



LAKE HAVASU UNIFIED SCHOOL DISTRICT EMPLOYEE BENEFIT TRUST

NOTICE OF PUBLIC MEETING

Thursday, October 18, 2019 5:00 p.m.
2200 Havasupai Blvd. – Governing Board Conference Room
Lake Havasu City, AZ 86403

MEMBERS OF THE LAKE HAVASU UNIFIED SCHOOL DISTRICT EMPLOYEE BENEFIT TRUST BOARD OF TRUSTEES WILL ATTEND EITHER IN PERSON OR BY TELEPHONE CONFERENCE CALL.

AGENDA

REGULAR MEETING SESSION:

5:00 p.m.

1. Routine Opening of Meeting - Call to Order

Chairperson

- 1.1 Roll Call
- 1.2 Pledge of Allegiance/Moment of Silence
- 1.3 Call for an Executive Session

(If the situation warrants, an Executive Session may be held during the meeting, pursuant to A.R.S. §38.431.03 (A)(2) for "Discussion or consideration of records exempt by law from public inspection, including the receipt and discussion of information or testimony that is specifically required to be maintained as confidential by state or federal law" or (A)(3) for "Discussion or consultation for legal advice with the attorney or attorneys of the public body.")

2. Call to the Public

Chairperson

(Form BEDH-E is required to address the Board during Call to the Public. Form must be turned in to the Secretary before the meeting starts. There will be a five (5) minute time limit. At this time, the Chairperson will call for comments from members of the public on items not on the agenda. Because of restrictions imposed by A.R.S. §38.431.01, discussion and action on items brought before the Board during this time will be limited to directing staff to study the matter or rescheduling the matter for further consideration and decision at a later date.)

3. New Business

- 3.1 Approval of Meeting Minutes - 07/18/19 Chairperson
- 3.2 Approval of June-August Financial Reports ECA
- 3.3 Review of IBNP Report for 06/30/19 ECA
- 3.4 Discussion and Possible Action re Sale of Remaining Clinic Inventory Chairperson
- 3.5 Discussion and Possible Action re RFPs for TPA and/or PBM ECA
- 3.6 Updates and Announcements ECA

4. Adjournment

Chairperson

**NEXT SCHEDULED MEETING OF
THE LHSEBT TRUST BOARD**

February 05-06, 2020 (Renewal) – Time TBD

MEMORANDUM

TO: **LHSEBT Trustees**

FROM: **ERIN P. COLLINS & ASSOCIATES, INC. (ECA)**
Storm Kinion, Group Benefits Specialist

DATE: October 10, 2019

RE: July 18, 2019 Regular Meeting Minutes

Attached are the minutes from the Trust meeting held July 18, 2019. These minutes were previously distributed for review and any requested revisions have been incorporated.

We would request approval of the minutes as presented.

If you should have any questions between now and the date of the meeting, feel free to call or email me at (928) 753-4700 x305 or stormk@ecollinsandassociates.com.

LAKE HAVASU SCHOOLS EMPLOYEE BENEFIT TRUST

2200 Havasupai Blvd., Lake Havasu City, AZ 86403

Trust Board Minutes

July 18, 2019

REGULAR MEETING:

1. Routine Opening of Meeting – Call to Order

The Regular Meeting of the Board of Trustees of the Lake Havasu Schools Employee Benefit Trust was called to order by Trust Chairperson, Marcia Cox, in the District Boardroom, 2200 Havasupai Blvd., Lake Havasu City, Arizona at 5:01 p.m. on July 18, 2019.

1.1 Roll Call

BOARD MEMBERS PRESENT: Marcia Cox, Chairperson
 Hal Christiansen, Vice Chairperson
 Amy Barney, Trustee

BOARD MEMBERS ABSENT: Dr. Fadi Atassi, Trustee
 Julie Sasseen, Trustee

GOVERNING BOARD MEMBERS N/A
PRESENT:

ADMINISTRATION PRESENT: N/A

OTHERS:

 Erin Collins, ECA – Broker/Consultant
 Storm Kinion, ECA – Broker/Consultant
 5 Others

1.2 Pledge of Allegiance/Moment of Silence

1.3 Call for an Executive Session
N/A

2. Call to the Public

- Kathryn Hubert is concerned that there are limited codes and they all fall under the Psychotherapy which requires meeting your deductible and paying a copay.
- Kathryn Hubert would like to know if the Employee Assistance Program is going to be reinstated. She would like them to be reconsidered.

3. Old Business

3.1 Update on the Clinic Closure

Mr. Collins reported on the matter of the final disposition of equipment. ECA will work with Trustee Sasseen, before the next Trust meeting, to obtain an idea of reasonable prices to sell the remaining items from the Clinic. Chairperson Cox advised that she has a list of everything gifted to the District along with the list Ms. Schulenberg provided of items she had inventoried. She also stated she wanted the sale to be held later in the year, possibly during October. Prior to the sale, Chairperson Cox would like the sale marketed on the website as well as Trustee Sasseen sending to providers.

4. New Business

Trustee Barney made a motion to review new business, seconded by Vice Chairperson Christiansen and unanimously approved.

4.1 Update on 2019-20 Open Enrollment and Renewal

Mr. Collins reported Open Enrollment was held from April 22 through May 10, 2019. A total of 13 employees enrolled in the High Deductible Health Plan (HDHP). There were some issues with the transfer of files with the District's new software that is being worked through. The Summary of Benefits and Coverage (SBC's) have gone out and the Summary Plan Descriptions have been loaded to the website.

A retiree emailed the District wanting to know why the retiree rates increased by 20%. Mr. Collins reported that ECA has been unable to determine the rate amount the member quoted however, they are still looking into the matter. Mr. Collins did point out that even though there was an increase in premiums there was also an increase in benefits and a decrease in the out of pocket maximum. Chairperson Cox requested the retiree rates be posted to the website as well.

Mr. Collins further reported the stop loss renewal was finalized and the budget was updated to properly reflect the premiums. The budgeted amount of \$8.52/PEPM (per employee per month) for Clinic Operations was zeroed out and moved to the reinsurance line and the remainder of the funds needed were taken from the claims fund in the amount of \$231,000. Teladoc was updated to reflect that members in the HDHP have a lower PEPM expense to the Trust.

In conclusion, Mr. Collins reported there was a very small change to the Trustee's Fiduciary Liability Insurance due to a slight increase in premium from \$3,848 to \$3,998.

Chairperson Cox inquired if a third laser was required for stop loss renewal. Mr. Collins confirmed there was a third laser added advising there would be additional information on the stop loss recovery when Ms. Kinion reviewed the financials. Mr. Collins also reported that the laser amounts are given to the Actuary; he builds the assumption of full payments into the rate renewal.

4.2 Approval of Meeting Minutes: March 20 and June 03, 2019.

Vice Chairperson Christiansen moved to approve the meeting minutes for March 20 and June 03, 2019 as presented, seconded by Trustee Barney and unanimously approved.

4.3 Review of Financial Report for February – May 2019.

Ms. Kinion reviewed the financial report for the month ending May 31, 2019. Ms. Kinion reported overall revenue was at \$631,256 with expenses at \$388,644. The YTD cash position is \$210,844 with an IBNP of (\$1,451,836), making the All Years Surplus \$2.3M. The plan received a stop loss reimbursement totaling \$75,265 and an Rx rebate totaling \$50,313, both of which contributed to the month's positive financial position.

