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PINAL COUNTY HEALTH BENEFITS TRUST BOARD
SUMMARY OF AGENDA FOR MEETING
Tuesday, January 31, 2023

10:00 AM - CALL TO ORDER

PINAL COUNTY ADMINISTRATIVE COMPLEX
IRONWOOD CONFERENCE ROOM
135 N. PINAL STREET
FLORENCE, AZ 85132

(1) Call to Public -

Consideration and discussion of comments from the public. Those wishing to address the Pinal County Health Benefits Trust Board need not request permission in advance. Action taken as a result of public comment will be limited to directing staff to study the matter or rescheduling the matter for further consideration and decision at a later date.

(2) Roll Call of Members Present In Person and Telephonically

(3) CONSENT ITEMS:

All items indicated by an asterisk (*) will be handled by a single vote as part of the consent agenda, unless a Board Member, County Manager, or member of the public objects at the time the agenda item is called.

- * A. Discussion/approval/disapproval of the Minutes from December 6, 2022 Regular Meeting of Pinal County Health Benefits Trust Board. (Danielle Watkins)

(4) Discussion Only- Review of Health Benefits Trust Fund Financial Statements (Ranee Stinson/Angeline Woods)

(5) Discussion Only- Projected Funding Recommendations for 2023-2024 Medical, Dental and Vision Plan. (Mike Barberio, CBIZ)

(6) Discussion of Inclusion of Part-Time Employees in Benefit Plans. For employees working 20.000-29.99 hours per week. (Angie Woods)

(7) Discuss/Approve/Disapprove Recommended Rates for 2023-2024 Medical, Dental, and Vision plans. (Angie Woods)

(8) Informational Only- Discussion of items to include in future Health Benefits Trust meeting agenda.

ADJOURNMENT

(SUPPORTING DOCUMENTS ARE AVAILABLE AT THE HUMAN RESOURCES DEPARTMENT)

NOTE: One or more members of the Board may participate in this meeting by telephonic conference call.

The Board may go into Executive Session for the purpose of obtaining legal advice from the County's Attorney(s) on any of the above agenda items pursuant to A.R.S. 38-431.03 (A)(3).

In accordance with the requirement of Title II of the Americans with Disabilities Act (ADA), the Pinal County Health Benefits Trust Board does not discriminate against qualified individuals with disabilities admission to public meetings. If you need accommodation for a meeting, please contact the Human Resources Department at (520) 866-6231, at least (3) three business days prior to the meeting (not including weekends or holidays) so that your request may be accommodated.

Posted this 26th day of January, 2023 around 10:00 a.m.



AGENDA ITEM

January 31, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Roll Call of Members Present In Person and Telephonically

BRIEF DESCRIPTION OF THE FISCAL CONSIDERATIONS AND/OR EXPECTED FISCAL IMPACT OF THIS AGENDA ITEM:

BRIEF DESCRIPTION OF THE EXPECTED PERFORMANCE IMPACT OF THIS AGENDA ITEM:

MOTION:

History	Who	Approval
Time		

ATTACHMENTS:

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No Attachments Available



AGENDA ITEM

January 31, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

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Time		

ATTACHMENTS:

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No Attachments Available



AGENDA ITEM

January 31, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discussion/approval/disapproval of the Minutes from December 6, 2022 Regular Meeting of Pinal County Health Benefits Trust Board. (Danielle Watkins)

BRIEF DESCRIPTION OF THE FISCAL CONSIDERATIONS AND/OR EXPECTED FISCAL IMPACT OF THIS AGENDA ITEM:

BRIEF DESCRIPTION OF THE EXPECTED PERFORMANCE IMPACT OF THIS AGENDA ITEM:

MOTION:

History		
Time	Who	Approval

ATTACHMENTS:

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☐ [Meeting Agenda Minutes, 12.6.2022](#)

**PINAL COUNTY HEALTH BENEFITS TRUST BOARD
ACTION SUMMARY
Tuesday, December 6, 2022**

9:00 AM - CALL TO ORDER

**PINAL COUNTY ADMINISTRATIVE COMPLEX
IRONWOOD CONFERENCE ROOM
135 N. PINAL STREET
FLORENCE, AZ 85132**

The Pinal County Health Benefits Trust Board convened at 9:01 am on Tuesday, December 6, 2022. The meeting was called to order by Chairman Goodman.

Members Appearing Telephonically: Chairman Mike Goodman, Ginger Fligger, Matt Busby, and Rona Curphy.

Members Present: Kelli Munroe

Staff Present: Anela Arciga, Angeline Woods, Anne Froedge, Danielle Watkins, Erica Crouch, Mary Ellen Sheppard, Mike Barberio (CBIZ), Randee Stinson, and Stan Self (CBIZ).

(1) BUSINESS BEFORE THE BOARD

A. Roll Call of Members Present In Person and Telephonically

(2) Call to Public -

Consideration and discussion of comments from the public. Those wishing to address the Pinal County Health Benefits Trust Board need not request permission in advance. Action taken as a result of public comment will be limited to directing staff to study the matter or rescheduling the matter for further consideration and decision at a later date.

(3) CONSENT ITEMS:

All items indicated by an asterisk (*) will be handled by a single vote as part of the consent agenda, unless a Board Member, County Manager, or member of the public objects at the time the agenda item is called.

- * A. Discussion/approval/disapproval of the Minutes from September 27, 2022 Regular Meeting of Pinal County Health Benefits Trust Board. (Danielle Watkins)

- (4) Information Only- Medical Plan Performance Results for 2021/2022 plan year and the Performance Guarantee Results. Mike Barberio (CBIZ)

ITEM ACTION: INFORMATION ONLY

- (5) Discussion Only- Review of Claims Reporting through September 2022 of the 2022/2023 Plan Year, Presented by Mike Barberio (CBIZ)

ITEM ACTION: DISCUSSION ONLY

- (6) Discussion Only- Review of Health Benefits Trust Fund Financial Statements (Randee Stinson/Angeline Woods)

ITEM ACTION: DISCUSSION ONLY

- (7) Discussion Only- Discussion of audit status to date (Randee Stinson)

ITEM ACTION: DISCUSSION ONLY

- (8) Discussion Only- Comparison of Plan Providers by Network, Mike Barberio (CBIZ)

ITEM ACTION: DISCUSSION ONLY

- (9) Discuss/Approve/Disapprove- The inclusion of the Short Term Disability plan under the Pinal County self-funded benefits plan. (Angeline Woods/Danielle Watkins)

ITEM ACTION: APPROVED

- (10) Informational Only- Discussion of items to include in future Health Benefits Trust meeting agenda

ITEM ACTION: DISCUSSION ONLY



AGENDA ITEM

January 31, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discussion Only- Review of Health Benefits Trust Fund Financial Statements (Randee Stinson/Angeline Woods)

BRIEF DESCRIPTION OF THE FISCAL CONSIDERATIONS AND/OR EXPECTED FISCAL IMPACT OF THIS AGENDA ITEM:

BRIEF DESCRIPTION OF THE EXPECTED PERFORMANCE IMPACT OF THIS AGENDA ITEM:

MOTION:

History	Who	Approval
Time		

ATTACHMENTS:

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☐ [Pinal County Financials, 12.21.2022](#)



PINAL COUNTY

WIDE OPEN OPPORTUNITY

Employee Health Benefits Trust Fund
Financial Statements
Period Ending September 30, 2022

Pinal County, Arizona - Employee Health Benefits Trust Fund
Schedule of Revenues, Expenditures, and Changes in Net Position For the Period Ended September 30, 2022

	Period Ended 9/30/2022
OPERATING REVENUES	
Employee Contributions	
Medical	365,863
Dental	257,685
Vision	53,592
Voluntary Products	318,122
HSA/EE	70,937
FSA/EE	233,167
Employer Contributions	
Medical	3,719,107
Dental	72,215
Vision	17,539
Voluntary Products	166,521
HSA/ER	62,858
FSA/ER	26,026
Cobra Contributions	6,468
Rebates	-
Wellness Reimbursement	11,798
Miscellaneous Revenue	-
Interest Revenue	14,416
Total Operating Revenues	5,396,313
OPERATING EXPENSES	
Administrative	
Medical	218,366
Medical Stop Loss	172,528
Dental	19,719
Vision	8,454
Claims	
Medical	607,037
Prescription	1,199,274
Dental	177,060
Vision	65,800
Professional & Outside Services	21,033
Wellness	
Preventative Well Being	15,251
EAP	9,134
Employer Provided Insurance	
Short Term Disability	133,108
Life Insurance	169,222
Health Savings Accounts	159,487
Flexible Spending Accounts	307,968
Voluntary Products	258,299
Miscellaneous Expenses	3,801
Total Operating Expenditures	3,545,542
Excess (deficiency) of revenues over expenditures	1,850,771
Change in Fund Balances	\$ 1,850,771

Pinal County, Arizona
Health Benefits Trust Fund - Balance Sheet
For the Period Ended September 30, 2022

