



DRAFT

# STAYWELL

Mendocino County School Districts Health Plan

Steering Committee (ONLY) Meeting

8:30 a.m. - 9:30 a.m.

TBD

Google Meet joining info:

Video call link:

Meeting ID

[meet.google.com/skw-phvi-cvr](https://meet.google.com/skw-phvi-cvr)

Phone Numbers

(US)+1 352-508-7042

PIN: 845 799 022#

## AGENDA

### STAYWELL COMMITTEE MEETING

Friday, October 24, 2025

Fort Bragg High School

300 Dana Street, Room 306

Fort Bragg, CA 95437

9:30 a.m. -12:30 p.m.

- I. **Call to Order**
  - a. Roll Call
  - b. Approval of Agenda
  - c. Approval of Minutes (May 30, 2025)
  - d. Public Input
- II. **Reports**
  - a. Steering Committee
  - b. 2024-2025 Claims Update Through End of Year
  - c. 2025-2026 Claims Update
- III. **Blue Shield** – Rick & Diana
- IV. **Arrow Benefits Report**
  - a. Lucent/Costco Update
  - b. Arrow Benefits Update
  - c. Staywell Waiting Period
  - d. Employee Navigator & Navia
  - e. Blue Shield Update / Stats
  - f. Proposed Plan Designs
  - g. Wakely Actuarial Services
  - h. Future Goals
    - i. **Discussion:** Dependent Care Audit
    - ii. **Discussion/Vote:** SPD Change to Disallow Stem Cell Replacement Therapies
    - iii. **Discussion:** Ability to Waive off Plan for Other Coverage and Dual Coverage
    - iv. **Dental & Vision Management?**



# STAYWELL

Mendocino County School Districts Health Plan

- V. **Discussion/Vote:** April 24, 2026 Meeting Date Change Request  
Friday, April 17, 2026 - Room Availability
- VI. Brown Act – Current Rules for Remote attendance ends 12/31/2025
  - i. Brown Act SB 707 – Effective January 1, 2026

## VI. Adjourn

### Important reminders:

**REMEMBER:** The Google Meet virtual option is ONLY available to those that have been pre-approved by the board.

AB 2449 Brown Act regulations

- A quorum must participate in person from a singular physical location identified in the agenda, that is open to the public, and within the boundaries of the LEA.

### Assembly Bill 2302 Changes the Requirements for Remote Participation at Meetings – Revised Limitations on the Number of Times Per Year Board Members May Appear Remotely

The legislation from these years, in particular AB 2449 (2022), allows members of Brown Act bodies to participate remotely in two situations:

- For “just cause,” defined as the need to provide care to a child or close relation, having a contagious illness, needs related to a physical or mental disability, or being on official travel for the agency; or
- “Emergency circumstances,” which include physical or family emergencies that prevent a member from attending.

The right to appear remotely in these circumstances is not unlimited. Currently, members of Brown Act bodies may not appear remotely for a period of more than three consecutive months or for 20% of the year’s regular meetings. (If a body meets fewer than ten times a year, a member may only appear remotely twice during the year.)

**2024’s AB 2302 (Addis), which takes effect on January 1, 2025, replaces these limitations with an easier-to-apply formulation. It limits the allowed number of remote appearances for members of Brown Act bodies to:**

- **Two times per year if the body regularly meets once per month or less;**
- Five times per year if the body regularly meets twice per month; or
- Seven times per year if the body regularly meets three or more times per month.



# STAYWELL

Mendocino County School Districts Health Plan

## Staywell Bylaws Voting Requirements:

- Business transactions require a quorum (51% of eligible voting members)
- Each voting member should have been a participant on the Staywell Board for two meetings of the current contract year when the next year's health contract is approved.

## Brown Act SB 707 Effective 1/1/2026

The Brown Act Updates under SB 707 changed the rules for local government officials and the public to attend meetings remotely (via teleconference). These changes aim to standardize and extend remote meeting options while increasing public access.

Here is a breakdown of the remote attendance allowances, effective mostly starting January 1, 2026:

### 1. Remote Attendance for Legislative Body Members (The Officials)

SB 707 largely extends and modifies the temporary rules that allowed board members, city council members, etc., to attend meetings remotely without having to make their remote location public.

