

Health Benefits Trust Board
Meeting- Special Session
Tuesday, February 4 · 9:00 –
10:00am Google Meet:
[https://meet.google.com/ppd-
bvav-kkq](https://meet.google.com/ppd-bvav-kkq) Or dial: ?(US) +1
405-362-7463? PIN: ?261 488
846?#



Health Benefits Trust Board
Meeting- Special Session
Tuesday, February 4 · 9:00 –
10:00am Google Meet:
[https://meet.google.com/ppd-
bvav-kkq](https://meet.google.com/ppd-bvav-kkq) Or dial: ?(US) +1
405-362-7463? PIN: ?261
488 846?#

NOTICE OF PUBLIC MEETING AND EXECUTIVE SESSION
PINAL COUNTY HEALTH BENEFITS TRUST BOARD
SUMMARY OF AGENDA FOR MEETING
Tuesday, February 4, 2025

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 Member Present In-Person and Virtually

(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 December 3, 2024 Regular Meeting of the Pinal County Health Benefits Trust Board.

(4) Discuss/approve/disapprove- Proposed policy regarding the financial stability reserve of the trust.
(Angeline Woods)

(5) Discussion Only- Projected Funding Recommendations for the 2025-2026 Medical, Dental, and Vision Plans. (Mike Barberio, CBIZ)

(6) Discuss/approve/disapprove- Funding recommendations for the 2025-2026 Medical, Dental, and Vision Plans. (Angeline Woods)

(7) Discussion Only- Discussion of items to include in Future Health Benefits Trust Board 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.
Page 1

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 30th of January, 2025 around 4:00 PM/Danielle Watkins



PINAL COUNTY

WIDE OPEN OPPORTUNITY

AGENDA ITEM

February 4, 2025 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Roll Call of Member 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



PINAL COUNTY

WIDE OPEN OPPORTUNITY

AGENDA ITEM

February 4, 2025 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 December 3, 2024 Regular Meeting of the 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:
Click to download
<input type="checkbox"/> December 3, 2024 Meeting Minutes



**PINAL COUNTY HEALTH BENEFITS TRUST BOARD
ACTION SUMMARY
Tuesday, December 3, 2024**

9:00 AM - CALL TO ORDER

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

(1) Optional Category

A. Roll Call of Member 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 September 10, 2024 Regular Meeting of the Pinal County Health Benefits Trust Board.

ITEM ACTION: APPROVED

(4) Discussion Only- Medical, Dental, and Vision Plan Performance through September 1, 2024. (Mike Barberio, CBIZ)

ITEM ACTION: DISCUSSION ONLY

(5) Discussion Only- Aetna Performance Guarantee Results, 2023-2024. (Mike Barberio, CBIZ)

ITEM ACTION: DISCUSSION ONLY

(6) Discussion Only- Claim Reserve Valuation, June 30, 2024

ITEM ACTION: DISCUSSION ONLY

(7) Discussion Only- Review of the Health Benefits Trust Fund Financial Statements (Ranee Stinson)

ITEM ACTION: DISCUSSION ONLY

(8) Discussion Only- Discussion of items to include in Future Health Benefits Trust Board meeting agendas.

ITEM ACTION: DISCUSSION ONLY



PINAL COUNTY

WIDE OPEN OPPORTUNITY

AGENDA ITEM

February 4, 2025 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discuss/approve/disapprove- Proposed policy regarding the financial stability reserve of the trust. (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:

Click to download
<input type="checkbox"/> Financial Reserve Policy

Angeline Woods
Director, Budget and Finance

MaryEllen Sheppard
Deputy County Manager



PINAL COUNTY
WIDE OPEN OPPORTUNITY

Leo Lew
County Manager

Himanshu Patel
Deputy County Manager

PINAL COUNTY POLICY AND PROCEDURE

Subject: Pinal County Health Benefits Trust Financial Stability Reserve

Date: February 4, 2025

Purpose: To memorialize the Pinal County Health Benefit Trust Board's commitment to fiscal responsibility and to establish a financial reserve policy for the trust.

