

PARMA CITY SCHOOLS DISTRICT
MINUTES
INSURANCE COMMITTEE MEETING
March 11, 2025

Meeting called to order at 2:00 p.m.

Financials

- Sean discussed the Financials for the Insurance Fund. The fund balance as of 02/28/2025 was \$2,489,166. Expenditures exceeded revenues for the month of February.

Wellness

- There was no wellness update.

Oswald

- Oswald provided their monthly financial update. The preliminary premium increase for FY26 is 15.97%.

Meeting was adjourned at 2:28 p.m.

Next meeting: 4/8/25

FY 2025 Insurance Claims

	MMO	Express Scripts	Total	Stop Loss Adjustment	
03/07/25	465,395.94	100,165.61	565,561.55	3,485.87	Posted in March 2025
02/28/25	154,892.69	169,700.09	324,592.78	162,490.55	Posted in March 2025
02/21/25	589,201.85	186,625.10	775,826.95	41,366.23	
02/14/25	356,745.16	151,533.06	508,278.22	36,209.94	
02/07/25	304,893.46	80,146.07	385,039.53	34,738.31	
01/31/25	468,803.79	123,933.66	592,737.45	103,684.29	
01/24/25	383,754.21	113,732.47	497,486.68	38,479.52	
01/17/25	241,271.02	215,107.33	456,378.35	128.61	
01/10/25	379,503.18	207,128.04	586,631.22	38,384.56	
01/03/25	364,346.35	112,991.40	477,337.75	329.04	
12/27/24	287,344.95	197,576.06	484,921.01		
12/20/24	233,971.38	229,899.79	463,871.17		
12/13/24	396,056.06	154,708.11	550,764.17		
12/06/24	447,966.69	154,951.59	602,918.28		
11/29/24	352,426.35	170,574.35	523,000.70		
11/22/24	382,980.52	96,066.21	479,046.73		
11/15/24	488,985.90	141,837.53	630,823.43		
11/08/24	360,814.46	157,418.04	518,232.50		
11/01/24	450,214.84	134,116.11	584,330.95		
10/25/24	247,182.05	225,600.90	472,782.95		
10/18/24	309,215.96	154,603.08	463,819.04		
10/11/24	402,199.91	227,432.96	629,632.87		
10/04/24	212,303.58	180,980.97	393,284.55		
09/27/24	406,883.59	186,209.25	593,092.84		
09/20/24	378,928.07	164,561.92	543,489.99		
09/13/24	352,071.54	128,670.67	480,742.21		
09/06/24	252,991.39	115,166.22	368,157.61		
08/30/24	546,125.72	102,626.43	648,752.15		
08/23/24	469,840.91	146,939.12	616,780.03		
08/16/24	396,373.91	177,403.73	573,777.64		
08/09/24	663,034.78	184,274.34	847,309.12		
08/02/24	446,186.05	131,102.08	577,288.13		
07/26/24	397,998.02	186,254.23	584,252.25		
07/19/24	356,959.02	192,167.46	549,126.48		
07/12/24	271,142.38	141,349.40	412,491.78		
07/05/24	246,375.22	248,530.08	494,905.30		

Fiscal Year		2025	2024	2023
FY Beg. Balance (cash)		\$ 5,996,606.30	\$ 6,985,590.17	\$ 6,795,523.85
Premiums				
Employees - Med/Rx	\$	2,347,023.96	\$ 3,078,436.35	\$ 3,142,631.17
Vision - Emp	\$	799.97	\$ 1,131.04	\$ 130,611.53
Board of Education - Med/Rx	\$	14,733,282.65	\$ 20,624,545.46	\$ 21,320,951.37
Vision - BoE	\$	83,611.62	\$ 123,338.26	\$ 931.68
Misc	\$	86,789.14	\$ 43,760.96	\$ 140,010.50
Total Revenue		\$ 17,251,507.34	\$ 23,871,212.07	\$ 24,735,136.25
Total Expense		\$ 20,758,947.50	\$ 24,860,195.94	\$ 24,545,069.93
Reserve Gain/(Loss)		\$ (3,507,440.16)	\$ (988,983.87)	\$ 190,066.32
Claims				
Medical	\$	13,058,358.18	\$ 15,911,171.06	\$ 16,726,665.33
Prescription	\$	5,369,128.79	\$ 5,699,333.25	\$ 4,864,063.60
Vision	\$	59,543.29	\$ 96,190.00	\$ 82,607.75
Fixed Costs & Other				
Administration Fee	\$	467,762.71	\$ 612,044.86	\$ 784,277.35
Stop Loss Premiums	\$	1,596,487.06	\$ 2,250,725.34	\$ 1,862,905.66
Grail	\$	-	\$ 2,547.00	
Consultant/Legal Fees	\$	167,489.69	\$ 236,264.37	\$ 199,687.79
Subrogation	\$	6,050.79	\$ 6,548.94	\$ 2,745.24
Health Fair/Wellness	\$	5,950.48	\$ 11,709.66	\$ 12,034.21
ACA Fees	\$	7,323.15	\$ -	\$ -
Misc	\$	20,853.36	\$ 33,661.46	\$ 10,083.00
FY Ending Balance (cash)		\$ 2,489,166.14	\$ 5,996,606.30	\$ 6,985,590.17

