

PfISD Insurance Committee Meeting

May 14, 2025

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1. Current State of the Plan
2. Marketing Update
3. Updates & Reminders

Agenda

Current State of the Plan

Our plan is self-funded. What does that mean?

- BCBS & HCH process claims with funding from district and participants
- Majority of plan costs come from claims
- Choices participants make affect the overall cost

Healthcare costs, including our cost, have continued to rise each year

2022-2024 costs ran higher than budgeted (due to unexpected level of high cost claimants)

Adjustments were made in 2025 to bring the plan back into budget

Projected deficit for 2026: \$600k

Marketing Update

The background of the slide features a series of overlapping, wavy lines in a teal color. These lines create a sense of movement and depth, starting from the bottom and moving upwards. The lines are more pronounced on the right side of the slide and fade out towards the left.

Pharmacy Benefit Manager (PBM) RFP

Current vendor: ExpressScripts (ESI) through RxBenefits

10 responding vendors

- ESI (RxBenefits)
- CVS (RxBenefits)
- BCBS
- National CooperativeRx
- DisclosedRx
- HEB
- LucyRx
- ProAct
- TrueRx
- TrueScripts
- Vivid Clear Rx

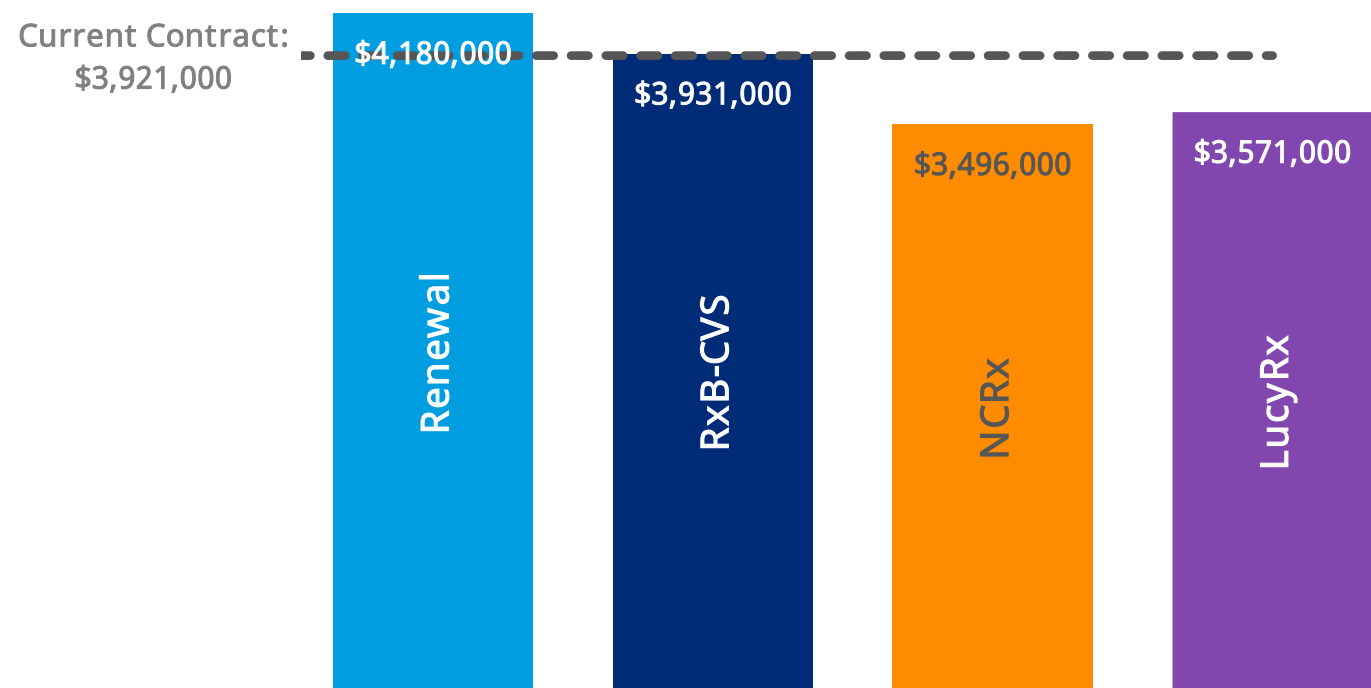
PBM RFP

Finalists & Initial Response

- ❑ ESI (through RxBenefits): +\$260k; least member disruption
- ❑ CVS (through RxBenefits): +\$9k; 4% member disruption
- ❑ LucyRx: -\$351k; 3.7% member disruption
- ❑ National CooperativeRx: -\$426k; 3.4% member disruption

Best and Final Offers are being evaluated now

Featured Proposals: Net Cost



The chart at left compares the relative cost after the inclusion of estimated program savings.