- "Just Cause" Remote Participation: A member can attend remotely for "just cause," which includes:
  - Caregiving needs (for a child or dependent).
  - Contagious illness.
  - A physical or mental disability (as a reasonable accommodation).
  - Official agency business travel.
  - A physical or family medical emergency.

- Quorum Rule: Even when a member attends remotely for "just cause," a quorum (majority) of the board must still meet in-person at a physical, publicly-noticed location within the agency's jurisdiction.
- Participation Limits: There is a limit on how many meetings a single member can attend remotely using the "just cause" option per year, which is based on how often the body meets (e.g., typically a maximum of two to seven times per year).

Technology: The remote member must generally participate using both audio and visual technology (video conference).

Under the "just cause" provisions of the Brown Act, as amended by SB 707, a board member's need to attend remotely due to those circumstances does not require prior approval from the board for every single meeting. However, there are still specific procedural requirements that the board member must follow:

### 1. Notification Requirement

The board member must notify the legislative body (or its designee, like the clerk or secretary) of their need to attend remotely due to just cause, and provide a general description of the circumstances.

- This notice must be provided at the earliest opportunity, which can be as late as the start of the public meeting.
- The description of the circumstances must be general and does not require the disclosure of any personal medical information.
- A board member of a legislative body that meets 4 to 5 times per year may attend remotely for "just cause" a maximum of two (2) meetings per calendar year under the provisions of the Brown Act, as amended by SB 707.



# STAYWELL

Mendocino County School Districts Health Plan

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A member attending remotely for "just cause" is allowed to vote, deliberate, and fully participate in the meeting.

The entire purpose of the "just cause" provision (now modified and extended by SB 707) is to allow a legislative body member to participate in the meeting—which includes the core function of voting—when they are unable to attend in person due to a valid reason.

Here are the key points related to their participation:

1. **Voting Rights:** The remote member counts as being present and retains their full rights and responsibilities, including the ability to vote on all items of business. The Brown Act requires that all votes taken during a teleconferenced meeting be by roll call (each member's vote is individually stated and recorded).
2. **Quorum:** The remote member is counted toward establishing a quorum (the minimum number of members needed to legally conduct business). However, for a "just cause" meeting, there is a specific requirement:
  - o A quorum of the legislative body must still be physically present at a single, publicly-noticed location within the agency's jurisdiction.
3. **Full Participation:** They are expected to participate interactively, which is why the law typically requires the member to use a two-way audiovisual platform (video conference), unless a disability prevents the use of a camera. They must be able to hear, discuss, and deliberate on all matters.



**STAYWELL COMMITTEE MEETING**

Friday, May 30, 2025

MCOE River Room & Via Google Meet

2240 Old River Road

9:30 a.m. – 12:30 p.m.

**PRESENT**

<b>Anderson Valley:</b>	Kali Johnson	Keevan Labowitz	
<b>Arena Union Elementary:</b>	Bernadette Maul	Kelly Piper	
<b>Ft. Bragg:</b>	Danae Waugh	Jamie Main	Cheyenne Knight
<b>Laytonville:</b>	Arlissa Tupper*		
<b>Leggett:</b>	Jenet Carbaugh	Shannon Ford	Melissa Miles
<b>MCOE:</b>	Brenda Bullington	Alia Schoettgen	Ruby Arias
<b>Pt. Arena Union High:</b>	Craig Perry	Remote-Approved	Becky Jeffries
<b>Potter Valley:</b>	Dunnell Daleuski	Mike Nemeth	Karen Randolph
<b>Round Valley:</b>	Justus Hawks	Mariyah Ortega	Paul Monlux
<b>Willits:</b>	Barbara Figueroa	Melissa Dale	Tina Want
<b>Horicon:</b>	Sarah Wilson*	Amanda Britton	
<b>Charter Academy:</b>	Jenni Wyatt	Conan McKay	Melissa Rasdale
<b>Staywell CFO:</b>	Jenifer Holmes	Stephanie Frazier	
<b>Arrow Benefits Group:</b>	Elna Gordon*		
<b>Others:</b>	Heather Rantala*	John Sarma*	Cheyenne Knight*
	Emily Wallace*		FBUSD
	Traci Doster*	Catherine Chin*	