FY 2025 Insurance

Fund by Month

Total FYTD

		July	August	September	October	November	December	January	February	
Premiums										
\$ 2,347,023.96	Employees	(3) \$	251,585.16 \$	356,767.04 \$	258,585.36 \$	268,525.27 \$	268,979.71 \$	403,555.04 \$	269,962.05 \$	269,064.33 \$
\$ 799.97	Vision - Emp	(5) \$	82.29 \$	124.76 \$	82.53 \$	102.74 \$	93.62 \$	133.68 \$	92.66 \$	87.69 \$
\$ 14,733,282.65	Board of Education	(2) \$	1,653,749.57 \$	1,634,594.86 \$	1,762,275.77 \$	1,918,585.71 \$	1,934,779.83 \$	1,943,397.44 \$	1,943,616.45 \$	1,942,283.02 \$
\$ 83,611.62	Vision - BOE	(4) \$	9,927.18 \$	9,610.08 \$	9,890.49 \$	10,667.55 \$	10,822.21 \$	10,893.71 \$	10,896.76 \$	10,903.64 \$
\$ 86,789.14	Misc	(1) \$	35,742.30 \$	- \$	- \$	- \$	- \$	49,392.36 \$	1,654.48 \$	
\$ 17,251,507.34	Total Revenue		\$ 1,951,086.50 \$	\$ 2,001,096.74 \$	\$ 2,030,834.15 \$	\$ 2,197,881.27 \$	\$ 2,214,675.37 \$	\$ 2,407,372.23 \$	\$ 2,226,222.40 \$	\$ 2,222,338.68 \$
\$ 20,758,947.50	Total Expense		\$ 3,159,805.35 \$	\$ 3,002,281.93 \$	\$ 2,844,970.77 \$	\$ 2,271,826.04 \$	\$ 2,440,543.29 \$	\$ 2,436,020.44 \$	\$ 2,321,812.83 \$	\$ 2,281,686.85 \$
\$ (3,507,440.16)	Reserve Gain/(Loss)		\$ (1,208,718.85) \$	\$ (1,001,185.19) \$	\$ (814,136.62) \$	\$ (73,944.77) \$	\$ (225,867.92) \$	\$ (28,648.21) \$	\$ (95,590.43) \$	\$ (59,348.17) \$
Claims										
\$ 13,058,358.18	Medical	(1) \$	1,718,660.69 \$	2,059,783.12 \$	2,138,711.93 \$	1,159,992.59 \$	1,670,988.88 \$	1,230,429.73 \$	1,363,547.46 \$	1,716,243.78 \$
\$ 5,369,128.79	Prescription	(2) \$	897,494.95 \$	630,277.54 \$	419,926.09 \$	822,033.10 \$	477,276.83 \$	918,901.30 \$	662,810.19 \$	540,408.79 \$
\$ 59,543.29	Vision	(5) \$	- \$	15,592.20 \$	7,571.11 \$	10,908.91 \$	12,006.84 \$	4,736.45 \$	5,327.30 \$	3,400.48 \$
Fixed Costs & Other										
\$ 467,762.71	Administration Fee	(4) \$	148,603.01 \$	51,705.32 \$	52,963.76 \$	53,188.13 \$	53,213.65 \$	53,358.97 \$	52,900.77 \$	1,829.10 \$
\$ 1,596,487.06	Stop Loss Premiums	(3) \$	364,408.60 \$	203,042.08 \$	202,617.10 \$	205,426.19 \$	207,424.57 \$	206,815.32 \$	206,753.20 \$	- \$
\$ -	Graill	\$	- \$	- \$	- \$	- \$	- \$	- \$	- \$	- \$
\$ 167,489.69	Consultant/Legal Fees	(6) \$	18,488.60 \$	34,430.30 \$	8,545.60 \$	18,181.00 \$	18,354.60 \$	19,673.99 \$	30,336.60 \$	19,479.00 \$
\$ 6,050.79	Subrogation	(7) \$	330.02 \$	829.44 \$	868.58 \$	2,096.12 \$	1,277.92 \$	185.70 \$	137.31 \$	325.70 \$
\$ 5,950.48	Health Fair/Wellness	(9) \$	5,950.48 \$	- \$	- \$	- \$	- \$	- \$	- \$	- \$
\$ 7,323.15	ACA Fees	(8) \$	- \$	- \$	7,323.15 \$	- \$	- \$	- \$	- \$	- \$
\$ 20,853.36	Misc	(10) \$	5,869.00 \$	6,621.93 \$	6,443.45 \$	- \$	- \$	1,918.98 \$	- \$	- \$