Policy: The Pinal County Health Benefits Trust board shall recommend contribution rates that would be consistent with estimated total net assets (fund balance) of 4 months or 30 to 40 percent of expenses to ensure the financial stability reserve is maintained based on industry standard as provided by our accuracy. This will be reviewed annually when determining the recommended contribution rates.



PINAL COUNTY

WIDE OPEN OPPORTUNITY

AGENDA ITEM

February 4, 2025 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 the 2025-2026 Medical, Dental, and Vision Plans. (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
<input type="checkbox"/> CBIZ Funding Projections



Pinal County

Medical and Pharmacy Funding Projection For a July 1, 2025 Effective Date

Completed January, 2025 V1

Renew as is

Presented by:

CBIZ Benefits & Insurance Services, Inc.
4722 North 24th Street, Suite 300
Phoenix, Arizona 85016
Telephone: (602) 308-6646



The information provided herein is the confidential and proprietary work product of CBIZ and cannot be disclosed, copied or distributed to outside third parties without the prior written consent of CBIZ. This information can be expressly used only for the intended purpose and recipient.



Table of Contents

Section 1

Funding Summary

Section 2

Projections to Develop Premium Equivalent Rates

Medical Claims Projection

Pharmacy Claims Projection

Medical and Pharmacy Rate Change

Dental Claims Projection

Dental Rate Change

Vision Claims Projection

Vision Rate Change

Section 3

Fixed Cost Assumptions

Section 4

Medical and Pharmacy Claims and Enrollment Data

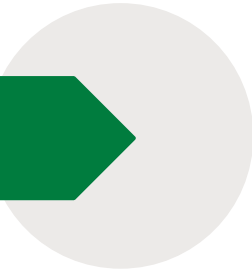
Large Claimant Data

Dental Claims and Enrollment Data

Vision Claims and Enrollment Data



Section 1: Funding Summary



Pinal County
Medical and Pharmacy Funding Projection For a July 1, 2025 Effective Date
– Summary –

Enrollment - November 2024

	<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	46	48	309	253	48	59	763
Employee + Spouse	8	16	110	80	14	29	257
Employee + Child(ren)	15	21	132	153	5	21	347
Employee + Family	24	25	163	167	17	50	446
Total	93	110	714	653	84	159	1,813

2024 Funding Rates at Budgeted Liability

	<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	\$698.31	\$610.23	\$683.70	\$583.75	\$607.36	\$499.38	\$627.76
Employee + Spouse	\$1,396.62	\$1,187.11	\$1,367.39	\$1,156.25	\$1,214.72	\$998.75	\$1,241.44
Employee + Child(ren)	\$1,284.99	\$1,092.15	\$1,258.00	\$1,063.76	\$1,117.55	\$918.86	\$1,140.94
Employee + Family	<u>\$1,899.40</u>	<u>\$1,614.48</u>	<u>\$1,869.65</u>	<u>\$1,572.51</u>	<u>\$1,652.03</u>	<u>\$1,358.30</u>	<u>\$1,680.07</u>
PEPM:	\$1,162.96	\$1,014.38	\$1,165.95	\$1,019.22	\$950.38	\$915.96	\$1,071.84
Monthly:	\$108,156	\$111,582	\$832,485	\$665,553	\$79,832	\$145,638	\$1,943,246
Annual:	\$1,297,868	\$1,338,983	\$9,989,822	\$7,986,638	\$957,979	\$1,747,659	\$23,318,950

Forecasted 2025 Rate Action

Expected	6.86%	(Based on CBIZ Expected Liability)
High End	11.86%	
Low End	1.86%	
Used	6.86%	

Forecasted 2025 Funding Rates based on Expected Liability

	<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	\$746.24	\$652.12	\$730.63	\$623.82	\$649.05	\$533.66	\$670.85
Employee + Spouse	\$1,492.48	\$1,268.59	\$1,461.25	\$1,235.62	\$1,298.10	\$1,067.30	\$1,326.65
Employee + Child(ren)	\$1,373.19	\$1,167.12	\$1,344.35	\$1,136.78	\$1,194.26	\$981.93	\$1,219.25
Employee + Family	<u>\$2,029.78</u>	<u>\$1,725.30</u>	<u>\$1,997.98</u>	<u>\$1,680.45</u>	<u>\$1,765.43</u>	<u>\$1,451.53</u>	<u>\$1,795.39</u>
PEPM:	\$1,242.79	\$1,084.01	\$1,245.98	\$1,089.19	\$1,015.61	\$978.83	\$1,145.41
Monthly:	\$115,580	\$119,241	\$889,627	\$711,238	\$85,311	\$155,635	\$2,076,632
Annual:	\$1,386,955	\$1,430,893	\$10,675,524	\$8,534,859	\$1,023,737	\$1,867,614	\$24,919,582
% Change vs. Current:	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%