Gold Plan medical claims are running at 120% due to 2 new large claims totaling \$148,074. The Gold Rx claims are running at 122% due to specialty medications and high utilization. Silver Rx is over budget due to under budgeting.

The Trust has 14 large claims that exceed 50% of the specific deductible of \$130,000 totaling \$2,789,066. The claims have exceeded the specific deductible by \$1,328,959 of which only \$912,347 is reimbursable due to two claimants having lasers. To date \$443,561 has been received and Gilsbar is in the process of seeking the remaining \$468,000. Chairperson Cox requested confirmation that there was approximately \$416,000 that would not be reimbursed due to lasers which was confirmed by Ms. Kinion. She also inquired as to how long it takes to receive the stop loss reimbursements; Mr. Collins reported it can vary but normally 90 – 120 days.

Trustee Barney moved to approve the February – May 2019 Financial Reports, seconded by Vice Chairperson Christiansen, and unanimously approved.

4.3 Updates and Announcements

Mr. Collins provided a follow-up to the Gilsbar Eligibility Feed Error for retirees on the Silver plan. ECA discovered the error and after negotiating with Gilsbar they agreed to pay the Trust the total amount underpaid in the amount of \$8,060, which was deposited in June. As a result of the file feed error it was discovered that 2 retirees had been enrolled in the wrong plans dating back to July 01, 2018. During this time it was determined the District is not auditing those bills or those errors would have been found sooner. ECA will address the situation with Mr. Murray when he returns. Mr. Collins explained there are a variety of audit types that can be performed. Trustee Barney asked if the audits would be for retirees only; Mr. Collins explained it should be done on the actives.

Mr. Collins advised the Board that he has the Account Manager for Claremont Capital available to be called if anyone has questions regarding the annual compliance documents as required by the SEC. Chairperson Cox advised that she had read the document and didn't see any differences in it in comparison to other documents she has read. The Board did not have any questions.

Mr. Collins further reported that Lake Havasu Family Eyecare has reached an agreement with UHC. Mr. Collins expressed appreciation to Vice Chairperson Christiansen for his role in facilitating the communication between UHC and Lake Havasu Family Eyecare.

Vice Chairperson Christiansen advised that he was not at the last school board meeting, but he did put on his application for the Board that he would only be doing it for one more year and wanted to ensure it was publicly known that he would be stepping down June 2020.

5. Adjournment

Vice Chairperson Christiansen moved to adjourn at 5:31 p.m., seconded by Trustee Barney and unanimously carried.

Video of the entire meeting may be seen on the District website (www.havasuk12.org) under EBT Documents.

Minutes of the Special Trust Board Meeting of July 18, 2019 are approved as submitted.

Marcia Cox, Chairperson

Hal Christiansen, Vice Chairperson

MEMORANDUM

TO: **LHSEBT TRUSTEES**

FROM: **ECA Inc.**
Storm Kinion, Group Benefits Specialist

DATE: October 2, 2019

RE: Financial Summary for August 2019

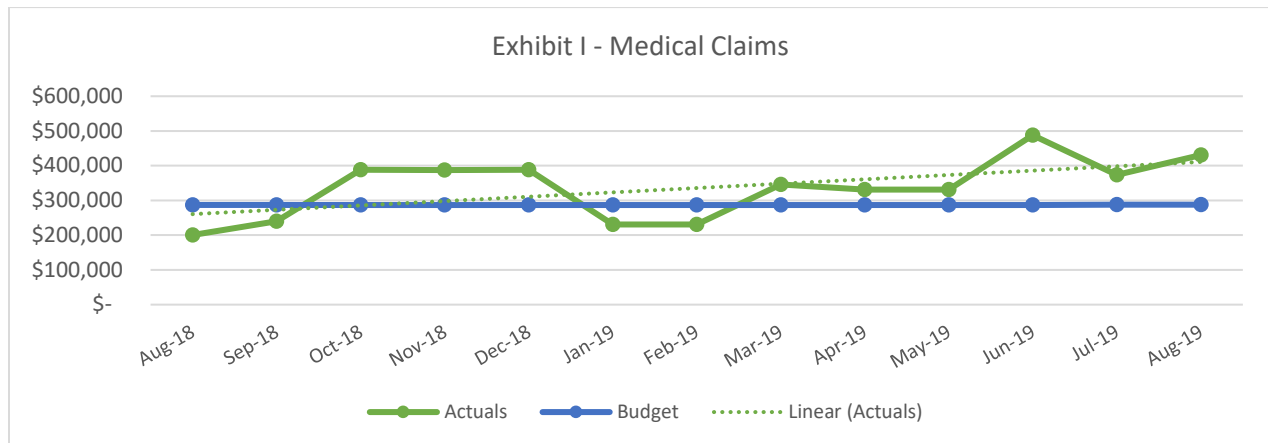
Attached please find the LHSEBT financial report for the month ending August 31, 2019 for your review and information.

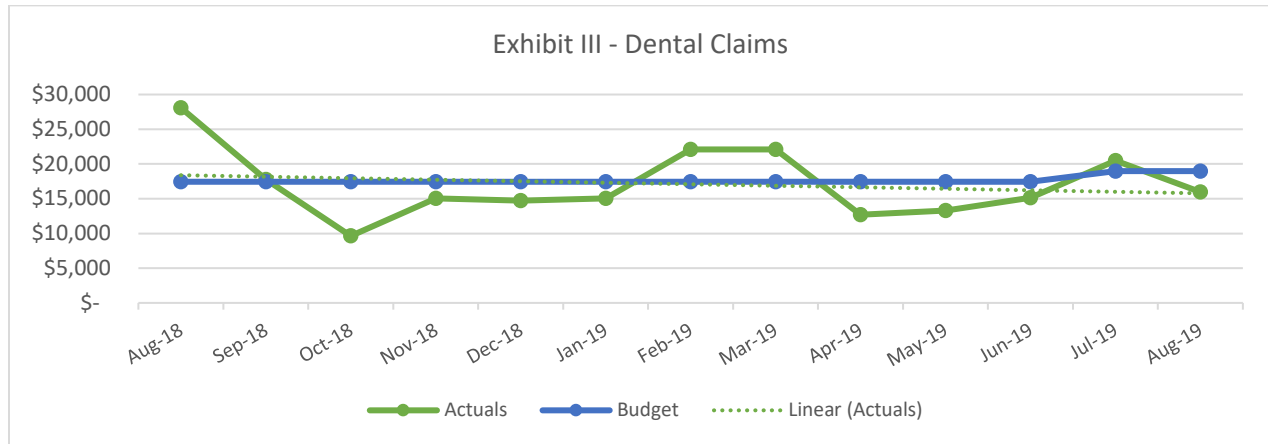
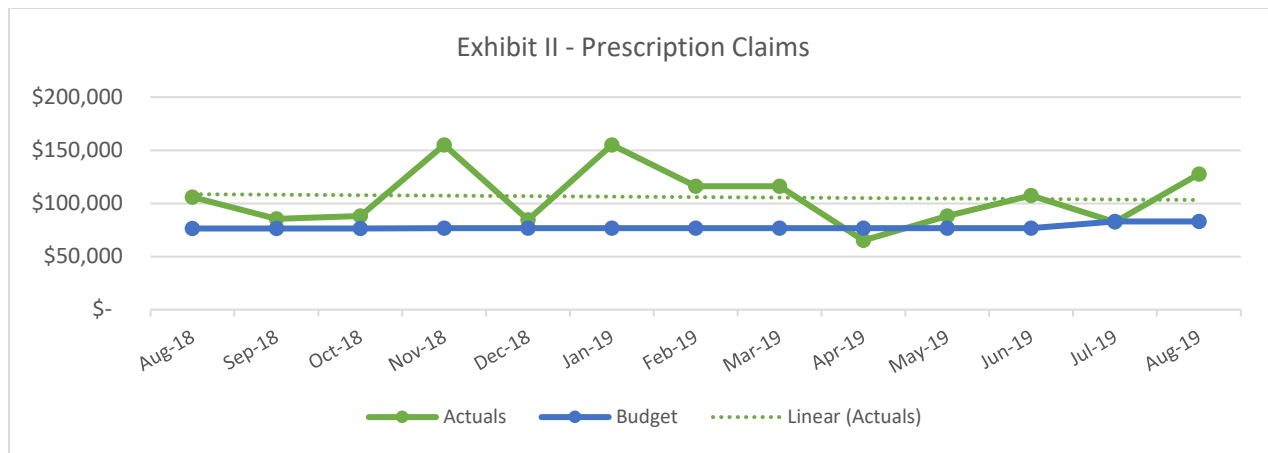
Below is a summary for your quick reference and information.

