

Pinal County Health Benefits
Trust Board Meeting- Regular
Tuesday, May 9 · 9:00 –
10:00am Video call link:
<https://meet.google.com/abu-sruv-ykv> Or dial: ?(US) +1
316-536-0086? PIN: ?378 008
506?#



Pinal County Health Benefits
Trust Board Meeting-
Regular Tuesday, May 9 ·
9:00 – 10:00am Video call
link:
<https://meet.google.com/abu-sruv-ykv> Or dial: ?(US) +1
316-536-0086? PIN: ?378
008 506?#

NOTICE OF PUBLIC MEETING AND EXECUTIVE SESSION
PINAL COUNTY HEALTH BENEFITS TRUST BOARD
SUMMARY OF AGENDA FOR MEETING
Tuesday, May 9, 2023

9:00 AM - CALL TO ORDER

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

(1) Roll Call of Member Present In-Person and Virtually

A. Roll Call of Members Present In-Person and Virtually.

(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 the February 14, 2023 Regular Meeting of Pinal County Health Benefits Trust Board

(4) Discussion Only- Medical, Dental, and Vision Plan Performance through March 2023. (Mike Barberio, CBIZ)

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

(6) Discussion/approval/disapproval of the Chair and Vice-Chair for the Plan Year 2023-2024 Health Benefits Trust Board. (MaryEllen Sheppard/Danielle Watkins)

(7) Informational Only- Results of the Healthiest Employers Award. (Danielle Watkins)

(8) Discussion 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 3rd day of May, 2023 around 4:00 p.m.



AGENDA ITEM

May 9, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

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.

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

May 9, 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 Virtually.

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

May 9, 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 the February 14, 2023 Regular Meeting of Pinal County Health Benefits Trust Board

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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☐ [Meeting Agenda Minutes, 2.14.2023](#)

**PINAL COUNTY HEALTH BENEFITS TRUST BOARD
ACTION SUMMARY
Tuesday, February 14, 2023**

9:00 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

The Pinal County Health Benefits Trust Board convened at 9:05 am on Tuesday, February 14, 2023. The meeting was called to order by Chairman Goodman.

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

Members Present: Kelli Munroe

Members Absent: Matt Busby

Staff Present: Anela Arciga, Angeline Woods, Anne Froedge, Danielle Watkins, Erica Crouch, Mary Ellen Sheppard, and Randee Stinson.

Also Present: Bethany Jeffers (CBIZ), Michael Lauzon (HeinfeldMeech), Mike Barberio (CBIZ), Shauna Brewster (HeinfeldMeech), and Stan Self (CBIZ).

(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)

ITEM ACTION: APPROVED

- (4) Informational Only- Medical, Dental, and Vision Plan Performance through December 2022. (Mike Barberio, CBIZ)

ITEM ACTION: INFORMATIONAL ONLY

- (5) Discuss/Approve/Disapprove Recommended Rate increase of 7.9% for 2023-2024 Medical, Dental, and Vision plans. (Angeline Woods)

ITEM ACTION: APPROVED WITH AMENDMENT. RECOMMENDED INCREASE OF 7.9% TO MEDICAL PLAN ONLY. NO CHANGE TO DENTAL AND VISION RATES RECOMMENDED.

- (6) Discuss/Approve/Disapprove Part-Time Employees inclusion on benefit plans. (Angeline Woods)

ITEM ACTION: APPROVED

- (7) Discuss/Approve/Disapprove- Health Benefits Trust Financial Audit Presentation by Shauna Brewster and Michael Lauzon of HeinfeldMeech. (Angeline Woods/Randee Stinson)

ITEM ACTION: APPROVED

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

ITEM ACTION: INFORMATIONAL ONLY



AGENDA ITEM

May 9, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discussion Only- Medical, Dental, and Vision Plan Performance through March 2023. (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	Who	Approval
Time		

ATTACHMENTS:

Click to download

☐ [Pinal County Claims Data](#)



Pinal County

Medical, Rx, Dental, and Vision Experience

Plan Year: *July 2022 – June 2023*

Month End: March 2023

Presented by your CBIZ Team

Mike Barberio, Stan Self, CEBS and Bethany Jeffreys



our **business**
is growing **yours.**

Pinal County Reporting: Summary for March, 2023

Through the first three quarters of the plan year the medical and pharmacy plans are performing at 93% of expected results with just two of the first three quarterly pharmacy rebates received. March's medical and pharmacy claims were especially heavy at \$3,526,650 on a gross paid claims basis. However, with quarterly pharmacy rebates and anticipated stop loss reimbursements being taken into consideration the net result is \$1,164,822 in expenditures. We are projecting that the medical and pharmacy plan will finish the year at a cost of \$896.18 Per Employee Per Month (PEPM) on a mature basis, a 6% increase over the 2021-2022 plan year. This was an immature year since it was the first year the Trust's inception.

The claims picture for the medical and pharmacy plan for March reflect two outlier events. The first pertains to a very large paid claim total from an individual claimant. While the claims on this member exceed \$2 million, more than \$1.8 million of that is expected to be reimbursed to Pinal County as a stop-loss insurance claim. There are now four members who have exceeded the \$240,000 stop-loss deductible. As we continue to track individual claimants with greater than \$100,000 in paid claims, those 14 members now account for over \$4.6 million or just under 30% of the total claims.

The other outlier event was the positive quarterly return of \$470,639 in pharmacy rebates. Before this rebate total, March's Rx claims of \$395,494 were below the monthly average of \$428,000. PrudentRx delivered another strong month of savings from specialty drug copay assistance dollars with \$31,585, bringing the plan year total up to over \$185,000 for the first nine months of the 2022-2023 plan year.

The net claims total for March then resulted in a very average claims month, and the overall loss ratio of paid to expected claims remains at a predictable 93%. The breakout of participation and paid claims by plan is shown here:

- EPO Basic (Performance Network): 6.0% - \$620.76 PEPM
- EPO Plus (Broad Network): 7.7% - \$1,072.65 PEPM
- PPO Basic (Performance Network): 27.8% - 736.68 PEPM
- PPO Plus (Broad Network): 45.2% - \$1,070.50 PEPM
- HDHP Basic (Performance Network): 8.4% - \$618.58 PEPM
- HDHP Plus (Broad Network): 4.9% - \$846.79 PEPM

March was a below average month for dental claims and ranks as the lowest cost month of the first nine this plan year. Overall, the dental plan sits at 84% of expected claims tracking at \$64 per employee per month or 2.7% above the final average of the 2021-2022 plan year.

Vision plan paid claims are showing the expected gradual decrease from the initial surge of activity and charges that occur at the start of the new plan year. March was the lowest cost month so far, and the nine-month total now sits below expected claims at \$14.75 per employee per month against the expected total of \$14.79.

Pinal County
Paid Medical Plan Costs
Plan Year: July 2022 to June 2023 (as of March 2023)

Aetna - All Plans											Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Rx Rebates*	Claims in Excess of Stop Loss**	Total Claims Paid	Fixed Costs	HSA Contributions	Total Paid Claims and Admin Fees	Actual Claims vs. Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Total Paid Claims	Total Paid Claims and Admin Fees
Jul-22	1,673	\$ 1,510,460	\$ 687,802	\$ 394,503	\$ -	\$ -	\$ 1,082,305	\$ 118,579	\$ 25,798	\$ 1,226,681	71.7%	\$ 411.12	\$ 235.81	\$ 646.92	\$ 733.22
Aug-22	1,673	\$ 1,508,635	\$ 1,032,887	\$ 373,779	\$ (29,176)	\$ -	\$ 1,377,491	\$ 118,579	\$ 26,204	\$ 1,522,273	91.3%	\$ 617.39	\$ 223.42	\$ 823.37	\$ 909.91
Sep-22	1,679	\$ 1,512,866	\$ 1,179,536	\$ 466,698	\$ -	\$ -	\$ 1,646,234	\$ 119,004	\$ 25,922	\$ 1,791,160	108.8%	\$ 702.52	\$ 277.96	\$ 980.48	\$ 1,066.80
Oct-22	1,677	\$ 1,511,157	\$ 1,183,294	\$ 454,528	\$ -	\$ -	\$ 1,637,822	\$ 118,862	\$ 25,899	\$ 1,782,584	108.4%	\$ 705.60	\$ 271.04	\$ 976.64	\$ 1,062.96
Nov-22	1,675	\$ 1,509,309	\$ 1,009,498	\$ 601,581	\$ -	\$ -	\$ 1,611,079	\$ 118,720	\$ 25,917	\$ 1,755,716	106.7%	\$ 602.69	\$ 359.15	\$ 961.84	\$ 1,048.19
Dec-22	1,675	\$ 1,503,501	\$ 1,301,145	\$ 443,848	\$ (473,019)	\$ -	\$ 1,271,974	\$ 118,720	\$ 26,292	\$ 1,416,986	84.6%	\$ 776.80	\$ 264.98	\$ 759.39	\$ 845.96
Jan-23	1,665	\$ 1,494,547	\$ 1,030,594	\$ 384,612	\$ -	\$ -	\$ 1,415,206	\$ 118,012	\$ 26,251	\$ 1,559,468	94.7%	\$ 618.98	\$ 231.00	\$ 849.97	\$ 936.62
Feb-23	1,669	\$ 1,498,784	\$ 1,170,626	\$ 336,708	\$ -	\$ (102,202)	\$ 1,405,132	\$ 118,295	\$ 26,369	\$ 1,549,796	93.8%	\$ 701.39	\$ 201.74	\$ 841.90	\$ 928.58
Mar-23	1,676	\$ 1,509,348	\$ 3,131,156	\$ 395,494	\$ (470,639)	\$ (1,891,188)	\$ 1,164,822	\$ 118,791	\$ 26,166	\$ 1,309,780	77.2%	\$ 1,868.23	\$ 235.97	\$ 695.00	\$ 781.49
Apr-23															
May-23															
Jun-23															
Total	15,062	\$ 13,558,607	\$ 11,726,538	\$ 3,851,750	\$ (972,834)	\$ (1,993,390)	\$ 12,612,065	\$ 1,067,561	\$ 234,818	\$ 13,914,444	93.0%	\$ 778.55	\$ 255.73	\$ 837.34	\$ 923.81