Pinal County
Medical and Pharmacy Funding Projection For a July 1, 2025 Effective Date
– Summary –

Fixed Costs as a % of Expected Funding Rates

Administration	3.8%	
Stop Loss	6.5%	
PCORI	0.06%	<i>(Memo only - not included in funding)</i>
Total:	10.30%	

Under Traditional Program Administration & Stop Loss Range is between 15.9% to 24.9% (Includes Health Insurance Provider fee)

Assumptions

Med & Rx Experience Prd: Used 24 months of paid claims: Year 1 (Current) from 12/2023 - 11/2024 , Year 2 (Prior) from 12/2022 - 11/2023 Blended 80% Year 1 and 20% Year 2 for Medical; 80% Year 1 and 20% Year 2 for Rx.

Plan Change: 2025: Changing HDHP's Deductible to \$3,300; 2024: Changing HDHP's Deductible to \$3,200; 15 Visits of Acupuncture; 2023: Changing
 Annual Trend: Medical = 7.94% ; Rx = 11.4%. For Year 1: 21 Months of Trend and Year 2: 33 Months of Trend. For a slight contribution to reserves, used a 2 month lag, e.g., Incurred Claims from October through September equals paid claims from December through November.

Claim Margin: Medical: 2.0%; Rx: 2.0% Covid-19 Load: 0.0% Med/Rx Adj.: 3.4% -33.4%

Fixed Costs:

	Fixed Costs		Estimated % Change	Estimated Annual
	2024	2025		
Subscribers	1,813	1,813		
Claim/Premium Administration Fee ²	\$38.89	\$40.06	3.0%	\$871,474
Network Access Fee (included)	\$0.00	\$0.00	0.0%	\$0
Claim Fiduciary Risk Transfer (included)	\$0.00	\$0.00	0.0%	\$0
Utilization Management (included)	\$0.00	\$0.00	0.0%	\$0
Maternity Management (included)	\$0.00	\$0.00	0.0%	\$0
Employers Health Coalition Participation Fee	\$0.69	\$0.69	0.0%	\$15,000
CVS Drug Savings Review Program (\$.30 PMPM)	\$0.00	\$0.70	0.0%	\$15,296
CVS Clinical Review Credit (\$4 PMPY)	\$0.00	(\$0.78)	0.0%	(\$16,996)
General Allowance Fund ⁴	(\$4.60)	(\$4.60)	0.0%	(\$100,000)
Pool Admin, Audit, DOI Fees	\$0.80	\$0.80	0.0%	\$17,500
EAP	\$1.89	\$1.89	0.0%	\$41,119
HSA Administration	\$0.27	\$0.27	0.0%	\$5,832
COBRA Admin	\$0.30	\$0.30	0.0%	\$6,527
Individual Stop Loss ^{1,2}	\$54.81	\$73.99	35.0%	\$1,609,803
Commission/Consulting Fee	\$2.30	\$4.60	100.0%	\$100,000
HSA Expense ³	\$134.72	\$134.72	0.0%	\$392,843
HRA Expense ³	\$0.00	\$0.00	0.0%	\$0
Total Fixed Costs	\$95.35	\$117.92	23.7%	\$2,565,554
PCORI Fee ^{5,6}	\$0.68	\$0.73	7.8%	\$15,894
Total Fixed Costs and ACA	\$96.03	\$118.65	23.6%	\$2,581,448

(Memo only - not included in funding)

(Memo only - not included in funding)

¹ \$240,000 ISL deductible with \$200,000 aggregating deductible, 100% corridor, 24/12 contract

² Stop loss estimated rates at 35% ISL. Admin fees based on renewal at 3%.