	Period Ended 9/30/2022
ASSETS	
Cash and Cash Equivalent	8,248,549
Accounts Receivable	13,442
Prepaid Expenses	12,184
Total Assets	<u>8,274,176</u>
LIABILITIES	
Accounts Payable	196,925
Total Liabilities	<u>196,925</u>
NET POSITION (deficit)	
Unrestricted	8,077,250
Total Net Position	<u><u>\$ 8,077,250</u></u>



AGENDA ITEM

January 31, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discussion Only- Projected Funding Recommendations for 2023-2024 Medical, Dental and Vision Plan. (Mike Barberio, CBIZ)

BRIEF DESCRIPTION OF THE FISCAL CONSIDERATIONS AND/OR EXPECTED FISCAL IMPACT OF THIS AGENDA ITEM:

BRIEF DESCRIPTION OF THE EXPECTED PERFORMANCE IMPACT OF THIS AGENDA ITEM:

MOTION:

History		
Time	Who	Approval

ATTACHMENTS:
Click to download
<input type="checkbox"/> Medical Funding Projection
<input type="checkbox"/> Vision Funding Projection
<input type="checkbox"/> Dental Funding Projection



Pinal County

**Medical and Pharmacy Premium Adequacy Report
For a July 1, 2023 Effective Date**

Completed January 2023 v2

Renew with No Plan Changes

Presented by:
CBIZ Benefits & Insurance Services, Inc.
1765 E. Skyline Drive
Tucson, Arizona 85718
Telephone: (520) 327-6421



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Claims and Enrollment Data



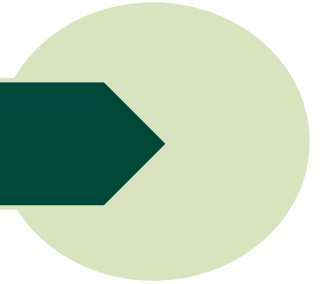
CBIZ

CBIZ Employee Benefits





Section 1: Summary



Pinal County

Medical and Pharmacy Premium Adequacy Report For a July 1, 2023 Effective Date

— Summary —

1. Enrollment (November 2022)

	<u>EPO Plus</u>	<u>EPO Basic</u>	<u>PPO Plus</u>	<u>PPO Basic</u>	<u>HDHP Plus</u>	<u>HDHP Basic</u>	<u>TOTAL</u>
Employee Only	59	47	323	157	55	56	697
Employee + Spouse	17	10	113	70	8	18	236
Employee + Child(ren)	20	18	151	111	7	20	327
Employee + Family	<u>31</u>	<u>25</u>	<u>173</u>	<u>130</u>	<u>13</u>	<u>44</u>	<u>416</u>
Total	127	100	760	468	83	138	1,676

2. 2022/23 Pinal County Funding Rates

	<u>EPO Plus</u>	<u>EPO Basic</u>	<u>PPO Plus</u>	<u>PPO Basic</u>	<u>HDHP Plus</u>	<u>HDHP Basic</u>	<u>TOTAL</u>
Employee Only	\$628.30	\$549.05	\$615.15	\$525.22	\$546.47	\$449.31	\$572.81
Employee + Spouse	\$1,256.59	\$1,068.09	\$1,230.29	\$1,040.33	\$1,092.93	\$898.61	\$1,139.01
Employee + Child(ren)	\$1,156.07	\$982.65	\$1,131.87	\$957.11	\$1,005.50	\$826.73	\$1,044.45
Employee + Family	<u>\$1,708.97</u>	<u>\$1,452.61</u>	<u>\$1,673.20</u>	<u>\$1,414.85</u>	<u>\$1,486.39</u>	<u>\$1,222.12</u>	<u>\$1,528.33</u>
PEPM:	\$1,059.30	\$904.89	\$1,050.12	\$951.82	\$785.07	\$809.02	\$981.72
Monthly:	\$134,531	\$90,489	\$798,092	\$445,452	\$65,161	\$111,644	\$1,645,370
Annual:	\$1,614,374	\$1,085,870	\$9,577,106	\$5,345,428	\$781,930	\$1,339,731	\$19,744,440

3. Forecasted 2023/24 Rate Action

Expected	7.9%
High End	12.9%
Low End	2.9%
Used	7.9%

4. Forecasted 2023/24 Funding Rates With No Plan Changes

	<u>EPO Plus</u>	<u>EPO Basic</u>	<u>PPO Plus</u>	<u>PPO Basic</u>	<u>HDHP Plus</u>	<u>HDHP Basic</u>	<u>Total</u>
Employee Only	\$677.97	\$592.45	\$663.78	\$566.74	\$589.67	\$484.83	\$618.09
Employee + Spouse	\$1,355.93	\$1,152.53	\$1,327.55	\$1,122.57	\$1,179.33	\$969.65	\$1,229.06
Employee + Child(ren)	\$1,247.46	\$1,060.33	\$1,221.35	\$1,032.77	\$1,084.99	\$892.09	\$1,127.01
Employee + Family	<u>\$1,844.07</u>	<u>\$1,567.45</u>	<u>\$1,805.47</u>	<u>\$1,526.70</u>	<u>\$1,603.90</u>	<u>\$1,318.73</u>	<u>\$1,649.15</u>
PEPM:	\$1,143.04	\$976.43	\$1,133.14	\$1,027.07	\$847.13	\$872.97	\$1,059.33
Monthly:	\$145,166	\$97,643	\$861,184	\$480,667	\$70,312	\$120,470	\$1,775,442
Annual:	\$1,741,997	\$1,171,712	\$10,334,211	\$5,767,999	\$843,745	\$1,445,641	\$21,305,305
% Change vs. 2022/23:	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%

Pinal County

Medical and Pharmacy Premium Adequacy Report For a July 1, 2023 Effective Date

— Summary —

5. Fixed Costs as a % of Expected Funding Rates

Administration	5.16%
Stop Loss	3.77%
PCORI	<u>0.06%</u>
Total:	8.99%

Under Traditional Program

Administration & Stop Loss Range is typically between 15.9% to 24.9%

6. Assumptions

Med & Rx Experience Prd:	Used 24 months of paid claims: Year 1 (Current) from 12/1/21 - 11/30/22 & Year 2 (Prior) From 12/1/20 - 11/30/21. Blended 70% Current Year and 30% Prior Year for Medical and 70% Current Year and 30% Prior Year for Rx.		
Plan Change:	2023/24: No plan changes: 2022/23: No plan changes: 2021/22: Added 3 new plans; 2020/21: Incr Ded, OV, ER & Rx Copays & MOOP.		
Annual Trend:	Medical = 7.44%; Rx = 9.8%. For Year 1: 19 Months of Trend and Year 2: 31 Months of Trend. For a slight contribution to reserves, used a 2 month lag, e.g., Incurred Claims from October through September equal paid claims from December through November.		
Claim Margin:	Medical: 1.0%, Rx: 1.0%	Expense Margin: 0%	
Fixed Costs:	Estimated Fixed Costs		

	Estimated Fixed Costs			Annual Estimated 2023/24
	2022/23	2023/24	Estimated % Change	
Subscribers	1,676	1,676		
Claim/Premium Administration Fee	\$37.76	\$38.89	3.0%	\$782,212
Network Access Fee	Included	Included	0.0%	\$0
Utilization & Care Management	Included	Included	0.0%	\$0
Fiduciary Liability	Included	Included	0.0%	\$0
Disease Management	Included	Included	0.0%	\$0
NurseLine	Included	Included	0.0%	\$0
EAP	\$1.58	\$1.89	19.6%	\$38,012
PBM Interface Fee	\$0.00	\$0.00	0.0%	\$0
Telemedicine	Included	Included	0.0%	\$0
HSA Administration	\$0.26	\$0.26	0.0%	\$5,304
Rx Admin Fee	\$0.38	\$0.38	0.0%	\$7,643
HSA Expense	\$15.46	\$15.46	0.0%	\$311,003
COBRA Admin Fee	\$0.30	\$0.30	0.0%	\$6,034
Wellness Admin Fee	\$0.00	\$0.00	0.0%	\$0
Wellness Program	\$0.00	\$0.00	0.0%	\$0
Wellness Credit	-\$4.97	-\$4.97	0.0%	-\$100,000
Communication/Implementation Fee C	\$0.00	\$0.00	0.0%	\$0
Individual Stop Loss ¹	\$34.70	\$39.91	15.0%	\$802,569
Aggregate Stop Loss	\$0.00	\$0.00	0.0%	\$0
Pool Admin, Audit, DOI Fees	\$0.00	\$0.87	0.0%	\$17,500
Consulting Fee	\$2.49	\$2.49	0.0%	\$50,000
Total Fixed Costs	\$87.96	\$95.48	8.5%	\$1,920,276

¹ \$240,000 ISL deductible with \$200,000 aggregating individual deductible (IAD), 125% ASL corridor and a 24/12 contract. Banner/Aetna renewal. Estimated 15% ISL renewal versus 50% Rate Cap.