**ABSENT**

<b>Anderson Valley:</b>	Sara Hayward		
<b>Arena Union Elementary:</b>	Tansey Leiser* Remote N/A		
<b>Manchester:</b>	Denise Mendoza	Maruzzella Castro	Stephanie Herrera
<b>Horicon:</b>	Teppi Cantin		
<b>MCYP:</b>	Shelby Ford*		
<b>Other:</b>	Heidi Ojha*	Catherine Chin*	Stacey Patton*

**CALL TO ORDER**

The meeting was called to order at 9:43 a.m. by Craig Perry.

**INTRODUCTIONS**

Roll call was conducted.

**APPROVAL OF AGENDA**

MSC Conan McKay/Dunnell Daleuski, to approve and adopt the agenda of April 18, 2025. **Motion carried (29/0).**

**APPROVAL OF MINUTES**

MSC Melissa Ragsdale/, to approve the minutes from Staywell Meetings of January 24, 2025. **Motion carried (29/0).**

**PUBLIC INPUT**

**REPORTS**

Steering Committee:

**2024-2025 Claims through 4/30/2025:** Heather presented the actuals to date (July 1 through April 30, 2025). The current net ending balance as of April 30, 2025 is \$7,227,177. There was a net decrease in the fund balance of \$4,318,125.51 leaving a deficit in the total reserves of **\$2,096,768**.

**DISCUSSION/VOTE:**

**2025/26 FY Staywell Stoploss Rates: Motion (Karen Randolph/Jamie Main):** To approve the proposed **Stop Loss Rate of \$230.62 PMPM** (Per Member Per Month) for the 2025/2026 Fiscal Year (FY).

- **Result: Motion carried** (28 aye / 1 abstain / 0 nay).

**2025/26 FY Staywell Rates:** An in-depth review of the Staywell 5-year rate history was presented, noting that the average annual increase over that period has been 5.62%. The discussion continued with a review of the group's **claims experience**. **Arrow Benefits** presented their **actuarial analysis and projections** for various rate and reserve scenarios, recommending a rate of **\$1,665.11 PMPM** (Per Member Per Month) for the 2025/2026 Fiscal Year (FY).

The following motions were brought to the floor:

1. **Motion (Melissa Dale/Paul Monlux):** To set the 2025/2026 FY rates at **\$1,565.00 PMPM**.
  - o **Result: Motion failed** (12 aye / 17 nay).
2. **Motion (Dunnell Daleuski/Danae Waugh):** To set the 2025/2026 FY rates at the proposed **\$1,665.00 PMPM**.
  - o **Result: Motion failed** (13 aye / 16 nay).
3. **Motion (Jamie Main/Keevan Labowitz):** To set the 2025/2026 FY rates at **\$1,615.11 PMPM**.
  - o **Result: Motion passed** (23 aye / 6 nay).

The approved rates for the 2025/2026 FY were officially recorded as **\$1,615.11 PMPM**.

**2025/26 Aware Health Contract Renewal:** Discussion was held regarding whether to **continue the relationship with Aware Health** for the 2025/2026 Fiscal Year (FY).

The financial implications of continuing were discussed. While Aware Health initially offered a **\$0 cost** to employees/Staywell for the first year, there would be a **\$3.00 PEPM** (Per Employee Per Month) charge for the **EDI feed**, and the costs for subsequent years were **not clearly defined**.

**Motion (Justus Hawks/Teppi Cantin): To terminate the relationship with Aware Health effective July 1, 2025.**

- **Result: Motion passed** (19 aye / 9 nay).

**AirMedCare Group Coverage:** A discussion took place regarding the **reinstatement of AirMedCare** coverage for the Staywell group. The associated group fees were reviewed.

**Motion (Mike Nemeth/Bernie Maul): To reinstate AirMedCare coverage for the 2025/2026 Fiscal Year (FY), with all plan costs to be covered by Staywell.**

- **Result: Motion passed unanimously** (28 aye / 0 nay).