	August
REVENUE	\$605,468
EXPENSES	
- Claims	\$496,029
- Premiums	\$79,371
- Claims Administration	\$19,940
- General Operating	\$8,203
Expense Total:	\$603,543
Monthly Financial Position	\$1,924
YTD Cash Position	(\$508,194)
All Years Cash Position	\$4,189,780
Estimated IBNP Liability	(\$687,958)
All Years Surplus/Deficit Position	\$3,501,822

With regards to the August 2019 financial report, the following items merit your attention:

1. Gross Revenue came in at 119% for the month and 67% for the year. Please note the following:
 - a. Interest & Investment Income came in at (64%) for the month;
 - i. We spoke with the Investment Manager and learned there is no loss of money. There is an issue with the report. The Investment Manager is working with Wells Fargo and this will be corrected in the near future.
2. Claim Funds include Medical, Rx and Dental claims, less any stop loss reimbursements and Rx rebates. This line item is running at 127% for the month and 125% for the year. More specifically, claims are running as follows (See Exhibits I, II and III below):
 - a. Gold Plan Medical claims at 153% and 139% for the month and year respectively;
 - i. Gold Plan Medical claims are running over budget due to 3 large claims in August totaling \$332,297.
 - b. High Deductible Health Plan (HDHP) claims are running under budget at 18% for the month and 10% for the year;
 - c. Gold Plan Rx claims are running over budget at 156% for the month and 129% for the year;
 - i. Gold Plan Rx claims are running over budget due to 8 specialty medication fills totaling \$84,888 combined with high utilization.
 - d. HDHP Plan Rx claims at 33% for the month and 17% for the year;
 - e. The Trust received an Rx rebate totaling \$77,833; and
 - f. Dental claims are under budget at 84% for the month and 96% for the year.





3. Premiums are running at 100% for the month and year. Please note the following:
 - a. Year to date, premiums for VTL are running over budget at 122% due to higher than anticipated enrollment.
4. Claim Administration is running under budget at 90% for the month and 87% for the year.
5. General Operating is running at 44% for the month and 62% for the year.
 - a. General Admin is running at 3,275% for the year due to ECA having to redirect funds originally budgeted in this line to other expenses within the budget (% of Savings under Claim Administration). This line will remain over budget for the year, but we do not anticipate that it will cause the overall expenses to exceed projections.
6. The Trust has 3 large claims that exceed 50% of the specific deductible (\$85,000) as of August 31, 2019. The cases total \$332,297. To date, \$449,228 has been received in stop loss reimbursements due for the 2018-19 plan year and Gilsbar is in the process of seeking reimbursement for the remaining \$704,612 due. ECA will continue to monitor the large cases and keep the Board apprised.

Please note that figures used in this overview have been taken from the financial reports attached. The numbers are rounded, and therefore may not calculate to the penny.

If you have any questions on anything included here, please don't hesitate to contact me. I can be reached at your convenience at 928.753.4700 x305 or via email at stormk@ecollinsandassociates.com.

2019-20

Aug-19

	Annual Budget	MTD Budget	MTD Actual	YTD Budget	YTD Actual	% Total MTD	% Total YTD
GROSS REVENUE	\$6,115,382	\$509,615.13	\$605,468	\$1,019,230	\$684,629	118.81%	67.17%
Contributions	\$5,936,321	\$494,693	\$590,987	\$989,387	\$663,525	119.47%	67.06%
Interest & Investment Income	\$63,135	\$5,261	(\$3,344)	\$10,522	\$2,546	-63.56%	24.20%
COBRA/ASRS	\$115,926	\$9,660	\$17,825	\$19,321	\$18,558	184.51%	96.05%
CLAIM FUNDS	\$4,677,036	\$389,753	\$496,029	\$779,506	\$972,257	127.27%	124.73%
Medical (Gold)	\$3,365,748	\$280,479	\$428,987	\$560,958	\$782,476	152.95%	139.49%
Medical (HDHP)	\$87,612	\$7,301	\$1,339	\$14,602	\$1,415	18.34%	9.69%
Medical (Silver)	\$0	\$0	\$0	\$0	\$19,759		
Stop Loss Reimbursement		\$0	\$0	\$0	\$0		
Rx (Gold)	\$970,743	\$80,895	\$126,508	\$161,790	\$208,951	156.39%	129.15%
Rx (HDHP)	\$25,269	\$2,106	\$699	\$4,211	\$699	33.20%	16.60%
Rx (Silver)	\$0	\$0	\$347	\$0	\$347		
Rx Rebates		\$0	(\$77,833)	\$0	(\$77,833)		
Dental	\$227,664	\$18,972	\$15,982	\$37,944	\$36,444	84.24%	96.05%
PREMIUMS	\$950,695	\$79,225	\$79,371	\$158,449	\$158,915	100.19%	100.29%
Specific Stop Loss (American Fidelity)	\$761,433	\$63,453	\$62,885	\$126,906	\$124,909	99.11%	98.43%
Aggregate Stop Loss (American Fidelity)	\$20,748	\$1,729	\$1,628	\$3,458	\$3,200	94.13%	92.53%
Basic Life Insurance (Guardian)	\$35,719	\$2,977	\$2,695	\$5,953	\$5,958	90.55%	100.08%
VTI (Guardian)	\$59,261	\$4,938	\$6,030	\$9,877	\$12,216	122.10%	123.69%
STD (Guardian)	\$30,524	\$2,544	\$2,581	\$5,087	\$5,763	101.46%	113.28%
Vision (United Health Care)	\$43,009	\$3,584	\$3,552	\$7,168	\$6,869	99.11%	95.82%
CLAIM ADMINISTRATION	\$265,588	\$22,132	\$19,940	\$44,265	\$38,708	90.10%	87.45%
Medical Admin (Gilsbar)	\$106,111	\$8,843	\$8,324	\$17,685	\$16,271	94.13%	92.00%
Cobra Admin (Gilsbar)	\$9,485	\$790	\$744	\$1,581	\$1,454	94.13%	92.00%
% of Savings	\$9,011	\$751	\$0	\$1,502	\$0		
Dental Admin (Ameritas)	\$19,812	\$1,651	\$1,599	\$3,302	\$3,133	96.85%	94.88%
FSA Admin (Gilsbar)	\$594	\$50	\$59	\$99	\$162	118.18%	163.64%
HSA Admin (Gilsbar)	\$0	\$0	\$0	\$0	\$0		
Utilization Review (AHG)	\$11,856	\$988	\$930	\$1,976	\$1,818		
Case Management (AHG)	\$8,299	\$692	\$400	\$1,383	\$400	57.84%	28.92%
Medical Network (BCBSAZ)	\$93,366	\$7,781	\$7,324	\$15,561	\$14,339	94.13%	92.14%
Rx Integration (Gilsbar)	\$5,039	\$420	\$395	\$840	\$797	94.13%	94.94%
Rx Admin (CVS Caremark/WI Rx)	\$2,016	\$168	\$166	\$336	\$334	98.95%	99.31%
GENERAL OPERATING	\$222,063	\$18,505	\$8,203	\$37,010	\$22,944	44.33%	61.99%
Benefit Administrator (ECA)	\$75,760	\$6,313	\$6,000	\$12,627	\$12,000	95.04%	95.04%
Wellness Administrator (ECA)	\$32,604	\$2,717	\$0	\$5,434	\$0	0.00%	0.00%
Wellness Programs	\$50,507	\$4,209	\$0	\$8,418	\$0	0.00%	0.00%
Clinic Operating Expenses	\$0	\$0	\$0	\$0	\$0		
Actuary (Cheiron)	\$13,160	\$1,097	\$0	\$2,193	\$0	0.00%	0.00%
Actuary - GASB (Cheiron)	\$0	\$0	\$0	\$0	\$0		
Accountant (GDK)	\$3,912	\$326	\$0	\$652	\$0	0.00%	0.00%
Auditor (Henfeld Meech)	\$5,987	\$499	\$0	\$998	\$0	0.00%	0.00%
Legal	\$4,505	\$375	\$125	\$751	\$775	33.29%	103.21%
Legal - Investigation	\$7,647	\$637	\$100	\$1,275	\$375	15.69%	29.42%
PCORI	\$1,719	\$143	\$0	\$287	\$0	0.00%	0.00%
Telemedicine (Gold) (Teladoc)	\$25,194	\$2,100	\$1,942	\$4,199	\$3,897	92.51%	92.81%
Telemedicine (HDHP) (Teladoc)	\$0	\$0	\$36	\$0	\$72		
General Administration	\$1,067	\$89	\$0	\$178	\$5,824	0.00%	3275.01%
GRAND TOTAL BUDGET	\$6,115,382	\$509,615	\$603,543	\$1,019,230	\$1,192,823	118.43%	117.03%