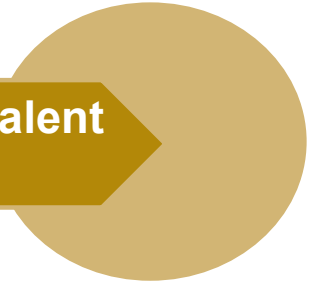
7. Financial Validation Test — Projected Claims Compared to Historical Claims

* Note 19 months of trend *

	PEPM		Monthly Average	
	% Increase		% Increase	
Average Paid Claims Most Recent 12 Months (Not adjusted for large claims -- see pg. 14)	\$988.43		\$1,633,714	
Projected 2023/24 Claims (see pg. 9)	\$964.10		\$1,615,832	
	-2.5%		-1.1%	



Section 2: Projections to Develop Premium Equivalent Rates



Pinal County

Medical and Pharmacy Premium Adequacy Report For a July 1, 2023 Effective Date — Medical Claims Projection —

1. Objective Develop funding rates which cover all medical paid claims and associated administrative expenses.

2. Assumptions

			Year 1	Year 2
a. Medical Trend:	7.44% (Segal 2023)	Months of Trend:	19	31
b. Enrollment:	Lagged 2 months			
c. Experience:	PerAmeriben and Aetna experience reports			
d. Pooled Claims:	Removed \$240,000 ISL with \$200,000 aggregating deductible, 24/12 contract, 125% Corridor			
e. Benefit Changes:	2023/24: No plan changes	2022/23: No plan changes		
	2021/22: Added 3 new plans	2020/21: Incr Ded, OV, ER & Rx Copays & MOOP		
	Year 1 = 0.995, Year 2 = 0.961			
f. Other Adjustments:				
g. Fluctuation Margin:	1.0%			
h. Current Enrollment:	1,676 (November 2022)			

3. Algorithm

		Year 1	Year 2
	Paid Period:	12/1/21 - 11/30/22	12/1/20 - 11/30/21
	Incurred Period:	10/1/21 - 9/30/22	10/1/20 - 9/30/21
	Midpoint:	6/1/2022	6/1/2021
	Average Enrollment:	1,653	1,546
a. Medical Paid Claims		\$14,461,739	\$12,720,536
b. Pooled Claims	Year 1 = 6 Year 2 = 0	\$2,516,855	\$0
c. Adjusted Paid Claims (a less b)		\$11,944,884	\$12,720,536
d. Change in Reserve (Lagged Claims)		1.000	1.000
e. Network Change		1.000	1.000
f. Adjusted Paid Claims (c x d x e)		\$11,944,884	\$12,720,536
g. Trend Adjustment Factor		1.120	1.204
h. Trended Adjusted Paid Claims (f x g)		\$13,382,131	\$15,311,332
i. Add in Individual Claims to Pooled Level		\$1,640,000	\$0
j. Plan Change Adjustment Factor		0.995	0.961
k. Enrollment Change Adjustment Factor		1.014	1.084
l. Chronic Health Conditions Adjustment		0.00	0.00
m. Projected Experience Paid Claims [(h + i) x j x k + l]		\$15,162,706	\$15,957,802
n. Claim Fluctuation Margin		1.01	1.01
o. Projected Experience Paid Claims with Margin (m x n)		\$15,314,333	\$16,117,380
p. Claim Rate	PEPM:	\$761.45	\$801.38
	Monthly:	\$1,276,194	\$1,343,115
	Annual:	\$15,314,332.68	\$16,117,380.10
	Credibility:	70%	30%
	PEPM Blended Rate:	\$773.43	

Pinal County
Medical and Pharmacy Premium Adequacy Report For a July 1, 2023 Effective Date
— Pharmacy Claims Projection —

1. Objective Develop funding rates which cover all pharmacy paid claims and associated administrative expenses.

2. Assumptions

			Year 1	Year 2
a. Rx Trend:	9.8%	(Segal 2023)	Months of Trend: 19	31
b. Enrollment:	Lagged 2 months			
c. Experience:	Per Ameriben and EH experience reports provided			
d. Pooled Claims:	None — Removed from Medical			
e. Benefit Changes:	See Medical; Year 1 = 0.995, Year 2 = 0.961			
f. Rx Mgmt Savings:				
g. Rx Rebate Savings:	\$1,875,000	Based on EHI/ CVS at 100% of projected		
h. Fluctuation Margin:	1.0%			
i. Current Enrollment:	1,676	(November 2022)		

3. Algorithm

		Year 1	Year 2
	Paid Period:	12/1/21 - 11/30/22	12/1/20 - 11/30/21
	Incurred Period:	10/1/21 - 9/30/22	10/1/20 - 9/30/21
	Midpoint:	6/1/2022	6/1/2021
	Average Enrollment:	1,653	1,546
a. Pharmacy Paid Claims		\$5,142,832	\$3,663,521
b. Pooled Claims (removed from Medical)		\$0	\$0
c. Adjusted Paid Claims (a less b)		\$5,142,832	\$3,663,521
d. Change in Reserve (Lagged Claims)		1.000	1.000
e. Network Change		1.000	1.000
f. Adjusted Paid Claims (c x d x e)		\$5,142,832	\$3,663,521
g. Trend Adjustment Factor		1.160	1.273
h. Trended Adjusted Paid Claims (f x g)		\$5,963,338	\$4,664,317
i. Add in Individuals Claims to Pooled Level		\$0	\$0
j. Plan Change Adjustment Factor		0.995	0.961
k. Enrollment Change Adjustment Factor		1.014	1.084
l. Chronic Health Conditions Adjustment / Rx Mgmt Adjustment / Rx Rebate Adjustment		(\$1,875,000)	(\$1,875,000)
m. Projected Experience Paid Claims [(h + i) x j x k + l]		\$4,144,142	\$2,986,252
n. Claim Fluctuation Margin		1.01	1.01
o. Projected Experience Paid Claims with Margin (m x n)		\$4,185,583	\$3,016,115
p. Claim Rate	PEPM:	\$208.11	\$149.97
	Monthly:	\$348,799	\$251,343
	Annual:	\$4,185,583.16	\$3,016,115.01
	Credibility:	70%	30%
	PEPM Blended Rate:	\$190.67	

Pinal County

Medical and Pharmacy Premium Adequacy Report For a July 1, 2023 Effective Date

— Medical/Pharmacy Rate Change —

a. Enrollment (November 2022)	<u>EPO Plus</u>	<u>EPO Basic</u>	<u>PPO Plus</u>	<u>PPO Basic</u>	<u>HDHP Plus</u>	<u>HDHP Basic</u>	<u>Totals</u>
Employee Only	59	47	323	157	55	56	697
Employee + Spouse	17	10	113	70	8	18	236
Employee + Child(ren)	20	18	151	111	7	20	327
Employee + Family	<u>31</u>	<u>25</u>	<u>173</u>	<u>130</u>	<u>13</u>	<u>44</u>	<u>416</u>
Total	127	100	760	468	83	138	1676

b. 2022/23 Funding Rates

	<u>EPO Plus</u>	<u>EPO Basic</u>	<u>PPO Plus</u>	<u>PPO Basic</u>	<u>HDHP Plus</u>	<u>HDHP Basic</u>
Employee Only	\$628.30	\$549.05	\$615.15	\$525.22	\$546.47	\$449.31
Employee + Spouse	\$1,256.59	\$1,068.09	\$1,230.29	\$1,040.33	\$1,092.93	\$898.61
Employee + Child(ren)	\$1,156.07	\$982.65	\$1,131.87	\$957.11	\$1,005.50	\$826.73
Employee + Family	\$1,708.97	\$1,452.61	\$1,673.20	\$1,414.85	\$1,486.39	\$1,222.12

c. Total 2022/23 Funding

	<u>EPO Plus</u>	<u>EPO Basic</u>	<u>PPO Plus</u>	<u>PPO Basic</u>	<u>HDHP Plus</u>	<u>HDHP Basic</u>	<u>Totals</u>
Employee Only	\$37,070	\$25,805	\$198,693	\$82,460	\$30,056	\$25,161	\$399,245
Employee + Spouse	\$21,362	\$10,681	\$139,023	\$72,823	\$8,743	\$16,175	\$268,807
Employee + Child(ren)	\$23,121	\$17,688	\$170,912	\$106,239	\$7,039	\$16,535	\$341,534
Employee + Family	<u>\$52,978</u>	<u>\$36,315</u>	<u>\$289,464</u>	<u>\$183,931</u>	<u>\$19,323</u>	<u>\$53,773</u>	<u>\$635,784</u>
Total Monthly	\$134,531	\$90,489	\$798,092	\$445,452	\$65,161	\$111,644	\$1,645,370

