**PARMA CITY SCHOOLS DISTRICT**

**MINUTES**

**INSURANCE COMMITTEE MEETING**

**November 10, 2026**

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

**Financials**

- We discussed the financials for the Insurance Fund. The fund balance as of 10/31/2026 was ($2,568,181). Expenditures exceeded revenues for the month of August by $168,453

**NFP**

- NFP provided their monthly financial update.

Meeting was adjourned at 2:35 p.m.

# Insurance Fund Highlights

- Revenues exceeded expenditures by $168,453 for the month of October due to our Express Scripts rebate check and stop-loss reimbursements.

- The insurance fund balance as of October 31, 2026 was ($2,568,181).

- Through October 31, 2026, expenditures have exceeded revenues by $3,247,160 for fiscal year 2027.

| Fiscal Year | | 2027 | | 2026 | | 2025 |
|---|---|---|---|---|---|---|
| **FY Beg. Balance (cash)** | **$** | **678,979.12** | **$** | **2,345,135.09** | **$** | **5,996,606.30** |
| **Premiums** | | | | | | |
| Employees - Med/Rx | $ | 1,445,517.29 | $ | 4,213,378.16 | $ | 3,562,713.30 |
| Vision - Emp | $ | 525.57 | $ | (123,794.60) | $ | 1,219.19 |
| Board of Education - Med/Rx | $ | 9,548,271.16 | $ | 27,556,902.42 | $ | 22,558,574.57 |
| Vision - BoE | $ | 52,439.93 | $ | 99,293.30 | $ | 127,556.01 |
| Misc | $ | - | $ | 4,229.70 | $ | 86,789.14 |
| ***Total Revenue*** | ***$*** | ***11,046,753.95*** | ***$*** | ***31,750,008.98*** | ***$*** | ***26,336,852.21*** |
| ***Total Expense*** | ***$*** | ***14,293,913.68*** | ***$*** | ***33,416,164.95*** | ***$*** | ***29,988,323.42*** |
| ***Reserve Gain/(Loss)*** | ***$*** | ***(3,247,159.73)*** | ***$*** | ***(1,666,155.97)*** | ***$*** | ***(3,651,471.21)*** |
| **Claims** | | | | | | |
| Medical | $ | 13,859,062.08 | $ | 21,733,747.53 | $ | 19,231,963.84 |
| Prescription | $ | 120,487.28 | $ | 8,415,700.47 | $ | 7,243,294.84 |
| Vision | $ | 49,873.44 | $ | (41,544.68) | $ | 103,618.71 |
| **Fixed Costs & Other** | | | | | | |
| Administration Fee | $ | 152,806.24 | $ | 681,843.49 | $ | 684,268.35 |
| Stop Loss Premiums | $ | - | $ | 2,349,743.48 | $ | 2,428,395.73 |
| Grail | $ | - | $ | 424.50 | $ | - |
| Consultant/Legal Fees | $ | 95,350.42 | $ | 258,369.83 | $ | 255,276.79 |
| Subrogation | $ | - | $ | 1,688.20 | $ | 7,378.17 |
| Health Fair/Wellness | $ | - | $ | - | $ | 5,950.48 |
| ACA Fees | $ | 8,180.98 | $ | 7,165.13 | $ | 7,323.15 |
| Misc | $ | 8,153.24 | $ | 9,027.00 | $ | 20,853.36 |
| **FY Ending Balance (cash)** | **$** | **(2,568,180.61)** | **$** | **678,979.12** | **$** | **2,345,135.09** |

