Prescriptions - By Plan Paid

Top 30 Prescriptions - By Plan Paid																		
#	Drug Name	Usage/Treatment	Tier	Mar 2019 - Feb 2020				Mar 2018 - Feb 2019				% 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	2	13	\$67,283	\$65,983	\$100	\$5,076	3	\$14,859	\$14,559	\$100	\$4,853	333.3%	4.5%	0.0%	4.6%	
2	Vyvanse	ADHD	2	188	\$57,446	\$52,971	\$24	\$282	194	\$56,389	\$51,814	\$24	\$267	-3.1%	5.1%	0.9%	5.5%	
3	Genotropin	Human Growth Hormone	2	8	\$49,296	\$48,496	\$100	\$6,062	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A	
4	Trulicity	Diabetes medication	2	43	\$32,717	\$31,867	\$20	\$741	35	\$26,884	\$26,071	\$23	\$745	22.9%	-0.9%	-14.9%	-0.5%	
5	Methylphenidate Hydrochloride	Attention-Deficit Hyperactivity Disorder	TIER 1	141	\$26,988	\$25,613	\$10	\$182	161	\$29,108	\$27,576	\$10	\$171	-12.4%	5.9%	2.5%	6.1%	
6	Latuda	Bipolar Disorder, Depression	2	9	\$25,305	\$25,030	\$31	\$2,781	6	\$16,716	\$16,516	\$33	\$2,753	50.0%	0.9%	-8.3%	1.0%	
7	Jardiance	Diabetes	2	28	\$24,995	\$24,120	\$31	\$861	13	\$8,817	\$8,417	\$31	\$647	115.4%	31.6%	1.6%	33.1%	
8	Amphetamine/Dextroamphetamine	ADHD & Narcolepsy	TIER 1	431	\$28,113	\$24,083	\$9	\$56	334	\$23,768	\$20,556	\$10	\$62	29.0%	-8.3%	-2.8%	-9.2%	
9	Glatiramer Acetate	Multiple Sclerosis	TIER 1	8	\$19,968	\$19,888	\$10	\$2,486	8	\$24,257	\$24,177	\$10	\$3,022	0.0%	-17.7%	0.0%	-17.7%	
10	Xarelto	Blood thinner	2	28	\$18,971	\$18,096	\$31	\$646	29	\$17,229	\$16,454	\$27	\$567	-3.4%	14.0%	16.9%	13.9%	
11	Novolog	Diabetes	2	13	\$18,057	\$17,607	\$35	\$1,354	12	\$11,780	\$11,530	\$21	\$961	8.3%	41.5%	66.2%	41.0%	
12	Lantus SoloStar	Diabetes, used to inject insulin	2	25	\$17,178	\$16,578	\$24	\$663	13	\$6,912	\$6,587	\$25	\$507	92.3%	29.2%	-4.0%	30.9%	
13	Skyrizi	plaque psoriasis.	2	1	\$15,778	\$15,678	\$100	\$15,678	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A	
14	Symbicort	Asthma	2	42	\$16,113	\$15,163	\$23	\$361	54	\$17,698	\$16,498	\$22	\$306	-22.2%	17.1%	1.8%	18.2%	
15	Testosterone Cypionate	Treats low testosterone in men	TIER 1	259	\$16,964	\$14,514	\$9	\$56	247	\$16,881	\$14,421	\$10	\$58	4.9%	-4.2%	-5.0%	-4.0%	
16	Novolog Flexpen	Diabetes	2	19	\$13,895	\$13,520	\$20	\$712	7	\$5,889	\$5,689	\$29	\$813	171.4%	-13.1%	-30.9%	-12.4%	
17	Freestyle Lite Test Strip	Diabetes testing	2	29	\$14,422	\$13,372	\$36	\$461	37	\$18,144	\$16,969	\$32	\$459	-21.6%	1.4%	14.0%	0.5%	
18	Vimpat	Epilepsy	2	10	\$10,938	\$10,663	\$28	\$1,066	12	\$10,426	\$10,126	\$25	\$844	-16.7%	25.9%	10.0%	26.4%	
19	Eliquis	Prevents blood clots	2	24	\$10,317	\$10,042	\$11	\$418	12	\$5,036	\$4,736	\$25	\$395	100.0%	2.4%	-54.2%	6.0%	
20	Bupropion Hydrochloride ER	antidepressant	TIER 1	282	\$12,500	\$9,839	\$9	\$35	255	\$8,252	\$5,827	\$10	\$23	10.6%	37.0%	-0.8%	52.7%	
21	Dexcom G6 Sensor	Diabetes	2	12	\$9,788	\$9,263	\$44	\$772	6	\$5,804	\$5,604	\$33	\$934	100.0%	-15.7%	31.3%	-17.4%	
22	Nuvaring	Contraceptive	2	33	\$9,106	\$9,106	\$0	\$276	19	\$8,286	\$8,286	\$0	\$436	73.7%	-36.7%	N/A	-36.7%	
23	Oxycontin	Pain reliever	3	10	\$9,392	\$8,987	\$41	\$899	12	\$10,459	\$10,099	\$30	\$842	-16.7%	7.8%	35.0%	6.8%	
24	Claravis	Severe acne	TIER 1	28	\$8,312	\$8,032	\$10	\$287	37	\$11,586	\$11,216	\$10	\$303	-24.3%	-5.2%	0.0%	-5.4%	
25	Victoza	Type 2 diabetes	2	13	\$7,976	\$7,851	\$10	\$604	5	\$4,146	\$4,086	\$12	\$817	160.0%	-26.0%	-19.9%	-26.1%	
26	Linzess	Constipation	2	15	\$7,750	\$7,575	\$12	\$505	14	\$5,555	\$5,380	\$13	\$384	7.1%	30.2%	-6.7%	31.4%	
27	Dexilant	Heartburn, Gastric Reflux	3	20	\$7,806	\$6,546	\$63	\$327	9	\$5,039	\$4,319	\$80	\$480	122.2%	-30.3%	-21.3%	-31.8%	
28	Elmiron	Interstitial Cystitis	2	8	\$6,632	\$6,432	\$25	\$804	11	\$8,811	\$8,628	\$17	\$784	-27.3%	3.5%	50.5%	2.5%	
29	Lantus	Diabetes	2	11	\$6,856	\$6,381	\$43	\$580	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A	
30	Tradjenta	Type 2 diabetes	2	6	\$6,606	\$6,331	\$46	\$1,055	20	\$15,157	\$14,582	\$29	\$729	-70.0%	45.3%	59.4%	44.7%	