Parma City Schools Health Care Committee Meeting – Updated RFP Results

March 11, 2025

Ron Boynar
Kelsey Finucan
Tracie Collins

We See Risk So You See Opportunity



Oswald[®]

A UNISON RISK ADVISORS Company

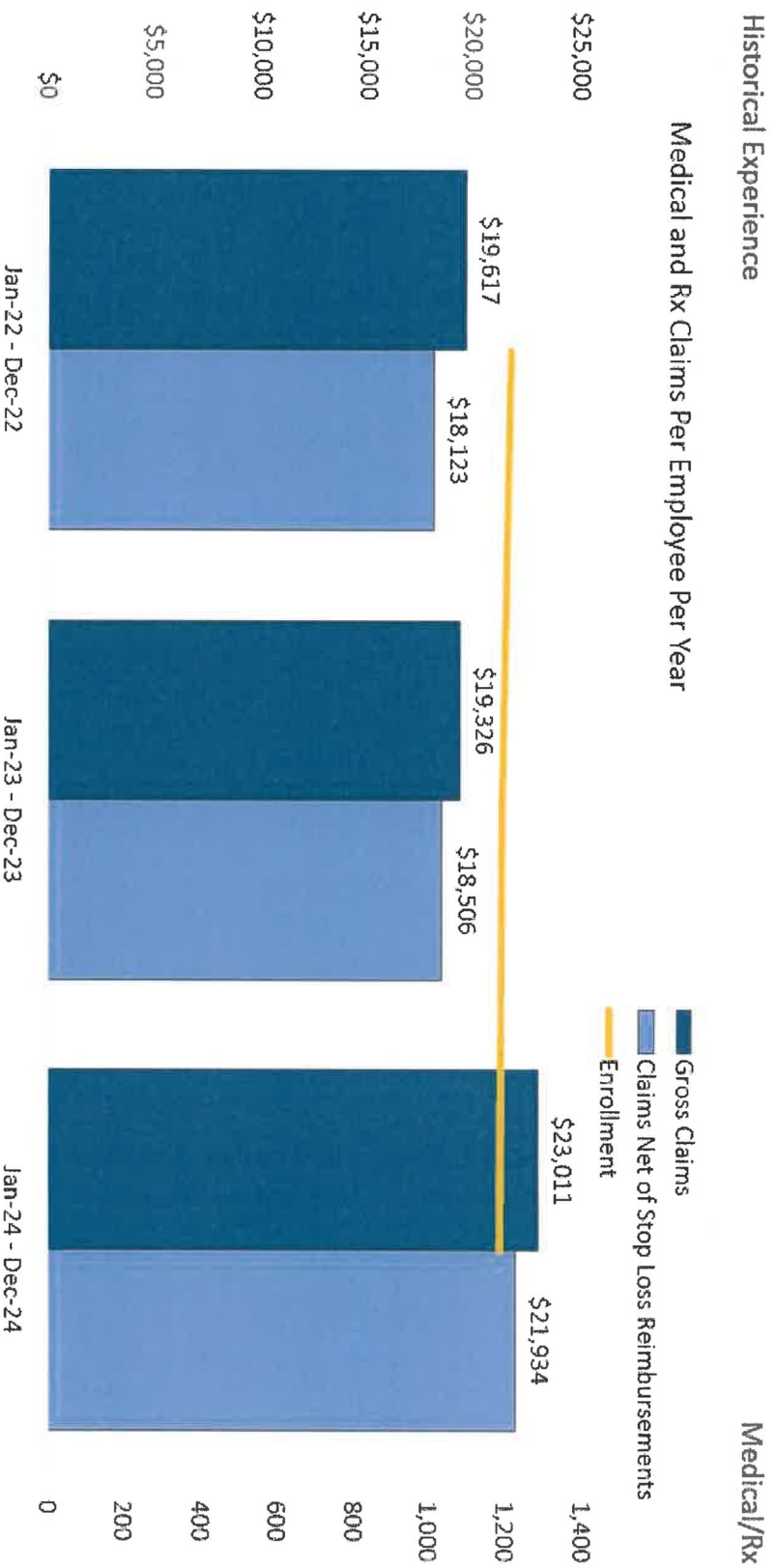
Medical Projection

BAFO Results from MMO & Anthem

Best and Final Medical Marketing Updates

- **MMO**
 - MMO included a Medical Discount Guarantee at 56% with 30% of admin at risk
 - Base Medical Admin proposed at +0% and a multi-year Admin Guarantee at +0% for the 7/1/2026 and 7/1/2027 contract periods.
 - A \$75,000 loyalty credit tied to keeping medical and stop loss with MMO for 3 years. A claw back will apply if they term early.
 - 2 options for Specific Stop Loss
 - +34.9% with a 50% rate cap for the 7/1/2026 renewal. **This proposal will expire after a deadline of 03/21/2025. [Oswald seeking extension]**
 - +0% with 2 claimants lasered at \$1M, proposal includes a No New laser provision and a 50% rate cap for the 7/1/2026 renewal.
 - Attachments at +13.7% overall
 - **Alternative Rx Proposal**
 - Included in the Rx proposal is a one-time \$200k bundling credit
 - Rx rebate guarantee of \$174.04 PEPM
- **Anthem**
 - Increased implementation credit from \$150,000 to \$300,000
 - 2 options for Specific Stop Loss
 - +60%, no lasers
 - -5% from current with 2 lasers: \$1 mil & \$850k

Historical Experience



Historical Experience

Claims Projection

Medical/Rx

	Medical		Prescription Drug		Combined	
	January-24 Through December-24	January-23 Through December-23	January-24 Through December-24	January-23 Through December-23	January-24 Through December-24	January-23 Through December-23
Experience Period						
Total Paid Claims	\$19,302,936	\$16,688,805	\$8,071,006	\$6,428,148	\$27,373,942	\$23,116,953
Less Total Large Claims	\$4,281,818	\$2,780,878			\$4,281,818	\$2,780,878
Net Claims	\$15,021,117	\$13,907,927	\$8,071,006	\$6,428,148	\$23,092,123	\$20,336,075
Annual Trend ¹	6.80%	6.80%	9.80%	9.80%		
Trend Adjustment	1.104	1.179	1.151	1.263		