Cash Position As Of June 30, 2019		\$4,697,974
Cash Position MTD	August-19	\$1,924
Cash Position YTD	August-19	(\$508,194)
Cash Position All Years		\$4,189,780

Prior Year	Cash Position	June 30, 2019	\$4,697,974
Surplus	IBNP	June 30, 2019	(\$616,000)
Calculations	Surplus Position	June 30, 2019	\$4,081,974
Current Year	Cash Position	August 2019	\$4,189,780
Surplus	IBNP	August 2019	(\$687,958)
Calculations	Surplus Position	August 2019	\$3,501,822

Gold Active/Cobra Census					
	EE	ES	EC1	EC1+	EF
Budget	301	38	17	23	63
Actual	274	42	48	0	59
% Budget	91.0%	110.5%	282.4%	0.0%	93.7%

Gold Retiree Census					
	EE	ES	EC1	EC1+	EF
Budget	31	9	0	0	0
Actual	27	7	0	0	0
% Budget	87.1%	77.8%	0.0%	0.0%	0.0%

HDHP Active/Cobra Census					
	EE	ES	EC1	EC1+	EF
Budget	3	0	0	0	0
Actual	3	3	3	0	0
% Budget	100.0%	0.0%	0.0%	0.0%	0.0%

HDHP Retiree Census					
	EE	ES	EC1	EC1+	EF
Budget	3	0	0	0	0
Actual	3	0	0	0	0
% Budget	100.0%	0.0%	0.0%	0.0%	0.0%

Total Medical Census					
	EE	ES	EC1	EC1+	EF
Budget	338	47	17	23	63
Actual	307	52	51	0	59
% Budget	90.8%	110.6%	300.0%	0.0%	93.7%

Active/ Cobra Dental Census					
	EE	ES	EC1	EC1+	EF
Budget	364	42	23	24	55
Actual	306	49	47	0	57
% Budget	84.1%	116.7%	204.3%	0.0%	103.6%

Retiree Dental Census					
	EE	ES	EC1	EC1+	EF
Budget	0	0	0	0	0
Actual	29	7	0	0	0
% Budget	0.0%	0.0%	0.0%	0.0%	0.0%

Active/ Cobra Vision Census					
	EE	ES	EC1	EC1+	EF
Budget	370	44	18	19	51
Actual	289	49	45	0	52
% Budget	78.1%	111.4%	250.0%	0.0%	102.0%

Retiree Vision Census					
	EE	ES	EC1	EC1+	EF
Budget	0	0	0	0	0
Actual	23	6	0	0	0
% Budget	0.0%	0.0%	0.0%	0.0%	0.0%

YTD Aggregate Calculations					
Contracted Aggregate Factors					
	EE	ES	EC1	EC1+	EF
	\$659	\$1,312	\$1,161	\$1,161	\$1,971
Total	\$895,623.74				
Med/Rx	\$1,013,646.23				
Difference	(\$118,022.49)				
Estimated % Attachment Point				113.18%	

General Administration Expenses Detail	
LHSEBT	

LHSEBT	
--------	--

[illegible]