**Navia Retiree Direct Billing Service:** Arrow Benefits presented a proposal from Navia Benefits to manage and administer all **Retiree direct billing** for the group. The cost for this service would be **\$1,000** for the upcoming Fiscal Year (FY).

**Motion (Shannon Ford/Jamie Main): To approve Staywell paying \$1,000 to Navia Benefits for the administration of Retiree Direct Billing.**

- **Result: Motion passed** (28 aye / 1 abstain)

**25/26 Staywell Meeting Calendar: Motion (Becky Jeffries/Melissa Ragsdale): To adopt the proposed 2025/2026 Staywell Meeting Calendar.**

- **Result: Motion passed unanimously.**

**Election of Steering Committee Member: Justus Hawks** volunteered to remain on the Steering Committee for the 2025/2026 Fiscal Year (FY).

**Motion (Becky Jeffries/Mike Nemeth): To reelect Justus Hawks to the Steering Committee for the 2025/2026 FY.**

- **Result: Motion passed unanimously.**

**UPDATES:**

**Blue Shield Implementation Progress Update: Arrow Benefits** provided a brief update on the **Blue Shield implementation** and member engagement with the **Employee Navigator** enrollment platform.

Current enrollment status:

- **Total Members/Employees in Database: 1,045**

- **Completed Open Enrollment:** 613
- **Enrollment In Progress:** 9

Significant work remains to ensure the remaining members/employees complete their registration and enrollment during this open enrollment period.

**ADJOURNMENT**

**Motion (Tina Want/Kali Johnson): To adjourn the meeting at 1:00 PM.**

- **Result: Motion passed unanimously.**

**Staywell JPA**  
**Activity For Period Ending 6/30/25**

	Q1 <u>9/30/2024</u>	Q2 <u>12/31/2024</u>	Q3 <u>3/31/2025</u>	Q4 <u>6/30/25</u>	
<b>Beginning Balance</b>	\$ 11,545,302.45	\$ 11,545,302.45	\$ 11,545,302.45	\$ 11,545,302.45	a
<b>Revenues:</b>					
Medical/Rx Premiums	\$ 3,530,820.92	\$ 7,325,489.58	\$ 11,040,745.71	\$ 14,905,785.12	
Pharmacy Rebates	\$ 167,594.79	\$ 289,228.55	\$ 407,068.48	\$ 589,647.05	
Stop Loss Reimbursements	\$ 665,973.94	\$ 1,448,116.37	\$ 2,391,903.31	\$ 2,503,669.22	
Lucent Reimbursements	\$ 2,067.55	\$ 8,550.54	\$ 55,337.89	\$ 73,392.79	
Interest	\$ -	\$ 23,452.61	\$ 101,831.74	\$ 251,103.66	
<b>Total Revenues</b>	<u>\$ 4,366,457.20</u>	<u>\$ 9,094,837.65</u>	<u>\$ 13,996,887.13</u>	<u>\$ 18,323,597.84</u>	b
<b>Expenditures:</b>					
Supplies	\$ -	\$ -	\$ 258.50	\$ 1,102.50	
Travel / Mileage	\$ 97.28	\$ 97.28	\$ 97.28	\$ 97.28	
Professional/Consulting	\$ 18,643.67	\$ 25,605.34	\$ 38,408.01	\$ 160,958.48	
Quarterly Tax fees		\$ 5,841.00	\$ 5,841.00	\$ 5,841.00	
Legal Fees	\$ -	\$ -	\$ -	\$ -	
Admin Fees	\$ 754,740.16	\$ 1,603,601.88	\$ 2,160,879.39	\$ 3,189,889.05	
Paid Medical Claims	\$ 3,867,756.52	\$ 10,021,224.69	\$ 15,854,614.37	\$ 20,801,533.79	
<b>Total Expenses</b>	<u>\$ 4,641,237.63</u>	<u>\$ 11,656,370.19</u>	<u>\$ 18,060,098.55</u>	<u>\$ 24,159,422.10</u>	c
<b>Net Increase/(Decrease) in Fund Balance</b>	<u>\$ (274,780.43)</u>	<u>\$ (2,561,532.54)</u>	<u>\$ (4,063,211.42)</u>	<u>\$ (5,835,824.26)</u>	b-c
<b>Ending Balance</b>	<u>\$ 11,270,522.02</u>	<u>\$ 8,983,769.91</u>	<u>\$ 7,482,091.03</u>	<u>\$ 5,709,478.19</u>	a+b-c
<b>Cash Balance</b>				\$ 7,198,962.64	