PEPM Funding: \$981.72
 Monthly Funding: \$1,645,370
 Annual Funding: \$19,744,440

d. Percent Change in Funding Rates

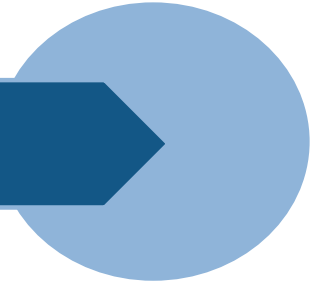
2022/23 PEPM Funding:	\$981.72		<u>Med Claims</u>	<u>Rx Claims</u>	<u>Admin</u>	<u>Stop Loss</u>	<u>PCORI Fees</u>
Projected PEPM Funding:	\$1,059.33	=====>	\$773.43	\$190.67	\$54.70	\$39.91	\$0.62
Recommended Rate Action:	7.91%	Prem. Breakdown	73.01%	18.00%	5.16%	3.77%	0.06%
Used Rate Action:	7.91%		\$964.10				
% Claims:			91.0%				

e. Forecasted 2023/24 Funding Rates With Plan Changes

	<u>EPO Plus</u>	<u>EPO Basic</u>	<u>PPO Plus</u>	<u>PPO Basic</u>	<u>HDHP Plus</u>	<u>HDHP Basic</u>	<u>Total</u>
Employee Only	\$677.97	\$592.45	\$663.78	\$566.74	\$589.67	\$484.83	\$618.09
Employee + Spouse	\$1,355.93	\$1,152.53	\$1,327.55	\$1,122.57	\$1,179.33	\$969.65	\$1,229.06
Employee + Child(ren)	\$1,247.46	\$1,060.33	\$1,221.35	\$1,032.77	\$1,084.99	\$892.09	\$1,127.01
Employee + Family	\$1,844.07	\$1,567.45	\$1,805.47	\$1,526.70	\$1,603.90	\$1,318.73	\$1,649.15
Renewal PEPM Funding:	\$1,143.04	\$976.43	\$1,133.14	\$1,027.07	\$847.13	\$872.97	\$1,059.33
Renewal Monthly Funding:	\$145,166	\$97,643	\$861,184	\$480,667	\$70,312	\$120,470	\$1,775,442
Renewal Annual Funding:	\$1,741,997	\$1,171,712	\$10,334,211	\$5,767,999	\$843,745	\$1,445,641	\$21,305,305



Section 3: Fixed Cost Assumptions



Pinal County

Medical and Pharmacy Premium Adequacy Report For a July 1, 2023 Effective Date — Fixed Cost Assumptions —

PEPM Fixed Costs				
	2022/23	2023/24	Estimated % Change	Annual Estimated 2023/24
Subscribers	1,676	1,676		
Claim/Premium Administration Fee	\$37.76	\$38.89	3.0%	\$782,212
Network Access Fee	Included	Included		
Utilization & Care Management	Included	Included		
Fiduciary Liability	Included	Included		
Disease Management	Included	Included		
NurseLine	Included	Included		
EAP	\$1.58	\$1.89	19.6%	\$38,012
PBM Interface Fee	\$0.00	\$0.00	0.0%	\$0
Telemedicine	Included	Included		
HSA Administration	\$0.26	\$0.26	0.0%	\$5,304
Rx Admin Fee	\$0.38	\$0.38	0.0%	\$7,643
HSA Expense ²	\$15.46	\$15.46	0.0%	\$311,003
COBRA Admin Fee	\$0.30	\$0.30	0.0%	\$6,034
Wellness Admin Fee				
Wellness Program				
Wellness Credit	(\$4.97)	(\$4.97)		(\$100,000)
Communication/Implementation Fee Credit (1-time)	\$0.00	\$0.00		\$0
Individual Stop Loss ¹	\$34.70	\$39.91	15.0%	\$802,569
Aggregate Stop Loss			0.0%	\$0
Pool Admin, Audit, DOI Fees		\$0.87		\$17,500
Consulting Fee	\$2.49	\$2.49	0.0%	\$50,000
Total Fixed Costs	\$87.96	\$95.48	8.5%	\$1,920,276

¹ \$240,000 ISL deductible with \$200,000 aggregating individual deductible (IAD), 125% ASL corridor and a 24/12 contract. Banner/Aetna renewal. Estimated 15% ISL renewal versus 50% Rate Cap.

² See the next page for additional documentation related to this expense.

PEPM ACA Fees				
	2022/23	2023/24	Estimated % Change	Annual Estimated 2023/24
Subscribers	1,676	1,676		
Members	3,998	3,998		
PCORI Fee ^{3,4}	\$0.60	\$0.62	3.3%	\$12,469

² IRS PCORI fee for plan years ending on or before 9/30/2023 is \$3.00 PMPY. The projected rate for plan years ending 6/2024 is \$3.12 indexed at 4%.

³ Not subject to ERISA, PCORI fees are included in premium equivalent rates.

PEPM Fixed Costs and ACA Fees				
	2022/23	2023/24	Estimated % Change	Annual Estimated 2023/24
Total Fixed Costs and ACA Fees	\$88.56	\$96.10	8.5%	\$1,932,746



Pinal County
Medical and Pharmacy Premium Adequacy Report For a July 1, 2023 Effective Date
— HSA Employer Contribution Assumptions —

Pinal County contributes to the HSA accounts for subscribers enrolled in the HDHP plan option. The contributions are as follows.

HDHP Enrollment		
	HDHP Plus	HDHP Basic
EE	55	56
EE + Sp	8	18
EE + Ch	7	20
EE + Family	13	44
Total	83	138

HSA Employer Monthly Contribution		
	HDHP Plus	HDHP Basic
EE	\$52.82	\$149.98
EE + Sp	\$28.16	\$162.50
EE + Ch	\$25.91	\$160.50
EE + Family	\$39.29	\$171.83
Total	\$3,823	\$22,094

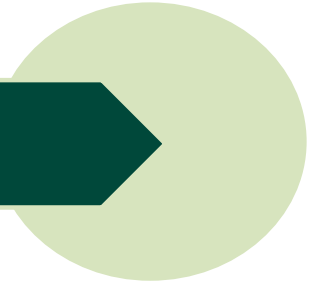
In this iteration of the funding rates, the HSA employer contributions were incorporated as if they were a fixed cost PEPM spread across all of the plan designs, both HDHP and not HDHP.

Grand Total Monthly HSA Contribution	\$25,917
Total Subscribers	1676
Total Monthly HSA Contribution PEPM	\$15.46

In future iterations of the funding rates, the HSA employer contributions will be incorporated into just the HDHP funding rates and the exact dollar amount contributions will be added to the matching funding rate.



Section 4: Claims and Enrollment Data





Pinal County
Medical and Pharmacy Premium Adequacy Report For a July 1, 2023 Effective Date
— Claims and Enrollment Data —