Avg Enrollment	1,674
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*The amount in Rx Rebates column for August 2022 pertains to a performance guarantee reconciliation from CVS for the prior plan year credited to current

**Includes received and outstanding stop loss recovery

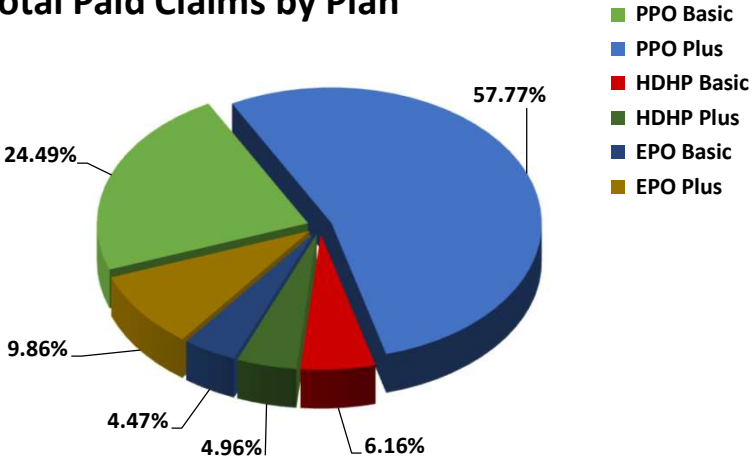
Specific Stop Loss Limit \$240,000 with a 24/12 Contract Period; Individual Aggregating Specific Deductible \$200,000

Aggregate Stop Loss declined

Fixed Costs (e.g. Admin Fees, Stop Loss, etc.)	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Claim/Premium Administration Fee	\$37.76	\$37.76	\$37.76	\$37.76
HSA Administration	\$0.25	\$0.25	\$0.25	\$0.25
Rx Admin Fee	\$0.38	\$0.38	\$0.38	\$0.38
COBRA Admin Fee	\$0.30	\$0.30	\$0.30	\$0.30
Wellness & Communication/Implementation Credit	-\$5.03	-\$5.03	-\$5.03	-\$5.03
Individual Stop Loss	\$34.70	\$34.70	\$34.70	\$34.70
Consulting Fee	\$2.52	\$2.52	\$2.52	\$2.52
Total PEPM Fees for All Plans	\$70.88	\$70.88	\$70.88	\$70.88

Claim Factors	PEPM
Expected Claims Factor	\$900.19

Total Paid Claims by Plan



Pinal County
Paid Medical Plan Costs
Plan Year: July 2022 to June 2023 (as of March 2023)

Aetna - PPO Basic									Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Claims in Excess of Stop Loss*	Total Claims Paid	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs. Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Total Paid Claims	Total Paid Claims and Admin Fees
Jul-22	463	\$ 403,978	\$ 213,988	\$ 56,789	\$ -	\$ 270,777	\$ 32,816	\$ 303,593	67.0%	\$ 462.18	\$ 122.65	\$ 584.83	\$ 655.71
Aug-22	463	\$ 404,915	\$ 261,706	\$ 44,351	\$ -	\$ 306,057	\$ 32,816	\$ 338,873	75.6%	\$ 565.24	\$ 95.79	\$ 661.03	\$ 731.91
Sep-22	466	\$ 406,319	\$ 249,514	\$ 62,650	\$ -	\$ 312,164	\$ 33,029	\$ 345,193	76.8%	\$ 535.44	\$ 134.44	\$ 669.88	\$ 740.76
Oct-22	469	\$ 408,222	\$ 434,575	\$ 91,879	\$ -	\$ 526,454	\$ 33,242	\$ 559,695	129.0%	\$ 926.60	\$ 195.90	\$ 1,122.50	\$ 1,193.38
Nov-22	468	\$ 407,262	\$ 312,325	\$ 63,564	\$ -	\$ 375,889	\$ 33,171	\$ 409,060	92.3%	\$ 667.36	\$ 135.82	\$ 803.18	\$ 874.06
Dec-22	468	\$ 404,806	\$ 240,390	\$ 64,191	\$ -	\$ 304,581	\$ 33,171	\$ 337,751	75.2%	\$ 513.65	\$ 137.16	\$ 650.81	\$ 721.69
Jan-23	462	\$ 399,793	\$ 179,527	\$ 54,035	\$ -	\$ 233,562	\$ 32,746	\$ 266,307	58.4%	\$ 388.59	\$ 116.96	\$ 505.54	\$ 576.42
Feb-23	465	\$ 401,280	\$ 520,724	\$ 71,081	\$ (97,020)	\$ 494,786	\$ 32,958	\$ 527,744	123.3%	\$ 1,119.84	\$ 152.86	\$ 1,064.06	\$ 1,134.93
Mar-23	469	\$ 406,766	\$ 232,056	\$ 55,222	\$ (22,654)	\$ 264,625	\$ 33,242	\$ 297,867	65.1%	\$ 494.79	\$ 117.75	\$ 564.23	\$ 635.11
Apr-23													
May-23													
Jun-23													
Total	4,193	\$ 3,643,341	\$ 2,644,805	\$ 563,761	\$ (119,673)	\$ 3,088,893	\$ 297,191	\$ 3,386,083	84.8%	\$ 630.77	\$ 134.45	\$ 736.68	\$ 807.56

Avg Enrollment	466
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Fixed Costs (e.g. Admin Fees, Stop Loss, etc.)	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Total PEPM Fees for the PPO Basic Plan	\$70.88	\$70.88	\$70.88	\$70.88

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$440.26	\$960.42	\$877.20	\$1,334.94

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-22	156	67	108	132	463
Aug-22	153	68	111	131	463
Sep-22	156	69	110	131	466
Oct-22	157	71	111	130	469
Nov-22	157	70	111	130	468
Dec-22	159	73	110	126	468
Jan-23	157	71	109	125	462
Feb-23	160	73	107	125	465
Mar-23	161	69	108	131	469
Apr-23					
May-23					
Jun-23					
Total	1,416	631	985	1,161	4,193



Pinal County
Paid Medical Plan Costs
Plan Year: July 2022 to June 2023 (as of March 2023)

Aetna - PPO Plus									Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Claims in Excess of Stop Loss*	Total Claims Paid	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs. Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Total Paid Claims	Total Paid Claims and Admin Fees
Jul-22	763	\$ 744,109	\$ 299,025	\$ 257,503	\$ -	\$ 556,528	\$ 54,080	\$ 610,608	74.8%	\$ 391.91	\$ 337.49	\$ 729.39	\$ 800.27
Aug-22	759	\$ 736,629	\$ 541,791	\$ 237,995	\$ -	\$ 779,786	\$ 53,796	\$ 833,582	105.9%	\$ 713.82	\$ 313.56	\$ 1,027.39	\$ 1,098.26
Sep-22	763	\$ 739,975	\$ 533,622	\$ 272,173	\$ -	\$ 805,795	\$ 54,080	\$ 859,874	108.9%	\$ 699.37	\$ 356.71	\$ 1,056.09	\$ 1,126.97
Oct-22	760	\$ 738,886	\$ 561,298	\$ 246,526	\$ -	\$ 807,824	\$ 53,867	\$ 861,691	109.3%	\$ 738.55	\$ 324.38	\$ 1,062.93	\$ 1,133.80
Nov-22	759	\$ 736,727	\$ 524,626	\$ 432,838	\$ -	\$ 957,464	\$ 53,796	\$ 1,011,260	130.0%	\$ 691.21	\$ 570.27	\$ 1,261.48	\$ 1,332.36
Dec-22	756	\$ 733,300	\$ 818,541	\$ 254,516	\$ -	\$ 1,073,057	\$ 53,584	\$ 1,126,641	146.3%	\$ 1,082.73	\$ 336.66	\$ 1,419.39	\$ 1,490.27
Jan-23	750	\$ 727,210	\$ 523,942	\$ 249,709	\$ -	\$ 773,651	\$ 53,158	\$ 826,809	106.4%	\$ 698.59	\$ 332.95	\$ 1,031.53	\$ 1,102.41
Feb-23	749	\$ 726,257	\$ 418,736	\$ 175,123	\$ (5,182)	\$ 588,677	\$ 53,087	\$ 641,765	81.1%	\$ 559.06	\$ 233.81	\$ 785.95	\$ 856.83
Mar-23	747	\$ 725,727	\$ 2,573,981	\$ 237,582	\$ (1,868,535)	\$ 943,028	\$ 52,946	\$ 995,974	129.9%	\$ 3,445.76	\$ 318.05	\$ 1,262.42	\$ 1,333.30
Apr-23													
May-23													
Jun-23													
Total	6,806	\$ 6,608,820	\$ 6,795,562	\$ 2,363,965	\$ (1,873,717)	\$ 7,285,810	\$ 482,394	\$ 7,768,204	110.2%	\$ 998.47	\$ 347.34	\$ 1,070.50	\$ 1,141.38