Demographic Adjustment	1.000	0.985	1.000	0.985		
Plan Change Adjustment	1.000	1.000	1.000	1.000		
Projected Claims (Excludes Large Claims)	\$16,579,030	\$16,151,525	\$9,286,053	\$8,000,455	\$25,865,084	\$24,151,980
Large Claims Under the Specific Deductible	\$3,000,000	\$1,800,000			\$3,000,000	\$1,800,000
Total Projected Claims	\$19,579,030	\$17,951,525	\$9,286,053	\$8,000,455	\$28,865,084	\$25,951,980
Average Enrollment ²	1,190	1,196	1,191	1,197		
Projected Claims PEPM	\$1,371.56	\$1,250.63	\$649.97	\$557.13	\$2,021.53	\$1,807.76
Experience Period Weighting	80.00%	20.00%	80.00%	20.00%	80.00%	20.00%
Weighted Projected Claims						
Average PEPM	\$1,347.37		\$631.40		\$1,978.77	
Less Expected Rebates	\$0.00		\$126.49		\$126.49	
Average PEPM (After Rebates)	\$1,347.37		\$504.91		\$1,852.29	
Experience Credibility					100%	
Final Projected Claims PEPM					\$1,852.29	

¹Trend from 2024 Segal Trend Survey

²Medical enrollment lagged two months

Claims & Fixed Cost Summary [Without Lasers]

Claims Cost and Fixed Fees Summary

PEPM Cost Summary	Current	Projected Change	MMO Renewal Estimated Projected	Projected Change	Medical/Rx Anthem Proposal Estimated Projected
Projected Claims PEPM	\$1,618.04	14.5%	\$1,852.29	10.2%	\$1,782.36
Administrative Fees PEPM	\$38.40	0.0%	\$38.40	5.0%	\$40.30
Chronic Condition Management Fee	\$2.50	56.0%	\$3.90	N/A	\$0.00
Specific Stop Loss Fee PEPM	\$161.87	34.9%	\$218.36	60.0%	\$258.99
Aggregate Stop Loss Fee PEPM	\$9.00	0.0%	\$9.00	2.6%	\$9.23
Total Cost PEPM	\$1,829.80	15.97%	\$2,121.94	14.27%	\$2,090.87

Projected Annual Cost	Current	Estimated Projected	Anthem Proposal	Estimated Projected
Enrollment	1,212	1,212		1,212
Projected Claims	\$23,532,780	\$26,939,647	10.2%	\$25,922,604
Total Fixed Fees	\$3,079,895	\$3,921,874	45.7%	\$4,487,062
Total Budgeted/Projected Annual Cost	\$26,612,675	\$30,861,521	14.27%	\$30,409,666

* Stop loss renewal includes the following provisions:
 - No lasers for the 7/1/2025-6/30/2026 contract period.
 - 50% renewal rate cap for the 7/1/2026-6/30/2027 contract period.