STAYWELL JPA  
 STEERING COMMITTEE MEETING - 10/13/2025  
 RESERVES

**FUND BALANCE:**

Beginning Balance, July 1, 2024 \$ 11,545,302  
 Deficit/Surplus (5,835,824.26)  
 Ending Balance June 30, 2025 \$ 5,709,478

**STABILIZATION FUND/ADDITIONAL RESERVE**

*(Total of 8 months of previous three year rolling average claims)*

<u>Year</u>	<u>Total Claims</u>
2021-22	12,159,410
2022-23	15,119,635
2023-24	14,678,706

**Stabilization Fund** = 2 months of the previous three year rolling average claims

**2 months of the average of 22-24 claims: \$ 2,330,986**

**Additional Reserve** = 6 months of the previous three year rolling average claims

**2021-22 through 2023-24 Rolling Average Claim: \$ 6,992,959**

*Total Reserve based on revised bylaws*

*Current Total Reserve as of 6/30/25*

*Deficit/Surplus*

\$ 9,323,945  
 \$ 5,709,478  
 \$ **(3,614,466)**

STAYWELL JPA  
 STEERING COMMITTEE MEETING - 10/14/2025  
 2024-25 CLAIMS & PREMIUMS REPORT

	Paid Medical/ Rx Claims	Medical/Rx Premiums
July	\$ 1,526,440	\$ 1,150,826
August	1,765,704	1,140,836
September	575,613	1,239,158
October	2,674,414	1,290,142
November	1,418,086	1,198,316
December	2,060,968	1,306,211
January	3,384,522	1,263,947
February	986,410	1,220,533
March	1,462,458	1,230,776
April	1,151,916	\$ 1,304,740
May	2,068,609	\$ 1,271,279
June	1,726,394	\$ 1,289,021
<b>Total</b>	<b>\$ 20,801,534</b>	<b>\$ 14,905,785</b>

check \$ - \$ -

**Staywell JPA**  
**Activity For Period Ending 9/30/25**

Q1  
9/30/2025

<b>Beginning Balance</b>	<b>\$ 5,709,478.19</b>	<b>a</b>
<b>Revenues:</b>		
<b>Medical/Rx Premiums</b>	<b>\$ 4,566,760.19</b>	
<b>Pharmacy Rebates</b>	<b>\$ -</b>	
<b>Stop Loss Reimbursements</b>	<b>\$ 177,374.95</b>	
<b>Lucent Reimbursements</b>	<b>\$ 780.47</b>	
<b>Interest</b>	<b>\$ -</b>	
<b>Total Revenues</b>	<b><u>\$ 4,744,915.61</u></b>	<b>b</b>
<b>Expenditures:</b>		
<b>Supplies</b>	<b>\$ -</b>	
<b>Travel / Mileage</b>	<b>\$ -</b>	
<b>Professional/Consulting</b>	<b>\$ -</b>	
<b>Quarterly Tax fees</b>	<b>\$ -</b>	
<b>Legal Fees</b>	<b>\$ -</b>	
<b>Admin Fees</b>	<b>\$ 876,737.76</b>	
<b>Paid Medical Claims</b>	<b>\$ 6,728,163.86</b>	
<b>Total Expenses</b>	<b><u>\$ 7,604,901.62</u></b>	<b>c</b>
<b>Net Increase/(Decrease) in Fund Balance</b>	<b><u>\$ (2,859,986.01)</u></b>	<b>b-c</b>
<b>Ending Balance</b>	<b><u>\$ 2,849,492.18</u></b>	<b>a+b-c</b>
<b>Cash Balance</b>	<b>\$ 4,228,511.18</b>	