									Medical	Medical	Medical	Medical	Medical	Medical	Medical	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Total	Total	Total	Total	Total	Total
		EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total	EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total	EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total	EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total
		Subs	Subs	Subs	Subs	Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims
Year 2	Month																												
	Oct-20	200		1,106		184		1,490	\$82,392		\$889,443			\$94,206	\$1,066,041	\$64,526		\$181,893		\$27,572		\$273,990	\$146,917	\$0	\$1,071,336	\$0	\$121,778	\$0	\$1,340,031
	Nov-20	200		1,114		184		1,498	\$90,108		\$640,142			\$50,578	\$780,829	\$47,366		\$214,583		\$17,115		\$279,064	\$137,474	\$0	\$854,725	\$0	\$67,693	\$0	\$1,059,893
	Dec-20	203		1,125		185		1,513	\$198,928		\$701,266			\$116,729	\$1,016,923	\$56,464		\$177,505		\$21,306		\$255,275	\$255,392	\$0	\$878,771	\$0	\$138,035	\$0	\$1,272,198
	Jan-21	205		1,133		184		1,522	\$96,338		\$762,832			\$163,465	\$1,022,635	\$65,193		\$197,071		\$22,581		\$284,845	\$161,531	\$0	\$959,903	\$0	\$186,047	\$0	\$1,307,481
	Feb-21	206		1,131		184		1,521	\$44,600		\$958,677			\$79,134	\$1,082,410	\$41,831		\$208,839		\$25,504		\$276,174	\$86,431	\$0	\$1,167,515	\$0	\$104,637	\$0	\$1,358,584
	Mar-21	206		1,137		191		1,534	\$86,209		\$751,803			\$56,555	\$894,567	\$42,484		\$178,712		\$21,992		\$243,188	\$128,693	\$0	\$930,516	\$0	\$78,547	\$0	\$1,137,755
	Apr-21	204		1,126		194		1,524	\$74,971		\$750,793			\$46,494	\$872,257	\$58,117		\$205,558		\$25,887		\$289,562	\$133,087	\$0	\$956,351	\$0	\$72,381	\$0	\$1,161,820
	May-21	204		1,132		194		1,530	\$98,006		\$686,845			\$29,467	\$814,319	\$52,501		\$193,080		\$23,181		\$268,762	\$150,507	\$0	\$879,925	\$0	\$52,649	\$0	\$1,083,081
	Jun-21	204		1,123		196		1,523	\$97,542		\$899,372			\$250,329	\$1,247,244	\$40,830		\$190,862		\$39,019		\$270,710	\$138,372	\$0	\$1,090,234	\$0	\$289,348	\$0	\$1,517,954
Jul-21	178	109	775	364	86	117	1,629	\$121,705	\$6,387	\$1,027,061	\$29,287	\$106,806	\$8,245	\$1,299,491	\$66,134	\$6,198	\$263,073	\$33,950	\$30,330	\$10,713	\$410,398	\$187,839	\$12,585	\$1,290,134	\$63,237	\$137,136	\$18,958	\$1,709,889	
Aug-21	179	111	767	371	85	119	1,632	\$164,908	\$16,946	\$607,970	\$86,300	\$76,457	\$9,534	\$962,115	\$37,518	\$21,408	\$171,956	\$46,778	\$28,444	\$9,841	\$315,946	\$202,426	\$38,354	\$779,925	\$133,078	\$104,902	\$19,375	\$1,278,061	
Sep-21	176	112	769	372	85	118	1,632	\$69,673	\$53,938	\$714,282	\$166,675	\$45,840	\$19,083	\$1,069,491	\$36,363	\$20,990	\$163,217	\$43,768	\$11,729	\$11,383	\$287,449	\$106,036	\$74,928	\$877,499	\$210,443	\$57,569	\$30,466	\$1,356,940	
Oct-21	175	113	772	376	86	120	1,642	\$89,715	\$44,315	\$664,005	\$185,261	\$21,612	\$169,022	\$1,173,930	\$57,186	\$14,733	\$241,155	\$55,093	\$17,910	\$6,010	\$392,087	\$146,901	\$59,048	\$905,160	\$240,354	\$39,522	\$175,032	\$1,566,017	
Nov-21	174	112	764	382	84	120	1,636	\$140,341	\$138,224	\$592,334	\$326,423	\$18,833	\$48,998	\$1,265,153	\$46,678	\$13,758	\$226,921	\$55,947	\$16,438	\$9,384	\$369,125	\$187,019	\$151,982	\$819,255	\$382,370	\$35,271	\$58,382	\$1,634,278	
Dec-21	172	116	773	387	87	121	1,656	\$273,780	\$83,350	\$626,296	\$390,498	\$106,425	\$23,140	\$1,503,489	\$56,155	\$19,196	\$238,645	\$67,547	\$16,036	\$5,096	\$402,675	\$329,935	\$102,546	\$864,941	\$458,045	\$122,461	\$28,236	\$1,906,164	
Jan-22	172	116	769	392	87	120	1,656	\$90,109	\$55,125	\$565,962	\$258,517	\$21,877	\$81,475	\$1,073,065	\$66,009	\$13,624	\$224,525	\$67,824	\$39,038	\$12,080	\$423,100	\$156,118	\$68,749	\$790,487	\$326,341	\$60,915	\$93,555	\$1,496,165	
Feb-22	173	117	763	390	88	120	1,651	\$420,968	\$22,808	\$449,673	\$189,103	\$10,678	\$81,324	\$1,174,554	\$44,239	\$23,862	\$171,777	\$56,940	\$20,042	\$11,013	\$327,873	\$465,207	\$46,670	\$621,450	\$246,043	\$30,720	\$92,337	\$1,502,427	
Mar-22	168	117	754	389	92	119	1,639	\$148,009	\$106,058	\$732,492	\$253,452	\$35,941	\$110,819	\$1,386,771	\$58,306	\$19,873	\$220,546	\$57,839	\$28,313	\$12,524	\$397,400	\$206,315	\$125,931	\$953,038	\$311,291	\$64,254	\$123,343	\$1,784,171	
Apr-22	168	119	749	393	91	117	1,637	\$467,654	\$31,944	\$487,079	\$361,848	\$25,251	\$24,624	\$1,398,400	\$36,627	\$15,994	\$295,697	\$53,680	\$23,797	\$19,227	\$445,022	\$504,281	\$47,938	\$782,776	\$415,528	\$49,048	\$43,851	\$1,843,422	
May-22	166	117	758	393	89	117	1,640	\$249,752	\$30,338	\$600,272	\$236,364	\$24,632	\$41,422	\$1,182,780	\$53,555	\$24,229	\$253,830	\$42,189	\$27,036	\$16,230	\$417,068	\$303,307	\$54,567	\$854,102	\$278,553	\$51,668	\$57,652	\$1,599,848	
Jun-22	163	119	760	399	88	123	1,652	\$286,186	\$75,344	\$575,915	\$563,724	\$31,153	\$117,608	\$1,649,930	\$46,704	\$19,679	\$272,301	\$58,347	\$19,393	\$11,782	\$428,205	\$332,890	\$95,023	\$848,216	\$622,071	\$50,546	\$129,390	\$2,078,135	
Jul-22	127	102	763	463	79	139	1,673	\$89,089	\$37,374	\$299,025	\$213,988	\$18,088	\$30,238	\$687,802	\$28,514	\$16,768	\$258,539	\$56,789	\$24,237	\$10,644	\$395,491	\$117,603	\$54,142	\$557,564	\$270,777	\$42,325	\$40,882	\$1,083,293	
Aug-22	127	103	759	463	80	141	1,673	\$109,268	\$40,648	\$541,791	\$261,706	\$21,719	\$57,755	\$1,032,887	\$38,665	\$20,084	\$238,124	\$44,351	\$14,846	\$17,640	\$373,709	\$147,933	\$60,732	\$779,915	\$306,057	\$36,565	\$75,395	\$1,406,596	
Sep-22	128	102	763	466	81	139	1,679	\$142,896	\$32,445	\$533,622	\$249,514	\$36,337	\$184,722	\$1,179,536	\$78,528	\$20,196	\$271,696	\$62,650	\$23,937	\$9,061	\$466,068	\$221,424	\$52,641	\$805,318	\$312,164	\$60,274	\$193,783	\$1,645,604	
Oct-22	127	100	761	469	83	138	1,678	\$61,639	\$45,290	\$561,298	\$434,575	\$32,081	\$48,411	\$1,183,294	\$57,360	\$10,074	\$251,272	\$97,977	\$31,072	\$10,815	\$458,570	\$118,999	\$55,364	\$812,570	\$532,552	\$63,153	\$59,226	\$1,641,864	
Nov-22	127	100	760	468	83	138	1,676	\$57,012	\$40,180	\$524,626	\$312,058	\$47,255	\$28,100	\$1,009,231	\$47,871	\$10,481	\$437,510	\$64,050	\$31,404	\$16,333	\$607,651	\$104,883	\$50,661	\$962,136	\$376,108	\$78,659	\$44,433	\$1,616,882	

USED IN PROJECTION: Approximation of Incurred Claims: Medical & Rx Paid from December, 2021 through November, 2022 (2 Month Lag)

YEAR 1								Medical	Medical	Medical	Medical	Medical	Medical	Medical	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Total	Total	Total	Total	Total	Total				
		EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total	EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total	EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total	EPO Plus	EPO Basic	Total	PPO Plus	PPO Basic	Total	HDHP Plus	HDHP Basic	Total
		Subs	Subs	Subs	Subs	Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims
RESULTS:	1,913	1,353	9,147	4,893	1,032	1,496	19,834	\$2,396,362	\$600,904	\$6,498,051	\$3,725,347	\$411,437	\$829,638	\$14,461,739	\$612,532	\$214,059	\$3,134,464	\$730,183	\$299,149	\$152,445	\$5,142,832	\$3,008,894	\$814,963	\$9,632,515	\$4,455,530	\$710,586	\$982,083	\$19,604,571			
Monthly:	159	338	762	1,223	86	374	1,653	\$199,697	\$100,151	\$541,504	\$620,891	\$34,286	\$138,273	\$1,205,145	\$51,044	\$35,677	\$261,205	\$121,697	\$24,929	\$25,407.51	\$428,569	\$250,741	\$135,827	\$802,710	\$742,588	\$59,216	\$163,681	#####			
PEPM:								\$1,252.67	\$444.13	\$710.40	\$761.36	\$398.68	\$554.57	\$729.14	\$320.19	\$158.21	\$342.68	\$149.23	\$289.87	\$101.90	\$259.29	\$1,572.87	\$602.34	\$1,053.08	\$910.59	\$688.55	\$656.47	\$988.43			
Adjusted for Large Claimants																												\$861.54			

USED IN PROJECTION: Approximation of Incurred Claims: Medical & Rx Paid from December, 2020 through November, 2021 (2 Month Lag)