³ HSA funding has been removed out of the fixed costs, memo only

⁴ \$100K General Allowance fund included.

⁵ IRS PCORI fee for plan years ending on or before 9/30/2024 are \$3.22 PMPY; for plans years ending 9/2025 and 9/2026 it is projected to be \$3.47 and \$3.74 respectively, indexed at 7.8%.

⁶ PCORI fees are not included in premium equivalent rates.



Section 2: Projections to Develop Premium Equivalent Rates

Pinal County
Medical and Pharmacy Funding Projection For a July 1, 2025 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:	7.94% (Segal 2025)	21	33
b. Enrollment:	Lagged 2 months		
c. Experience:	Per carrier reports		
d. Pooled Claims:	Removed \$240,000 ISL with \$200,000 aggregating deductible, 24/12 contract		
e. Benefit Changes:	2025: Changing HDHP's Deductible to \$3,300	2024: Changing HDHP's Deductible to \$3,200; 15 Visits of Acupuncture	
	2023: Changing HDHP's Deductible to \$3,000	2022: No Plan Changes	
f. Benefit Change Factor	Year 1 = 0.992, Year 2 = 0.984		
j. Fluctuation Margin:	2.0%		
k. Current Enrollment:	1,813 (November 2024)		

3. Algorithm

	Year 1	Year 2
Paid Period:	12/2023 - 11/2024	12/2022 - 11/2023
Paid Midpoint	6/1/2024	6/1/2023
Incurred Period:	10/2023 - 9/2024	10/2022 - 9/2023
Incurred Midpoint:	4/1/2024	4/1/2023
Average Enrollment:	1756	1676
a. Medical Paid Claims	\$16,340,073	\$16,928,574
b. Pooled Claims Year 1 = 8 Year 2 = 4	\$3,778,863	\$4,588,988
c. Adjusted Paid Claims (a less b)	\$12,561,210	\$12,339,586
d. Change in Reserve (Lagged Claims)	1.000	1.000
e. <u>Normalize to Current Plan Year Factor (Combined below)</u>	0.992	0.984
Demographic Adjustment Factor	1.000	1.000
Benefit Plan Adjustment Factor	0.992	0.984
Network Adjustment Factor	1.000	1.000
Maturation / Seasonality Factor	1.000	1.000
Covid / Chronic Condition Factor	1.000	1.000
f. Adjusted Paid Claims (c x d x e)	\$12,456,531	\$12,148,063
g. Trend Adjustment Factor	1.143	1.234
h. Trended Adjusted Paid Claims (f x g)	\$14,239,126	\$14,989,440
i. Add in Individual Claims to Pooled Level	\$2,180,000	\$1,160,000
j. <u>Prospective Adjustment to Current Plan (Combined below)</u>	1.034	1.084
Demographic Adjustment Factor	1.000	1.000
Benefit Plan Adjustment Factor	1.002	1.002
Enrollment Change Adjustment Factor	1.032	1.082
Network Adjustment Factor	1.000	1.000
Maturation / Seasonality Factor	1.000	1.000
Covid / Chronic Condition Factor	1.000	1.000
k. Projected Experience Paid Claims [(h + i) x j]	\$16,983,457	\$17,507,825
l. Claim Fluctuation Margin Factor	1.02	1.02
m. Projected Experience Paid Claims with Margin (k x l)	\$17,323,126	\$17,857,982
n. Claim Rate		
PEPM:	\$796.25	\$820.83
Monthly:	\$1,443,594	\$1,488,165
Annual:	\$17,323,126	\$17,857,982
Credibility:	80%	20%
PEPM Blended Rate:	\$801.16	

Pinal County
Medical and Pharmacy Funding Projection For a July 1, 2025 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:	11.40% (Segal 2025)	21	33
b. Enrollment:	Lagged 2 months		
c. Experience:	Per carrier reports		
d. Pooled Claims:	None — Removed from Medical		
e. Benefit Change Factor:	See Medical; Year 1 = 0.992, Year 2 = 0.984		
f. Pharmacy Mgmt / Rebate Estimate (36% of Pharmacy claims):		(\$2,716,400)	(\$2,435,600)
g. Fluctuation Margin:	2.0%		
h. Current Enrollment:	1,813 (November 2024)		