STAYWELL JPA  
STEERING COMMITTEE MEETING - 10/14/2025  
RESERVES

**FUND BALANCE:**

Beginning Balance, July 1, 2025 \$ 5,709,478  
Deficit/Surplus (2,859,986.01)  
Ending Balance June 30, 2026 \$ 2,849,492

**STABILIZATION FUND/ADDITIONAL RESERVE**

*(Total of 8 months of previous three year rolling average claims)*

<u>Year</u>	<u>Total Claims</u>
2022-23	\$ 15,119,635
2023-24	\$ 14,678,706
2024-25	\$ 20,801,534

**Stabilization Fund** = 2 months of the previous three year rolling average claims

**2 months of the average of 2022-23 to 2024-25 claims: \$ 2,811,104**

**Additional Reserve** = 6 months of the previous three year rolling average claims

**2022-23 through 2024-25 Rolling Average Claim: \$ 8,433,312**

*Total Reserve based on revised bylaws*

*Current Total Reserve as of 9/30/25*

*Deficit/Surplus*

\$ 11,244,417
\$ 2,849,492
<u>\$ (8,394,924)</u>

STAYWELL JPA  
 STEERING COMMITTEE MEETING - 10/14/2025  
 2025-26 CLAIMS & PREMIUMS REPORT

	Paid Medical/ Rx Claims	Medical/Rx Premiums
July	\$ 3,532,750	\$ 1,489,917
August	1,613,826	1,507,323
September	1,581,587	1,569,520
October		
November		
December		
January		
February		
March		
April		
May		
June		
<b>Total</b>	<b>\$ 6,728,164</b>	<b>\$ 4,566,760</b>

check \$ - \$ -



## Committee Meeting Presentation

Oct. 24, 2025

*Presented by:*

Emily Wallace | V.P., Employee Benefits Advisor

John P. Sarna | Senior Account Executive

## Agenda

- Lucent TPA Status, July 2024 to July 2025
- Arrow Benefits
- Staywell Benefits Waiting Period Discussion
- Employee Navigator and Navia
- Blue Shield
- Wakely Actuarial Services
- Future Goals for Staywell

## **Lucent July 1, 2024 to July 1, 2025**

- 164 unprocessed claims as of Oct. 9. MS gene replacement therapy update.
- At end of October, Lucent begins charging per run-out claim processed.
- Long-time account manager has moved to another company.
- Ambulance claims still outstanding with vendor, reaching out on to vendor
- Costco Pharmacy claims down to \$662 as of Oct. 2
- Costco pharmacy run out: returned after 90-days of run out. Contact them for timing of this. \$80,000 deposit. Should be ACH.
- Monthly update meetings still scheduled with claims issues, Lucent



## Arrow Benefits

- Benefit Booklet, see example
- OE site visits (discuss as these were not very successful or well attended)
- COBRA and Direct Bill, Paid by Arrow for COBRA \$5,691.60 annually
- Arrow is paying for Actuarial Support: \$34,200 annually
- Employee Navigator Administrator Training
- ACA support: extra fee involved and Employee Navigator participation and compliance necessary to implement
- Flex account

## Staywell Waiting Period Discussion

- Blue Shield cannot accommodate two waiting periods for new hires
- Navigator team came up with a work around on this to have two classes
- Cannot do direct feed to Blue Shield with the two waiting periods causing errors
- Two waiting periods: New employee hired before the 20th, become eligible the first of the next month. If hired after the 20th, become eligible the following month.
- Administration training to get all administrators using the same process for inputting data, changes, qualifying events



## Employee Navigator and Navia

- There have been enrollment glitches where participants did not go into Employee Navigator complete OE, or add their dependents, update addresses.
- Invoices are still getting cleaned up as employees return to school and start to engage with Blue Shield.
- While this has been difficult, it is necessary. When we offer more than one plan, we must have a vehicle to train employees to use to choose alternatives, capture enrollment data.



## Blue Shield of California

So far, three months of experience. This is typical of “run up” claims for a new program.