2019-20

Jul-19

	Annual Budget	MTD Budget	MTD Actual	YTD Budget	YTD Actual	% Total MTD	% Total YTD
GROSS REVENUE	\$6,115,382	\$509,615.13	\$79,162	\$509,615	\$79,162	15.53%	15.53%
Contributions	\$5,936,321	\$494,693	\$72,538	\$494,693	\$72,538	14.66%	14.66%
Interest & Investment Income	\$63,135	\$5,261	\$5,890	\$5,261	\$5,890	111.96%	111.96%
COBRA/ASRS	\$115,926	\$9,660	\$734	\$9,660	\$734	7.59%	7.59%
CLAIM FUNDS	\$4,677,036	\$389,753	\$476,228	\$389,753	\$476,228	122.19%	122.19%
Medical (Gold)	\$3,365,748	\$280,479	\$353,489	\$280,479	\$353,489	126.03%	126.03%
Medical (HDHP)	\$87,612	\$7,301	\$75	\$7,301	\$75	1.03%	1.03%
Medical (Silver)	\$0	\$0	\$19,759	\$0	\$19,759		
Stop Loss Reimbursement		\$0	\$0	\$0	\$0		
Rx (Gold)	\$970,743	\$80,895	\$82,442	\$80,895	\$82,442	101.91%	101.91%
Rx (HDHP)	\$25,269	\$2,106	\$0	\$2,106	\$0	0.00%	0.00%
Rx (Silver)	\$0	\$0	\$0	\$0	\$0		
Rx Rebates		\$0	\$0	\$0	\$0		
Dental	\$227,664	\$18,972	\$20,463	\$18,972	\$20,463	107.86%	107.86%
PREMIUMS	\$950,695	\$79,225	\$79,544	\$79,225	\$79,544	100.40%	100.40%
Specific Stop Loss (American Fidelity)	\$761,433	\$63,453	\$62,024	\$63,453	\$62,024	97.75%	97.75%
Aggregate Stop Loss (American Fidelity)	\$20,748	\$1,729	\$1,572	\$1,729	\$1,572	90.94%	90.94%
Basic Life Insurance (Guardian)	\$35,719	\$2,977	\$3,263	\$2,977	\$3,263	109.61%	109.61%
VTI (Guardian)	\$59,261	\$4,938	\$6,186	\$4,938	\$6,186	125.27%	125.27%
STD (Guardian)	\$30,524	\$2,544	\$3,182	\$2,544	\$3,182	125.10%	125.10%
Vision (United Health Care)	\$43,009	\$3,584	\$3,317	\$3,584	\$3,317	92.54%	92.54%
CLAIM ADMINISTRATION	\$265,588	\$22,132	\$18,768	\$22,132	\$18,768	84.80%	84.80%
Medical Admin (Gilsbar)	\$106,111	\$8,843	\$7,948	\$8,843	\$7,948	89.88%	89.88%
Cobra Admin (Gilsbar)	\$9,485	\$790	\$710	\$790	\$710	89.88%	89.88%
% of Savings	\$9,011	\$751	\$0	\$751	\$0		
Dental Admin (Ameritas)	\$19,812	\$1,651	\$1,534	\$1,651	\$1,534	92.91%	92.91%
FSA Admin (Gilsbar)	\$594	\$50	\$104	\$50	\$104	209.09%	209.09%
HSA Admin (Gilsbar)	\$0	\$0	\$0	\$0	\$0		
Utilization Review (AHG)	\$11,856	\$988	\$888	\$988	\$888		
Case Management (AHG)	\$8,299	\$692	\$0	\$692	\$0	0.00%	0.00%
Medical Network (BCBSAZ)	\$93,366	\$7,781	\$7,015	\$7,781	\$7,015	90.16%	90.16%
Rx Integration (Gilsbar)	\$5,039	\$420	\$402	\$420	\$402	95.75%	95.75%
Rx Admin (CVS Caremark/WI Rx)	\$2,016	\$168	\$167	\$168	\$167	99.67%	99.67%
GENERAL OPERATING	\$222,063	\$18,505	\$14,740	\$18,505	\$14,740	79.65%	79.65%
Benefit Administrator (ECA)	\$75,760	\$6,313	\$6,000	\$6,313	\$6,000	95.04%	95.04%
Wellness Administrator (ECA)	\$32,604	\$2,717	\$0	\$2,717	\$0	0.00%	0.00%
Wellness Programs	\$50,507	\$4,209	\$0	\$4,209	\$0	0.00%	0.00%
Clinic Operating Expenses	\$0	\$0	\$0	\$0	\$0		
Actuary (Cheiron)	\$13,160	\$1,097	\$0	\$1,097	\$0	0.00%	0.00%
Actuary - GASB (Cheiron)	\$0	\$0	\$0	\$0	\$0		
Accountant (GDK)	\$3,912	\$326	\$0	\$326	\$0	0.00%	0.00%
Auditor (Henfeld Meech)	\$5,987	\$499	\$0	\$499	\$0	0.00%	0.00%
Legal	\$4,505	\$375	\$650	\$375	\$650	173.13%	173.13%
Legal - Investigation	\$7,647	\$637	\$275	\$637	\$275	43.15%	43.15%
PCORI	\$1,719	\$143	\$0	\$143	\$0	0.00%	0.00%
Telemedicine (Gold) (Teladoc)	\$25,194	\$2,100	\$1,955	\$2,100	\$1,955	93.12%	93.12%
Telemedicine (HDHP) (Teladoc)	\$0	\$0	\$36	\$0	\$36		
General Administration	\$1,067	\$89	\$5,824	\$89	\$5,824	6550.01%	6550.01%
GRAND TOTAL BUDGET	\$6,115,382	\$509,615	\$589,280	\$509,615	\$589,280	115.63%	115.63%

Cash Position As Of June 30, 2019		\$4,697,974
Cash Position MTD	July-19	(\$510,119)
Cash Position YTD	July-19	(\$510,119)
Cash Position All Years		\$4,187,856

Prior Year	Cash Position	June 30, 2019	\$4,697,974
Surplus	IBNP	June 30, 2019	(\$1,269,109)
Calculations	Surplus Position	June 30, 2019	\$3,428,865
Current Year	Cash Position	July 2019	\$4,187,856
Surplus	IBNP	July 2019	(\$713,127)
Calculations	Surplus Position	July 2019	\$3,474,729

Gold Active/Cobra Census					
	EE	ES	EC1	EC1+	EF
Budget	301	38	17	23	63
Actual	276	43	49	0	59
% Budget	91.7%	113.2%	288.2%	0.0%	93.7%

Gold Retiree Census					
	EE	ES	EC1	EC1+	EF
Budget	31	9	0	0	0
Actual	27	7	0	0	0
% Budget	87.1%	77.8%	0.0%	0.0%	0.0%

HDHP Active/Cobra Census					
	EE	ES	EC1	EC1+	EF
Budget	3	0	0	0	0
Actual	3	3	3	0	0
% Budget	100.0%	0.0%	0.0%	0.0%	0.0%

HDHP Retiree Census					
	EE	ES	EC1	EC1+	EF
Budget	3	0	0	0	0
Actual	3	0	0	0	0
% Budget	100.0%	0.0%	0.0%	0.0%	0.0%

Total Medical Census					
	EE	ES	EC1	EC1+	EF
Budget	338	47	17	23	63
Actual	309	53	52	0	59
% Budget	91.4%	112.8%	305.9%	0.0%	93.7%

Active/ Cobra Dental Census					
	EE	ES	EC1	EC1+	EF
Budget	364	42	23	24	55
Actual	306	50	48	0	58
% Budget	84.1%	119.0%	208.7%	0.0%	105.5%

Retiree Dental Census					
	EE	ES	EC1	EC1+	EF
Budget	0	0	0	0	0
Actual	29	7	0	0	0
% Budget	0.0%	0.0%	0.0%	0.0%	0.0%

Active/ Cobra Vision Census					
	EE	ES	EC1	EC1+	EF
Budget	370	44	18	19	51
Actual	314	40	34	0	50
% Budget	84.9%	90.9%	188.9%	0.0%	98.0%

Retiree Vision Census					
	EE	ES	EC1	EC1+	EF
Budget	0	0	0	0	0
Actual	30	6	0	0	1
% Budget	0.0%	0.0%	0.0%	0.0%	0.0%

YTD Aggregate Calculations					
Contracted Aggregate Factors					
	EE	ES	EC1	EC1+	EF
	\$659	\$1,312	\$1,161	\$1,161	\$1,971
Total	\$449,707.11				
Med/Rx	\$455,765.68				
Difference	(\$6,058.57)				
Estimated % Attachment Point				101.35%	