# FY 2027 Insurance Fund by Month

| Total FYTD | | | July | August | September | October |
|---|---|---|---|---|---|---|
| | **Premiums** | | | | | |
| $ 1,445,517.29 | Employees | (3) | $ 306,941.78 | $ 302,202.53 | $ 338,033.39 | $ 498,339.59 |
| $ 525.57 | Vision - Emp | (5) | $ 98.18 | $ 102.66 | $ 140.47 | $ 184.26 |
| $ 9,548,271.16 | Board of Education | (2) | $ 2,279,594.39 | $ 2,204,786.21 | $ 2,503,504.49 | $ 2,560,386.07 |
| $ 52,439.93 | Vision - BOE | (4) | $ 12,599.50 | $ 12,198.17 | $ 13,676.14 | $ 13,966.12 |
| $ - | Misc | (1) | $ - | | | |
| $ 11,046,753.95 | ***Total Revenue*** | | *$ 2,599,233.85* | *$ 2,519,289.57* | *$ 2,855,354.49* | *$ 3,072,876.04* |
| $ 14,293,913.68 | ***Total Expense*** | | *$ 4,842,463.19* | *$ 4,276,427.78* | *$ 2,270,599.91* | *$ 2,904,422.80* |
| $ (3,247,159.73) | ***Reserve Gain/(Loss)*** | | *$ (2,243,229.34)* | *$ (1,757,138.21)* | *$ 584,754.58* | *$ 168,453.24* |
| | **Claims** | | | | | |
| $ 13,859,062.08 | Medical | (1) | $ 4,224,122.97 | $ 4,152,603.07 | $ 2,626,596.80 | $ 2,855,739.24 |
| $ 120,487.28 | Prescription | (2) | $ 517,050.77 | $ 41,288.31 | $ (440,529.14) | $ 2,677.34 |
| $ 49,873.44 | Vision | (5) | $ 18,320.75 | $ 21,667.08 | $ 9,885.61 | |
| | **Fixed Costs & Other** | | | | | |
| $ 152,806.24 | Administration Fee | (4) | $ 53,589.88 | $ 49,768.18 | $ 49,349.18 | $ 99.00 |
| $ - | Stop Loss Premiums | (3) | $ - | | | |
| $ - | Grail | | $ - | | | |
| $ 95,350.42 | Consultant/Legal Fees | (6) | $ 21,197.84 | $ 5,856.14 | $ 25,297.46 | $ 42,998.98 |
| $ - | Subrogation | (7) | $ - | | | |
| $ - | Health Fair/Wellness | (9) | $ - | | | |
| $ 8,180.98 | ACA Fees | (8) | $ 8,180.98 | | | |
| $ 8,153.24 | Misc | (10) | $ - | $ 5,245.00 | | $ 2,908.24 |