Paid Month	Medical Claims Paid	Pharmacy Paid
July	\$236,814	\$153,634
August	\$817,543	\$171,713
September	\$685,911	\$179,456



## Blue Shield of California

Calls to Blue Shield member services. These are interactions that in that past would have been handled by Staywell staff.

Members outreach to Connect Member Services Team				
Subject Category	July 2025	August 2025	September 2025	October 2025
Administrative	20	8	18	1
Appeals/Grievances	3	4	2	
Benefits	44	28	31	3
Claims	13	19	41	4
Eligibility	30	17	31	1
Enrollment/Billing	1			
General	5	3	4	
Online Support	4	1	1	
Pharmacy Services	1	5	7	
Provider	6	5	3	
Supplies	6	3	5	
Utilization Management	18	7	4	
<b>Grand Total</b>	<b>151</b>	<b>100</b>	<b>147</b>	<b>9</b>



# Blue Shield of California

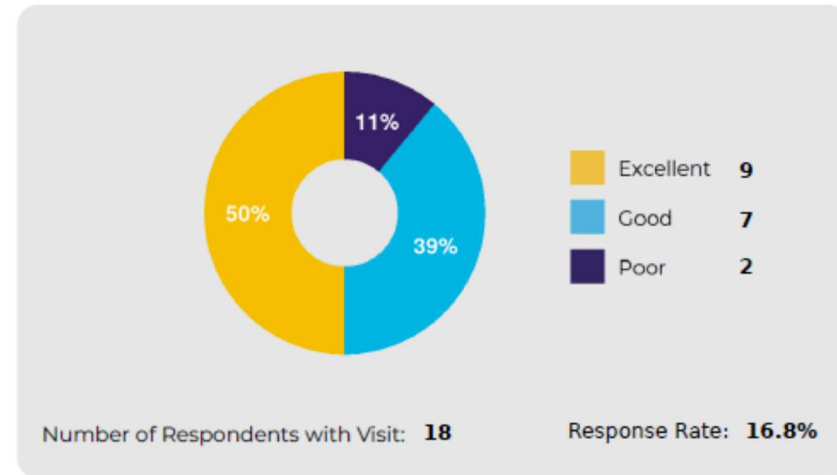
- Teladoc Utilization: 107 encounters in three months

## Summary

Teladoc HEALTH | September 2025

	Visits		Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	N/A	N/A	N/A	**
General Medical	26	88	35.9%	\$40,479
Mental Health	5	19	7.7%	\$1,891
Dermatology	N/A	N/A	N/A	\$0
<b>Grand Total</b>				<b>\$42,370</b>

### Overall member satisfaction YTD



- In comparison HealthTap had 56 encounters in the past plan year. \$4.16 PEPM, \$48,000 per year.
- Wellvolution: We will get reporting at 50 milestones

## Blue Shield of California

Blue Shield Microsite: Is included on Employee Navigator to link directly Blue Shield member website