3. Algorithm		Year 1	Year 2
	Paid Period:	12/2023 - 11/2024	12/2022 - 11/2023
	Paid Midpoint:	6/1/2024	6/1/2023
	Incurred Period:	10/2023 - 9/2024	10/2022 - 9/2023
	Midpoint:	4/1/2024	4/1/2023
	Average Enrollment:	1,756	1,676
a.	Pharmacy Paid Claims	\$6,177,457	\$4,778,553
b.	Pooled Claims	\$0	\$0
c.	Adjusted Paid Claims (a less b)	\$6,177,457	\$4,778,553
d.	Change in Reserve (Lagged Claims)	1.000	1.000
e.	<u>Normalize to Current Plan Year Factor (Combined below)</u>	<u>0.992</u>	<u>0.984</u>
	Demographic Adjustment Factor	1.000	1.000
	Benefit Plan Adjustment Factor	0.992	0.984
	Network Adjustment Factor	1.000	1.000
	Maturation / Seasonality Factor	1.000	1.000
	Covid / Chronic Condition Factor	1.000	1.000
f.	Adjusted Paid Claims (c x d x e)	\$6,125,977	\$4,704,385
g.	Trend Adjustment Factor	1.208	1.346
h.	Trended Adjusted Paid Claims (f x g)	\$7,399,876	\$6,330,487
i.	Add in Individuals Claims to Pooled Level	\$0	\$0
j.	<u>Prospective Adjustment to Current Plan (Combined below)</u>	<u>0.666</u>	<u>0.698</u>
	Demographic Adjustment Factor	1.000	1.000
	Benefit Plan Adjustment Factor	1.002	1.002
	Enrollment Change Adjustment Factor	1.032	1.082
	Network Adjustment Factor	0.999	0.999
	Maturation / Seasonality Factor	1.000	1.000
	Covid / Chronic Condition Factor	1.000	1.000
	Pharmacy Mgmt / Rebate Adjustment Factor	0.645	0.645
k.	Projected Experience Paid Claims [(h + i) x j]	\$4,929,289	\$4,419,729
l.	Claim Fluctuation Margin Factor	1.02	1.02
m.	Projected Experience Paid Claims with Margin (k x l)	\$5,027,875	\$4,508,124
n.	Claim Rate	PEPM: \$231.10 Monthly: \$418,990 Annual: \$5,027,875	\$207.21 \$375,677 \$4,508,124
	Credibility:	80%	20%
	PEPM Blended Rate:	\$226.32	

Pinal County
Medical and Pharmacy Funding Projection For a July 1, 2025 Effective Date
– Medical/Pharmacy Rate Change –

1. Funding Projection Enrollment - November 2024

	<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	46	48	309	253	48	59	763
Employee + Spouse	8	16	110	80	14	29	257
Employee + Child(ren)	15	21	132	153	5	21	347
Employee + Family	<u>24</u>	<u>25</u>	<u>163</u>	<u>167</u>	<u>17</u>	<u>50</u>	<u>446</u>
Total	93	110	714	653	84	159	1,813

2. 2024 Funding Rates at Budgeted Liability

	<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	\$698.31	\$610.23	\$683.70	\$583.75	\$607.36	\$499.38
Employee + Spouse	\$1,396.62	\$1,187.11	\$1,367.39	\$1,156.25	\$1,214.72	\$998.75
Employee + Child(ren)	\$1,284.99	\$1,092.15	\$1,258.00	\$1,063.76	\$1,117.55	\$918.86
Employee + Family	<u>\$1,899.40</u>	<u>\$1,614.48</u>	<u>\$1,869.65</u>	<u>\$1,572.51</u>	<u>\$1,652.03</u>	<u>\$1,358.30</u>