These proposals were selected for their net cost performance.

Net cost is calculated from repriced gross cost plus fees, less member cost share, rebates, credits, and estimated program savings.

Employee Assistance Program

Current vendor: Optum

Evaluate cost of increasing the current visit limit from 3 counseling sessions per issue per year

- Of members using the EAP for counseling sessions, 65% used all 3 visits in first quarter of 2025

5 responding vendors:

- Optum
- All One Health
- Alliance Work Partners
- Curalinc
- Lyra

Optum provided no rate increase for 2026

- Optum is implementing OnePass September 2025

OnePass through Optum

Coming Fall 2025



Access to consumer fitness

15,000 core and premium locations



Grocery delivery

Free membership to various grocery delivery services



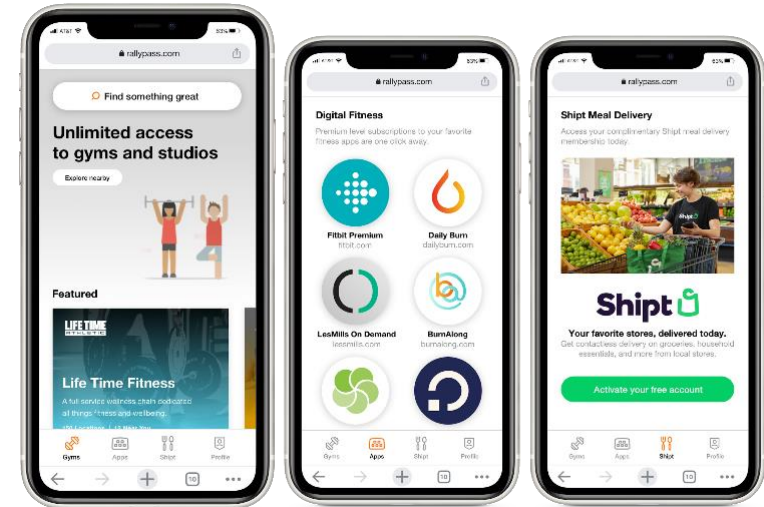
Digital Fitness Partners

35,000 exercise classes



Member flexibility

Monthly option to upgrade or downgrade selection



Accident, Critical Illness, Hospital Indemnity

Current vendor: Cigna

6 responding vendors:

- Cigna
- BCBS
- Securian
- Standard
- Symetra
- Trustmark

Cigna provided a rate decrease for all lines of coverage, along with enhanced wellness incentives.

Accident

- 3% - 15% reduction in premiums
- Increased wellness benefit for Low & Mid Plans
- Enhanced wellness benefits to include preventive dental and vision exams

Accident	Accident Benefits by Plan				Current / Renewal					
					Plan 1		Plan 2		Plan 3	
	Wellness Benefit				\$50 ~~\$75~~		~~\$75~~ \$100		\$100	
	Accidental Death				Included		Included		Included	
	Employee				\$25,000		\$50,000		\$75,000	
	Spouse				\$12,500		\$25,000		\$37,500	
	Child				\$6,250		\$12,500		\$18,750	
	Physician Follow Up				\$50, Max 10		\$75, Max 10		\$125, Max 10	
	Physical Therapy				\$25		\$50		\$75	
	X-Ray				\$10		\$50		\$50	
	Diagnostic Exam				\$10		\$50		\$50	
	Emergency Room				\$100		\$200		\$300	
	Urgent Care				\$100		\$200		\$300	
	Initial Physician Office				\$20		\$100		\$150	
	Fractures				Up to \$4,000		Up to \$8,000		Up to \$10,000	
	Dislocations				Up to \$4,000		Up to \$6,000		Up to \$6,000	
	Ambulance (Ground/Air)				\$200 / \$800		\$300 / \$1,200		\$400 / \$1,600	
	Hospital/ICU Admission				\$500		\$1,000		\$1,500	
Hospital/ICU Confinement				\$100 / \$200		\$200 / \$400		\$300 /\$600		
Rate Guarantee				5 Years						
Enrollment & Premium	Enrollment & Rates	Plan 1	Plan 2	Plan 3	Current	Negotiated	Current	Negotiated	Current	Negotiated
	Employee Only	686	113	72	\$7.52	\$7.29	\$13.98	\$13.28	\$19.68	\$16.73
	Employee + Spouse	46	15	10	\$11.14	\$10.81	\$20.88	\$19.84	\$30.86	\$26.23
	Employee + Children	61	19	7	\$14.24	\$13.81	\$26.70	\$25.37	\$38.08	\$32.37
	Employee + Family	52	12	7	\$18.34	\$17.79	\$34.38	\$32.66	\$49.28	\$41.89
	total by plan	845	159	96						
	Monthly Premium by Plan				\$7,493	\$7,266	\$1,643	\$1,561	\$2,337	\$1,987
	Annual Premium by Plan				\$89,922	\$87,188	\$19,715	\$18,729	\$28,045	\$23,840
	\$ Change at Renewal				-\$2,733		-\$986		-\$4,205	
	% Change at Renewal				-3.0%		-5.0%		-15.0%	
	Total Annual Renewal Premium - All Plans				\$129,758					
	Total Annual Current Premium - All Plans				\$137,682					
	\$ Difference from Current				-\$7,924					
	% Difference from Current				-6%					