### 2025-2026 Employee microsite

Link: <https://www.bscaplan.com/ff0jzi>



Explore plans Resources

# Blue Shield of California

## Proposed Plan Designs:



Medical	High PPO Plan	Mid PPO Plan	Low (HSA) PPO Plan
<b>PPO</b>	<b>PPO Combined Deductible 10-500 90/70</b>	<b>PPO Combined Deductible Value 10-1000 90/70</b>	<b>PPO Savings Two-Tier Embedded Deductible 2250/3400/4500</b>
Network Deductible - EE/Family	\$500 / \$1,500	\$1,000 / \$3,000	\$2,250 / \$3,400 indiv, \$4,500 family
Non-Network Deductible - EE/Family			
Network Out-of-Pocket Limit - EE/Family	\$1,750 / \$3,500	\$4,000 / \$8,000	\$3,500 / \$7,000
Non-Network Out-of-Pocket Limit - EE/Family	\$3,250 / \$6,500	\$6,000 / \$12,000	\$6,000 / \$12,000
Coinsurance - Network/Non-Network	10% / 30%	10% / 30%	20% / 50%
Office Visit Copay - Network/Non-Network	\$10 / 30%	\$10 / 30%	20% / 50%
Specialist Office Visit- Network/Non-Network	\$15 / 30%	\$15 / 30%	20% / 50%
Hospital (Copay or Deductible)	10% / 30% max of \$350/day	10% / 30% max of \$600/day	20% / 50% max of \$600/day
Chiropractic Office Visit Copay – Network/Non-Network	\$10 / 30% 20 visits	\$10 / 30% 20 visits	20% / 50% 20 visits
Acupuncture Office Visit Copay – Network/Non-Network	\$10 / 30% 20 visits	\$10 / 30% 20 visits	20% / 50% 20 visits
Diagnostic testing (x-ray, blood work) - Network/Non-Network	\$10/visit / 30%	\$10/visit / 30%	20% / 50%
Imaging (CT/PET scans, MRIs) - Network/Non-Network	10% / 30%	10% / 30%	20% / 50%
Emergency Room Copay - Network	\$150 + 10%	\$150/visit + 10%	\$150/visit + 20%
Urgent Care Copay - Network/Non-Network	\$10/visit / 30%	\$10/visit / 30%	20% / 50%
Prescription Drug Deductible	\$150/member	\$150/member	Medical deductible applies
Prescription Drug Copays	\$10 / \$30 / \$50 / 20% to \$150	\$10 / \$30 / \$50 / 20% to \$150	\$10 / \$30 / \$50 / 20% to \$150
Monthly Rates			
Current PEPM Composite	\$1615.11		
Relative Actuarial Value	1.047	1.000	0.905
Relative Actuarial Value w Induced Utilization	1.068	1.000	0.857
PEPM Composite (w 100% enrollment)	\$1,681.36	\$1,615.05	\$1,482.96

## Wakely Actuarial Services

### Quarterly IBNR Analysis

- a. Estimate of incurred but not reported (IBNR) claims, including best estimate, a reasonable range, and retrospective review of prior estimates
- b. Written report with results, exhibits, methodology, assumptions, and limitations
- c. Target delivery within 10 business days of receiving complete data
- d. Anticipated valuations:
  - i. 9/30/2025 (delivered late October 2025)
  - ii. 12/31/2025 (delivered late January 2026)
  - iii. 3/31/2026 (delivered late April 2026)
  - iv. 6/30/2026 (delivered late July 2026)
  - v. Continuing quarterly thereafter

## **Wakely Actuarial Services**

### **Renewal Projection Analysis**

- a. Includes plan design, pricing, stop-loss, contributions, re-projection of current plan year, and projection of next plan year
- b. High-level review of third-party vendor assumptions on request (more detailed vendor analyses may be priced separately)
- c. Written report with results, exhibits, methodology, assumptions, and limitations
- d. Option to include a Wakely representative at virtual Staywell presentation
- e. Target delivery within 14 business days of receiving complete data
- f. Anticipated timing:
  - i. Mid-year evaluation (data through October 2025, delivered early December 2025)
  - ii. Year-end evaluation (data through February 2026, delivered early April 2026)
  - iii. Continuing twice annually thereafter

## **Wakely Actuarial Services**

### **Additional Strategic Support:**

- a. Actuarial pricing of alternative plans and tier ratios
- b. Evaluation of eligibility rule changes and cost impact
- c. Can be stand-alone or part of the renewal projection analysis
- d. Delivery targeted within 10 business days of receiving complete data

## Future Goals

- Dependent Care Audit: Employees with covered dependents will be required to submit: birth certificates, Joint Federal or State Tax Return, Proof of Financial Interdependence/Joint Ownership, or Proof of Common Residency) to verify eligibility.
- Discussion of SPD change to exclude Stem Cell Replacement therapies from coverage. Exclusion would apply to all FDA-approved Cellular and Gene Therapy products.
- Discussion of Staywell member ability to waive off plan for other coverage and dual coverage. Survey shows less than 10% would elect to waive coverage with Staywell.

Proposed language: Staywell eligible employees can waive plan coverage with proof of other employer-sponsored or public/government plan coverage.



## Future Goals

- Health and Wellness initiatives and “gamification” of wellness with Blue Shield.
- Dental, Vision, integration through Employee Navigator as a Staywell entity or as Districts independently (as FSA is for Willits for example).
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Questions ?