LHSEBT - Lake Havasu Schools Employee Benefit Trust

2018-19

Jun-19

	Annual Budget	MTD Budget	MTD Actual	YTD Budget	YTD Actual	% Total MTD	% Total YTD
GROSS REVENUE	\$6,374,085	\$531,173.72	\$888,332	\$6,374,085	\$6,513,476	167.24%	102.19%
Contributions	\$6,245,881	\$520,490	\$873,907	\$6,245,881	\$6,322,759	167.90%	101.23%
Interest & Investment Income	\$16,932	\$1,411	\$5,035	\$16,932	\$67,245	356.86%	397.13%
COBRA/ASRS	\$111,271	\$9,273	\$9,389	\$111,271	\$123,472	101.26%	110.97%
CLAIM FUNDS	\$4,571,912	\$380,993	(\$99,905)	\$4,571,912	\$4,041,473	-26.22%	88.40%
Medical (Gold)	\$3,306,366	\$275,530	\$493,986	\$3,306,366	\$4,110,286	179.29%	124.31%
Medical (Silver)	\$33,677	\$2,806	\$241	\$33,677	\$5,425	8.60%	16.11%
Medical (Clinic Labs)	\$101,065	\$8,422	(\$6,472)	\$101,065	\$3,082	-76.85%	3.05%
Stop Loss Reimbursement		\$0	(\$710,279)	\$0	(\$1,288,517)		
Rx (Gold)	\$845,572	\$70,464	\$101,575	\$845,572	\$1,189,866	144.15%	140.72%
Rx (Silver)	\$5,000	\$417	\$708	\$5,000	\$11,599	169.96%	231.98%
Rx (Clinic)	\$71,007	\$5,917	\$5,188	\$71,007	\$15,116	87.68%	21.29%
Rx Rebates		\$0	\$0	\$0	(\$191,711)		
Dental	\$209,225	\$17,435	\$15,147	\$209,225	\$186,327	86.87%	89.06%
PREMIUMS	\$619,302	\$51,609	\$39,745	\$619,302	\$624,844	77.01%	100.89%
Specific Stop Loss (American Fidelity)	\$446,533	\$37,211	\$38,327	\$446,533	\$450,145	103.00%	100.81%
Aggregate Stop Loss (American Fidelity)	\$17,082	\$1,424	\$1,418	\$17,082	\$16,710	99.60%	97.82%
Basic Life Insurance (Guardian)	\$26,486	\$2,207	\$0	\$26,486	\$29,125	0.00%	109.96%
VTL (Guardian)	\$59,639	\$4,970	\$0	\$59,639	\$64,110	0.00%	107.50%
STD (Guardian)	\$25,891	\$2,158	\$0	\$25,891	\$28,871	0.00%	111.51%
Vision (United Health Care)	\$43,670	\$3,639	\$0	\$43,670	\$35,882	0.00%	82.17%
CLAIM ADMINISTRATION	\$247,222	\$20,602	\$23,508	\$247,222	\$247,265	114.11%	100.02%
Medical Admin (Gilsbar)	\$106,541	\$8,878	\$8,843	\$106,541	\$103,971	99.60%	97.59%
Cobra Admin (Gilsbar)	\$9,523	\$794	\$790	\$9,523	\$9,297	99.60%	97.63%
% of Savings	\$2,831	\$236	\$2,302	\$2,831	\$9,337	975.60%	329.78%
Dental Admin (Ameritas)	\$19,773	\$1,648	\$1,632	\$19,773	\$15,020	99.01%	75.96%
FSA Admin (Gilsbar)	\$672	\$56	\$44	\$672	\$536	78.57%	79.76%
Utilization Review (AHG)	\$11,904	\$992	\$988	\$11,904	\$11,614	99.60%	97.56%
Case Management (AHG)	\$3,900	\$325	\$1,330	\$3,900	\$8,390	409.23%	215.13%
Medical Network (BCBSAZ)	\$89,280	\$7,440	\$7,410	\$89,280	\$87,105	99.60%	97.56%
Rx Admin (CVS Caremark/WI Rx)	\$2,797	\$233	\$170	\$2,797	\$1,995	72.84%	71.31%
GENERAL OPERATING	\$935,649	\$77,802	\$22,485	\$935,649	\$486,550	28.90%	52.00%
Benefit Administrator (ECA)	\$72,019	\$6,002	\$6,000	\$72,019	\$72,000	99.97%	99.97%
Management Fee (Cerner)	\$662,696	\$55,225	\$0	\$662,696	\$274,480	0.00%	41.42%
Clinical Operating Expenses	\$85,709	\$7,142	\$10,065	\$85,709	\$82,380	140.92%	96.12%
Wellness Programs	\$0	\$0	\$0	\$0	\$900		
Actuary (Cheiron)	\$12,559	\$1,047	\$0	\$12,559	\$0	0.00%	0.00%
Actuary - GASB (Cheiron)	\$17,558	\$1,463	\$0	\$17,558	\$0	0.00%	0.00%
Accountant (GDK)	\$3,631	\$303	\$300	\$3,631	\$3,600	99.15%	99.15%
Auditor (Henfeld Meech)	\$6,012	\$501	\$0	\$6,012	\$0	0.00%	0.00%
Legal	\$12,142	\$1,012	\$50	\$12,142	\$10,704	4.94%	88.15%
Legal - Investigation	\$50,000	\$4,167	\$650	\$50,000	\$18,276	15.60%	36.55%
PCORI	\$2,024		\$1,694	\$2,024	\$3,265		161.33%
Telemedicine (Teladoc)	\$0	\$0	\$2,083	\$0	\$12,550		
General Administration	\$11,300	\$942	\$1,644	\$11,300	\$8,396	174.56%	74.30%
GRAND TOTAL BUDGET	\$6,374,085	\$531,005	-\$14,167	\$6,374,085	\$5,400,133	-2.67%	84.72%

Cash Position As Of June 30, 2018		\$3,584,631
Cash Position MTD	June-19	\$902,499
Cash Position YTD	June-19	\$1,113,343
Cash Position All Years		\$4,697,974

Prior Year Surplus	Cash Position	June 30, 2018	\$3,584,631
Calculations	IBNP	June 30, 2018	\$0
Current Year Surplus	Surplus Position	June 30, 2018	\$3,584,631
Calculations	Cash Position	June 2019	\$4,697,974
	IBNP	June 2019	(\$1,269,109)
	Surplus Position	June 2019	\$3,428,865

Gold Active/Cobra Census					
	EE	ES	EC1	EC1+	EF
Budget	304	43	20	24	64
Actual	306	42	43	0	61
% Budget	100.7%	97.7%	215.0%	0.0%	95.3%

Gold Retiree Census					
	EE	ES	EC1	EC1+	EF
Budget	26	8	0	0	0
Actual	23	7	0	0	0
% Budget	88.5%	87.5%	0.0%	0.0%	0.0%

Silver Census					
	EE	ES	EC1	EC1+	EF
Budget	6	1	0	0	0
Actual	7	2	0	0	0
% Budget	116.7%	200.0%	0.0%	0.0%	0.0%

Total Medical Census					
	EE	ES	EC1	EC1+	EF
Budget	336	52	20	24	64
Actual	336	51	43	0	61
% Budget	100.0%	98.1%	215.0%	0.0%	95.3%

Active/ Cobra Dental Census					
	EE	ES	EC1	EC1+	EF
Budget	362	44	18	25	58
Actual	332	35	44	0	58
% Budget	91.7%	79.5%	244.4%	0.0%	100.0%

Retiree Dental Census					
	EE	ES	EC1	EC1+	EF
Budget	0	0	0	0	0
Actual	29	6	0	0	1
% Budget	0.0%	0.0%	0.0%	0.0%	0.0%