3. Total 2024 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	\$32,122	\$29,291	\$211,263	\$147,689	\$29,153	\$29,463	\$478,982
Employee + Spouse	\$11,173	\$18,994	\$150,413	\$92,500	\$17,006	\$28,964	\$319,049
Employee + Child(ren)	\$19,275	\$22,935	\$166,056	\$162,755	\$5,588	\$19,296	\$395,905
Employee + Family	<u>\$45,586</u>	<u>\$40,362</u>	<u>\$304,753</u>	<u>\$262,609</u>	<u>\$28,085</u>	<u>\$67,915</u>	<u>\$749,309</u>
Total Monthly	\$108,156	\$111,582	\$832,485	\$665,553	\$79,832	\$145,638	\$1,943,246

PEPM Funding: \$1,071.84
 Monthly Funding: \$1,943,246
 Annual Funding: \$23,318,950

4. Percent Change in Funding Rates

Current PEPM Funding:	\$1,071.84		<u>Med Claims</u>	<u>Rx Claims</u>	<u>Admin</u>	<u>Stop Loss</u>	<u>ACA Proj</u>
Projected PEPM Funding:	\$1,145.41	=====>	\$801.16	\$226.32	\$43.93	\$73.99	\$0.73
Calculated Rate Action:	6.86%	Px Breakdown	69.9%	19.8%	3.8%	6.5%	0.06%
Recommended Rates Action:	6.86%		\$1,027.49				Memo only
% Claims:			89.7%				
Expected Liability	6.86%						

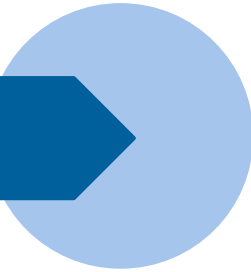
Current Rate Relativity 1.000 0.874 0.979 0.836 0.870 0.715

5. Forecasted 2025 Funding Rates at CBIZ Expected Liability

	<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	\$746.24	\$652.12	\$730.63	\$623.82	\$649.05	\$533.66	
Employee + Spouse	\$1,492.48	\$1,268.59	\$1,461.25	\$1,235.62	\$1,298.10	\$1,067.30	
Employee + Child(ren)	\$1,373.19	\$1,167.12	\$1,344.35	\$1,136.78	\$1,194.26	\$981.93	
Employee + Family	\$2,029.78	\$1,725.30	\$1,997.98	\$1,680.45	\$1,765.43	\$1,451.53	
Renewal PEPM Funding:	\$1,242.79	\$1,084.01	\$1,245.98	\$1,089.19	\$1,015.61	\$978.83	\$1,145.41
Renewal Monthly Funding:	\$115,580	\$119,241	\$889,627	\$711,238	\$85,311	\$155,635	\$2,076,632
Renewal Annual Funding:	\$1,386,955	\$1,430,893	\$10,675,524	\$8,534,859	\$1,023,737	\$1,867,614	\$24,919,582



Section 3: Fixed Cost Assumptions



Pinal County
Medical and Pharmacy Funding Projection For a July 1, 2025 Effective Date
— Fixed Cost Assumptions —

PEPM Fixed Costs				
	2024	Estimated 2025	Estimated % Change	Estimated Annual 2025
Subscribers	1,813	1,813		
Claim/Premium Administration Fee ²	\$38.89	\$40.06	3.0%	\$871,474
Network Access Fee (included)	\$0.00	\$0.00	0.0%	\$0
Claim Fiduciary Risk Transfer (Included)	\$0.00	\$0.00	0.0%	\$0
Utilization Management (Included)	\$0.00	\$0.00	0.0%	\$0
Maternity Management (Included)	\$0.00	\$0.00	0.0%	\$0
Employers Health Coalition Participation Fee	\$0.69	\$0.69	0.0%	\$15,000
CVS Drug Savings Review Program (\$.30 PMPM)	\$0.00	\$0.70	0.0%	\$15,296
CVS Clinical Review Credit (\$4 PMPY)	\$0.00	(\$0.78)	0.0%	(\$16,996)
General Allowance Fund ⁴	(\$4.60)	(\$4.60)	0.0%	(\$100,000)
Pool Admin, Audit, DOI Fees	\$0.80	\$0.80	0.0%	\$17,500
EAP	\$1.89	\$1.89	0.0%	\$41,119
HSA Administration	\$0.27	\$0.27	0.0%	\$5,832
COBRA Admin	\$0.30	\$0.30	0.0%	\$6,527
				\$0
Individual Stop Loss ^{1,2}	\$54.81	\$73.99	35.0%	\$1,609,803
Aggregate Stop Loss	\$0.00	\$0.00	0.0%	\$0
Commission/Consulting Fee	\$2.30	\$4.60	100.0%	\$100,000
HSA Expense ³	\$134.72	\$134.72	0.0%	\$392,843
HRA Expense ³	\$0.00	\$0.00	0.0%	\$0
Total Fixed Costs	\$95.35	\$117.92	23.7%	\$2,565,554