# FY 2026 Insurance Fund by Month

| Total FYTD | | | July | August | September | October |
|---|---|---|---|---|---|---|
| | **Premiums** | | | | | |
| $ 4,213,378.16 | Employees | (3) | $ 279,078.08 | $ 279,692.52 | $ 314,458.76 | $ 476,186.68 |
| $ (123,794.60) | Vision - Emp | (5) | $ 86.40 | $ 81.43 | $ 86.33 | $ 128.55 |
| $ 27,556,902.42 | Board of Education | (2) | $ 1,973,086.39 | $ 1,965,193.53 | $ 2,309,300.26 | $ 2,345,030.02 |
| $ 99,293.30 | Vision - BOE | (4) | $ 9,827.71 | $ 9,774.03 | $ 10,685.91 | $ 10,877.42 |
| $ 4,229.70 | Misc | (1) | $ - | $ - | $ - | $ - |
| $ 31,750,008.98 | ***Total Revenue*** | | *$ 2,262,078.58* | *$ 2,254,741.51* | *$ 2,634,531.26* | *$ 2,832,222.67* |
| $ 33,416,164.95 | ***Total Expense*** | | *$ 4,332,759.39* | *$ 3,330,770.77* | *$ 3,284,830.44* | *$ 3,483,639.06* |
| $ (1,666,155.97) | ***Reserve Gain/(Loss)*** | | *$ (2,070,680.81)* | *$ (1,076,029.26)* | *$ (650,299.18)* | *$ (651,416.39)* |
| | **Claims** | | | | | |
| $ 21,733,747.53 | Medical | (1) | $ 3,188,788.55 | $ 2,287,310.26 | $ 2,727,339.02 | $ 2,211,866.39 |
| $ 8,415,700.47 | Prescription | (2) | $ 804,509.98 | $ 804,032.29 | $ 290,792.49 | $ 937,642.31 |
| $ (41,544.68) | Vision | (5) | $ 10,432.37 | $ 5,111.76 | $ 7,724.41 | $ 10,729.97 |
| | **Fixed Costs & Other** | | | | | |
| $ 681,843.49 | Administration Fee | (4) | $ 111,809.03 | $ 6,851.60 | $ 58,226.02 | $ 111,639.99 |
| $ 2,349,743.48 | Stop Loss Premiums | (3) | $ 194,173.70 | $ 194,012.56 | $ 190,950.90 | $ 190,950.90 |
| $ 424.50 | Grail | | $ - | $ 424.50 | $ - | |
| $ 258,369.83 | Consultant/Legal Fees | (6) | $ 10,757.63 | $ 28,698.40 | $ 9,725.00 | $ 20,778.80 |
| $ 1,688.20 | Subrogation | (7) | $ 108.00 | $ 317.40 | $ 72.60 | $ 30.70 |
| $ - | Health Fair/Wellness | (9) | $ - | $ - | $ - | $ - |
| $ 7,165.13 | ACA Fees | (8) | $ 7,165.13 | $ - | $ - | $ - |
| $ 9,027.00 | Misc | (10) | $ 5,015.00 | $ 4,012.00 | $ - | $ - |

# FY 2025 Insurance Fund by Month

| Total FYTD | | | July | August | September | October |
|---|---|---|---|---|---|---|
| | **Premiums** | | | | | |
| $ 3,297,431.72 | Employees | (3) | $ 251,585.16 | $ 356,767.04 | $ 258,585.36 | $ 268,525.27 |
| $ 1,126.61 | Vision - Emp | (5) | $ 82.29 | $ 124.76 | $ 82.53 | $ 102.74 |
| $ 20,590,967.02 | Board of Education | (2) | $ 1,653,749.57 | $ 1,634,594.86 | $ 1,762,275.77 | $ 1,918,585.71 |
| $ 116,526.20 | Vision - BOE | (4) | $ 9,927.18 | $ 9,610.08 | $ 9,890.49 | $ 10,667.55 |
| $ 86,789.14 | Misc | (1) | $ 35,742.30 | $ - | $ - | $ - |
| $ 24,092,840.69 | ***Total Revenue*** | | *$ 1,951,086.50* | *$ 2,001,096.74* | *$ 2,030,834.15* | *$ 2,197,881.27* |
| $ 28,409,299.73 | ***Total Expense*** | | *$ 3,159,805.35* | *$ 3,002,281.93* | *$ 2,844,970.77* | *$ 2,271,826.04* |
| $ (2,209,904.04) | ***Reserve Gain/(Loss)*** | | *$ (1,208,718.85)* | *$ (1,001,185.19)* | *$ (814,136.62)* | *$ (73,944.77)* |
| | **Claims** | | | | | |
| $ 17,853,526.87 | Medical | (1) | $ 1,718,660.69 | $ 2,059,783.12 | $ 2,138,711.93 | $ 1,159,992.59 |
| $ 7,084,759.57 | Prescription | (2) | $ 897,494.95 | $ 630,277.54 | $ 419,926.09 | $ 822,033.10 |
| $ 94,235.76 | Vision | (5) | $ - | $ 15,592.20 | $ 7,571.11 | $ 10,908.91 |
| | **Fixed Costs & Other** | | | | | |
| $ 679,436.35 | Administration Fee | (4) | $ 148,603.01 | $ 51,705.32 | $ 52,963.76 | $ 53,188.13 |
| $ 2,428,395.73 | Stop Loss Premiums | (3) | $ 364,408.60 | $ 203,042.08 | $ 202,617.10 | $ 205,426.19 |
| $ - | Grail | | $ - | | | |
| $ 227,967.79 | Consultant/Legal Fees | (6) | $ 18,488.60 | $ 34,430.30 | $ 8,545.60 | $ 18,181.00 |
| $ 6,850.67 | Subrogation | (7) | $ 330.02 | $ 829.44 | $ 868.58 | $ 2,096.12 |
| $ 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 | $ - |