Critical Illness

- 10% reduction in premiums
- Added musculoskeletal benefits (\$3,000)
- Enhanced wellness benefits to include preventive dental and vision exams

Critical Illness	Features by Plan		Current / Renewal	
	Benefit Amount/Maximum			
	Employee		Options of \$10,000, \$15,000 or \$25,000	
	Spouse		50% of Employee Amount	
	Child		50% of Employee Amount	
	Guarantee Issue			
	Employee		\$25,000	
	Spouse		50% of Employee Amount	
	Child		50% of Employee Amount	
	Age Reduction		50% at age 70	
	Contract Features			
	Reoccurrence Benefit		Various by Covered Illness	
	Separation Periods		Separation Period: 180 Days	
	Lifetime Maximum		Lesser of 5x Elected Benefit or \$125,000	
	Wellness Benefit		\$100	
	Rate Guarantee		5 Years	
Premium	Monthly Rates per \$1,000		Current	Negotiated
			Non-Tobacco	
	20 - 24		\$0.624	\$0.562
	25 - 29		\$0.732	\$0.659
	30 - 34		\$0.934	\$0.839
	35 - 39		\$1.188	\$1.069
	40 - 44		\$1.490	\$1.332
	45 - 49		\$1.890	\$1.692
	50 - 54		\$2.328	\$20.950
	55 - 59		\$2.860	\$2.574
	60 - 64		\$3.320	\$2.988
	65 - 69		\$3.746	\$3.366
	70 - 74		\$4.008	\$3.607
	75 - 79		\$4.496	\$4.046
	Child Rate per \$1,000		\$0.464	\$0.417
	Wellness Rate per \$50		Included in Rates	

Hospital Indemnity

- 3% - 10% reduction in premiums
- Increased wellness benefit for Low & Mid Plans
- Enhanced wellness benefits to include preventive dental and vision exams
- Enhanced Newborn Care benefit

Cigna													
Hospital Indemnity	Hospital Benefits by Plan				Current / Renewal								
					Plan 1		Plan 2		Plan 3				
	Plan Type				Low		Medium		High				
	Wellness Benefit				\$50 ~~\$100~~		\$75 ~~\$100~~		\$100				
	Hospital / ICU Admission				\$500		\$1,000		\$1,500				
	Days covered				1 Day Per Policy Year								
	Hospital / ICU Confinement				\$100 / \$200		\$200 / \$400		\$200 / \$400				
	Days covered				30 Days Per 90 Days								
	Mental/Nervous				Chronic Condition: \$50		Chronic Condition: \$100		Chronic Condition: \$100				
	Newborn Care				\$200 admission \$100 per day (30 days)		\$200 admission \$100 per day (30 days)		\$200 admission \$100 per day (30 days)				
	Observation Room and/or Short Stay				\$100		\$200		\$200				
	Pre-existing Limitations				None								
	Pregnancy Waiting Period				None								
	Rate Guarantee				5 Years								
Enrollment & Premium	Enrollment & Rates by Plan				Plan 1	Plan 2	Plan 3	Current	Negotiated	Current	Negotiated	Current	Negotiated
	Employee Only				525	95	88	\$12.82	\$12.44	\$23.12	\$21.96	\$28.74	\$25.87
	Employee + Spouse				29	10	8	\$23.12	\$22.43	\$42.02	\$39.92	\$52.18	\$46.96
	Employee + Children				55	7	5	\$23.94	\$23.22	\$41.98	\$39.88	\$51.26	\$46.13
	Employee + Family				26	3	5	\$34.24	\$33.21	\$60.88	\$57.84	\$74.72	\$67.25
	total by plan				635	115	106						
	Monthly Premium by Plan							\$9,608	\$9,322	\$2,885	\$2,740	\$3,576	\$3,219
	Annual Premium by Plan							\$115,295	\$111,864	\$34,620	\$32,885	\$42,918	\$38,630
	\$ Change at Renewal							-\$3,431		-\$1,735		-\$4,288	
	% Change at Renewal							-3.0%		-5.0%		-10.0%	
Total Annual Renewal Premium - All Plans				\$183,379									
Total Annual Current Premium - All Plans				\$192,833									
\$ Difference from Current				-\$9,453									
% Difference from Current				-5%									