YEAR 2								Medical	Medical	Medical	Medical	Medical	Medical	Medical	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Total	Total	Total	Total	Total	Total	
	EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total	EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total	EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total	EPO Plus	EPO Basic	PPO Plus	PPO Basic	HDHP Plus	HDHP Basic	Total
	Subs	Subs	Subs	Subs	Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	Paid Claims	
RESULTS:	2,365	332	12,438	1,107	1,952	354	18,548	\$1,282,937	\$259,810	\$9,117,240	\$793,946	\$1,011,721	\$254,882	\$12,720,536	\$601,297	\$77,087	\$2,417,948	\$235,537	\$284,323	\$47,330	\$3,663,521	\$1,884,234	\$336,897	\$11,535,188	\$1,029,483	\$1,296,044	\$302,212	\$16,384,057
	197	28	1,037	92	163	30	1,546	\$106,911	\$21,651	\$759,770	\$66,162	\$84,310	\$21,240	\$1,060,045	\$50,108	\$6,424	\$201,496	\$19,628	\$23,694	\$3,944	\$305,293	\$157,020	\$28,075	\$961,266	\$85,790	\$108,004	\$25,184	\$1,365,338
	PEPM:							\$542.47	\$782.56	\$733.01	\$717.21	\$518.30	\$720.01	\$685.82	\$254.25	\$232.19	\$194.40	\$212.77	\$145.66	\$133.70	\$197.52	\$796.72	\$1,014.75	\$927.41	\$929.98	\$663.96	\$883.33	\$883.33
Adjusted for Large Claimants																												\$883.33
PEPM percent change	-19.1%	1122.6%	-26.5%	1226.0%	-47.1%	1167.8%	6.9%	130.9%	-43.2%	-3.1%	6.2%	-23.1%	-23.0%	6.3%	25.9%	-31.9%	76.3%	-29.9%	99.0%	-23.8%	31.3%	97.4%	-40.6%	13.5%	-2.1%	3.7%	-23.1%	11.9%
Adjusted for Large Claimants																												-2.47%



Pinal County

Vision Funding Rate Projection For a July 1, 2023 Effective Date

Completed January, 2022, v1

Renew with No Plan or Carrier Changes

Presented by:
CBIZ Benefits & Insurance Services, Inc.
1765 E. Skyline Drive
Tucson, Arizona 85718
Telephone: (520) 327-6421



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Section 1: Funding Summary





Pinal County
Vision Funding Rate Projection For a July 1, 2023 Effective Date
— Summary —

1. Current Enrollment (November 2022)

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	175	498	673
Employee + Spouse	65	209	274
Employee + Child(ren)	62	210	272
Employee + Family	<u>84</u>	<u>361</u>	<u>445</u>
Total	386	1278	1664

2. Current 2022/23 Pinal County Funding Rates (Based on Current Enrollment)

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	\$6.45	\$9.25	\$8.52
Employee + Spouse	\$13.94	\$20.37	\$18.84
Employee + Child(ren)	\$12.32	\$18.89	\$17.39
Employee + Family	\$19.71	\$30.53	\$28.49
PEPM	\$11.54	\$18.66	\$17.01
Monthly	\$4,454	\$23,852	\$28,306
Annual	\$53,452	\$286,225	\$339,677

3. Forecasted 2023/24 Rate Action

Expected	-1.5%
High End	3.5%
Low End	-6.5%
Used	0.0%

4. Forecasted 2023/24 Funding Rates With No Plan Changes

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	\$6.35	\$9.11	\$8.39
Employee + Spouse	\$13.73	\$20.06	\$18.56
Employee + Child(ren)	\$12.13	\$18.60	\$17.13
Employee + Family	\$19.41	\$30.07	\$28.06
PEPM	\$11.36	\$18.38	\$16.75
Monthly	\$4,387	\$23,491	\$27,877
Annual	\$52,639.39	\$281,887	\$334,526
% Change	-1.5%	-1.5%	-1.5%

The above stated rates are based on an expected claims level scenario. There is no guarantee that Pinal County's actual experience will match the estimates as provided.



Section 2: Projections to Develop Premium Equivalent Rates



Pinal County

Vision Funding Rate Projection

Vision Funding Rate Projection For a July 1, 2023 Effective Date

1. Objective Develop funding rates which cover all vision paid claims and associated administrative expenses.

2. Assumptions

a. Vision Trend: 2.2% (2023-Segal, 2024-Estimate) Months of Trend:

b. Enrollment: Lagged 1 month

c. Experience: Per AzMT experience reports & VSP reports provided

d. Fixed Costs: 2021 ASO Renewal

e. Benefit Changes: 2022/23: No plan changes 2021/22: No plan changes

i. COVID Load 0.0% Due to pent-up demand

f. Fluctuation Margin: 2.0%

g. Current Enrollment: 1,664 (November 2022)

Year 1

19

Year 2

31

3. Algorithm

Paid Period:
Incurred Period:
Midpoint:
Average Enrollment:

Year 1

12/1/21 - 11/30/22
11/1/21 - 10/31/22
6/1/2022
1640

Year 2

12/1/20 - 11/30/21
11/1/20 - 10/31/21
6/1/2021
1552

a. Paid Claims for Vision

b. Change in Reserve: (1.25 months)

c. Adjusted Paid Claims (a x b)

d. Trend Adjustment Factor:

e. Trended Adjusted Paid Claims (c x d)

f. Plan Change Adj. Factor: See Above

g. Enrollment Change Adj. Factor:

h. COVID Load

i. Projected Experience Paid Claims (e x f x g):

j. Claim Fluctuation Margin:

k. Projected Experience Paid Claims with Margin: (h x i)

\$283,716

\$274,635

1.000

1.000

\$283,716

\$274,635

1.03

1.06

\$293,434

\$290,150

1.000

1.000

1.014

1.072

1.000

1.000

\$297,683

\$311,060

1.02

1.02

\$303,637

\$317,281

l. Claim Rate:

PEPM:
Total Monthly:
Total Annual:

\$15.21

\$15.89

\$25,303

\$26,440

\$303,637

\$317,281

Credibility:

80%

20%

PEPM Blended Rate:

\$15.34



Pinal County
Vision Funding Rate Change
Vision Funding Rate Projection For a July 1, 2023 Effective Date

a. Current Enrollment (November 2022)

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	175	498	673
Employee + Spouse	65	209	274
Employee + Child(ren)	62	210	272
Employee + Family	<u>84</u>	<u>361</u>	<u>445</u>
Totals	386	1,278	1,664

b. Current (2022/23) Funding Rates

	<u>Base</u>	<u>Buy Up</u>
Employee Only	\$6.45	\$9.25
Employee + Spouse	\$13.94	\$20.37
Employee + Child(ren)	\$12.32	\$18.89
Employee + Family	\$19.71	\$30.53

c. Total Current Vision Funding

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	\$1,129	\$4,607	\$5,735
Employee + Spouse	\$906	\$4,257	\$5,163
Employee + Child(ren)	\$764	\$3,967	\$4,731
Employee + Family	<u>\$1,656</u>	<u>\$11,021</u>	<u>\$12,677</u>
Totals	\$4,454	\$23,852	\$28,306
PEPM:	\$17.01		
Total Monthly:	\$28,306		
Total Annual:	\$339,677		

d. Percent Change in Vision Funding Rate

Current PEPM Funding Rate:	\$17.01		<u>Vision Claims</u>	<u>Admin</u>
Projected PEPM Funding Rate:	\$16.76	=====>	\$15.34	\$1.42
Recommended Rate Action:	-1.5%	Px Breakdown	91.5%	8.4%
Used Rate Action:	0.0%			

Funding Rate Relativity 0.697 1.000

e. **Estimated 2023/24 Funding Rates With No Plan Changes**

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	\$6.35	\$9.11	\$8.39
Employee + Spouse	\$13.73	\$20.06	\$18.56
Employee + Child(ren)	\$12.13	\$18.60	\$17.13
Employee + Family	\$19.41	\$30.07	\$28.06
Renewal PEPM Funding:	\$11.36	\$18.38	\$16.75
Renewal Monthly Funding:	\$4,387	\$23,491	\$27,877
Renewal Annual Funding:	\$52,639	\$281,887	\$334,526



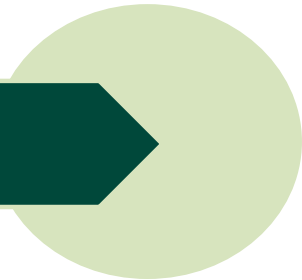
Section 3: Fixed Cost Assumptions





Pinal County
Fixed Cost Summary
Vision Funding Rate Projection For a July 1, 2023 Effective Date

	2022/23	2023/24	Estimated % Change
Enrollment	1,664	1,664	
Claim/Premium Administration Fee	\$1.42	\$1.42	0.0%
CBIZ Consulting Fee	\$0.00	\$0.00	
Total Administrative Costs	\$1.42	\$1.42	0.0%
Total Annual Administrative Costs	\$28,274	\$28,274	0.0%



Section 4: Claims and Enrollment Data





Pinal County
Vision Funding Rate Projection For a July 1, 2023 Effective Date
— Claims and Enrollment Data —