Count By Tiers	
Tier 1	6
Tier 2	22
Tier 3	2
Tier 4	0
Cost By Tiers	
Tier 1	\$101,969
Tier 2	\$432,126
Tier 3	\$15,532
Tier 4	\$0

Scripts By Tiers	
Tier 1	1,149
Tier 2	578
Tier 3	30
Tier 4	-
Cost Per Script by Tiers	
Tier 1	\$88.75
Tier 2	\$747.62
Tier 3	\$517.75
Tier 4	

Prepared by:

Top 30 Prescriptions - By Volume Prescribed

Top 30 Prescriptions - By Plan Paid																	
#	Drug Name	Usage/Treatment	Tier	Mar 2019 - Feb 2020					Mar 2018 - Feb 2019					% 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	TIER 1	431	\$28,113	\$24,083	\$9.35	\$55.88	334	\$23,768	\$20,556	\$9.62	\$61.55	29.0%	-8.3%	-2.8%	-9.2%
2	Bupropion Hydrochloride E	antidepressant	TIER 1	282	\$12,500	\$9,839	\$9.44	\$34.89	255	\$8,252	\$5,827	\$9.51	\$22.85	10.6%	37.0%	-0.8%	52.7%
3	Amoxicillin	Antibiotic for infections	TIER 1	280	\$2,531	\$575	\$6.99	\$2.05	294	\$2,558	\$468	\$7.11	\$1.59	-4.8%	3.9%	-1.7%	28.9%
4	Zolpidem Tartrate	Insomnia	TIER 1	279	\$1,777	\$311	\$5.25	\$1.11	239	\$1,337	\$312	\$4.29	\$1.31	16.7%	13.8%	22.6%	-14.8%
5	Testosterone Cypionate	Treats low testorones in men	TIER 1	259	\$16,964	\$14,514	\$9.46	\$56.04	247	\$16,881	\$14,421	\$9.96	\$58.38	4.9%	-4.2%	-5.0%	-4.0%
6	Levothyroxine Sodium	Hypothyroidism	TIER 1	253	\$6,090	\$3,911	\$8.61	\$15.46	220	\$5,879	\$4,036	\$8.38	\$18.34	15.0%	-9.9%	2.8%	-15.7%
7	Trazodone Hydrochloride	depression, anxiety, sleep and pai	TIER 1	216	\$1,545	\$487	\$4.90	\$2.26	182	\$1,089	\$199	\$4.89	\$1.09	18.7%	19.6%	0.2%	106.1%
8	Escitalopram Oxalate	Depression, anxiety	TIER 1	195	\$2,785	\$1,256	\$7.84	\$6.44	160	\$2,482	\$1,221	\$7.88	\$7.63	21.9%	-7.9%	-0.5%	-15.6%
9	Vyvanse	ADHD	2	188	\$57,446	\$52,971	\$23.80	\$281.76	194	\$56,389	\$51,814	\$23.58	\$267.08	-3.1%	5.1%	0.9%	5.5%
10	Montelukast Sodium	Asthma	TIER 1	175	\$2,415	\$1,035	\$7.89	\$5.91	148	\$1,981	\$940	\$7.03	\$6.35	18.2%	3.1%	12.1%	-6.9%
11	Atorvastatin Calcium	High cholesterol	TIER 1	169	\$2,143	\$1,504	\$3.78	\$8.90	184	\$2,726	\$1,985	\$4.03	\$10.79	-8.2%	-14.4%	-6.0%	-17.5%
12	Hydrocodone/Acetaminophen	Pain reliever	TIER 1	164	\$1,018	\$222	\$4.86	\$1.35	239	\$1,414	\$294	\$4.69	\$1.23	-31.4%	5.0%	3.6%	10.0%
13	Spirolactone	Edema, hypertension	TIER 1	161	\$3,643	\$2,548	\$6.80	\$15.83	127	\$3,596	\$2,444	\$9.07	\$19.24	26.8%	-20.1%	-25.0%	-17.8%
14	Ibuprofen	Anti-inflammatory, pain	TIER 1	150	\$1,589	\$699	\$5.93	\$4.66	75	\$569	\$167	\$5.36	\$2.23	100.0%	39.7%	10.8%	109.1%
15	Lisinopril	High blood pressure	TIER 1	148	\$1,091	\$263	\$5.59	\$1.78	127	\$922	\$312	\$4.80	\$2.46	16.5%	1.5%	16.4%	-27.6%
16	Methylphenidate Hydrochloro	Attention-Deficit Hyperactivity Disc	TIER 1	141	\$26,988	\$25,613	\$9.75	\$181.65	161	\$29,108	\$27,576	\$9.51	\$171.28	-12.4%	5.9%	2.5%	6.1%
17	Sertraline Hydrochloride	Adverse effect of selective serotor	TIER 1	138	\$1,682	\$736	\$6.86	\$5.33	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
18	Valacyclovir Hcl	Shingles, Chickenpox, Herpes	TIER 1	135	\$3,969	\$2,819	\$8.52	\$20.88	126	\$3,743	\$2,628	\$8.85	\$20.86	7.1%	-1.0%	-3.8%	0.1%
19	Prednisone	Inflammation, allergies	TIER 1	133	\$742	\$251	\$3.69	\$1.89	120	\$563	\$88	\$3.95	\$0.74	10.8%	19.0%	-6.5%	156.0%
20	Azithromycin	Bacterial infections	TIER 1	131	\$1,499	\$538	\$7.33	\$4.11	143	\$1,819	\$629	\$8.32	\$4.40	-8.4%	-10.1%	N/A	-6.6%
21	Omeprazole	Heartburn, Gastric Reflux	TIER 1	131	\$1,644	\$653	\$7.56	\$4.99	108	\$1,765	\$940	\$7.64	\$8.70	21.3%	-23.2%	-1.1%	-42.7%
22	Gabapentin	Seizures, RLS, shingles	TIER 1	130	\$2,044	\$1,142	\$6.94	\$8.78	101	\$1,287	\$585	\$6.95	\$5.79	28.7%	23.4%	0.0%	51.6%
23	Losartan Potassium	High blood pressure, diabetes type	TIER 1	129	\$1,540	\$559	\$7.60	\$4.33	76	\$851	\$348	\$6.62	\$4.57	69.7%	6.6%	N/A	-5.3%
24	Sertraline Hcl	Antidepressant	TIER 1	126	\$1,233	\$387	\$6.72	\$3.07	258	\$2,992	\$1,209	\$6.91	\$4.69	-51.2%	-15.6%	-2.8%	-34.5%
25	Citalopram Hydrobromide	Depression	TIER 1	123	\$950	\$222	\$5.92	\$1.81	135	\$984	\$234	\$5.56	\$1.73	-8.9%	6.0%	6.5%	4.4%
26	Cephalexin	Antibiotic	TIER 1	113	\$1,128	\$459	\$5.92	\$4.06	109	\$1,287	\$568	\$6.59	\$5.22	3.7%	-15.5%	-10.1%	-22.2%
27	Albuterol Sulfate Hfa	bronchospasm.	TIER 1	111	\$6,189	\$5,169	\$9.19	\$46.57	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
28	Alprazolam	Anxiety, depression, insomnia	TIER 1	106	\$642	\$156	\$4.59	\$1.47	97	\$462	\$78	\$3.96	\$0.80	9.3%	27.1%	15.9%	82.6%
29	Oxycodone/Acetaminophen	Pain reliever	TIER 1	102	\$924	\$418	\$4.96	\$4.10	104	\$933	\$404	\$5.09	\$3.88	-1.9%	1.0%	-2.5%	5.6%
30	Amoxicillin/Clavulanate P	Antibiotic for infections	TIER 1	100	\$2,650	\$1,730	\$9.20	\$17.30	107	\$2,494	\$1,555	\$8.78	\$14.53	-6.5%	13.7%	4.8%	19.1%