Avg Enrollment	756
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Fixed Costs (e.g. Admin Fees, Stop Loss, etc.)	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Total PEPM Fees for the PPO Plus Plan	\$70.88	\$70.88	\$70.88	\$70.88

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$535.24	\$1,150.38	\$1,051.96	\$1,593.29

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-22	323	111	149	180	763
Aug-22	326	110	146	177	759
Sep-22	327	112	148	176	763
Oct-22	323	112	149	176	760
Nov-22	322	112	152	173	759
Dec-22	323	109	150	174	756
Jan-23	322	106	148	174	750
Feb-23	322	107	146	174	749
Mar-23	320	107	145	175	747
Apr-23					
May-23					
Jun-23					
Total	2,908	986	1,333	1,579	6,806



Pinal County
Paid Medical Plan Costs
Plan Year: July 2022 to June 2023 (as of March 2023)

Aetna - HDHP Basic										Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Claims in Excess of Stop Loss*	Total Claims Paid	Admin Fees	HSA Contributions	Total Paid Claims and Admin Fees	Actual Claims vs. Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Total Paid Claims	Total Paid Claims and Admin Fees
Jul-22	139	\$ 98,847	\$ 30,238	\$ 10,692	\$ -	\$ 40,930	\$ 9,852	\$ 22,184	\$ 72,966	41.4%	\$ 217.54	\$ 76.92	\$ 294.46	\$ 524.93
Aug-22	141	\$ 101,006	\$ 57,755	\$ 17,840	\$ -	\$ 75,595	\$ 9,994	\$ 22,524	\$ 108,112	74.8%	\$ 409.61	\$ 126.52	\$ 536.13	\$ 766.75
Sep-22	139	\$ 99,045	\$ 184,722	\$ 9,209	\$ -	\$ 193,931	\$ 9,852	\$ 22,189	\$ 225,972	195.8%	\$ 1,328.94	\$ 66.25	\$ 1,395.19	\$ 1,625.70
Oct-22	138	\$ 99,053	\$ 48,411	\$ 10,765	\$ -	\$ 59,176	\$ 9,781	\$ 22,050	\$ 91,007	59.7%	\$ 350.80	\$ 78.01	\$ 428.81	\$ 659.47
Nov-22	138	\$ 100,617	\$ 28,100	\$ 16,327	\$ -	\$ 44,427	\$ 9,781	\$ 22,094	\$ 76,303	44.2%	\$ 203.62	\$ 118.31	\$ 321.94	\$ 552.92
Dec-22	140	\$ 102,128	\$ 62,785	\$ 8,377	\$ -	\$ 71,162	\$ 9,923	\$ 22,416	\$ 103,502	69.7%	\$ 448.46	\$ 59.84	\$ 508.30	\$ 739.30
Jan-23	140	\$ 101,733	\$ 75,016	\$ 15,651	\$ -	\$ 90,667	\$ 9,923	\$ 22,405	\$ 122,995	89.1%	\$ 535.83	\$ 111.79	\$ 647.62	\$ 878.53
Feb-23	141	\$ 103,324	\$ 75,554	\$ 7,499	\$ -	\$ 83,053	\$ 9,994	\$ 22,589	\$ 115,636	80.4%	\$ 535.84	\$ 53.19	\$ 589.03	\$ 820.12
Mar-23	140	\$ 102,955	\$ 105,776	\$ 12,216	\$ -	\$ 117,992	\$ 9,923	\$ 22,439	\$ 150,354	114.6%	\$ 755.54	\$ 87.26	\$ 842.80	\$ 1,073.96
Apr-23														
May-23														
Jun-23														
Total	1,256	\$ 908,708	\$ 668,357	\$ 108,577	\$ -	\$ 776,934	\$ 89,023	\$ 200,891	\$ 1,066,847	85.5%	\$ 532.13	\$ 86.45	\$ 618.58	\$ 849.40

Avg Enrollment	140
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Fixed Costs (e.g. Admin Fees, Stop Loss, etc.)	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Total PEPM Fees for the HDHP Basic Plan	\$70.88	\$70.88	\$70.88	\$70.88

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$369.40	\$818.70	\$746.82	\$1,142.21

	Employee	EE + Spouse	EE + Children	EE + Family
HSA Contributions	\$149.98	\$162.50	\$160.50	\$171.83

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-22	60	15	22	42	139
Aug-22	59	19	21	42	141
Sep-22	59	18	21	41	139
Oct-22	57	18	22	41	138
Nov-22	56	18	20	44	138
Dec-22	57	18	20	45	140
Jan-23	57	18	21	44	140
Feb-23	56	19	21	45	141
Mar-23	55	19	21	45	140
Apr-23					
May-23					
Jun-23					
Total	516	162	189	389	1,256

Pinal County
Paid Medical Plan Costs
Plan Year: July 2022 to June 2023 (as of March 2023)

Aetna - HDHP Plus										Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Claims in Excess of Stop Loss*	Total Claims Paid	Admin Fees	HSA Contributions	Total Paid Claims and Admin Fees	Actual Claims vs. Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Total Paid Claims	Total Paid Claims and Admin Fees
Jul-22	79	\$ 55,329	\$ 18,088	\$ 24,237	\$ -	\$ 42,325	\$ 5,599	\$ 3,614	\$ 51,538	76.5%	\$ 228.96	\$ 306.80	\$ 535.76	\$ 652.38
Aug-22	80	\$ 56,276	\$ 21,719	\$ 14,846	\$ -	\$ 36,565	\$ 5,670	\$ 3,680	\$ 45,915	65.0%	\$ 271.49	\$ 185.57	\$ 457.06	\$ 573.93
Sep-22	81	\$ 56,743	\$ 36,337	\$ 23,937	\$ -	\$ 60,274	\$ 5,741	\$ 3,733	\$ 69,747	106.2%	\$ 448.60	\$ 295.51	\$ 744.12	\$ 861.08
Oct-22	83	\$ 58,069	\$ 32,081	\$ 31,072	\$ -	\$ 63,153	\$ 5,883	\$ 3,849	\$ 72,885	108.8%	\$ 386.52	\$ 374.36	\$ 760.87	\$ 878.13
Nov-22	83	\$ 58,528	\$ 47,255	\$ 31,404	\$ -	\$ 78,659	\$ 5,883	\$ 3,823	\$ 88,364	134.4%	\$ 569.34	\$ 378.36	\$ 947.69	\$ 1,064.63
Dec-22	84	\$ 58,995	\$ 51,785	\$ 37,545	\$ -	\$ 89,330	\$ 5,954	\$ 3,875	\$ 99,159	151.4%	\$ 616.49	\$ 446.96	\$ 1,063.45	\$ 1,180.46
Jan-23	84	\$ 59,366	\$ 95,191	\$ 21,192	\$ -	\$ 116,383	\$ 5,954	\$ 3,846	\$ 126,183	196.0%	\$ 1,133.23	\$ 252.29	\$ 1,385.52	\$ 1,502.18
Feb-23	83	\$ 58,419	\$ 40,947	\$ 20,171	\$ -	\$ 61,118	\$ 5,883	\$ 3,780	\$ 70,780	104.6%	\$ 493.34	\$ 243.02	\$ 736.36	\$ 852.78
Mar-23	82	\$ 57,952	\$ 47,337	\$ 30,638	\$ -	\$ 77,975	\$ 5,812	\$ 3,727	\$ 87,514	134.5%	\$ 577.28	\$ 373.63	\$ 950.91	\$ 1,067.25
Apr-23														
May-23														
Jun-23														
Total	739	\$ 519,678	\$ 390,740	\$ 235,040	\$ -	\$ 625,780	\$ 52,379	\$ 33,927	\$ 712,086	120.4%	\$ 528.74	\$ 318.05	\$ 846.79	\$ 963.58