* Anthem stop loss proposal includes the following provision:
 - No lasers for the 7/1/2025-6/30/2026 contract period.

Premium Equivalent Rates

Premium Equivalent Rates

Medical/Rx

Plan & Tier	Enrollment	Current Medical and Drug Rates	Projected (MMO Renewal w/ No Lasers)		Anthem Proposal (No Lasers)	
			Status Quo	Option 1 (1/1/2026 Effective)	Projected	Option 1 (1/1/2026 Effective)
			Medical and Drug Rates	Rate Change	Medical and Drug Rates	Rate Change
PEA SMP PPO Employee Only	212	\$966.36	\$1,120.64	15.97%	\$1,104.24	14.27%
Employee + Family	410	\$2,578.99	\$2,990.74	15.97%	\$2,946.95	14.27%
			\$1,118.23	15.72%	\$1,101.86	14.02%
			\$2,984.30	15.72%	\$2,940.61	14.02%
OAPSE SMP PPO Employee Only	264	\$1,027.50	\$1,191.55	15.97%	\$1,174.10	14.27%
Employee + Family	155	\$2,743.30	\$3,181.28	15.97%	\$3,134.70	14.27%
			\$1,191.55	15.97%	\$1,174.10	14.27%
			\$3,181.28	15.97%	\$3,134.70	14.27%
SMP500 Employee Only	81	\$891.09	\$1,033.36	15.97%	\$1,018.23	14.27%
Employee + Family	73	\$2,378.73	\$2,758.51	15.97%	\$2,718.12	14.27%
			\$1,033.36	15.97%	\$1,018.23	14.27%
			\$2,758.51	15.97%	\$2,718.12	14.27%
Bronze Employee Only	15	\$647.58	\$750.97	15.97%	\$739.97	14.27%
Employee + Family	2	\$1,728.94	\$2,004.97	15.97%	\$1,975.62	14.27%
			\$750.97	15.97%	\$739.97	14.27%
			\$2,004.97	15.97%	\$1,975.62	14.27%

Total Annual Cost	1,212	\$26,612,675	\$30,861,521	15.97%	\$30,823,712	15.82%	\$30,409,666	14.27%	\$30,372,411	14.13%
Change from Status Quo					-\$37,809	-0.12%	-\$451,855	-1.45%	-\$489,111	-1.56%

Exhibit includes ASO fees and stop loss premium but does not include PCORI fees.

Employee Contributions

	Current		MMO		Anthem	
	Certified	Classified	Certified	Classified	Certified	Classified
PEA SMP PPO						
Employee Only	\$144.95		\$168.10		\$165.64	
Employee + Family	\$386.85		\$448.61		\$442.04	
OAPSE SMP PPO						
Employee Only		\$102.75		\$119.16		\$117.41
Employee + Family		\$274.33		\$318.13		\$313.47
SMP500						
Employee Only	\$89.11	\$44.55	\$103.34	\$51.67	\$101.82	\$50.91
Employee + Family	\$237.87	\$118.94	\$275.85	\$137.93	\$271.81	\$135.91
Bronze						
Employee Only	\$16.19	\$12.95	\$18.77	\$15.02	\$18.50	\$14.80
Employee + Family	\$43.22	\$34.58	\$50.12	\$40.10	\$49.39	\$39.51

Dental Plan Options

Dental | Claims Experience

MONTH	PAID CLAIMS	BILLED PREMIUM	LOSS RATIO
7/31/2023	\$20,289.00	\$83,807.60	24.21%
8/31/2023	\$139,220.36	\$82,468.38	168.82%
9/30/2023	\$55,880.80	\$83,498.26	66.92%
10/31/2023	\$74,137.84	\$83,918.70	88.34%
11/30/2023	\$67,835.51	\$84,296.12	80.47%
12/31/2023	\$70,701.96	\$84,208.26	83.96%
1/31/2024	\$94,482.23	\$83,563.46	113.07%
2/29/2024	\$85,333.49	\$83,592.18	102.08%
3/31/2024	\$96,135.00	\$83,909.54	114.57%
4/30/2024	\$102,892.99	\$83,969.24	122.54%
5/31/2024	\$80,509.78	\$84,027.44	95.81%
6/30/2024	\$88,769.92	\$83,959.94	105.73%
7/31/2024	\$111,376.77	\$82,178.02	135.53%
8/31/2024	\$108,393.38	\$82,207.30	131.85%
9/30/2024	\$60,360.63	\$83,589.12	72.21%
10/31/2024	\$83,622.49	\$84,154.24	99.37%
11/30/2024	\$58,169.48	\$85,054.56	68.39%
12/31/2024	\$70,170.39	\$85,321.14	82.24%
Total	\$1,468,282.02	\$1,507,723.50	97.38%
		Most recent 12 months	103.45%