Count By Tiers	
Tier 1	29
Tier 2	1
Tier 3	0
Tier 4	0
Cost By Tiers	
Tier 1	\$102,099
Tier 2	\$52,971
Tier 3	\$0
Tier 4	\$0

Scripts By Tiers	
Tier 1	5,011
Tier 2	188
Tier 3	-
Tier 4	-
Cost Per Script by Tiers	
Tier 1	\$20.38
Tier 2	\$281.76
Tier 3	
Tier 4	

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Top 30 Prescriptions - Rolling 12 by month

Top 30 Prescriptions - By Plan Paid (Number of Prescriptions)															
#	Drug Name	Usage/Treatment	Tier	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
1	Humira Pen	Crohn's disease, ulcerative colitis	2	4	5	6	8	10	9	9	11	12	13	14	13
2	Vyvanse	ADHD	2	189	186	187	194	198	196	195	192	196	199	191	188
3	Genotropin	Human Growth Hormone	2	-	-	-	-	-	-	2	3	4	5	7	8
4	Trulicity	Diabetes medication	2	33	34	35	35	35	36	39	40	41	43	42	43
5	Methylphenidate Hydrochlo	Attention-Deficit Hyperactivity Disord	TIER 1	160	157	157	155	153	152	142	144	141	144	144	141
6	Latuda	Bipolar Disorder, Depression	2	6	8	8	9	10	10	10	11	11	10	9	9
7	Jardiance	Diabetes	2	15	21	23	25	27	31	32	31	29	30	30	28
8	Amphetamine/Dextroampheta	ADHD & Narcolepsy	TIER 1	336	347	351	363	368	379	384	399	406	425	428	431
9	Glatiramer Acetate	Multiple Sclerosis	TIER 1	8	10	10	10	10	9	9	8	9	9	9	8
10	Xarelto	Blood thinner	2	31	33	32	33	30	28	27	26	28	29	28	28
11	Novolog	Diabetes	2	11	11	11	10	11	12	11	12	12	12	13	13
12	Lantus Solostar	Diabetes, used to inject insulin	2	14	16	15	16	16	16	17	19	21	21	23	25
13	Skyrizi	plaque psoriasis.	2	-	-	-	-	-	-	-	-	-	-	-	1
14	Symbicort	Asthma	2	55	56	55	52	51	44	43	42	41	42	42	42
15	Testosterone Cypionate	Treats low testorones in men	TIER 1	248	260	261	264	265	269	274	270	264	265	261	259
16	Novolog Flexpen	Diabetes	2	7	9	8	9	9	10	10	13	15	17	18	19
17	Freestyle Lite Test Strip	Diabetes testing	2	38	38	37	40	39	35	35	37	33	31	31	29
18	Vimpat	Epilepsy	2	12	12	12	12	12	12	12	12	12	12	11	10
19	Eliquis	Prevents blood clots	2	12	11	12	12	11	13	15	16	21	23	23	24
20	Bupropion Hydrochloride E	antidepressant	TIER 1	264	269	271	269	273	279	285	287	282	283	280	282
21	Dexcom G6 Sensor	Diabetes	2	8	8	8	6	8	8	6	9	10	11	10	12
22	Nuvaring	Contraceptive	2	19	20	18	19	22	24	25	28	32	33	34	33
23	Oxycontin	Pain reliever	3	12	12	12	12	12	12	12	12	12	12	11	10
24	Claravis	Severe acne	TIER 1	35	34	30	28	28	31	31	32	32	29	28	28
25	Victoza	Type 2 diabetes	2	6	8	9	10	12	14	15	15	16	15	14	13
26	Linzess	Constipation	2	16	15	14	15	14	12	13	13	13	15	15	15
27	Dexilant	Heartburn, Gastric Reflux	3	7	7	6	8	11	12	14	16	16	18	19	20
28	Elmiron	Interstitial Cystitis	2	10	10	10	9	9	9	9	9	9	8	8	8
29	Lantus	Diabetes	2	-	2	3	3	4	5	5	7	7	8	9	11
30	Tradjenta	Type 2 diabetes	2	17	17	16	13	12	11	10	10	8	8	7	6

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Top 30 Prescriptions - Rolling 12 by month