Avg Enrollment	82
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Fixed Costs (e.g. Admin Fees, Stop Loss, etc.)	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Total PEPM Fees for the HDHP Plus Plan	\$70.88	\$70.88	\$70.88	\$70.88

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$466.56	\$1,013.02	\$925.59	\$1,406.48

	Employee	EE + Spouse	EE + Children	EE + Family
HSA Contributions	\$52.82	\$28.16	\$25.91	\$39.29

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-22	52	9	7	11	79
Aug-22	53	9	6	12	80
Sep-22	54	9	6	12	81
Oct-22	56	8	6	13	83
Nov-22	55	8	7	13	83
Dec-22	56	8	7	13	84
Jan-23	55	7	9	13	84
Feb-23	54	7	10	12	83
Mar-23	53	7	10	12	82
Apr-23					
May-23					
Jun-23					
Total	488	72	68	111	739

Pinal County
Paid Medical Plan Costs
Plan Year: July 2022 to June 2023 (as of March 2023)

Aetna - EPO Basic									Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Claims in Excess of Stop Loss*	Total Claims Paid	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs. Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Total Paid Claims	Total Paid Claims and Admin Fees
Jul-22	102	\$ 87,081	\$ 37,374	\$ 16,768	\$ -	\$ 54,142	\$ 7,230	\$ 61,371	62.2%	\$ 366.41	\$ 164.39	\$ 530.80	\$ 601.68
Aug-22	103	\$ 87,513	\$ 40,648	\$ 20,084	\$ -	\$ 60,732	\$ 7,300	\$ 68,032	69.4%	\$ 394.64	\$ 194.99	\$ 589.63	\$ 660.51
Sep-22	102	\$ 85,778	\$ 32,445	\$ 20,196	\$ -	\$ 52,641	\$ 7,230	\$ 59,870	61.4%	\$ 318.09	\$ 198.00	\$ 516.08	\$ 586.96
Oct-22	100	\$ 83,096	\$ 45,290	\$ 16,927	\$ -	\$ 62,217	\$ 7,088	\$ 69,305	74.9%	\$ 452.90	\$ 169.27	\$ 622.17	\$ 693.05
Nov-22	100	\$ 81,793	\$ 40,180	\$ 10,481	\$ -	\$ 50,661	\$ 7,088	\$ 57,749	61.9%	\$ 401.80	\$ 104.81	\$ 506.61	\$ 577.49
Dec-22	99	\$ 80,421	\$ 37,965	\$ 31,479	\$ -	\$ 69,444	\$ 7,017	\$ 76,461	86.4%	\$ 383.48	\$ 317.97	\$ 701.45	\$ 772.33
Jan-23	99	\$ 80,869	\$ 46,047	\$ 13,636	\$ -	\$ 59,683	\$ 7,017	\$ 66,700	73.8%	\$ 465.12	\$ 137.74	\$ 602.86	\$ 673.73
Feb-23	100	\$ 81,772	\$ 59,363	\$ 18,764	\$ -	\$ 78,127	\$ 7,088	\$ 85,215	95.5%	\$ 593.63	\$ 187.64	\$ 781.27	\$ 852.15
Mar-23	104	\$ 85,490	\$ 55,019	\$ 21,610	\$ -	\$ 76,629	\$ 7,371	\$ 84,000	89.6%	\$ 529.03	\$ 207.78	\$ 736.81	\$ 807.69
Apr-23													
May-23													
Jun-23													
Total	909	\$ 753,812	\$ 394,331	\$ 169,944	\$ -	\$ 564,275	\$ 64,428	\$ 628,703	74.9%	\$ 433.81	\$ 186.96	\$ 620.76	\$ 691.64

Avg Enrollment	101
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Fixed Costs (e.g. Admin Fees, Stop Loss, etc.)	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Total PEPM Fees for the EPO Basic Plan	\$70.88	\$70.88	\$70.88	\$70.88
Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$454.14	\$988.18	\$902.74	\$1,372.70

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-22	46	7	17	32	102
Aug-22	46	7	19	31	103
Sep-22	47	8	17	30	102
Oct-22	46	9	18	27	100
Nov-22	47	10	18	25	100
Dec-22	47	10	18	24	99
Jan-23	46	10	19	24	99
Feb-23	46	10	20	24	100
Mar-23	47	11	21	25	104
Apr-23					
May-23					
Jun-23					
Total	418	82	167	242	909



Pinal County
Paid Medical Plan Costs
Plan Year: July 2022 to June 2023 (as of March 2023)

Aetna - EPO Plus									Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Claims in Excess of Stop Loss*	Total Claims Paid	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs. Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Total Paid Claims	Total Paid Claims and Admin Fees
Jul-22	127	\$ 121,115	\$ 89,089	\$ 28,514	\$ -	\$ 117,603	\$ 9,001	\$ 126,605	97.1%	\$ 701.49	\$ 224.52	\$ 926.01	\$ 996.89
Aug-22	127	\$ 122,297	\$ 109,268	\$ 38,665	\$ -	\$ 147,933	\$ 9,001	\$ 156,934	121.0%	\$ 860.38	\$ 304.45	\$ 1,164.82	\$ 1,235.70
Sep-22	128	\$ 125,006	\$ 142,896	\$ 78,535	\$ -	\$ 221,431	\$ 9,072	\$ 230,503	177.1%	\$ 1,116.38	\$ 613.55	\$ 1,729.93	\$ 1,800.80
Oct-22	127	\$ 123,830	\$ 61,639	\$ 57,360	\$ -	\$ 118,999	\$ 9,001	\$ 128,000	96.1%	\$ 485.35	\$ 451.65	\$ 937.00	\$ 1,007.88
Nov-22	127	\$ 124,383	\$ 57,012	\$ 46,966	\$ -	\$ 103,978	\$ 9,001	\$ 112,980	83.6%	\$ 448.91	\$ 369.81	\$ 818.73	\$ 889.60
Dec-22	128	\$ 123,850	\$ 89,679	\$ 47,740	\$ -	\$ 137,419	\$ 9,072	\$ 146,491	111.0%	\$ 700.62	\$ 372.97	\$ 1,073.58	\$ 1,144.46
Jan-23	130	\$ 125,575	\$ 110,871	\$ 30,389	\$ -	\$ 141,260	\$ 9,214	\$ 150,474	112.5%	\$ 852.85	\$ 233.76	\$ 1,086.61	\$ 1,157.49
Feb-23	131	\$ 127,732	\$ 55,302	\$ 44,069	\$ -	\$ 99,371	\$ 9,285	\$ 108,656	77.8%	\$ 422.15	\$ 336.41	\$ 758.56	\$ 829.44
Mar-23	134	\$ 130,458	\$ 116,987	\$ 38,226	\$ -	\$ 155,213	\$ 9,498	\$ 164,711	119.0%	\$ 873.04	\$ 285.27	\$ 1,158.31	\$ 1,229.18
Apr-23													
May-23													
Jun-23													
Total	1,159	\$ 1,124,247	\$ 832,743	\$ 410,464	\$ -	\$ 1,243,207	\$ 82,147	\$ 1,325,354	110.6%	\$ 718.50	\$ 354.15	\$ 1,072.65	\$ 1,143.53

Avg Enrollment	129
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Fixed Costs (e.g. Admin Fees, Stop Loss, etc.)	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Total PEPM Fees for the EPO Plus Plan	\$70.88	\$70.88	\$70.88	\$70.88

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$548.39	\$1,176.68	\$1,076.16	\$1,629.06

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-22	61	17	22	27	127
Aug-22	60	18	21	28	127
Sep-22	59	18	21	30	128
Oct-22	59	17	21	30	127
Nov-22	59	17	20	31	127
Dec-22	61	17	20	30	128
Jan-23	62	18	20	30	130
Feb-23	61	18	21	31	131
Mar-23	63	18	21	32	134
Apr-23					
May-23					
Jun-23					
Total	545	158	187	269	1,159



Pinal County
Paid Medical Plan Costs
Plan Year: July 2021 to June 2022 (as of June 2022)