Dental Financial Summary

Dental Dual Option	Delta - Current	Delta - Renewal	Medical Mutual of Ohio	Guardian	Unum
Annual Premium	\$1,019,434	\$1,226,852	\$1,345,396	\$1,529,141	\$1,203,593
Variance to current/renewal		20%	32% / 12%	50% / 30%	18% / -2%
Dollar Savings to current/renewal		\$207,418	\$325,962 / \$118,544	\$509,707 / \$302,289	\$184,159 / -\$23,259



Terms & Conditions

This proposal/summary has been prepared by Oswald Companies based on financial and underwriting information supplied to us by you and/or your current carrier/administrator. In the event that there have been changes or we're missing material data, you must supply the data to us so that we in turn can forward the information to the insuring companies for consideration.

This proposal is intended to be a summary. The actual policies issued by the insuring companies will contain the legally binding terms, conditions and exclusions. Upon receipt of the policies, we urge you to thoroughly review them for accuracy and expected coverage. If you have any questions regarding your understanding or acceptance, please notify us immediately.

The information displayed is intended to be a brief review of limits and coverages. It is not intended to be a complete description of all coverages, exclusions, terms or conditions. Please refer to the policy for a complete explanation of coverages.

Vision Plan Options

As presented at the February Meeting

Vision Proposal

	Medical Mutual of Ohio - Current	Delta	Guardian	Unum	Eyemed	Vision Service Plan
	In-Network Copays & Allowances	In-Network Copays & Allowances	In-Network Copays & Allowances	In-Network Copays & Allowances	In-Network Copays & Allowances	In-Network Copays & Allowances
Network						
Exam Copay	\$0	VSP Choice Up to \$48	\$10	Eyemed Insight Up to \$40	Eyemed Insight Up to \$40	VSP Advantage Up to \$45
Materials Copay	\$0	Up to \$45	Up to \$39	Up to \$40	Up to \$40	Up to \$45
Frequency - Exam / Lenses / Frames	24/24/24	12/12/24	Every Other Calendar Year/ Every Other Calendar Year	12/12/24	24/24/24	24/24/24
Single Lenses	Up to \$42	Up to \$30	Up to \$23	Up to \$30	Up to \$30	Up to \$30
Bifocal Lenses	Up to \$62	Up to \$50	Up to \$37	Up to \$50	Up to \$50	Up to \$50
Trifocal Lenses	Up to \$77	Up to \$65	Up to \$49	Up to \$70	Up to \$70	Up to \$60
Lenticular Lenses	Up to \$100	Up to \$100	Up to \$64	Up to \$70	Up to \$70	N/A
Standard: 100% for first \$130, then 20% discount			\$130 + 20% off balance		\$130 + 20% off balance	\$130 + 20% off balance
Costco: \$70			Costco, Walmart, Sam's Club: \$70		\$0 copay	
Frames - After Copay	Up to \$70	Up to \$70	Up to \$46	Up to \$91	Up to \$65	Up to \$50
Contacts (Elective)	\$130	Up to \$70	\$130 (Copay waived)	Up to \$130	Up to \$65	Up to \$100
Contacts (Med Nec)	Covered in full	Up to \$120	Covered in full after copay	Up to \$210	Covered in full after copay	Up to \$210
Employer Contribution	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid
Participation Requirement	Admin: 85% Employer Paid	Admin: 85% Employer Paid	Admin: 85% Employer Paid	Admin: 85% Employer Paid	Admin: 85% Employer Paid	Admin: 85% Employer Paid
Rate Guarantee	Assures current	No participation requirement	94% of eligible employees	80% of eligible employees	Minimum 10 lives	No participation requirement
Rate Summary - ASO Fixed Fee	Through 6/30/25	ASO Admin: N/A	ASO Admin: 3 years	ASO Admin: N/A	ASO Admin: 4 years	ASO Admin: 4 years
Rate Summary - ASO Fixed Fee	Current - ASO	Delta	Guardian	Unum	Eyemed	Vision Service Plan
Employee Count	1201		1201		1201	1201
ASO Fixed Fee	\$1.06	ASO Not Quoted	\$1.95	ASO Not Quoted	\$0.62	\$1.35
Monthly Premium	\$1,273		\$2,342		\$745	\$1,621
Annual Premium	\$15,277		\$28,103		\$8,935	\$19,456
Enrollment illustrated from census	Current - ASO Premium Equivalents	Delta	Guardian	Unum	Eyemed	Vision Service Plan
Employee Only	472	\$4.97	\$5.47	\$5.57	\$12.01	
Employee + One or More	729	\$11.86	\$13.28	\$13.28	\$0.62	
Monthly FI Premium	\$10,992	\$14.36	\$12.263	\$12.310	\$745	FI Not Quoted
Annual FI Premium	\$131,901	\$155,074	\$147,156	\$147,722	\$8,935	

*ASO Total Annual Fixed Fee Cost does not include the estimated claims cost that would occur.