		Base	Buy Up	Total	Vision Base	Vision Buy Up	Total
		Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims
Year 2	Nov-20	587	898	1,485	\$0	\$0	\$0
	Dec-20	583	907	1,491	\$8,636	\$25,616	\$34,252
	Jan-21	583	918	1,501	\$0	\$0	\$0
	Feb-21	583	937	1,520	\$3,906	\$10,273	\$14,179
	Mar-21	583	950	1,533	\$9,941	\$26,442	\$36,383
	Apr-21	583	960	1,543	\$5,310	\$11,605	\$16,915
	May-21	583	970	1,553	\$0	\$0	\$0
	Jun-21	583	980	1,563	\$10,710	\$33,921	\$44,631
	Jul-21	402	1,213	1,615	\$2,833	\$17,176	\$20,009
	Aug-21	404	1,202	1,606	\$2,778	\$31,320	\$34,097
	Sep-21	402	1,202	1,604	\$2,331	\$25,121	\$27,452
	Oct-21	405	1,206	1,611	\$3,076	\$23,858	\$26,933
Year 1	Nov-21	406	1,224	1,630	\$2,976	\$16,807	\$19,784
	Dec-21	413	1,234	1,647	\$2,263	\$16,674	\$18,937
	Jan-22	414	1,223	1,637	\$2,822	\$12,397	\$15,219
	Feb-22	413	1,214	1,627	\$3,706	\$16,570	\$20,275
	Mar-22	417	1,202	1,619	\$1,743	\$16,026	\$17,768
	Apr-22	417	1,198	1,615	\$2,615	\$16,082	\$18,697
	May-22	415	1,206	1,621	\$4,155	\$21,552	\$25,707
	Jun-22	419	1,215	1,634	\$3,702	\$17,598	\$21,300
	Jul-22	382	1,290	1,672	\$6,945	\$32,515	\$39,460
	Aug-22	381	1,278	1,659	\$4,840	\$28,984	\$33,824
	Sep-22	374	1,286	1,660	\$3,872	\$21,624	\$25,495
	Oct-22	378	1,284	1,662	\$2,561	\$25,761	\$28,323
	Nov-22	386	1,278	1,664	\$2,397	\$16,314	\$18,710

USED IN PROJECTION: Approximation of Incurred Claims: Dental Paid from December, 2021 through November, 2022 (1 Month Lag)

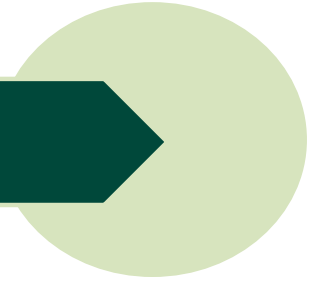
YEAR 1	Base	Buy Up	Total	Vision Base	Vision Buy Up	Total
	Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims
RESULTS:	4,829	14,854	19,683	\$41,621	\$242,095	\$283,716
Monthly:	402	1,238	1,640	\$3,468	\$20,175	\$23,643
PEPM:				\$8.62	\$16.30	\$14.41

USED IN PROJECTION: Approximation of Incurred Claims: Dental Paid from December, 2020 through November, 2021 (1 Month Lag)

YEAR 2	Base	Buy Up	Total	Vision Base	Vision Buy Up	Total
	Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims
RESULTS:	6,282	12,343	18,626	\$52,496	\$222,139	\$274,635
Monthly:	524	1,029	1,552	\$4,375	\$18,512	\$22,886
PEPM:				\$8.36	\$18.00	\$14.74
PEPM percent change	-23.13%	20.34%	5.68%	3.15%	-9.44%	-2.24%



Section 5: Supporting Data





Pinal County

Dental Funding Rate Projection For a July 1, 2023 Effective Date

Completed January, 2022 v1

Renew with No Plan or Carrier Changes

Presented by:
CBIZ Benefits & Insurance Services, Inc.
1765 E. Skyline Drive
Tucson, Arizona 85718
Telephone: (520) 327-6421



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Projections to Develop Premium Equivalent Rates

- Dental Claims Projection
- Dental Rate Change

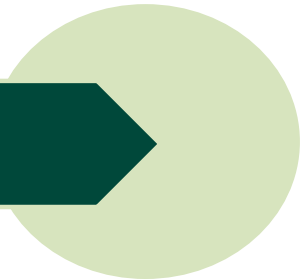
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Section 1: Funding Summary





Pinal County
Dental Funding Rate Projection For a July 1, 2023 Effective Date
— Summary —

1. Current Enrollment (November 2022)

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	147	525	672
Employee + Spouse	49	226	275
Employee + Child(ren)	68	233	301
Employee + Family	<u>87</u>	<u>411</u>	<u>498</u>
Total	351	1395	1746

2. Current 2022/23 Pinal County Funding Rates (Based on Current Enrollment)

	<u>Base</u>	<u>Buy Up</u>	<u>Total</u>
Employee Only	\$36.49	\$37.78	\$37.50
Employee + Spouse	\$70.32	\$72.94	\$72.47
Employee + Child(ren)	\$78.73	\$85.68	\$84.11
Employee + Family	\$116.12	\$126.50	\$124.69
PEPM	\$69.13	\$77.62	\$75.91
Monthly	\$24,266	\$108,274	\$132,540
Annual	\$291,189	\$1,299,287	\$1,590,476

3. Forecasted 2023/24 Rate Action

Expected	-6.60%
High End	-1.60%
Low End	-11.60%
Used	-6.60%

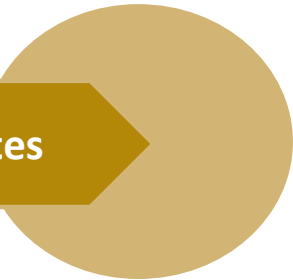
4. Forecasted 2023/24 Funding Rates With No Plan Changes

	<u>Base</u>	<u>Buy Up</u>	<u>Total</u>
Employee Only	\$34.09	\$35.29	\$35.03
Employee + Spouse	\$65.69	\$68.13	\$67.70
Employee + Child(ren)	\$73.55	\$80.03	\$78.57
Employee + Family	\$108.48	\$118.16	\$116.47
PEPM	\$64.58	\$72.50	\$70.91
Monthly	\$22,669	\$101,135	\$123,805
Annual	\$272,030	\$1,213,625	\$1,485,655
% Change	-6.58%	-6.59%	-6.59%

The above stated rates are based on an expected claims level scenario. There is no guarantee that Pinal County's actual experience will match the estimates as provided.



Section 2: Projections to Develop Premium Equivalent Rates



Pinal County

Dental Funding Rate Projection

Dental Funding Rate Projection For a July 1, 2023 Effective Date

1. Objective Develop funding rates which cover all dental paid claims and associated administrative expenses.

2. Assumptions

a. Dental Trend: 4.0% (2023-Segal)
 b. Enrollment: Lagged 1 month
 c. Experience: Per AzMT experience reports provided
 d. Fixed Costs: 2023 ASO Renewal Estimate
 e. Benefit Changes: 2022/23: No Plan changes 2021/22: No Plan changes
 f. Fluctuation Margin: 2.0%
 g. Current Enrollment: 1,746 (November 2022)

	Year 1	Year 2
Months of Trend:	19	31

3. Algorithm

	Year 1	Year 2
Paid Period:	12/1/21 - 11/30/22	12/1/20 - 11/30/21
Incurred Period:	11/1/21 - 10/31/22	11/1/20 - 10/31/21
Midpoint:	6/1/2022	6/1/2021
Average Enrollment:	1721	1637
a. Paid Claims for Dental	\$1,260,780	\$1,228,188
b. Change in Reserve: (1.25 months)	1.000	1.000
c. Adjusted Paid Claims (a x b)	\$1,260,780	\$1,228,188
d. Trend Adjustment Factor:	1.06	1.11
e. Trended Adjusted Paid Claims (c x d)	\$1,341,556	\$1,359,151
f. Plan Change Adj. Factor: See Above	1.000	1.000
g. Enrollment Change Adj. Factor:	1.015	1.067
h. Projected Experience Paid Claims (e x f x g):	\$1,361,373	\$1,450,019
i. Claim Fluctuation Margin:	1.02	1.02
j. Projected Experience Paid Claims with Margin: (h x i)	\$1,388,601	\$1,479,019
k. Claim Rate:		
PEPM:	\$66.28	\$70.59
Total Monthly:	\$115,717	\$123,252
Total Annual:	\$1,388,601	\$1,479,019
Credibility:	80%	20%
PEPM Blended Rate:	\$67.14	



Pinal County
Dental Funding Rate Change
Dental Funding Rate Projection For a July 1, 2023 Effective Date

a. Current Enrollment (November 2022)