Aetna - All Plans											Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Rx Rebates	Claims in Excess of Stop Loss*	Total Claims Paid	Fixed Costs	HSA Contributions	Total Paid Claims and Admin Fees	Actual Claims vs. Expected Claims Liability	Medical Claims Paid	Rx Claims Paid	Total Paid Claims	Total Paid Claims and Admin Fees
Jul-21	1,629	\$ 1,219,241	\$ 170,877	\$ 266,115	\$ -	\$ -	\$ 436,992	\$ 96,120	\$ 14,409	\$ 547,521	35.8%	\$ 104.90	\$ 163.36	\$ 268.26	\$ 336.11
Aug-21	1,632	\$ 1,221,836	\$ 365,585	\$ 306,569	\$ -	\$ -	\$ 672,154	\$ 96,297	\$ 14,618	\$ 783,069	55.0%	\$ 224.01	\$ 187.85	\$ 411.86	\$ 479.82
Sep-21	1,632	\$ 1,219,734	\$ 817,415	\$ 299,221	\$ -	\$ -	\$ 1,116,636	\$ 96,297	\$ 14,499	\$ 1,227,432	91.5%	\$ 500.87	\$ 183.35	\$ 684.21	\$ 752.10
Oct-21	1,642	\$ 1,222,460	\$ 1,173,930	\$ 392,233	\$ -	\$ -	\$ 1,566,163	\$ 96,887	\$ 14,911	\$ 1,677,961	128.1%	\$ 714.94	\$ 238.88	\$ 953.81	\$ 1,021.90
Nov-21	1,636	\$ 1,219,714	\$ 1,265,153	\$ 372,388	\$ -	\$ -	\$ 1,637,541	\$ 96,533	\$ 14,771	\$ 1,748,846	134.3%	\$ 773.32	\$ 227.62	\$ 1,000.94	\$ 1,068.98
Dec-21	1,655	\$ 1,235,845	\$ 1,503,489	\$ 399,786	\$ (410,896)	\$ -	\$ 1,492,379	\$ 97,654	\$ 14,951	\$ 1,604,984	120.8%	\$ 908.45	\$ 241.56	\$ 901.74	\$ 969.78
Jan-22	1,656	\$ 1,240,562	\$ 1,073,065	\$ 423,100	\$ -	\$ -	\$ 1,496,165	\$ 97,713	\$ 14,825	\$ 1,608,703	120.6%	\$ 647.99	\$ 255.50	\$ 903.48	\$ 971.44
Feb-22	1,651	\$ 1,241,554	\$ 1,174,554	\$ 327,873	\$ -	\$ -	\$ 1,502,427	\$ 97,418	\$ 14,770	\$ 1,614,615	121.0%	\$ 711.42	\$ 198.59	\$ 910.01	\$ 977.96
Mar-22	1,639	\$ 1,234,182	\$ 1,386,771	\$ 397,400	\$ (444,830)	\$ -	\$ 1,339,341	\$ 96,710	\$ 14,783	\$ 1,450,835	108.5%	\$ 846.11	\$ 242.47	\$ 817.17	\$ 885.20
Apr-22	1,637	\$ 1,235,785	\$ 1,398,400	\$ 445,022	\$ -	\$ (267,125)	\$ 1,576,297	\$ 96,592	\$ 14,634	\$ 1,687,523	127.6%	\$ 854.25	\$ 271.85	\$ 962.92	\$ 1,030.86
May-22	1,640	\$ 1,239,672	\$ 1,182,780	\$ 417,068	\$ -	\$ (22,663)	\$ 1,577,186	\$ 96,769	\$ 14,612	\$ 1,688,567	127.2%	\$ 721.21	\$ 254.31	\$ 961.70	\$ 1,029.61
Jun-22	1,652	\$ 1,248,369	\$ 1,649,930	\$ 428,205	\$ (478,813)	\$ (222,263)	\$ 1,377,059	\$ 97,477	\$ 15,277	\$ 1,489,813	110.3%	\$ 998.75	\$ 259.20	\$ 833.57	\$ 901.82
Total	19,701	\$ 14,778,953	\$ 13,161,949	\$ 4,474,981	\$ (1,334,539)	\$ (512,052)	\$ 15,790,340	\$ 1,162,470	\$ 177,060	\$ 17,129,870	106.8%	\$ 668.09	\$ 227.14	\$ 801.50	\$ 869.49

Avg Enrollment	1,642	\$ 13,161,949	\$ 4,474,981	\$ (1,812,656)	\$ (512,052)	\$ 15,312,223	\$ 1,162,470	\$ 177,060	\$ 16,651,753	103.6%
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Includes final rebate payment of \$478,117 as the 4th and final rebate distribution for the 2021-2022 plan year

*Includes received and outstanding stop loss recovery

Specific Stop Loss Limit \$240,000 with a 12/12 Contract Period; Individual Aggregating Specific Deductible \$200,000

Aggregate Stop Loss declined

Fixed Costs (e.g. Admin Fees, Stop Loss, etc.)	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Claim/Premium Administration Fee	\$36.66	\$36.66	\$36.66	\$36.66
EAP	\$1.58	\$1.58	\$1.58	\$1.58
HSA Administration	\$0.25	\$0.25	\$0.25	\$0.25
Rx Admin Fee	\$0.39	\$0.39	\$0.39	\$0.39
COBRA Admin Fee	\$0.30	\$0.30	\$0.30	\$0.30
Wellness & Communication/Implementation Credit	-\$8.39	-\$8.39	-\$8.39	-\$8.39
Individual Stop Loss	\$25.42	\$25.42	\$25.42	\$25.42
Consulting Fee	\$2.80	\$2.80	\$2.80	\$2.80
Total PEPM Fees for All Plans	\$59.01	\$59.01	\$59.01	\$59.01

Claim Factors	PEPM
Expected Claims Factor	\$750.16

Total Paid Claims by Plan



Paid Medical Plan Costs

Plan Year: July 2022 to June 2023 (as of March 2023)

Annual Cost Comparison 2021/2022 vs. 2022/2023

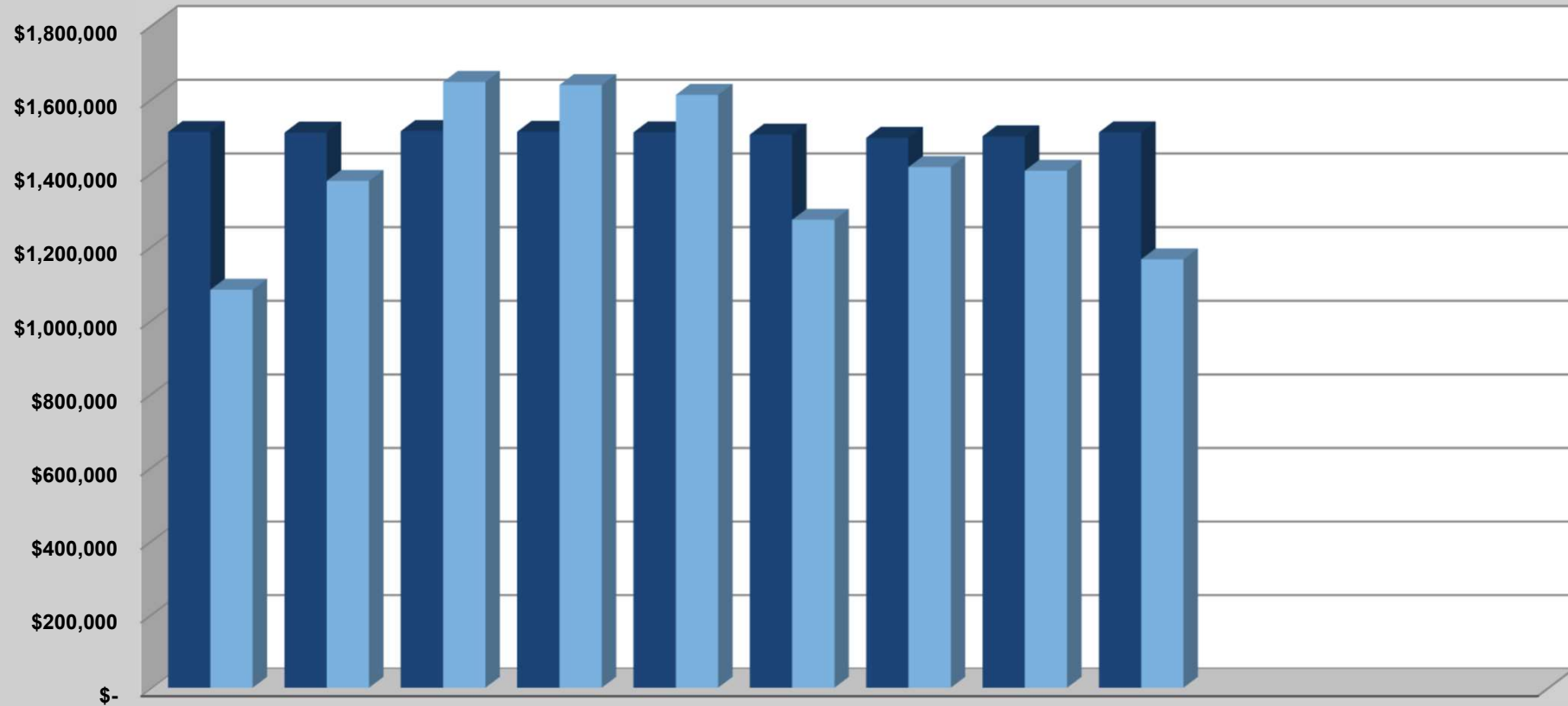
Cost Categories	2021/2022 Annual Costs	PEPM Costs	2022/2023 Annual Estimated Costs	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM History		% PEPM Change
Medical Claims Costs	\$13,161,949	\$668.09	\$15,035,384	\$748.67	14.2%	\$1,873,435	12.1%	\$80.59	2021/2022	\$845.22	
Rx Claims Costs	\$4,474,981	\$227.14	\$5,135,667	\$255.73	14.8%	\$660,686	12.6%	\$28.58	2022/2023	\$896.18	6.0%
Rx Rebates	(\$1,812,656)	(\$92.01)	(\$1,916,491)	(\$95.43)	5.7%	(\$103,836)	3.7%	(\$3.42)			
Stop Loss Recoveries**	(\$512,052)	(\$25.99)	(\$1,993,390)	(\$99.26)		(\$1,481,338)		(\$73.27)			
Admin Fees	\$1,162,470	\$59.01	\$1,423,415	\$70.88	22.4%	\$260,945	20.1%	\$11.87			
HSA Contributions	\$177,060	\$8.99	\$313,090	\$15.59							
Total Costs	\$16,651,753	\$845.22	\$17,997,675	\$896.18	8.1%	\$1,345,922	6.0%	\$50.96			