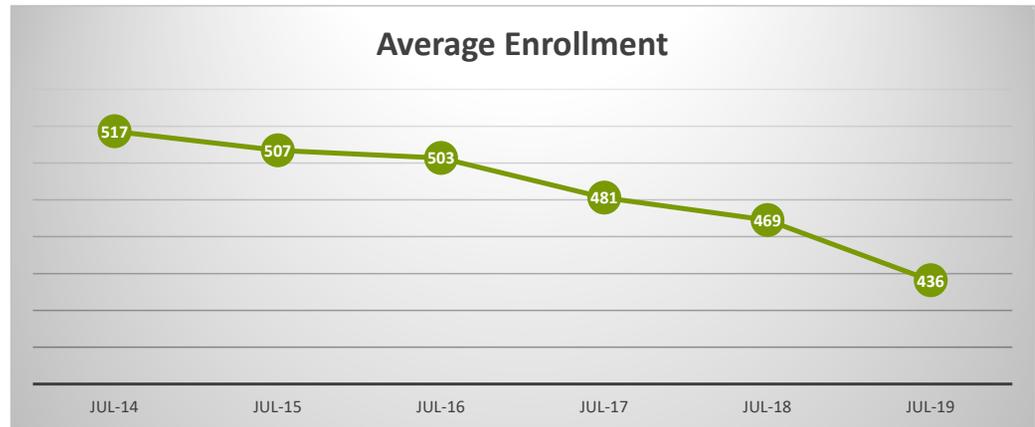
Top 30 Prescriptions - By Plan Paid (Plan Paid Amount)																
#	Drug Name	Usage/Treatment	Tier	Mar-19 Paid	Apr-19 Paid	May-19 Paid	Jun-19 Paid	Jul-19 Paid	Aug-19 Paid	Sep-19 Paid	Oct-19 Paid	Nov-19 Paid	Dec-19 Paid	Jan-20 Paid	Feb-20 Paid	
1	Humira Pen	Crohn's disease, ulcerative colitis	2	\$19,612	\$24,665	\$29,719	\$39,733	\$49,839	\$45,388	\$45,388	\$55,495	\$60,548	\$65,601	\$71,036	\$65,983	
2	Vyvanse	ADHD	2	\$50,696	\$49,972	\$50,656	\$52,668	\$53,899	\$53,474	\$53,326	\$52,572	\$53,965	\$54,897	\$53,429	\$52,971	
3	Genotropin	Human Growth Hormone	2	\$0	\$0	\$0	\$0	\$0	\$0	\$11,987	\$17,980	\$23,974	\$29,967	\$42,319	\$48,496	
4	Trulicity	Diabetes medication	2	\$24,742	\$24,309	\$25,162	\$25,244	\$25,355	\$26,170	\$28,448	\$29,288	\$30,076	\$31,596	\$30,955	\$31,867	
5	Methylphenidate Hydrochlo	Attention-Deficit Hyperactivity Disord	TIER 1	\$27,779	\$28,081	\$28,761	\$28,738	\$28,434	\$28,618	\$27,573	\$27,406	\$26,374	\$26,289	\$26,376	\$25,613	
6	Latuda	Bipolar Disorder, Depression	2	\$16,516	\$21,256	\$18,962	\$22,529	\$26,047	\$26,047	\$26,047	\$29,564	\$29,564	\$28,366	\$27,343	\$25,030	
7	Jardiance	Diabetes	2	\$9,344	\$13,935	\$14,863	\$16,711	\$17,639	\$22,179	\$23,624	\$24,138	\$23,343	\$24,765	\$25,914	\$24,120	
8	Amphetamine/Dextroampheta	ADHD & Narcolepsy	TIER 1	\$20,405	\$20,757	\$20,774	\$21,286	\$21,086	\$21,007	\$21,569	\$22,492	\$22,587	\$23,529	\$23,803	\$24,083	
9	Glatiramer Acetate	Multiple Sclerosis	TIER 1	\$24,177	\$29,149	\$29,149	\$26,972	\$26,268	\$23,078	\$22,374	\$19,888	\$22,374	\$22,374	\$22,374	\$19,888	
10	Xarelto	Blood thinner	2	\$18,184	\$18,821	\$17,712	\$19,847	\$18,537	\$17,077	\$16,709	\$15,625	\$17,331	\$17,801	\$17,219	\$18,096	
11	Novolog	Diabetes	2	\$11,059	\$10,785	\$11,073	\$9,559	\$11,916	\$13,200	\$12,356	\$14,133	\$14,133	\$14,964	\$17,321	\$17,607	
12	Lantus Solostar	Diabetes, used to inject insulin	2	\$7,399	\$8,647	\$8,322	\$8,676	\$9,120	\$9,160	\$10,008	\$13,062	\$13,608	\$13,375	\$15,160	\$16,578	
13	Skyrizi	plaque psoriasis.	2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,678	
14	Symbicort	Asthma	2	\$16,599	\$18,032	\$17,009	\$16,351	\$16,783	\$14,404	\$14,129	\$13,861	\$14,427	\$14,780	\$14,844	\$15,163	
15	Testosterone Cypionate	Treats low testorones in men	TIER 1	\$14,336	\$14,814	\$14,399	\$14,387	\$14,566	\$14,804	\$14,995	\$14,879	\$14,552	\$14,854	\$14,808	\$14,514	
16	Novolog Flexpen	Diabetes	2	\$5,702	\$6,793	\$6,273	\$6,844	\$6,844	\$7,376	\$5,402	\$9,544	\$10,388	\$12,900	\$13,210	\$13,520	
17	Freestyle Lite Test Strip	Diabetes testing	2	\$18,083	\$18,083	\$15,852	\$18,350	\$18,270	\$16,326	\$15,713	\$19,432	\$17,312	\$15,634	\$16,104	\$13,372	
18	Vimpat	Epilepsy	2	\$10,186	\$10,245	\$10,305	\$10,364	\$10,423	\$10,483	\$10,543	\$10,603	\$10,663	\$12,450	\$11,556	\$10,663	
19	Eliquis	Prevents blood clots	2	\$4,836	\$4,493	\$4,989	\$5,035	\$4,660	\$5,351	\$6,252	\$6,718	\$8,639	\$9,573	\$9,573	\$10,042	
20	Bupropion Hydrochloride E	antidepressant	TIER 1	\$6,244	\$6,296	\$6,626	\$6,986	\$7,414	\$7,720	\$8,466	\$8,623	\$8,771	\$9,526	\$9,709	\$9,839	
21	Dexcom G6 Sensor	Diabetes	2	\$7,438	\$7,438	\$7,438	\$5,504	\$7,338	\$7,338	\$5,504	\$7,662	\$7,987	\$8,311	\$7,428	\$9,263	
22	Nuvaring	Contraceptive	2	\$8,308	\$8,509	\$7,655	\$7,819	\$8,055	\$8,420	\$8,301	\$8,539	\$9,965	\$9,862	\$9,582	\$9,106	
23	Oxycontin	Pain reliever	3	\$10,135	\$10,168	\$10,203	\$10,285	\$10,366	\$10,448	\$10,529	\$10,610	\$10,692	\$10,773	\$9,881	\$8,987	
24	Claravis	Severe acne	TIER 1	\$9,863	\$9,578	\$8,623	\$7,791	\$8,268	\$9,193	\$8,969	\$9,134	\$9,528	\$9,115	\$8,704	\$8,032	
25	Victoza	Type 2 diabetes	2	\$4,700	\$5,621	\$6,540	\$7,460	\$8,331	\$9,202	\$10,096	\$9,864	\$10,245	\$9,384	\$8,464	\$7,851	
26	Linzess	Constipation	2	\$7,014	\$6,351	\$5,986	\$7,136	\$6,508	\$5,756	\$6,653	\$6,364	\$6,076	\$7,371	\$7,898	\$7,575	
27	Dexilant	Heartburn, Gastric Reflux	3	\$3,858	\$4,305	\$3,127	\$3,602	\$4,754	\$4,573	\$5,048	\$5,974	\$5,557	\$6,031	\$6,300	\$6,546	
28	Elmiron	Interstitial Cystitis	2	\$7,838	\$7,841	\$7,845	\$7,046	\$7,075	\$7,103	\$7,103	\$7,132	\$7,160	\$6,387	\$6,417	\$6,432	
29	Lantus	Diabetes	2	\$0	\$1,996	\$2,732	\$2,732	\$3,730	\$4,466	\$4,466	\$5,723	\$5,723	\$5,935	\$5,695	\$6,381	
30	Tradjenta	Type 2 diabetes	2	\$11,909	\$12,718	\$12,374	\$9,626	\$9,239	\$8,982	\$8,604	\$8,604	\$7,128	\$7,901	\$7,490	\$6,331	