Active/ Cobra Vision Census					
	EE	ES	EC1	EC1+	EF
Budget	369	54	16	20	49
Actual	338	40	34	0	50
% Budget	91.6%	74.1%	212.5%	0.0%	102.0%

Retiree Vision Census					
	EE	ES	EC1	EC1+	EF
Budget	0	0	0	0	0
Actual	31	6	0	0	1
% Budget	0.0%	0.0%	0.0%	0.0%	0.0%

YTD Aggregate Calculations					
Contracted Aggregate Factors					
	EE	ES	EC1	EC1+	EF
	\$550	\$1,095	\$969	\$969	\$1,645
Total	\$4,567,655.56				
Med/Rx	\$5,335,374.30				
Difference	(\$767,718.74)				
Estimated % Attachment Point			116.81%		

MEMORANDUM

TO: **LHSEBT Trustees**

FROM: **ERIN P. COLLINS & ASSOCIATES, INC. (ECA)**
Jaime Schulenberg, Sr. Account Manager

DATE: October 10, 2019

RE: Incurred But Not Paid (IBNP) Analysis

The Incurred but Not Paid (IBNP) claim reserve calculation is provided annually by the Trust's contracted actuary, Cheiron, and provides an estimate of outstanding claim payments for services already delivered to plan members, but for which the claim has not yet been received by the Trust for payment. The IBNP estimate also includes an administrative settlement expense based on the actual contractual obligation associated with paying IBNP claims in the situation of a plan closure.

The IBNP liability for the 2018-19 Plan year is reported at \$616,000 which reflects a reduction of \$39,000 over the previous year.

This item is for your information only and does not require approval by Trustees.

If you have any questions between now and the date of the meeting, I can be reached at (928) 753-4700 ext. 302 or via email at jaimes@ecollinsandassociates.com.

Via Electronic Mail

September 9, 2019

Ms. Jaime Schulenberg
Sr. Account Manager
Erin P. Collins & Associates, Inc.
1115 Stockton Hill Road #101
Kingman, Arizona 86401

Re: 6/30/2019 Incurred But Not Paid (IBNP) Claims Reserves

Dear Jaime:

We have completed our analysis of the Lake Havasu Schools Employee Benefit Trust's (LHSEBT's) liability for claims that were incurred but not paid (IBNP) as of June 30, 2019.

The IBNP liability is calculated following the close of each fiscal year so that it can be reflected in the Plan's audited financial statements in accordance with generally accepted accounting practices. The claims liability as of June 30, 2019 was calculated based on actual LHUSD experience data. Please see the attachments for additional details on the methods and data used to calculate the figures in this letter.

Results

Our projected ending claims run-out amounts by coverage as of June 30, 2019 are shown in the following table.

IBNP as of June 30, 2019

	IBNP as of <u>June 30, 2019</u>
Medical/Drugs	\$ 521,000
Dental	17,000
Administration	<u>78,000</u>
Total	\$ 616,000

The methodologies used to estimate the liability for all of these coverages are described in the Attachment 2 - Methodology & Assumptions.

The figures contained in this analysis were prepared for the sole purpose of estimating LHSEBT's liability for IBNP claims. This letter was prepared for LHSEBT and is not intended to benefit any third party, and Cheiron assumes no duty or liability to any such party. In preparing this letter, we relied on information (some oral and some written) supplied by ECA and some of LHSEBT's health vendors. This information includes, but is not limited to, the plan provisions, employee data, and financial information. We performed an informal examination of the obvious characteristics of the data for reasonableness and consistency in accordance with Actuarial Standard of Practice No. 23.

The results of this letter rely on future plan experience conforming to the underlying assumptions and methods outlined in this report. To the extent that the actual plan experience deviates from the underlying assumptions and methods, or there are any changes in plan provisions or applicable laws, the results would vary accordingly.

This letter and its contents have been prepared in accordance with generally recognized and accepted actuarial principles and practices and my understanding of the Code of Professional Conduct and applicable Actuarial Standards of Practice set out by the Actuarial Standards Board. Furthermore, as a credentialed actuary, I meet the Qualification Standards of the American Academy of Actuaries to render the opinion contained in this letter. This letter does not address any contractual or legal issues. I am not an attorney and our firm does not provide any legal services or advice.

Should you or the Trustees have any questions or would like additional information or analyses, please contact us.

Sincerely,
Cheiron

A handwritten signature in blue ink, appearing to read "Michael Schionning", is written over a light blue horizontal line.

Michael Schionning, FSA, MAAA
Principal Consulting Actuary

Attachments

ATTACHMENT 1 - DATA SOURCES

Premium and Expense Information: We received the following spreadsheets containing both claim lag and aggregate payments for the following:

- 1) Medical claims
- 2) Prescription drug claims
- 3) Dental claims
- 4) Claim lag tables
- 5) Administrative expenses associated with plan settlement activities

ATTACHMENT 2 - METHODOLOGY & ASSUMPTIONS

Methodology:

To establish IBNP reserves as of June 30, 2019, we have examined each Plan's actual incurred and paid claims for the last 24 months from the data provided. We created lag tables from July 1, 2017 through June 30, 2019.

Our estimates include all claims incurred but not indicated as paid in the databases. Our estimates do not include: i) a "checks not cleared" component of the unpaid liability, which is the average days between the claim paid date and the date the check is cashed, or ii) lag time for invoices received, but not yet processed or paid.

In estimating the IBNP, we developed completion factors and applied them to the claim lag table. For dates of service in May and June 2019, we used a blend of the completion factor method and Projected Paid Lag Per Person Per Month (PPPM) method. Both methods use previous patterns of payments (number of months from incurred month to paid month) to estimate incurred claims from those paid to date. The completion factor method uses ratios, and the Projected Paid Lag PPPM method uses a trended average projected dollar amount paid by covered person for each lag month.

The chart below shows the weights assigned to the Projected Paid Lag PPPM method in calculating the amount to weight the results of the two methods.

Weight Given to Projected Paid Lag PPPM Method		
	May 2019	June 2019
Medical	50%	100%

The average of one month of claims is used to estimate the IBNP for dental claims.

Assumptions:

Trend assumptions used for the Projected Paid Lag PPPM method are as follows:

- 8% Medical
- 8% Pharmacy
- 4% Dental

MEMORANDUM

TO: **LHSEBT Trustees**

FROM: **ERIN P. COLLINS & ASSOCIATES, INC. (ECA)**
Jaime Schulenberg, Sr. Account Manager

DATE: October 10, 2019

RE: Sale of Remaining Clinic Inventory

This item will serve as a discussion regarding the process for the sale of the remaining clinic inventory items to the public.

If you have any questions between now and the date of the meeting, I can be reached at (928) 753-4700 ext. 302 or via email at jaimes@ecollinsandassociates.com.

MEMORANDUM

TO: **LHSEBT Trustees**

FROM: **ERIN P. COLLINS & ASSOCIATES, INC. (ECA)**
Jaime Schulenberg, Sr. Account Manager

DATE: October 10, 2019

RE: 2020-21 Request for Proposals – Third Party Administrator and/or Pharmacy Benefit Manager

Trustees have previously discussed the possibility of taking the third-party administrator (TPA), Gilsbar, as well as the pharmacy benefit manager (PBM), National Cooperative, out to bid to determine whether there are other vendors available who will provide more competitive pricing and improved customer service.