| FY 2027 Insurance Claims | | | |
|---|---|---|---|
| | MMO | Express Scripts | Total |
| 07/03/26 | 205,385.78 | 211,625.42 | 417,011.20 |
| 07/10/26 | 545,412.37 | 12,913.56 | 558,325.93 |
| 07/17/26 | 432,129.62 | 31,295.23 | 463,424.85 |
| 07/24/26 | 502,779.47 | 19,293.49 | 522,072.96 |
| 07/31/26 | 599,080.77 | 3,973.24 | 603,054.01 |
| 08/07/26 | 268,830.03 | 20,184.30 | 289,014.33 |
| 08/14/26 | 150,007.47 | 0.00 | 150,007.47 |
| 08/21/26 | 191,320.63 | 4,740.66 | 196,061.29 |
| 08/28/26 | 49,304.30 | 42.53 | 49,346.83 |
| 09/04/26 | 15,515.73 | 3,611.37 | 19,127.10 |
| 09/11/26 | 35,727.31 | 4,972.11 | 40,699.42 |
| 09/18/26 | 76,489.44 | 15,578.81 | 92,068.25 |
| 09/25/26 | 13,540.50 | 0.00 | 13,540.50 |
| 10/02/26 | 14,016.71 | 2,776.34 | 16,793.05 |
| 10/09/26 | 5,187.33 | 0.00 | 5,187.33 |
| 10/16/26 | 0.00 | 0.00 | 0.00 |
| 10/23/26 | 0.00 | 0.00 | 0.00 |
| 10/30/26 | 0.00 | 0.00 | 0.00 |
| 11/06/26 | 11,147.72 | 0.00 | 11,147.72 |

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November 10, 2026

# Parma City School District
# Insurance Committee Meeting

1. EXPERIENCE
   1.1. Parma Experience
      1.1.1. Variance is at $2,317,420 (72.77% loss ratio)
   1.2. GLCOG Experience
      1.2.1. Variance was -$698,657 (101.9% loss ratio)
      1.2.2. Medical claims were up 8.6%
      1.2.3. Rx claims were up 19%
      1.2.4. Overall costs were up 11.2%

2. FIRST STOP HEALTH
   2.1. IMPLEMENTATION UNDERWAY (MAGNETS, FLYERS, ETC WILL BE COMING)

3. PLAN SOURCE
   3.1. IN PRODUCTION

4. WELLNESS PROGRAM
   4.1. PRESENTATION FROM WELLNESS IQ NEXT MONTH

5. OTHER ITEMS
   5.1. TREND DATA

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**Benefits and Life**
Actuarial Services

# 2027 Medical Cost Trend Benchmarks

| MEDICAL | RX | MED/RX | DENTAL | VISION |
|---|---|---|---|---|
| **9.0%** | **11.5%** | **9.6%** | **4.5%** | **2.5%** |