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Enrollment

	Enrollment											
	Mar 2019 - Feb 2020				Mar 2018 - Feb 2019				% Change			
	Average Enrollment Current Rolling 12 Months				Average Enrollment Prior Rolling 12 Months							
	Select Med	Select Care	Select Med Early Retiree	Select Care Early Retiree	Select Med	Select Care	Select Med Early Retiree	Select Care Early Retiree	Select Med	Select Care	Select Med Early Retiree	Select Care Early Retiree
Single	68	13	3	3	69	9	3	2	-1.8%	47.2%	15.6%	50.0%
Two Party	41	6	1	0	46	6	1	0	-9.3%	-5.2%	0.0%	
Emp + Child	11	4	0	0	13	2	0	0	-16.2%	100.0%		
Emp + Children	12	3	0	0	13	2	0	0	-2.6%	75.0%		
Family	262	13	0	0	259	13	0	0	1.3%	0.0%		
Total Enrolled	395	39	4	3	399	32	4	2	-1.2%	22.3%	11.4%	50.0%
Average Subscribers			437				433				0.8%	
Average Members			1618				1613				0.3%	

Feb 2020	Current Enrollment			
	Select Med	Select Care	Select Med Early Retiree	Select Care Early Retiree
Single	68	16	3	3
Two Party	41	6	1	0
Emp + Child	12	4	0	0
Emp + Children	14	4	0	0
Family	262	13	0	0
Total Enrolled	397	43	4	3
Total Subscribers			449	
Total Members			1626	



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Insurance | Risk Management | Consulting

Current Plan Year (8 months) Jul 2019 - Feb 2020
Prior Plan Year Jul 2018 - Jun 2019
Current Rolling 12 Months Mar 2019 - Feb 2020
Prior Rolling 12 Months Mar 2018 - Feb 2019
Current Medical Carrier SelectHealth
Pooling Point \$200,000

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.



Gallagher

Insurance | Risk Management | Consulting

Unified Fire Authority



2020/2021 Employee Benefit Analysis and Recommendations

Proposed Effective Date: July 1, 2020

Michelle Morse, Account Executive

Rebecca Norfleet, Client Manager

Date Presented: March 30, 2020

IMPORTANT: 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. 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.

Medical Benefit and Cost Summary

BENEFITS	SelectHealth Current / Renewal #1				SelectHealth Negotiated Rates 2.70%	
	Select Med Plus		Select Care Plus		Select Med Plus	Select Care Plus
	In Network	Out of Network	In Network	Out of Network		
Deductible (individual / family) Embedded Deductible	\$1000 / \$2000	\$2000 / \$4000	\$1000 / \$2000	\$2000 / \$4000	No plan design changes	
Out-of-Pocket Maximum (individual/family) Embedded Out-of-Pocket Maximum	\$3000 / \$6000	\$6000 / \$12000	\$3000 / \$6000	\$6000 / \$12000		
Deductible/Out of Pocket Reset	Plan year		Plan year			
Preventive Care	Covered in full	Not covered	Covered in full	Not covered		
Physician Services (PCP / SCP)	\$15 / \$20	40% AD	\$15 / \$20	40% AD		
Connect Care	\$10	40% AD	\$10	40% AD		
Emergency Room Services	\$75		\$75			
Coinsurance	20 / 80	40 / 60	20 / 80	40 / 60		
Hospital/Facility Services	20% AD	40% AD	20% AD	40% AD		
Prescription Drugs	\$10 / \$25 / \$45		\$10 / \$25 / \$45			
Mail Order	\$10 / \$50 / \$135		\$10 / \$50 / \$135			
Pharmacy Deductible	None		None			
Enrollment						
Employee	71		19		71	19
Two Party	54		10		54	10
Family	276		17		276	17
RATES						
	SelectHealth Select Med Plus		Select Care Plus		Negotiated Rates	
	Current	Renewal	Current	Renewal	Med Plus	Care Plus
Employee	\$520.00	\$550.70	\$547.30	\$579.60	\$534.00	\$562.10
Two Party	\$1,144.20	\$1,211.70	\$1,204.30	\$1,275.40	\$1,175.10	\$1,236.80
Family	\$1,560.40	\$1,652.50	\$1,642.20	\$1,739.10	\$1,602.50	\$1,686.50
Monthly Premium	\$529,377	\$560,622	\$50,359	\$53,331	\$543,659	\$51,718
Annual Premium	\$6,352,526	\$6,727,458	\$604,309	\$639,973	\$6,523,913	\$620,621
Total Premium	Current \$6,956,836		Renewal \$7,367,431		Negotiated Rates \$7,144,534	
% Difference from Current			5.9%		2.7%	
\$ Difference from Current			\$410,596		\$187,698	

*2019/2020 HRA expected claims are \$169,600

Dental Cost and Benefit Outline

BENEFITS	PEHP	
	Current/Renewal	
	Preferred Dental Care - PFD	
	In Network	Out of Network
Annual Deductible	None	
Annual Maximum	\$1,500	
Exam	Covered in full	20%
Preventive	20%	40%
Basic Services	20%	40%
Waiting Period	None	
Major Services	50%	70%
Waiting Period	None	
Covered Services		
Endodontics (Root canal etc.)	Basic	
Periodontics	Basic	
Oral Surgery	Basic	
Implants	Major	
Orthodontia	50%	50%
Applies to	Adults and children	
Waiting period	None	
Lifetime Maximum	\$1,500	
Enrollment		
Employee	73	
Two Party	70	
Family	306	
RATES		
	PEHP - Preferred Dental Care - PFD	
	Current	Renewal
Employee	\$47.42	\$48.32
Two Party	\$64.86	\$66.10
Family	\$98.18	\$100.04
Total Annual Cost	\$456,539	\$465,199
% Difference from Current		1.9%
\$ Difference from Current		\$8,660