Appendix

- Carrier Contingencies
- Preliminary Dental Results as Presented at February Meeting

Medical Carrier Notes

MEDICAL MUTUAL:

- Added Total Health to the Admin Fee, which is why the admin fee went up 4.8% when the guarantee was 1.5% for 7.1.25.
- MMO didn't quote stop loss yet.
- MMO currently has a discount guarantee in effect for the current contract period (54.5%). They did not include a DG in their offer, but they do mention it in the cover letter so we would work to get this added during BAFO. MMO reprice is showing a 55.5% discount for in network claims.
- No Performance guarantees included
- Including \$75,000 wellness

AETNA:

- 3-year admin at 0%, and offering year 4 and 5 at 3%
- Including 3-month admin waiver worth approx. \$142k
- Including \$80,000 universal fund annually
- Including standard performance guarantees
- Discount guaranteed offer at 61.8%, with a risk-free corridor of 1% before 30% of fees are at risk. Their "reprice" is showing a 57% discount for in network claims. The reprice is retrospective, and Discount Guarantee would be a "prospective" look at things. Aetna is very confident in their relationship with the Clinic.
- Offering a claim target guarantee OR a Discount Guarantee.

Medical Carrier Notes

ANTHEM:

- Quoted admin 0% for 3 years
- Included \$150k implementation credit
- \$75,000 wellness allowance
- Standard performance guarantees offered
- Included discount guarantee of 57.4% with no risk-free corridor and \$140k of fees at risk. Claims reprice was strong at 60.9% of in network claims.

UHC:

- UHC quoted assuming carve in Rx
- Offered \$300k year 1 credit, and 100k year 2 and 3. \$300k would go down to \$200k if medical only is awarded.
- Standard performance guarantees offered.
- UHC quoted Med and Rx and included their AGG share and total cost of care guarantees, which essentially means UHC will split 50/50 with the client in any claims that go above 105% of expected claims. This is the reason why on the spreadsheet the "carrier max" claims projection is low. They offer a lower ceiling of risk. This would not be in effect if Rx is not offered, and the claim target would be adjusted to be medical claims only and a % of admin at risk.
- Didn't do repricing due to the total cost of care guarantees
- UHC also provided a rebate estimate. They would be providing rebate credit of \$41 PEPM on admin and then pass through rebates on top of that. Estimate of the credit and pass through total is \$3.1 million.

Ancillary Carrier Notes

Carrier	Notes
Delta	* Provided FI Vision proposal * Also included discount analysis and GeoAccess report * Provided Dental quote matching current
Medical Mutual of Ohio	* Included two alternate plans; see proposal for details (lower maxes & MAC option) * Also included discount analysis and GeoAccess report
Guardian	* Rates assume a full package sale * Quoted MAC & 90th UCR on Dental; see proposal for MAC option * Provided GeoAccess report; pending discount analysis * Pending updated Dental quote with \$2,500 max for Classified Employees
MetLife	* Proposal is pending * Do not offer ASO Vision * Provided GeoAccess reports for Dental & Vision and discount analysis
Unum	* Unable to quote ASO Vision * Tech Credits are not included but can revisit * \$1,000 is the lowest Ortho max that can be quoted * Included max rollover; there is no impact to rates
Principal	* DTQ due to uncompetitive rates
Lincoln Financial	* DTQ due to uncompetitive rates
SunLife	* DTQ due to uncompetitive rates * Provided GeoAccess report and Sample ID Cards; see report and flyer provided for details
EyeMed	* Anything over 80% is considered ER-Paid; changing contribution structure will not change rates * Only quoted ASO Vision; if FI is quoted alongside ASO, it will prevent EyeMed from sharing any other info on ASO quote (claims projections, COBRA rates, disruptions, etc.) * Per VSP, rates are guaranteed 4-6 years
Vision Service Plan	* Only quoted ASO Vision

Dental and Vision Responses

Carrier	Dental Dual Option	Vision - ASO	Vision - FI
Delta	Incumbent	Not Quoted	X
Medical Mutual of Ohio	X	Incumbent	Not Quoted
Guardian	X	X	X
MetLife	Pending	Not Offered	Pending
Unum	X	Not Offered	X
Principal	DTQ	DTQ	DTQ
Lincoln Financial	DTQ	DTQ	DTQ
SunLife	DTQ	DTQ	DTQ
EyeMed	Not Offered	X	Not Quoted
Vision Service Plan	Not Offered	X	Not Quoted