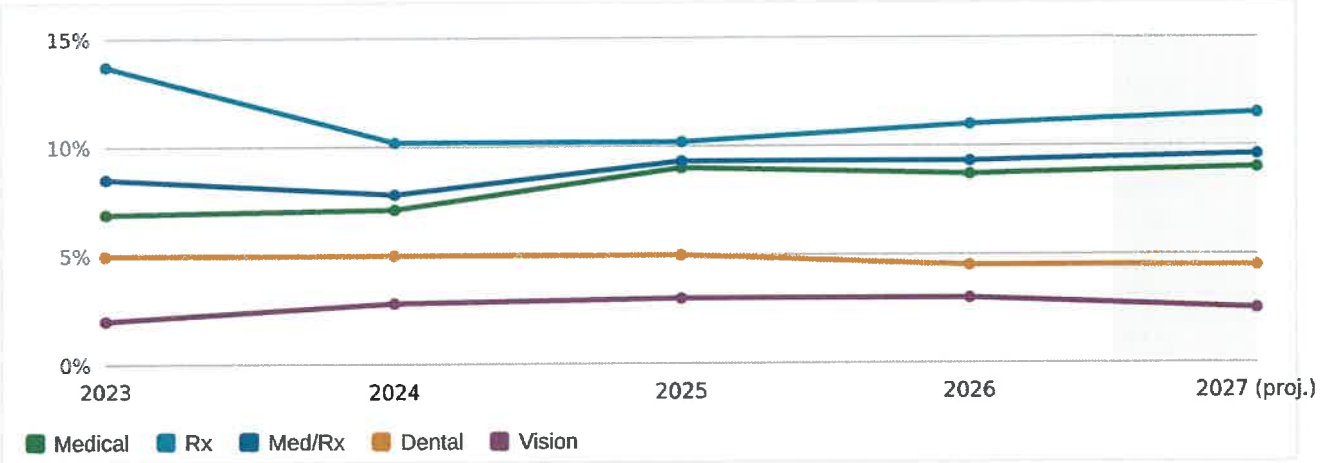
## Prospective Trend Rates Projected for 2027

| SURVEY SOURCE | MEDICAL | RX | MED/RX | DENTAL | VISION |
|---|---|---|---|---|---|
| Aon Consulting Health Trend Survey | 8.9% | — | 9.5% | — | — |
| PwC "Behind the Numbers" | 8.2% | — | 9.0% | — | — |
| Segal Health Plan Cost Trend Survey | 9.9% | 11.5% | 10.3% | 4.5% | 2.5% |
| **National Health Care Trend Survey Averages** | **9.0%** | **11.5%** | **9.6%** | **4.5%** | **2.5%** |

## Retrospective Trend Rates

| YEAR | MEDICAL | RX | MED/RX | DENTAL | VISION |
|---|---|---|---|---|---|
| 2026 | 8.7% | 11.0% | 9.3% | 4.5% | 3.0% |
| 2025 | 9.0% | 10.2% | 9.3% | 5.0% | 3.0% |
| 2024 | 7.1% | 10.2% | 7.8% | 5.0% | 2.8% |
| 2023 | 6.9% | 13.7% | 8.5% | 5.0% | 2.0% |

## Five-Year View Survey averages by product




Notes: Rates reflect published national survey averages before plan design, demographic and geographic adjustments. Sources: Aon Consulting Health Trend Survey; PwC, "Behind the Numbers"; Segal Health Plan Cost Trend Survey. Aon and PwC did not release 2027 Rx rates.

NFP, an Aon company. For internal and client-advisory use. Trend rates are estimates and are not a guarantee of future cost.
Prepared by Actuarial Services | Refreshed August 2026