FSA, HSA, and COBRA RFP

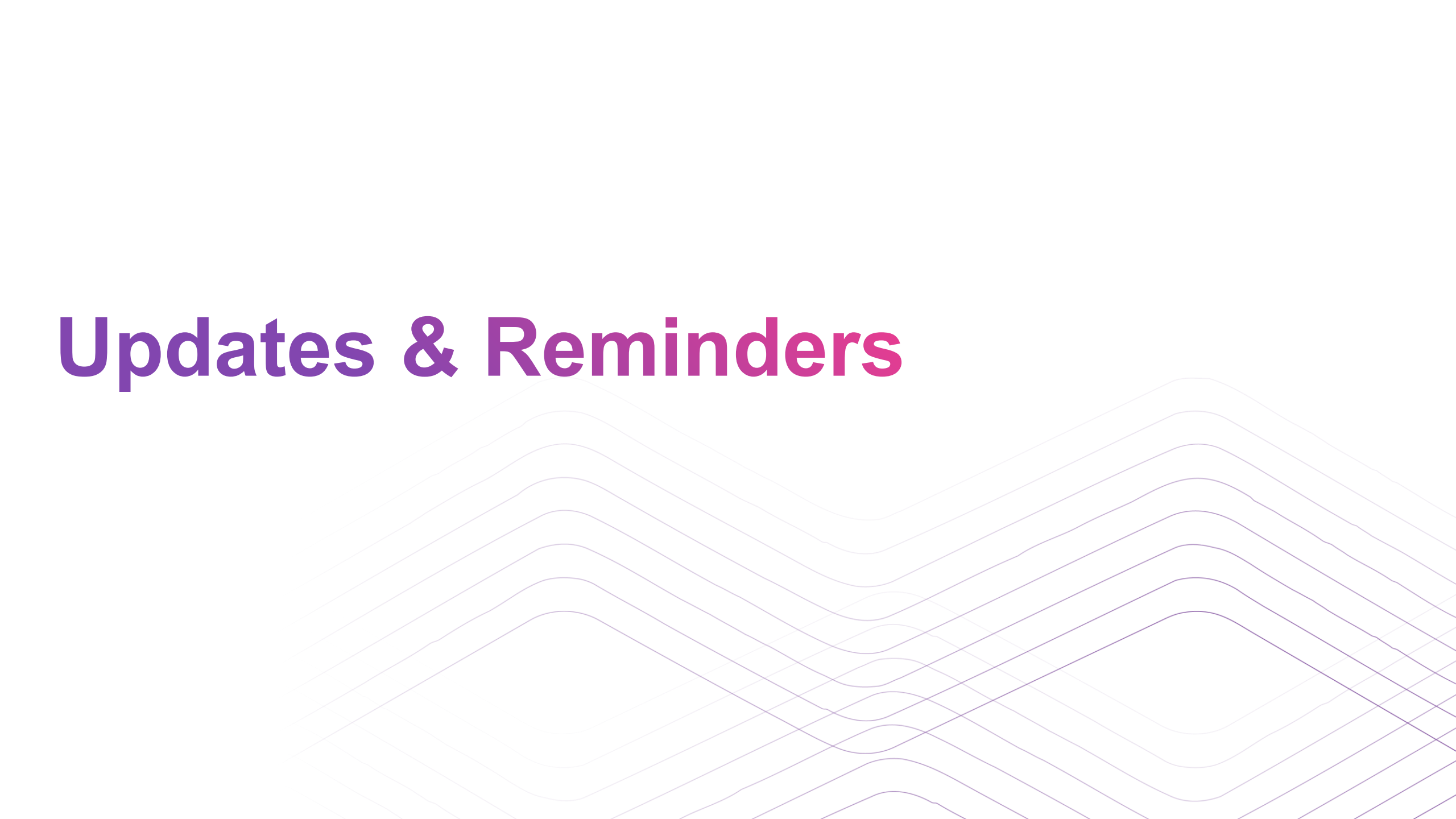
Current vendor: Inspira

5 responding vendors:

- Inspira
- Flexible Benefit Administrators
- Gulf Coast Educators
- TASC
- WEX

Results being analyzed

Updates & Reminders

The background of the slide features a series of concentric, wavy lines in a light purple color. These lines are arranged in a pattern that resembles a series of overlapping, rounded triangles or a stylized mountain range, creating a sense of depth and movement. The lines are more densely packed in the lower half of the slide, where they also overlap to form a grid-like pattern.

Medical Plan & Meeting Dates

For the upcoming year (2026), our medical carriers will continue to be BCBS and HCH. We are actively reviewing our plans and will communicate any potential changes.

2025 – 2026 Meeting Dates

- ❖ September 16, 2025
- ❖ February 18, 2026
- ❖ April 15, 2026
- ❖ May 13, 2026

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