	2021/2022	2022/2023	% Subscribers Change	# Subscribers Change
Subscribers	19,701	20,083	1.9%	382

**Stop Loss Recoveries are YTD and not annualized.



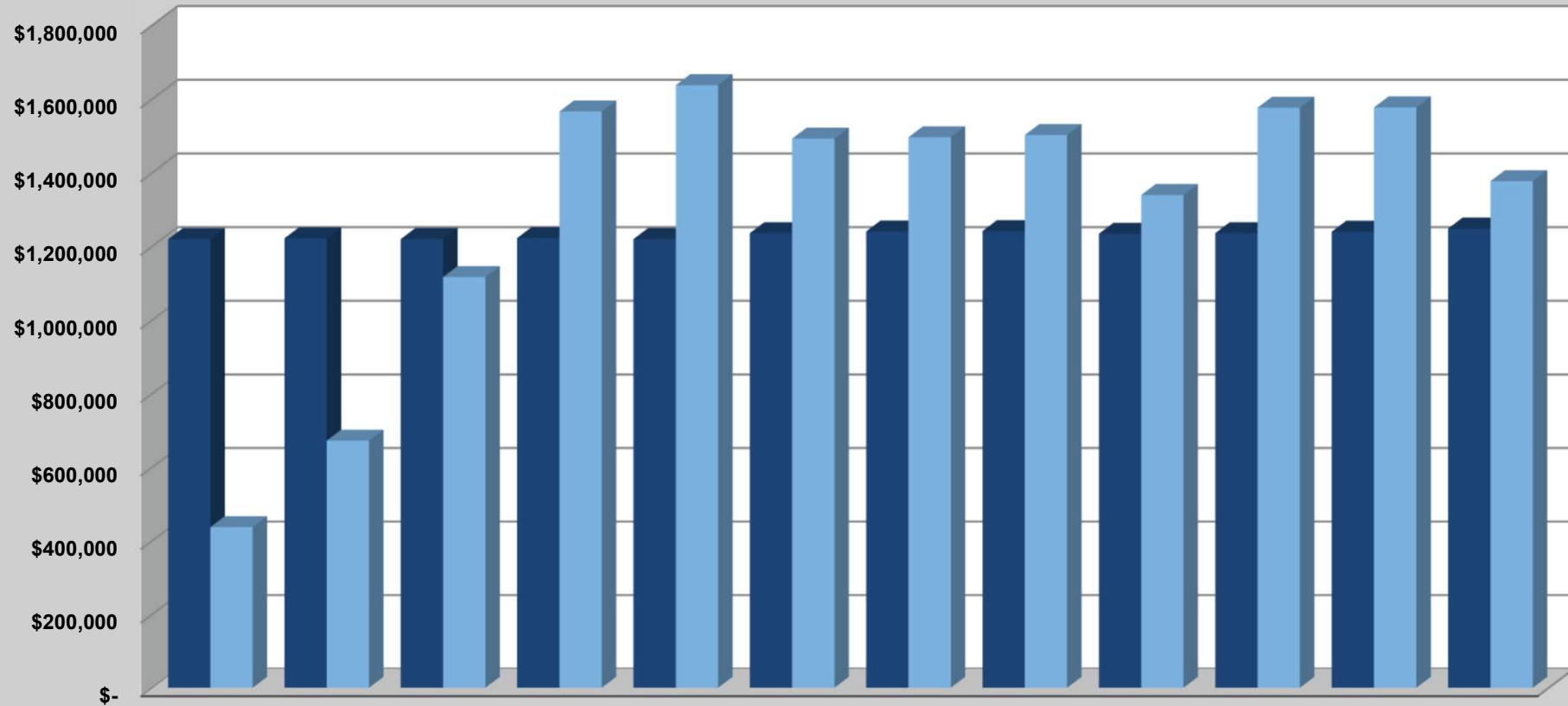
Pinal County **Monthly Claims Experience** Plan Year: July 2022 to June 2023



	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23
Expected Claims Liability	\$1,510,460	\$1,508,635	\$1,512,866	\$1,511,157	\$1,509,309	\$1,503,501	\$1,494,547	\$1,498,784	\$1,509,348			
Total Claims Paid	\$1,082,305	\$1,377,491	\$1,646,234	\$1,637,822	\$1,611,079	\$1,271,974	\$1,415,206	\$1,405,132	\$1,164,822			

Expected Claims Liability Total Claims Paid

Pinal County **Monthly Claims Experience** **Plan Year: July 2021 to June 2022**



	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22
Expected Claims Liability	\$1,219,241	\$1,221,836	\$1,219,734	\$1,222,460	\$1,219,714	\$1,235,845	\$1,240,562	\$1,241,554	\$1,234,182	\$1,235,785	\$1,239,672	\$1,248,369
Total Claims Paid	\$436,992	\$672,154	\$1,116,636	\$1,566,163	\$1,637,541	\$1,492,379	\$1,496,165	\$1,502,427	\$1,339,341	\$1,576,297	\$1,577,186	\$1,377,059

Expected Claims Liability Total Claims Paid

Pinal County
Aetna - Large Loss Claims Report Over \$100k
2022-2023 Plan Year: Processed July 2022 through June 2023

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Plan	Prior Month's Paid Claims	Current Month's Paid Claims		Current Month's Paid Claims	Change from Prior Paid Claims	% of \$240K ISL*	% of \$200K Aggregating Specific Limit**	Stop Loss Reimburse-ments	Net Paid after SL Reimburse-ments
					Medical	Pharmacy						
1	A018	Y	PPO Basic	\$537,020	\$554,237	\$5,436	\$559,673	\$22,654	100%	100%	(\$119,673)	\$440,000
2	B002	N	PPO Plus	\$208,307	\$2,049,429		\$2,049,429	\$1,841,122	100%		(\$1,809,429)	\$240,000
3	B007	N	PPO Plus	\$147,927	\$298,282		\$298,282	\$150,356	100%		(\$58,282)	\$240,000
4	A004	Y	PPO Plus	\$245,182	\$6,482	\$239,524	\$246,006	\$824	100%		(\$6,006)	\$240,000
5	A017	Y	PPO Basic	\$221,119	\$116,141	\$107,094	\$223,235	\$2,116	93%			\$223,235
6	B008	N	PPO Plus	\$193,382	\$153,352	\$43,611	\$196,963	\$3,581	82%			\$196,963
7	B001	N	HDHP Basic	\$168,449	\$168,449		\$168,449	\$0	70%			\$168,449
8	B004	N	PPO Basic	\$162,982	\$149,535	\$13,659	\$163,193	\$212	68%			\$163,193
9	B006	N	PPO Plus	\$129,799	\$126,702	\$6,349	\$133,051	\$3,252	55%			\$133,051
10	B003	N	PPO Plus	\$130,082		\$130,082	\$130,082	\$0	54%			\$130,082
11	A003	Y	PPO Basic	\$118,725	\$118,725		\$118,725	\$0	49%			\$118,725
12	B009	N	HDHP Basic	\$118,760	\$116,178		\$116,178	(\$2,582)	48%			\$116,178
13	B010	N	PPO Plus		\$115,144		\$115,144	\$115,144	48%			\$115,144
14	B005	N	PPO Plus	\$103,252	\$103,252		\$103,252	\$0	43%			\$103,252

Grand Total	\$2,484,986	\$4,075,909	\$545,755	\$4,621,663	\$2,136,678						(\$1,993,390)	\$2,628,274
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Large Claims % of Total Paid Claims	29.7%
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Green highlight indicates new claimant.