**For your business.**
**For your people.**
**For your life.**

## EXPERIENCE BY PLAN YEAR
## PARMA CITY SCHOOLS

**Preliminary**

| Plan Year | Contracts | | | | Claims | | | | | | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 26/27 | CC | MBR | Premium | Fees | Medical | Rx Claims | Rx Fees | Rx Rebate | Total Rx | SLR | Total | Cost | Variance |
| Jul-26 | 1,218 | 2,596 | $2,575,618 | $539,741 | $0 | $701,958 | $0 | $0 | $701,958 | $0 | $701,958 | $1,241,700 | $1,333,918 |
| Aug-26 | 1,184 | 2,542 | $3,051,749 | $527,190 | $0 | $837,229 | $0 | $0 | $837,229 | $0 | $837,229 | $1,364,418 | $1,687,330 |
| Sep-26 | 1,214 | 2,586 | $2,881,799 | $542,930 | $2,603,045 | $780,393 | $2,780 | ($300,550) | $482,623 | ($42,971) | $3,042,698 | $3,585,628 | ($703,829) |
| Oct-26 | | | | | | | | | | | | | |
| Nov-26 | | | | | | | | | | | | | |
| Dec-26 | | | | | | | | | | | | | |
| Jan-27 | | | | | | | | | | | | | |
| Feb-27 | | | | | | | | | | | | | |
| Mar-27 | | | | | | | | | | | | | |
| Apr-27 | | | | | | | | | | | | | |
| May-27 | | | | | | | | | | | | | |
| Jun-27 | | | | | | | | | | | | | |
| **Total** | 3,616 | 7,724 | $8,509,166 | $1,609,861 | $2,603,045 | $2,319,580 | $2,780 | ($300,550) | $2,021,810 | ($42,971) | $4,581,885 | $6,191,746 | $2,317,420 |
| **Average** | 1,205 | 2,575 | $2,836,389 | $536,620 | $867,682 | $773,193 | $927 | ($100,183) | $673,937 | ($14,324) | $1,527,295 | $2,063,915 | |
| **PEPM** | | | $2,353.20 | $445.20 | $719.87 | $641.48 | $0.77 | ($83.12) | $559.13 | ($11.88) | $1,267.11 | $1,712.32 | |

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Fees: MMO Admin/DM, MMO Adjustments, MMO/Sigmatico SL, Internal SL, FSA/HRA card fees, agent/broker, BenXpress, ACA, Vitality, wellness allocations, accounting fees, actuarial services, HRA funding

## EXPERIENCE BY PLAN YEAR
## GREAT LAKES COUNCIL OF GOVERNMENTS

**Preliminary**

| Plan Year | Contracts | | | | Claims | | | | | | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 26/27 | CC | MBR | Premium | Fees | Medical | Rx Claims | Rx Fees | Rx Rebate | Total Rx | SLR | Total | Cost | Variance |
| Jul-26 | 5,382 | 13,270 | $11,568,148 | $1,791,415 | $7,257,980 | $2,644,184 | $17,282 | $0 | $2,661,466 | ($34,618) | $9,884,828 | $11,676,243 | ($108,095) |
| Aug-26 | 5,334 | 13,185 | $11,935,295 | $1,741,232 | $8,010,515 | $2,950,968 | $17,282 | $0 | $2,968,250 | ($614,184) | $10,364,581 | $12,105,813 | ($170,518) |
| Sep-26 | 5,458 | 13,409 | $11,971,925 | $1,743,684 | $10,152,563 | $2,941,912 | $26,309 | ($1,576,087) | $1,392,134 | ($896,412) | $10,648,284 | $12,391,969 | ($420,044) |
| Oct-26 | | | | | | | | | | | | | |
| Nov-26 | | | | | | | | | | | | | |
| Dec-26 | | | | | | | | | | | | | |
| Jan-27 | | | | | | | | | | | | | |
| Feb-27 | | | | | | | | | | | | | |
| Mar-27 | | | | | | | | | | | | | |
| Apr-27 | | | | | | | | | | | | | |
| May-27 | | | | | | | | | | | | | |
| Jun-27 | | | | | | | | | | | | | |
| **Total** | 16,174 | 39,864 | $35,475,367 | $5,276,331 | $25,421,058 | $8,537,063 | $60,873 | ($1,576,087) | $7,021,849 | ($1,545,214) | $30,897,693 | $36,174,025 | ($698,657) |
| **Average** | 5,391 | 13,288 | $11,825,122 | $1,758,777 | $8,473,686 | $2,845,688 | $20,291 | ($525,362) | $2,340,616 | ($515,071) | $10,299,231 | $12,058,008 | |
| **PEPM** | | | $2,193.36 | $326.22 | $1,571.72 | $527.83 | $3.76 | ($97.45) | $434.14 | ($95.54) | $1,910.33 | $2,236.55 | |
| **% Change** | *26.5%* | *21.4%* | *11.4%* | *28.7%* | *-8.6%* | *19.0%* | *-39.4%* | *-12.9%* | *27.3%* | *-68.4%* | *8.7%* | *11.2%* | |