Gilsbar has been the Trust's TPA since January 01, 2009; National Cooperative was contracted in October 2011. It does not appear that either of those vendors have been taken out for bid since they were implemented. Although there is no legal requirement to bid the Trust's services on a particular schedule, we believe it is good practice to review every five (5) years and bid if appropriate. As a rule, we don't recommend bidding just to bid, however, we do have some clients who are on a strict bid schedule and conduct RFPs based on that schedule regardless of vendor performance.

Should Trustees wish to explore these options for a July 01, 2020 effective date, ECA will need to begin the Request for Proposal (RFP) process in November in order to present options for your consideration as part of the renewal meeting. We are looking for direction from Trustees as to whether to move forward with RFPs and if so, for which services.

If you should have any questions between now and the date of the meeting, feel free to call or email me at (928) 753-4700 x302 or jaimes@ecollinsandassociates.com.

MEMORANDUM

TO: **LHSEBT Trustees**

FROM: **ERIN P. COLLINS & ASSOCIATES, INC. (ECA)**
Jaime Schulenberg, Sr. Account Manager

DATE: October 10, 2019

RE: Updates & Announcements

Formerly called "Admin Update," this item is intended to allow for staff and/or Trustees to provide updates on outstanding items, provide information about items of note that don't require an agenda item for discussion, and to make any relevant announcements.

I have the following items for your information:

July 18, 2019 Call to the Public Follow-Up

- Kathryn Hubert expressed concern about the limited number of procedure codes for mental health that result in providers billing under psychotherapy, which is subject to deductible and coinsurance versus an office visit co-pay.
 - It should be noted that the current LHSEBT plans do cover psychotherapy as any other outpatient therapy (deductible and co-insurance).
 - I researched CPT codes and found numerous codes for mental health and/or counseling office visits based on new or established patients with various lengths of time (from 5 to 60 minutes).
 - Psychotherapy codes are specific to that service.
 - I also requested a list of codes billed in this specific circumstance and found that psychotherapy services are being billed in conjunction with an office visit, which would indicate those services are being provided and properly billed. If that is not the case, the member should contest those charges with the provider.
 - Should Trustees wish to consider changing the benefit to include psychotherapy under the office visit co-pay, we can have that priced as part of the 2020-21 renewal.
- Kathryn Hubert also expressed an interest in having an Employee Assistance Program (EAP) reinstated; Trustees have already requested that ECA bring forward quotes for an EAP for 2020-21.

Retiree Premiums

During the July meeting, an email from a retiree was shared with Trustees which questioned the 20% increase in retiree premiums. Mr. Collins noted that figure didn't match our numbers and Trustees requested further information. Attached is premium and contribution history from 2017-18 through current; you will note that the 2019-20 premium decreased, however, the retiree contribution did increase. Trustees may remember that in 2018 we learned that the retiree premium contributions were erroneously based on the active employee rates, which include a District subsidy that should not have been provided to retirees. A decision was made to leave that in place for 2018-19 but to correct in 2019-20 so we believe that is a substantial portion of the increase passed on to retirees. The District is responsible for determining the contribution amounts for active employees and retirees and provides us with those figures each year to prepare open enrollment communications.

If you have any questions between now and the date of the meeting, I can be reached at (928) 753-4700 ext. 302 or via email at james@ecollinsandassociates.com.

LHSEBT Premium & Contribution History

	Premium History					
	2017-18	2018-19 Adopted	2018-19 Funded	% Change	2019-20	% Change
<i>Active Employee</i>						
Employee Only	\$ 607.00	\$ 751.89	\$ 667.70	10%	\$ 719.42	-4%
Employee+Spouse	\$ 486.00	\$ 540.92	\$ 534.60	10%	\$ 526.12	-3%
Employee+Child	\$ 364.00	\$ 406.49	\$ 400.40	10%	\$ 397.35	-2%
Employee+Children	\$ 688.00	\$ 716.92	\$ 756.80	10%	\$ 683.27	-5%
Employee+Family	\$ 1,033.00	\$ 1,144.24	\$ 1,136.30	10%	\$ 1,103.78	-4%

	Premium History					
	2017-18	2018-19 Adopted	2018-19 Funded	% Change	2019-20	% Change
<i>Retiree - Gold Plan</i>						
Employee Only	\$ 607.00	\$ 751.89	\$ 667.70	10%	\$ 719.42	-4%
Employee+Spouse	\$ 486.00	\$ 540.92	\$ 534.60	10%	\$ 526.12	-3%
Employee+Child	\$ 364.00	\$ 406.49	\$ 400.40	10%	\$ 397.35	-2%
Employee+Children	\$ 688.00	\$ 716.92	\$ 756.80	10%	\$ 683.27	-5%
Employee+Family	\$ 1,033.00	\$ 1,144.24	\$ 1,136.30	10%	\$ 1,103.78	-4%

	Premium History					
	2017-18	2018-19 Adopted	2018-19 Funded	% Change	2019-20	% Change
<i>Retiree - Silver/HDHP Plan</i>						
Employee Only	\$ 571.00	\$ 678.57	\$ 599.55	5%	\$ 692.69	2%
Employee+Spouse	\$ 456.00	\$ 482.30	\$ 996.43	119%	\$ 504.21	5%
Employee+Child	\$ 342.00	\$ 362.56	\$ 749.59	119%	\$ 380.84	5%
Employee+Children	\$ 628.00	\$ 636.26	\$ 880.97	40%	\$ 653.25	3%
Employee+Family	\$ 970.00	\$ 1,019.63	\$ 1,125.48	16%	\$ 1,057.55	4%

	Contribution History				
	2017-18	2018-19	% Change	2019-20	% Change
<i>Active Employee</i>					
Employee Only	\$ -	\$ -	0%	\$ -	0%
Employee+Spouse	\$ 398.00	\$ 451.00	13%	\$ 459.24	2%
Employee+Child	\$ 122.00	\$ 170.50	40%	\$ 190.44	12%
Employee+Children	\$ 228.00	\$ 319.80	40%	\$ 333.68	4%
Employee+Family	\$ 466.00	\$ 597.65	28%	\$ 619.00	4%

	Contribution History				
	2017-18	2018-19*	% Change	2019-20	% Change
<i>Retiree - Gold Plan</i>					
Retiree Only	\$ 123.67	\$ 184.37	49%	\$ 236.09	28%
Retiree+Spouse	\$ 290.00	\$ 341.00	18%	\$ 416.12	22%
Retiree+Child	\$ 12.00	\$ 60.50	404%	\$ 287.35	375%
Retiree+Children	\$ 118.00	\$ 209.80	78%	\$ 573.27	173%
Retiree+Family	\$ 356.00	\$ 487.65	37%	\$ 993.78	104%

	Contribution History				
	2017-18	2018-19*	% Change	2019-20	% Change
<i>Retiree - Silver/HDHP Plan</i>					
Retiree Only	\$ 87.67	\$ 116.22	33%	\$ 209.36	80%
Retiree+Spouse	\$ 242.00	\$ 286.88	19%	\$ 394.21	37%
Retiree+Child	\$ (2.65)	\$ 40.04	-1611%	\$ 270.84	576%
Retiree+Children	\$ 90.64	\$ 171.42	89%	\$ 543.25	217%
Retiree+Family	\$ 300.08	\$ 415.93	39%	\$ 947.55	128%

*Retiree Contributions in 2018-19 were calculated based on Active Employee rates, which included an Employer subsidy that should not have been provided to retirees. LHSEBT & District Staff elected to retain methodology and correct it in 2019-20.