Dental Reports



Pinal County
Delta Dental Paid Claims
Plan Year: July 2022 to June 2023 (as of March 2023)

All Plans - Basic Plan and Buy-Up Plan							
Month	Enrollment	Claim Count	Estimated Claims Liability	Admin Fee	Dental Paid Claims	% Actual Claims vs. Estimated Claims Liability	Paid Claims PEPM
Jul-22	1,747	602	\$125,714	\$6,569	\$107,202	85.3%	\$61.36
Aug-22	1,737	670	\$124,995	\$6,531	\$133,186	106.6%	\$76.68
Sep-22	1,738	551	\$125,066	\$6,535	\$101,572	81.2%	\$58.44
Oct-22	1,738	624	\$125,066	\$6,535	\$105,920	84.7%	\$60.94
Nov-22	1,744	574	\$125,498	\$6,561	\$96,956	77.3%	\$55.59
Dec-22	1,750	560	\$125,930	\$6,580	\$99,973	79.4%	\$57.13
Jan-23	1,741	628	\$125,282	\$6,546	\$101,619	81.1%	\$58.37
Feb-23	1,741	618	\$125,282	\$6,546	\$103,941	83.0%	\$59.70
Mar-23	1,752	573	\$126,074	\$6,588	\$94,675	75.1%	\$54.04
Apr-23							
May-23							
Jun-23							
Total	15,688	5,400	\$1,128,908	\$58,991	\$945,045	83.7%	\$60.24
Average Enrollment	1,743						

Admin Fees	Employee
Administration	\$3.76

Claim Expenses
Estimated Claim Factor
\$71.96



Pinal County

Delta Dental Paid Claims

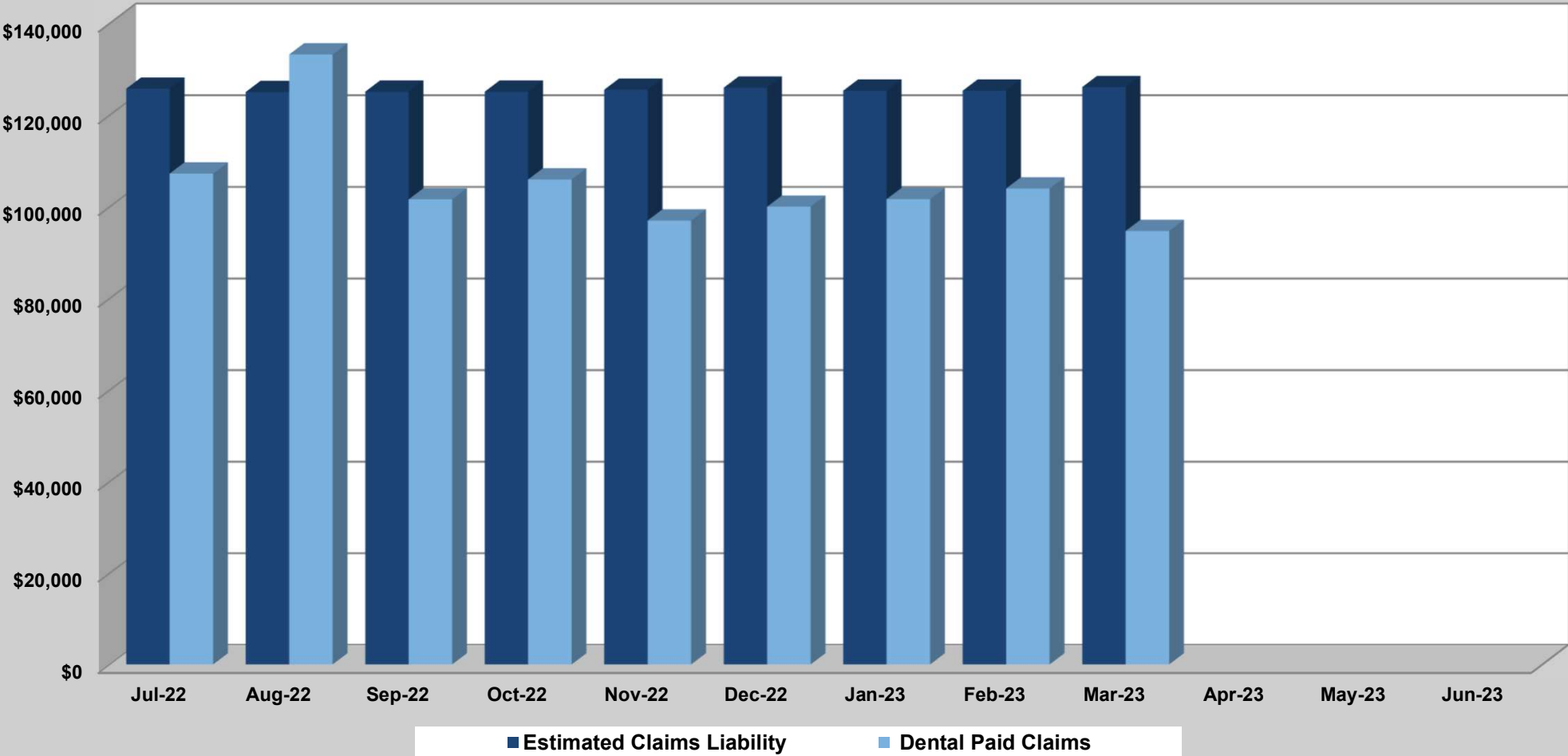
Plan Year: July 2022 to June 2023 (as of March 2023)

Basic Plan							
Month	Enrollment	Claim Count	Estimated Claims Liability	Admin Fee	Dental Paid Claims	% Actual Claims vs. Estimated Claims Liability	Paid Claims PEPM
Jul-22	342	88	\$24,610	\$1,286	\$17,642	71.7%	\$51.59
Aug-22	343	121	\$24,682	\$1,290	\$20,812	84.3%	\$60.68
Sep-22	339	99	\$24,394	\$1,275	\$17,569	72.0%	\$51.82
Oct-22	343	88	\$24,682	\$1,290	\$16,434	66.6%	\$47.91
Nov-22	351	85	\$25,258	\$1,320	\$14,998	59.4%	\$42.73
Dec-22	355	96	\$25,546	\$1,335	\$17,067	66.8%	\$48.08
Jan-23	350	100	\$25,186	\$1,316	\$21,320	84.6%	\$60.91
Feb-23	349	127	\$25,114	\$1,312	\$15,963	63.6%	\$45.74
Mar-23	349	90	\$25,114	\$1,312	\$16,797	66.9%	\$48.13
Apr-23							
May-23							
Jun-23							
Total	3,121	894	\$224,587	\$11,735	\$158,601	70.6%	\$50.82
Average	347						

Buy-Up Plan							
Month	Enrollment	Claim Count	Estimated Claims Liability	Admin Fee	Dental Paid Claims	% Actual Claims vs. Estimated Claims Liability	Paid Claims PEPM
Jul-22	1,405	514	\$101,104	\$5,283	\$89,559	88.6%	\$63.74
Aug-22	1,394	549	\$100,312	\$5,241	\$112,374	112.0%	\$80.61
Sep-22	1,399	452	\$100,672	\$5,260	\$84,004	83.4%	\$60.05
Oct-22	1,395	536	\$100,384	\$5,245	\$89,487	89.1%	\$64.15
Nov-22	1,393	489	\$100,240	\$5,241	\$81,958	81.8%	\$58.84
Dec-22	1,395	464	\$100,384	\$5,245	\$82,906	82.6%	\$59.43
Jan-23	1,391	528	\$100,096	\$5,230	\$80,300	80.2%	\$57.73
Feb-23	1,392	491	\$100,168	\$5,234	\$87,978	87.8%	\$63.20
Mar-23	1,403	483	\$100,960	\$5,275	\$77,879	77.1%	\$55.51
Apr-23							
May-23							
Jun-23							
Total	12,567	4,506	\$904,321	\$47,256	\$786,444	87.0%	\$62.58
Average	1,396						



Pinal County
Delta Dental Paid Claims
Plan Year: July 2022 to June 2023



Pinal County

Delta Dental Paid Claims

Plan Year: July 2021 to June 2022 (as of June 2022)

All Plans - Basic Plan and Buy-Up Plan							
Month	Enrollment	Claim Count	Estimated Claims Liability	Admin Fee	Dental Paid Claims	% Actual Claims vs. Estimated Claims Liability	Paid Claims PEPM
Jul-21	1,707	301	\$125,618	\$6,179	\$45,692	36.4%	\$26.77
Aug-21	1,700	718	\$125,103	\$6,154	\$155,068	124.0%	\$91.22
Sep-21	1,700	670	\$125,103	\$6,154	\$95,032	76.0%	\$55.90
Oct-21	1,705	519	\$125,471	\$6,172	\$98,422	78.4%	\$57.73
Nov-21	1,705	565	\$125,471	\$6,172	\$92,925	74.1%	\$54.50
Dec-21	1,728	546	\$127,164	\$6,255	\$88,641	69.7%	\$51.30
Jan-22	1,727	498	\$127,090	\$6,252	\$88,359	69.5%	\$51.16
Feb-22	1,715	609	\$126,207	\$6,208	\$97,609	77.3%	\$56.91
Mar-22	1,706	683	\$125,545	\$6,179	\$118,069	94.0%	\$69.21
Apr-22	1,697	537	\$124,882	\$6,143	\$103,529	82.9%	\$61.01
May-22	1,697	587	\$124,882	\$6,147	\$111,377	89.2%	\$65.63
Jun-22	1,709	612	\$125,765	\$6,187	\$108,360	86.2%	\$63.41
Total	20,496	6,845	\$1,508,301	\$74,203	\$1,203,082	79.8%	\$58.70
Average Enrollment	1,708						