(Memo only - not included in funding)

¹ \$240,000 ISL deductible with \$200,000 aggregating deductible, 100% corridor, 24/12 contract

² Stop loss estimated rates at 35% ISL. Admin fees based on renewal at 3%.

³ HSA funding has been removed out of the fixed costs, memo only

⁴ \$100K General Allowance fund included.

PEPM ACA Fees				
	2024	Estimated 2025	Estimated % Change	Estimated Annual 2025
Subscribers	1,813	1,813		
Members	4,249	4,249		
PCORI Fee ^{5,6}	\$0.68	\$0.73	7.8%	\$15,894

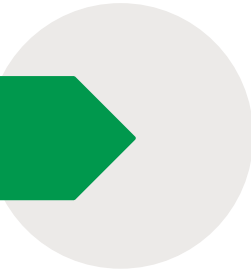
⁵ IRS PCORI fee for plan years ending on or before 9/30/2024 are \$3.22 PMPY; for plans years ending 9/2025 and 9/2026 it is projected to be \$3.47 and \$3.74 respectively, indexed at 7.8%.

⁶ PCORI fees are not included in premium equivalent rates.

PEPM Fixed Costs and ACA Fees				
	2024	Estimated 2025	Estimated % Change	Estimated Annual 2025
Total Fixed Costs and ACA Fees	\$96.03	\$118.65	23.6%	\$2,581,448



Section 4: Claims and Enrollment Data



Pinal County
Medical and Pharmacy Funding Projection For a July 1, 2025 Effective Date
— Large Claimants —

Year 1: Large Claims > \$240,000 + \$200,000 IAD: (Paid 12/23 - 11/24).

	<u>Claims</u>	<u>Claims < ISL Deductible</u>	<u>Agg Spec (IAD)</u>	<u>Approx Recovery</u>
Claimant 1 - Lasered	\$865,344	\$300,000	\$200,000	\$865,344
Claimant 2	\$702,881	\$240,000	\$0	\$462,881
Claimant 3	\$409,241	\$240,000	\$0	\$169,241
Claimant 4	\$387,982	\$240,000	\$0	\$147,982
Claimant 5	\$609,424	\$240,000	\$0	\$369,424
Claimant 6	\$296,010	\$240,000	\$0	\$56,010
Claimant 7	\$264,551	\$240,000	\$0	\$24,551
Claimant 8	\$243,429	\$240,000	\$0	\$3,429
Claimant 9	\$0	\$0	\$0	\$0
<u>Claimant 10</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$3,778,863	\$1,980,000	\$200,000	\$2,098,863

Year 2: Large Claims > \$240,000 + \$200,000 IAD: (Paid 12/22 - 11/23).

	<u>Claims</u>	<u>Claims < ISL Deductible</u>	<u>Agg Spec (IAD)</u>	<u>Approx Recovery</u>
Claimant 1	\$2,049,969	\$240,000	\$200,000	\$1,609,969
Claimant 2	\$1,879,582	\$240,000	\$0	\$1,639,582
Claimant 3	\$343,367	\$240,000	\$0	\$103,367
Claimant 4	\$316,070	\$240,000	\$0	\$76,070
Claimant 5	\$0	\$0	\$0	\$0
Claimant 6	\$0	\$0	\$0	\$0
Claimant 7	\$0	\$0	\$0	\$0
Claimant 8	\$0	\$0	\$0	\$0
Claimant 9	\$0	\$0	\$0	\$0
<u>Claimant 10</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$4,588,988	\$960,000	\$200,000	\$3,428,988



Pinal County

Dental Funding Projection For a July 1, 2025 Effective Date

Completed January, 2025 V1

Renew as is

Presented by:

CBIZ Benefits & Insurance Services, Inc.
4722 North 24th Street, Suite 300
Phoenix, Arizona 85016
Telephone: (602) 308-6646



The information provided herein is the confidential and proprietary work product of CBIZ and cannot be disclosed, copied or distributed to outside third parties without the prior written consent of CBIZ. This information can be expressly used only for the intended purpose and recipient.