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Unified Fire Authority
July 2020 - Page 3

Vision Benefit Cost Comparison

BENEFITS	EyeMed	
	Current/Renewal Insight Network	
	In-Network	Out-of-Network
Routine Exam Copay	\$10 copay	Up to \$40
Lenses (per pair)		
Single Vision	\$25 copay	Up to \$30
Bifocals	\$25 copay	Up to \$50
Trifocals	\$25 copay	Up to \$70
Lenticular	\$25 copay	Up to \$70
Frames	\$130 allowance	Up to \$91
Contact Lenses (in lieu of eyeglasses)		
Fitting and Evaluation	Up to \$55	N/A
Elective Contacts	\$130 allowance	Up to \$130
Frequency (Exam / Lens / Frames or Cor)	12 / 12 / 12	
Rate Guarantee	4 years	
Enrollment		
Employee	60	
Employee & Spouse	44	
Employee & Child	25	
Family	115	
RATES		
	EyeMed - Insight Network	
	Current	Renewal
Employee	\$6.03	\$6.03
Employee & Spouse	\$11.45	\$11.45
Employee & Child	\$12.05	\$12.05
Family	\$17.71	\$17.71
Total Annual Premium	\$38,442	\$38,442
% Difference from Current		0%
\$ Difference from Current		\$0

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Unified Fire Authority
July 2020 - Page 4

Annual Cost Summary

Current

Coverage	Carrier	Benefit/Plan Option	Enrollment	ER Cost	EE Cost	Total Cost	% of total	PEPM
Medical	SelectHealth	Med and Care \$1000 plan	447	\$5,538,985	\$1,417,851	\$6,956,836	93%	\$1,297
Dental	PEHP	Preferred plan	449	\$365,222	\$91,317	\$456,539	6%	\$85
Vision	EyeMed	\$10 / \$25 plan	244	\$0	\$38,442	\$38,442	1%	\$13
Total Annual Cost				\$5,904,207	\$1,547,610	\$7,451,817	100%	\$1,395

Renewal

Coverage	Carrier	Benefit/Plan Option	Enrollment	ER Cost	EE Cost	Total Cost	% of total	PEPM
Medical	SelectHealth	Med and Care \$1000 plan	447	\$5,688,429	\$1,456,105	\$7,144,534	93%	\$1,332
Dental	PEHP	Preferred plan	449	\$372,150	\$93,050	\$465,199	6%	\$86
Vision	EyeMed	\$10 / \$25 plan	244	\$0	\$38,442	\$38,442	1%	\$13
Total Annual Cost				\$6,060,578	\$1,587,597	\$7,648,175	100%	\$1,431
% Change				2.6%	2.6%	2.6%		2.6%
\$ Change				\$156,371	\$39,987	\$196,358		\$37

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Unified Fire Authority
July 2020 - Page 5

Contribution Outline

	Number Enrolled	Current ER Contr	CURRENT Total Premium	CURRENT ER Premium	EE Premium	Renewal ER Contr	RENEWAL Total Premium	RENEWAL ER Premium	EE Premium
Select Med Plus									
Employee	71	80.0%	\$520.00	\$416.00	\$104.00	80.0%	\$534.00	\$427.20	\$106.80
Two Party	54	80.0%	\$1,144.20	\$915.36	\$228.84	80.0%	\$1,175.10	\$940.08	\$235.02
Family	276	80.0%	\$1,560.40	\$1,247.60	\$312.80	80.0%	\$1,602.50	\$1,281.26	\$321.24
Select Care Plus									
Employee	19	76.0%	\$547.30	\$416.00	\$131.30	76.0%	\$562.10	\$427.25	\$134.85
Two Party	10	76.0%	\$1,204.30	\$915.36	\$288.94	76.0%	\$1,236.80	\$940.06	\$296.74
Family	17	76.0%	\$1,642.20	\$1,248.32	\$393.88	76.0%	\$1,686.50	\$1,281.99	\$404.51
Medical Total Annual Premium			\$6,956,836	\$5,538,985	\$1,417,851		\$7,144,534	\$5,688,429	\$1,456,105
Preferred Dental Care - PFD									
Employee	73	80.0%	\$47.42	\$37.94	\$9.48	80.0%	\$48.32	\$38.66	\$9.66
Two Party	70	80.0%	\$64.86	\$51.89	\$12.97	80.0%	\$66.10	\$52.88	\$13.22
Family	306	80.0%	\$98.18	\$78.54	\$19.64	80.0%	\$100.04	\$80.03	\$20.01
Dental Total Annual Premium			\$456,539	\$365,222	\$91,317		\$465,199	\$372,150	\$93,050
Insight Network									
Employee	60	0.0%	\$6.03	\$0.00	\$6.03	0.0%	\$6.03	\$0.00	\$6.03
Employee & Spouse	44	0.0%	\$11.45	\$0.00	\$11.45	0.0%	\$11.45	\$0.00	\$11.45
Employee & Child	25	0.0%	\$12.05	\$0.00	\$12.05	0.0%	\$12.05	\$0.00	\$12.05
Family	115	0.0%	\$17.71	\$0.00	\$17.71	0.0%	\$17.71	\$0.00	\$17.71
Vision Total Annual Premium		0%	\$38,442	\$0	\$38,442	0%	\$38,442	\$0	\$38,442
TOTAL ANNUAL Premium			\$7,451,817	\$5,904,207	\$1,547,610		\$7,648,175	\$6,060,578	\$1,587,597
% Change vs. Current							2.6%	2.6%	2.6%
\$ Change vs. Current							\$196,358	\$156,371	\$39,987

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Unified Fire Authority
July 2020 - Page 6

Current Carrier Disclosure

Consulting Fee	Response	Commission or Brokerage Fee	Supplemental Compensation
Gallagher		\$4,500 / month	Not Applicable

Fully-Insured Medical	Response	Commission or Brokerage Fee	Supplemental Compensation
SelectHealth	5.9% renewal was negotiated down to 2.7%	N/A	Large group (51+): 0% - 1% Small group (2-50): 0% - 22% Dental: \$1.25 per subscriber

Dental Plans	Response	Commission or Brokerage Fee	Supplemental Compensation
PEHP	1.9% Renewal	\$3 PEPM	0%

Vision Plans	Response	Commission or Brokerage Fee	Supplemental Compensation
EyeMed	Rate hold	N/A	N/A

Gallagher companies may receive supplemental compensation referred to in a variety of terms and definitions, such as contingent commissions, additional commissions and supplemental commission.