Admin Fees	Employee
Administration	\$3.62

Claim Expenses	
Estimated Claim Factor	\$73.59



Pinal County

Delta Dental Dental Claims

Plan Year: July 2022 to June 2023 (as of March 2023)

Annual Cost Comparison Analysis 2021/2022 vs. 2022/2023

Cost Categories	2021/2022 Annual Costs	PEPM Costs	2022/2023 Estimated Annual Costs	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM Total Cost History		Increase/ Decrease
Dental Claims	\$1,203,082	\$58.70	\$1,260,060	\$60.24	4.7%	\$56,978	2.6%	\$1.54	2021/2022	\$62.32	
Admin Fees	\$74,203	\$3.62	\$78,654	\$3.76	6.0%	\$4,451	3.9%	\$0.14	2022/2023	\$64.00	2.7%
Total Costs	\$1,277,285	\$62.32	\$1,338,714	\$64.00	4.8%	\$61,429	2.7%	\$1.68			

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	20,496	20,917	2.1%	421





Vision Reports



Pinal County VSP Vision Paid Claims

Plan Year: July 2022 to June 2023 (as of March 2023)

VSP							
Month	Enrollment	Claim Count	Estimated Claims Liability	Admin Fee Including Adjustments	Vision Paid Claims	% Actual Claims vs. Estimated Claims Liability	Paid Claims PEPM
Jul-22	1,673	312	\$24,744	\$2,820	\$39,560	159.9%	\$23.65
Aug-22	1,660	294	\$24,551	\$2,797	\$33,869	138.0%	\$20.40
Sep-22	1,661	212	\$24,566	\$2,802	\$25,908	105.5%	\$15.60
Oct-22	1,662	252	\$24,581	\$2,802	\$28,618	116.4%	\$17.22
Nov-22	1,663	146	\$24,596	\$2,800	\$19,000	77.2%	\$11.42
Dec-22	1,669	123	\$24,685	\$2,812	\$17,068	69.1%	\$10.23
Jan-23	1,661	154	\$24,566	\$2,799	\$19,653	80.0%	\$11.83
Feb-23	1,664	169	\$24,611	\$2,803	\$21,741	88.3%	\$13.07
Mar-23	1,677	141	\$24,803	\$2,827	\$15,639	63.1%	\$9.33
Apr-23							
May-23							
Jun-23							
Total	14,990	1,803	\$221,702	\$25,262	\$221,056	99.7%	\$14.75
Average Enrollment	1,666						

Admin Fees	
Administration	\$1.67
Claim Expenses	
Estimated Claim Factor	\$14.79



Pinal County

VSP Vision Paid Claims

Plan Year: July 2022 to June 2023 (as of March 2023)

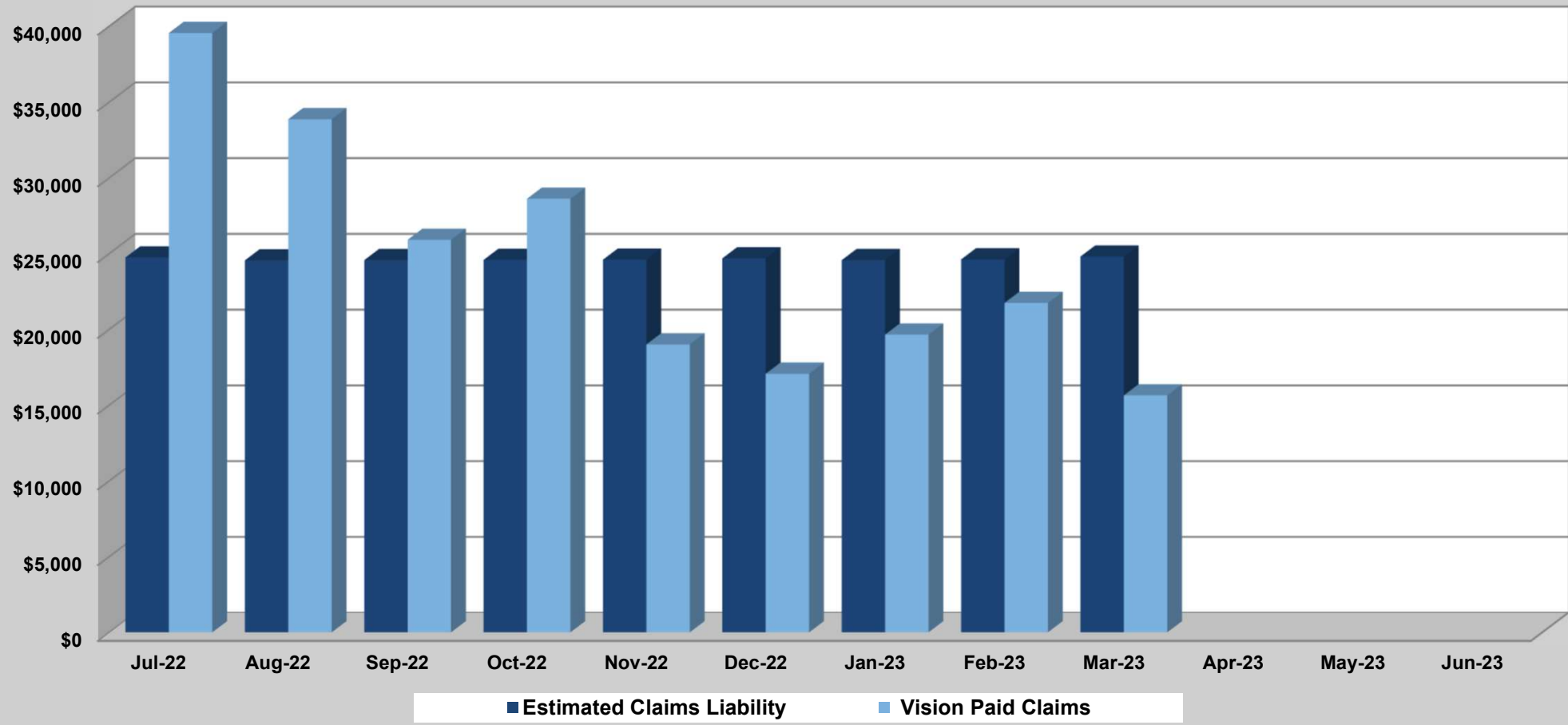
Annual Cost Comparison Analysis 2021/2022 vs. 2022/2023

Cost Categories	2021/2022 Annual Costs	PEPM Costs	2022/2023 Estimated Annual Costs	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM Total Cost History		Increase/ Decrease
Vision Claims	\$267,141	\$13.72	\$276,741	\$13.85	3.6%	\$9,600	0.9%	\$0.13	2021/2022	\$15.39	
Admin Fees	\$32,582	\$1.67	\$33,683	\$1.69	3.4%	\$1,101	0.7%	\$0.01	2022/2023	\$15.53	0.9%
Total Costs	\$299,723	\$15.39	\$310,424	\$15.53	3.6%	\$10,700	0.9%	\$0.14			

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	19,474	19,987	2.6%	513



Pinal County
VSP Vision Paid Claims
Plan Year: July 2022 to June 2023





AGENDA ITEM

May 9, 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 (Angeline Woods/Randee Stinson)

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, 3.31.23](#)

Pinal County Health Benefits
Trust Board Meeting- Regular
Tuesday, May 9 · 9:00 –
10:00am Video call link:
<https://meet.google.com/abu-sruv-ykv> Or dial: ?(US) +1
316-536-0086? PIN: ?378 008
506?#



Pinal County Health Benefits
Trust Board Meeting-
Regular Tuesday, May 9 ·
9:00 – 10:00am Video call
link:
<https://meet.google.com/abu-sruv-ykv> Or dial: ?(US) +1
316-536-0086? PIN: ?378
008 506?#

NOTICE OF PUBLIC MEETING AND EXECUTIVE SESSION
PINAL COUNTY HEALTH BENEFITS TRUST BOARD
SUMMARY OF AGENDA FOR MEETING
Tuesday, May 9, 2023

9:00 AM - CALL TO ORDER

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

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.



AGENDA ITEM

May 9, 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 Chair and Vice-Chair for the Plan Year 2023-2024 Health Benefits Trust Board.
(MaryEllen Sheppard/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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No Attachments Available



AGENDA ITEM

May 9, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Informational Only- Results of the Healthiest Employers Award. (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	Who	Approval
Time		

ATTACHMENTS:

[Click to download](#)

No Attachments Available



AGENDA ITEM

May 9, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discussion 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		
Time	Who	Approval

ATTACHMENTS:
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No Attachments Available



AGENDA ITEM

May 9, 2023 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Posted this 3rd day of May, 2023 around 4:00 p.m. by 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	Who	Approval
Time		

ATTACHMENTS:

[Click to download](#)

No Attachments Available