| Plan Year | Contracts | | | | Claims | | | | | | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 25/26 | CC | MBR | Premium | Fees | Medical | Rx Claims | Rx Fees | Rx Rebate | Total Rx | SLR | Total | Cost | Variance |
| Jul-25 | 4,218 | 10,928 | $8,354,416 | $1,096,869 | $7,841,297 | $2,334,184 | $82,430 | $17,400 | $2,434,015 | ($336,996) | $9,938,316 | $11,035,184 | ($2,680,768) |
| Aug-25 | 4,189 | 10,852 | $8,311,376 | $1,119,899 | $7,268,500 | $1,733,971 | $47,951 | ($129,451) | $1,652,471 | ($297,929) | $8,623,042 | $9,742,941 | ($1,431,565) |
| Sep-25 | 4,283 | 11,010 | $8,463,825 | $1,110,656 | $6,950,326 | $1,869,472 | $4,699 | ($1,343,298) | $530,873 | ($653,205) | $6,827,993 | $7,938,649 | $525,176 |
| Oct-25 | 4,279 | 11,011 | $8,479,747 | $962,660 | $6,775,853 | $1,832,149 | $16,394 | $0 | $1,848,542 | ($696,108) | $7,928,288 | $8,890,948 | ($411,201) |
| Nov-25 | 4,278 | 10,988 | $8,476,049 | $1,100,965 | $5,624,708 | $1,775,313 | $14,140 | $60,020 | $1,849,473 | ($502,362) | $6,971,819 | $8,072,784 | $403,265 |
| Dec-25 | 4,277 | 10,969 | $8,187,858 | $1,112,892 | $7,466,685 | $1,927,055 | $26,643 | ($1,588,534) | $526,240 | ($1,193,947) | $6,798,977 | $7,911,869 | $275,989 |
| Jan-26 | 4,278 | 10,956 | $8,395,993 | $1,082,376 | $11,884,471 | $1,656,836 | $17,282 | $0 | $1,674,118 | ($6,158,964) | $7,399,625 | $8,482,001 | ($86,008) |
| Feb-26 | 4,281 | 10,967 | $8,428,825 | $1,083,643 | $5,974,793 | $1,401,483 | $17,282 | $0 | $1,418,765 | ($804,473) | $6,589,084 | $7,672,727 | $756,098 |
| Mar-26 | 4,276 | 10,934 | $8,405,623 | $1,086,110 | $7,210,956 | $1,725,312 | $28,228 | ($1,462,151) | $291,389 | ($942,313) | $6,560,031 | $7,646,141 | $759,483 |
| Apr-26 | 4,271 | 10,931 | $8,429,743 | $1,062,139 | $7,324,800 | $1,688,833 | $17,282 | $0 | $1,706,115 | ($1,238,151) | $7,792,764 | $8,854,903 | ($425,160) |
| May-26 | 4,270 | 10,918 | $8,416,725 | $1,074,386 | $6,528,936 | $3,078,833 | $17,282 | $0 | $3,096,115 | ($1,121,303) | $8,503,748 | $9,578,134 | ($1,161,409) |
| Jun-26 | 4,243 | 10,841 | $8,353,303 | $1,069,708 | $7,073,415 | $1,660,580 | $28,228 | ($1,275,537) | $413,271 | ($1,528,279) | $5,958,407 | $7,028,115 | $1,325,188 |
| **Total** | 51,143 | 131,305 | $100,703,485 | $12,962,303 | $87,924,740 | $22,684,020 | $317,841 | ($5,721,551) | $17,441,385 | ($15,474,030) | $89,892,095 | $102,854,398 | ($2,150,912) |
| **Average** | 4,262 | 10,942 | $8,391,957 | $1,080,192 | $7,327,062 | $1,890,335 | $26,487 | ($476,796) | $1,453,449 | ($1,289,503) | $7,491,008 | $8,571,200 | |
| **PEPM** | | | $1,969.06 | $253.45 | $1,719.19 | $443.54 | $6.21 | ($111.87) | $341.03 | ($302.56) | $1,757.66 | $2,011.11 | |