Dental Plan Summary

	Delta - Current			Medical Mutual of Ohio			Guardian			Unum		
	Admin & Certified Employees			Classified Employees			Admin & Certified Employees			Admin & Certified Employees		
	PPO Network	Premier Network	Non-Par	PPO Network	Premier Network	Non-Par	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Individual Deductible	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Family Deductible	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Waived for Preventive	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Deductible - Calendar Year or Lifetime Annual Maximum	Calendar Year \$2,000	Calendar Year \$2,000	Calendar Year \$2,000	Calendar Year \$2,500	Calendar Year \$2,500	Calendar Year \$2,500	Calendar Year \$2,000	Calendar Year \$2,000	Calendar Year \$2,000	Calendar Year \$2,000	Calendar Year \$2,000	Calendar Year \$2,500
Preventive - Type 1	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Basic - Type 2	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Major - Type 3	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
Ortho - Type 4	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
Ortho Age Limit	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)	Adult & Child(ren)
Ortho Maximum	\$1,000	\$1,000	\$1,000	\$750	\$750	\$750	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Endodontics	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic
Periodontics - Non-Surgical	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic
Periodontics - Surgical	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic
Oral Surgery	Basic	Basic	Basic	Simple: Basic / Complex: Major	Simple: Basic / Complex: Major	Simple: Basic / Complex: Major	Basic	Basic	Basic	Basic	Basic	Basic
Implants	Not included	Not included	Not included	Major	Major	Major	Not included	Not included	Not included	Not included	Not included	Not included
Out-of-Network Reimbursement	Fee Schedule	Fee Schedule	Fee Schedule	90th UCR	90th UCR	90th UCR	90th UCR	90th UCR	90th UCR	90th UCR	90th UCR	90th UCR
Maximum Rollover	Not included	Not included	Not included	Not included	Not included	Not included	Not included	Not included	Not included	Not included	Not included	Not included
Waiting Periods	None	None	None	None	None	None	None	None	None	None	None	None
Employer Contribution	Certified: 100% Employer Paid Admin: 85% Employer Paid	Certified: 100% Employer Paid Admin: 85% Employer Paid	Certified: 100% Employer Paid Admin: 85% Employer Paid	100% Employer Paid	100% Employer Paid	100% Employer Paid	Certified: 100% Employer Paid Admin: 85% Employer Paid	Certified: 100% Employer Paid Admin: 85% Employer Paid	100% Employer Paid	100% Employer Paid	Certified: 100% Employer Paid Admin: 85% Employer Paid	100% Employer Paid
Participation Requirement	Assumes current	Assumes current	Assumes current	Assumes current	Assumes current	Assumes current	Employer Paid	Employer Paid	Employer Paid	Employer Paid	Employer Paid	Employer Paid
Rate Guarantee / Rate Caps	1 year	1 year	1 year	1 year	1 year	1 year	Minimum 10 enrolled lives 1 year; 7.5% rate cap year 2	Minimum 10 enrolled lives 1 year; 7.5% rate cap year 2	Minimum 10 enrolled lives 1 year; 7.5% rate cap year 2	Minimum 10 enrolled lives 1 year; 7.5% rate cap year 2	Minimum 10 enrolled lives 1 year; 7.5% rate cap year 2	Minimum 10 enrolled lives 1 year; 7.5% rate cap year 2

Dental | Rates

			Delta - Current		Medical Mutual of Ohio		Guardian		Unum			
Enrollment Illustrated from census			Admin & Certified Employees	Classified Employees	Admin & Certified Employees	Classified Employees	Admin & Certified Employees	Classified Employees	Admin & Certified Employees	Classified Employees		
Rate Summary	Admin & Certified EES	Classified EES	Current	Renewal	Current	Renewal	Admin & Certified Employees	Classified Employees	Admin & Certified Employees	Classified Employees		
Employee Only	244	248	\$37.84	\$45.51	\$29.66	\$35.68	\$49.91	\$39.14	\$56.73	\$44.47	\$44.65	\$35.00
Employee + One or More	494	233	\$96.60	\$116.19	\$88.60	\$106.81	\$127.40	\$117.15	\$144.81	\$133.14	\$113.99	\$104.78
	Monthly Premium		\$56,953	\$68,502	\$27,999	\$33,735	\$75,114	\$37,003	\$85,378	\$42,050	\$67,206	\$33,094
	Annual Premium		\$683,440	\$822,028	\$335,994	\$404,824	\$901,364	\$444,032	\$1,024,539	\$504,602	\$806,468	\$397,125
CURRENT: Total Monthly Premium				\$84,953			\$112,116		\$127,428		\$100,299	
CURRENT: Total Annual Premium				\$1,019,434			\$1,345,396		\$1,529,141		\$1,203,593	
RENEWAL: Total Monthly Premium				\$102,238								
RENEWAL: Total Annual Premium				\$1,226,852								