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 (The Street.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

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Unified Fire Authority
July 2020 - Page 7

Current Carrier Disclosure

Ancillary Plans	AM Best Ratings	Response	Commission or Brokerage Fee	Supplemental Compensation
PEHP	NA**	Renewal	3.0%	0%

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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 (The Street.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

A.M. Best's Rating Scale

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Very Good	C, C-	Weak	F	In Liquidation
				S	Rating Suspended

Financial Size Categories	
FSC I.....	Up to \$1,000
FSC II.....	\$1,000 to \$2,000
FSC III.....	\$2,000 to \$5,000
FSC IV.....	\$5,000 to \$10,000
FSC V.....	\$10,000 to \$25,000
FSC VI.....	\$25,000 to \$50,000
FSC VII.....	\$50,000 to \$100,000
FSC VIII.....	\$100,000 to \$250,000
FSC IX.....	\$250,000 to \$500,000
FSC X.....	\$500,000 to \$750,000
FSC XI.....	\$750,000 to \$1,000,000
FSC XII.....	\$1,000,000 to \$1,250,000
FSC XIII.....	\$1,250,000 to \$1,500,000
FSC XIV.....	\$1,500,000 to \$2,000,000
FSC XV.....	\$2,000,000 Or More

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

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Unified Fire Authority
July 2020 - Page 8

Non-Grandfathered Status

You had a health policy in effect prior to March 23, 2010, and because you have made significant enough plan changes to have lost your grandfathered status, you must comply with the additional requirements under the Patient Protection and Affordable Health Care Act (PPACA).

Examples of plan changes that could have caused you to lose grandfathered status include, but may not be limited to:

- Significantly cut or reduce benefits;
- Add or reduce annual dollar limits;
- Raise coinsurance percentages;
- Increase deductibles or out-of-pocket maximums by more than the amounts allowed based on medical inflation*;
- Increase employee contribution percentage by more than 5% of the contribution rate on March 23, 2010 (determined contribution rate based on COBRA valuation for self-insured plans)

*Medical inflation is the increase since March 2010 in the overall medical care component of the Consumer Price Index for All Urban Consumers (CPI-U) (unadjusted) published by the Department of Labor.

Your plan must comply with the provisions that apply to grandfathered plans in addition to the provisions that apply to nongrandfathered plans. The additional requirements that apply to nongrandfathered plans include, but are not limited to:

- Provide coverage to children to age 26 regardless of whether they are eligible for their own employment-based coverage;
- Provide coverage of recommended preventive services with no cost sharing;
- Include patient protections such as guaranteed access to emergency room services and OB-GYNs and pediatricians;
- Include new claims appeal rules including both internal and external review; and
- Comply with nondiscrimination rules for fully insured health plans under Code §105(h) which prohibit discrimination in favor of highly compensated individuals as to benefits and eligibility requirements (pending release of final regulations).

For plan years starting on or after January 1, 2014, plans that have lost grandfathered status will also have to comply with the following:

- No discrimination against individuals participating in clinical trials (insured plans only);
- No discrimination based on health status; and
- Provide essential benefits (insured plans only) and prohibit cost sharing in excess of the limits for qualified high deductible health plans;
- No discrimination against health care providers acting within the scope of their professional license and applicable State law; and
- Prohibit out of pocket limits in excess of applicable out of pocket limits as determined by HHS for plan years starting on or after January 1, 2015

NOTE: This is only a brief summary of PPACA guidance, intended to highlight points with the most universal impact. It is not intended to be a complete summary of requirements, changes, or regulations. Further guidance and probable changes are expected to continue.

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Unified Fire Authority
July 2020 - Page 9

Medicare Part D Creditable Coverage Information

Creditable vs. Non-Creditable Coverage for Medicare Part D

In order to be creditable, Medical and Rx plans must be able to answer "YES" to numbers 1-3, and "YES" to ONE of the items listed under 4.

1. Provides coverage for brand name and generic prescription drugs.
2. Provides reasonable access to retail prescription drug providers.
3. The plan is designed to pay on average at least 60% of participants' prescription drug expenses.
4. The plan satisfies **at least one of the following**:
 - a. The prescription drug coverage has no annual benefit maximum, or a maximum annual benefit payable by the plan of at least \$25,000.
 - b. The prescription drug coverage has an actuarial expectation that the amount payable by the plan will be at least \$2,000 annually per Medicare eligible individual.
 - c. For entities that have integrated health coverage, the integrated health plan has no more than a \$250 deductible per year, has no annual benefit maximum, or a maximum annual benefit payable by the plan of at least \$25,000 and has no less than a \$1,000,000 lifetime combined benefit maximum.

Employer Shared Responsibility Mandate/PPACA Compliance

Employer Shared Responsibility Mandate (ESRM) Large Employer -	Determined to be over 100 full time equivalent employees	An employer that employed at least 50 full time equivalent employees (FTE) in the preceding calendar year is required to offer affordable, minimum value health coverage to substantially all FTEs or pay a penalty.
Medical Plan(s) meet Minimum Essential Coverage?	Yes	A plan that meets the minimum essential coverage requirement meets the individual mandate requirement for employees who elect coverage. The Summary of Benefits & Coverage is required to reflect if the plan is minimum essential coverage.
Offering to 95% of full-time employees?	Subject to determination by employer	An employer is required to offer minimum essential coverage to at least 95% of full-time employees January 1, 2016 or be subject to a penalty.
Medical Plan(s) meet Minimum Value?*	Yes	If the plan is not of a minimum value, then an employee will be eligible to seek premium assistance from the Marketplace (Exchange). If the employee receives premium assistance through the Marketplace, the employer will be subject to a penalty. The SBC is required to reflect whether the plan is of a minimum value.
Affordable Coverage?*	Subject to Employer Determination	If the cost of health coverage for the employee is unaffordable, then an employee will be eligible to seek premium assistance to purchase a plan from the Marketplace. If the employee receives premium assistance to purchase health coverage, then the employer would be subject to a penalty.

*PPACA requires employers covered by the Fair Labor Standards Act to notify employees about the availability of health insurance options for the public marketplaces/exchanges. The Marketplace Notice you provide to new employees may need to be updated if the minimum value and/or affordable coverage status of your plan changes.

The answers outlined here are based on the recommendations of this proposal. If these options are not chosen, are modified or final contributions differ, you may be subject to fees and penalties.