NFP
An Aon Company

Fees: MMO Admin/DM, MMO Adjustments, MMO/Sigmatico SL, Internal SL, FSA/HRA card fees, agent/broker, BenXpress, ACA, Vitality, wellness allocations, accounting fees, actuarial services, HRA funding




PCSD
Parma City School District

# 24/7 care when you need it.

Get convenient care for your health — all via phone or video. Parma City School District provides First Stop Health to medical enrolled employees and their covered dependents. A visit costs $0!

### On-demand medical visits

Getting the care you need shouldn't be a pain. Board-certified providers are available 24/7 via phone or video!

### Diagnosis & treatment

Get immediate support, including prescriptions when appropriate* for:

- Sore Throat
- Cough Sinus
- Issues Skin
- Rash
- UTI
- Rx Refill*
- Pink Eye
- Fever
- Earache
- Cold & Flu
- Medical Questions
- And more!

## Activate your account

*Use the last 4 digits of your SSN to claim your account!*

firststophealth.com | 888-691-7867

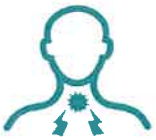
*First Stop Health services are not intended to constitute a health plan. *Providers at First Stop Health do not prescribe controlled substances. Costs according to your medical plan may apply for prescriptions.*

First Stop Health

# TOP 10 REASONS

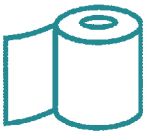
## members use First Stop Health

PCSD
Parma City School District

1 
Sore Throat

2 
Cough

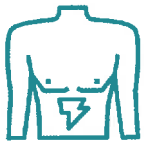
3 
Sinus Infection

4 
Urinary Tract Infection

5 
Skin Rash

6 
Eye Infection

7 
Ear Ache

8 
Upset Stomach

9 
Muscle/Joint Pain

10 
Rx Refill*

## Download the app

Parma City School District provides First Stop Health to medical enrolled employees and their covered dependents. A visit costs $0! Scan to get started!

First Stop Health services are not intended to constitute a health plan. *Providers at First Stop Health do not prescribe controlled substances. Costs according to your medical plan may apply for prescriptions.

firststophealth.com | mobile app | (888) 691-7867

First Stop Health

# 3 easy ways to get care!

Parma City School District provides First Stop Health to medical enrolled employees and their covered dependents. A visit costs $0!




## Mobile App

Download the First Stop Health mobile app

Claim your account using the last 4 digits of your SSN

## Website

Go to firststophealth.com and click 'claim my account'

Claim your account using the last 4 digits of your SSN

## Phone Call

Call us at 888-691-7867

## Scan to get Care!

Scan to get the app, go to firststophealth.com or call (888) 691-7867.

PCSD
Parma City School District

First Stop Health

# Virtual Urgent Care FAQs



## When can I use urgent care?

We know that illness or medical questions can come up at any time, day or night. That's why our doctors are available 24/7, even on weekends and holidays.

## How much does it cost?

Your employer provides First Stop Health's services at no cost to you. There are no hidden fees or copays, so you can focus on feeling better.

## Do I need to use my insurance card?

You might associate healthcare with health insurance. But that isn't the case here! We are separate from insurance, so no insurance is needed to request a visit.

## Who can have a visit?

Primary members and their adult eligible dependents (18+) can request visits on our mobile app, website, or by calling 888-691-7867.

Dependents age 16-17 can request their own visits by phone ONLY if their concerns are related to sexual health. Otherwise, primary members should request visits on behalf of minor dependents through their primary profiles.