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	147	525	672
Employee + Spouse	49	226	275
Employee + Child(ren)	68	233	301
Employee + Family	<u>87</u>	<u>411</u>	<u>498</u>
Totals	351	1,395	1,746

b. Current (2022/23) Funding Rates

	<u>Base</u>	<u>Buy Up</u>
Employee Only	\$36.49	\$37.78
Employee + Spouse	\$70.32	\$72.94
Employee + Child(ren)	\$78.73	\$85.68
Employee + Family	\$116.12	\$126.50

c. Total Current Dental Funding

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	\$5,364	\$19,835	\$25,199
Employee + Spouse	\$3,446	\$16,484	\$19,930
Employee + Child(ren)	\$5,354	\$19,963	\$25,317
Employee + Family	<u>\$10,102</u>	<u>\$51,992</u>	<u>\$62,094</u>
Do Totals	\$24,266	\$108,274	\$132,540
PEPM:	\$75.91		
Total Monthly:	\$132,540		
Total Annual:	\$1,590,476		

d. Percent Change in Dental Funding Rate

Current PEPM Funding Rate:	\$75.91		<u>Dental Claims</u>	<u>Admin</u>
Projected PEPM Funding Rate:	\$70.90	=====>	\$67.14	\$3.76
Recommended Rate Action:	-6.60%	Px Breakdown	94.7%	5.3%
Used Rate Action:	-6.60%			

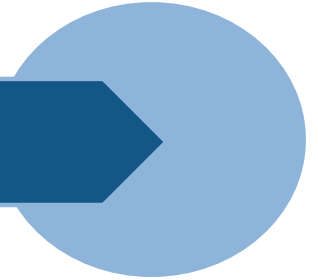
Funding Rate Relativity 0.966 1.000

e. **Estimated 2023/24 Funding Rates With No Plan Changes**

	<u>Base</u>	<u>Buy Up</u>	<u>TOTAL</u>
Employee Only	\$34.09	\$35.29	\$35.03
Employee + Spouse	\$65.69	\$68.13	\$67.70
Employee + Child(ren)	\$73.55	\$80.03	\$78.57
Employee + Family	\$108.48	\$118.16	\$116.47
Renewal PEPM Funding:	\$64.58	\$72.50	\$70.91
Renewal Monthly Funding:	\$22,669	\$101,135	\$123,805
Renewal Annual Funding:	\$272,030	\$1,213,625	\$1,485,655



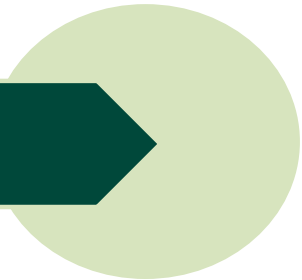
Section 3: Fixed Cost Assumptions





Pinal County
Fixed Cost Summary
Dental Funding Rate Projection For a July 1, 2023 Effective Date

	2022/23	2023/24	Estimated % Change
Enrollment	1,746	1,746	
Claim/Premium Administration Fee	\$3.76	\$3.76	0.0%
CBIZ Consulting Fee	\$0.00	\$0.00	
Total Administrative Costs	\$3.76	\$3.76	0.0%
Total Annual Administrative Costs	\$78,780	\$78,780	0.0%



Section 4: Claims and Enrollment Data





Pinal County
Dental Funding Rate Projection For a July 1, 2023 Effective Date
— Claims and Enrollment Data —

	Month	Base	Buy Up	Total	Dental Base	Dental Buy Up	Total
		Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims
Year 2	Nov-20	579	1,013	1,592	\$21,199	\$62,564	\$83,763
	Dec-20	584	1,018	1,602	\$20,732	\$67,763	\$88,495
	Jan-21	591	1,017	1,608	\$18,658	\$57,664	\$76,321
	Feb-21	591	1,016	1,607	\$32,616	\$65,713	\$98,329
	Mar-21	592	1,023	1,615	\$19,051	\$62,436	\$81,487
	Apr-21	599	1,010	1,609	\$28,052	\$75,971	\$104,023
	May-21	602	1,001	1,603	\$29,072	\$64,118	\$93,190
	Jun-21	595	996	1,591	\$20,789	\$56,805	\$77,593
	Jul-21	375	1,332	1,707	\$28,665	\$103,544	\$132,209
	Aug-21	374	1,326	1,700	\$42,567	\$144,096	\$186,662
	Sep-21	372	1,328	1,700	\$19,881	\$78,651	\$98,532
	Oct-21	377	1,328	1,705	\$14,767	\$83,655	\$98,422
Year 1	Nov-21	377	1,328	1,705	\$19,441	\$73,485	\$92,925
	Dec-21	384	1,344	1,728	\$17,315	\$71,326	\$88,641
	Jan-22	386	1,341	1,727	\$16,397	\$71,962	\$88,359
	Feb-22	384	1,331	1,715	\$19,565	\$78,044	\$97,609
	Mar-22	389	1,317	1,706	\$29,258	\$88,811	\$118,069
	Apr-22	385	1,312	1,697	\$16,070	\$87,459	\$103,529
	May-22	383	1,314	1,697	\$15,407	\$95,970	\$111,377
	Jun-22	388	1,321	1,709	\$24,047	\$84,313	\$108,360
	Jul-22	342	1,405	1,747	\$17,642	\$89,559	\$107,202
	Aug-22	343	1,394	1,737	\$20,812	\$112,374	\$133,186
	Sep-22	339	1,400	1,739	\$17,569	\$84,004	\$101,572
	Oct-22	343	1,397	1,740	\$16,434	\$89,487	\$105,920
	Nov-22	351	1,395	1,746	\$14,998	\$81,958	\$96,956

USED IN PROJECTION: Approximation of Incurred Claims: Dental Paid from December, 2021 through November, 2022 (1 Month Lag)

YEAR 1

Base	Buy Up	Total	Dental Base	Dental Buy Up	Total
Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims

RESULTS:	4,443	16,204	20,647	\$225,512	\$1,035,268	\$1,260,780
Monthly:	370	1,350	1,721	\$18,793	\$86,272	\$105,065
PEPM:				\$50.76	\$63.89	\$61.06

USED IN PROJECTION: Approximation of Incurred Claims: Dental Paid from December, 2020 through November, 2021 (1 Month Lag)

YEAR 2

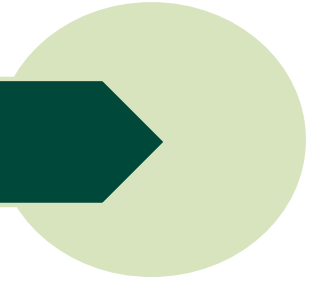
Base	Buy Up	Total	Dental Base	Dental Buy Up	Total
Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims

RESULTS:	6,231	13,408	19,639	\$294,289	\$933,899	\$1,228,188
Monthly:	519	1,117	1,637	\$24,524	\$77,825	\$102,349
PEPM:				\$47.23	\$69.65	\$62.54

PEPM percent change	-28.70%	20.85%	5.13%	7.47%	-8.27%	-2.36%
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Section 5: Supporting Data





AGENDA ITEM

January 31, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discussion of Inclusion of Part-Time Employees in Benefit Plans. For employees working 20.000-29.99 hours per week.
(Angie Woods)

BRIEF DESCRIPTION OF THE FISCAL CONSIDERATIONS AND/OR EXPECTED FISCAL IMPACT OF THIS AGENDA ITEM:

BRIEF DESCRIPTION OF THE EXPECTED PERFORMANCE IMPACT OF THIS AGENDA ITEM:

MOTION:

History	Who	Approval
Time		

ATTACHMENTS:

[Click to download](#)

No Attachments Available



AGENDA ITEM

January 31, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discuss/Approve/Disapprove Recommended Rates for 2023-2024 Medical, Dental, and Vision plans. (Angie Woods)

BRIEF DESCRIPTION OF THE FISCAL CONSIDERATIONS AND/OR EXPECTED FISCAL IMPACT OF THIS AGENDA ITEM:

BRIEF DESCRIPTION OF THE EXPECTED PERFORMANCE IMPACT OF THIS AGENDA ITEM:

MOTION:

History	Who	Approval
Time		

ATTACHMENTS:

[Click to download](#)

No Attachments Available



AGENDA ITEM

January 31, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Informational Only- Discussion of items to include in future Health Benefits Trust meeting agenda.

BRIEF DESCRIPTION OF THE FISCAL CONSIDERATIONS AND/OR EXPECTED FISCAL IMPACT OF THIS AGENDA ITEM:

BRIEF DESCRIPTION OF THE EXPECTED PERFORMANCE IMPACT OF THIS AGENDA ITEM:

MOTION:

History	Who	Approval
Time		

ATTACHMENTS:

[Click to download](#)

No Attachments Available



AGENDA ITEM

January 31, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Posted this 26th day of January, 2023 around 10:00 a.m.

BRIEF DESCRIPTION OF THE FISCAL CONSIDERATIONS AND/OR EXPECTED FISCAL IMPACT OF THIS AGENDA ITEM:

BRIEF DESCRIPTION OF THE EXPECTED PERFORMANCE IMPACT OF THIS AGENDA ITEM:

MOTION:

History	Who	Approval
Time		

ATTACHMENTS:

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No Attachments Available