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Medical Proposal Assumptions

Effective: Jul-2020

General Assumptions

- Carriers reserve the right to revise rates should any federal, state or local authority mandate a change in benefits or impose or change a tax on plan revenue during the contract period.
- A group health plan may not reduce its coverage of the costs of pediatric vaccines (as defined under section 1928(h)(6) of the Social Security Act as amended by section 13830 of the Omnibus Budget Reconciliation Act of 1993) below the coverage it provided as of May 1, 1993. If the preventive care benefit which includes immunizations is currently in or is added to your medical plan it cannot in the future be deleted.
- Generally all lines of coverage within a carrier must be packaged and have common eligibility.
- Retirees are not eligible for coverage unless they qualify for a COBRA extension.
- Final rates will be based on actual enrollment, participation, employer contribution and other underwriting guidelines.
- Effective date of July 1, 2020. Unless otherwise indicated, rates will be guaranteed for 12 months.
- For plan years ending on or after October 1, 2015, group health plans will be assessed a \$2.17 per life per year Patient-Centered Outcomes Research Institute Fee (PCORI). For plan years ending on or after 10/1/16 but before 10/1/17, the amount will be determined by HHS. Fees will be based on the average number of lives covered under the plan during that year. The fee will be paid by the insurer for insured plans and by the plan sponsor for self-insured health plans.

Transitional Reinsurance Fee

- A transitional reinsurance program will be established in each State to help stabilize premiums for coverage in the individual market during the benefit years 2014 through 2016. Under this provision, all health insurers must make contributions into the Program for each individual covered by your plan. The Program will support reinsurance payments to individual market insurers that cover high-cost individuals. Insurers will report and pay the fee for insured plans on an annual basis beginning in 2014. However, the insurer is not prohibited from passing the cost of the fee on to their policyholders through higher premiums or assessments. The fee does not apply to most health FSAs or dental or vision coverage because they do not provide major medical benefits. In addition, health savings accounts (HSA) and health reimbursement arrangements (HRA) that are integrated with a group health plan are not subject to the assessment.

PEHP

- Rates are guaranteed for 12 months until July 1, 2021.
- As stated in "General Assumptions."

EyeMed

- Rates are guaranteed for 48 months until July 1, 2023.
- As stated in "General Assumptions."

SelectHealth

- Rates are guaranteed for 12 months until July 1, 2021.
- Employer contributions must be at least 90% of the employee cost or 50% across all tiers
- 75% of eligible employees must participate in an employer sponsored health plan
- Employer may not incentivize employees to not elect coverage
- The number of out-of-area participants may not exceed 30% of the group's enrolled employees.
- Eligible employees: 480
- If enrollment differs by more than 15% during the contract year, SelectHealth reserves the right to reevaluate rates and plan designs.
- Confirmation and notification of renewal plan and rates must be received by SelectHealth by the first day of the month prior to renewal. If confirmation is not received by the first day of the prior month, SelectHealth will automatically assume Option 1 was selected.
- Eligible employees include permanent full-time personnel (hourly and salaried) working 30 hours or more per week who reside within the plan's service area(s). Retirees are excluded.
- Newly hired eligible employees who enroll within the Initial Eligibility Period of 31 days will be covered on date of employment.
- Coverage will terminate at the end of the calendar month in which subscriber and / or dependents lose eligibility.
- Covered dependents will not be removed from the subscriber's policy for any reason other than reaching age 26, or upon the request of the subscriber. Coverage will be terminated at the end of the month in which the dependent child turns 26.
- As stated in "General Assumptions."

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Unified Fire Authority
July 2020 - Page 12

Gallagher Benefit Services Privacy Policy Disclosure

Monday, March 30, 2020

Unified Fire Authority
Calogero Ricotta
3380 S 900 W
Salt Lake City, UT 84119

RE: Privacy Policy Disclosure

Dear Calogero Ricotta,

Gallagher Benefit Services, Inc. (Gallagher) treats your personal privacy with care and respect. Because we value our client relationships, we do not disclose our clients' nonpublic personal, financial or health information with third parties, except for the specific purposes listed in the enclosed Privacy Policy Summary or as otherwise permitted by law. Personal information is any information that can be used to identify, locate or contact you or your employees. Personal information does not include publicly available information or individually identifiable business contact information of employees such as name, title, business address, business telephone number or business email address.

Applicable law requires Gallagher to provide our clients with notice of our Privacy Policy, a summary of which is enclosed here (the full text of the Gallagher Privacy Policy can be retrieved at the following URL: <http://www.ajg.com/privacy-policy/>). This policy does not apply to our efforts to market our products and services to you, so you may receive information from us regarding products that may suit your needs.

Gallagher has always been mindful of our clients' privacy. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal, financial and health information and that of your employees.

Thank you for choosing Gallagher Benefit Services, Inc. We appreciate your business and value our relationship.

Enclosure: Privacy Policy Summary

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Unified Fire Authority
July 2020 - Page 13

Gallagher Benefit Services Privacy Policy Disclosure

This **Privacy Policy Disclosure** outlines and summarizes our information sharing practices to help you understand how we protect your privacy and that of your employees when we collect and use information about you and your employees, and the measures we take to safeguard that information.

Information We May Collect. We may collect the following nonpublic personal, financial or health information about you or your employees including:

- Information we receive from you and your employees on applications or questionnaires, such as occupation, current employer and social security number;
- Information about your transactions with us, our affiliates, or previous insurers; such as your policy coverage, claim information, premiums and payment history;
- Information we receive from consumer-reporting agencies such as Equifax that is obtained for the purpose of ascertaining credit histories. These reports are obtained as underwriting tools to determine bill paying habits and creditworthiness for certain individual, personal insurance products. These reports are not subject to race, gender or income;
- Information that allows us to communicate with you or your employees, such as name, user name, password, age, marital status, occupation, mailing address, telephone numbers, email address, or other addresses that allow us to send a message;
- Information that assists us to conduct business with you or your employees, such as types of products or services that may be of interest, employee financial information or information on your company's size, revenue, type, industry codes, demographics, locations, and financial information;
- Information about your transactions with us, our affiliates, or your previous providers;

Information We Disclose. We do not disclose any nonpublic personal, financial or health information about our clients, former clients or their employees to anyone, except for the purposes of placing your insurance coverage(s), fulfilling your requests for products or services and related activities, responding to your requests for a call or email, processing transactions you request, telling you about products or services we offer and as otherwise permitted by law.

Information Security. We restrict access to nonpublic personal, financial or health information about you and your employees to those employees and subcontractors who have a need to know that information to provide products or services to you or your employees. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal, financial and health information and that of your employees.

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Unified Fire Authority
July 2020 - Page 14