Pinal County
Dental Funding Projection For a July 1, 2025 Effective Date
— Dental Rate Change —

1. Current Enrollment - November 2024

	<u>Buy Up</u>	<u>Base</u>	<u>Total</u>
Employee Only	625	137	762
Employee + Spouse	249	48	297
Employee + Child(ren)	262	64	326
Employee + Family	<u>413</u>	<u>102</u>	<u>515</u>
Total	1,549	351	1,900

2. 2024 Funding Rates at Budgeted

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

3. Total 2024 Funding

	<u>Buy Up</u>	<u>Base</u>	<u>Total</u>
Employee Only	\$23,613	\$4,999	\$28,612
Employee + Spouse	\$18,162	\$3,375	\$21,537
Employee + Child(ren)	\$22,448	\$5,039	\$27,487
Employee + Family	<u>\$52,245</u>	<u>\$11,844</u>	<u>\$64,089</u>
Total Monthly	\$116,467	\$25,257	\$141,725
PEPM Funding:	\$74.59		
Monthly Funding:	\$141,725		
Annual Funding:	\$1,700,696		

4. Percent Change in Funding Rates

Current PEPM Funding*:	\$74.59		Dental <u>Claims</u>	Dental <u>Admin</u>
Projected PEPM Funding:	\$73.17	=====>	\$69.24	\$3.93
Calculated Rate Action:	-1.91%	Dx Breakdown	94.6%	5.4%
Recommended Rate Action:	0.00%			

5. Forecasted 2025 Funding Rates

	<u>Buy Up</u>	<u>Base</u>	<u>Total</u>
Employee Only	\$37.78	\$36.49	
Employee + Spouse	\$72.94	\$70.32	
Employee + Child(ren)	\$85.68	\$78.73	
Employee + Family	\$126.50	\$116.12	
Renewal PEPM funding:	\$75.19	\$71.96	\$74.59
Renewal Monthly funding:	\$116,467	\$25,257	\$141,725
Renewal Annual funding:	\$1,397,607	\$303,089	\$1,700,696
% Change vs. Current:	0.00%	0.00%	0.00%

Pinal County
Dental Funding Projection For a July 1, 2025 Effective Date
– Dental Claims Projection –

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

2. Assumptions

		Year 1	Year 2
a. Dental Trend:	3.5% (Segal 2025)	20	32
b. Enrollment:	Lagged 1 month		
c. Experience:	Per carrier reports		
d. Fixed Costs:	2024 ASO Renewal		
e. Benefit Changes:	2025: No Plan Changes	2024: No Plan Changes	
	2023: No Plan Changes	2022: No Plan Changes	
f. Network Change Factor:	1.00		
g. Covid / Other Load Factor:	1.00		
h. Claim Fluctuation Margin:	2.0%		
i. Current Enrollment:	1,900 (November 2024)		

3. Algorithm

		Year 1	Year 2
	Paid period:	12/2023 - 11/2024	12/2022 - 11/2023
	Paid Midpoint:	6/1/2024	6/1/2023
	Incurred period:	11/2023 - 10/2024	11/2022 - 10/2023
	Incurred Midpoint:	5/1/2024	5/1/2023
	Average enrollment:	1851	1762
a. Dental Paid Claims:		\$1,420,476	\$1,322,310
b. Change In Reserve (lagged claims):		1.000	1.000
c. Network Change Factor:		<u>1.000</u>	<u>1.000</u>
d. Adjusted Paid Claims (a x b x c):		\$1,420,476	\$1,322,310
e. Trend Adjustment Factor:		<u>1.059</u>	<u>1.096</u>
f. Trended Adjusted Paid Claims (d x e):		\$1,504,300	\$1,449,353
g. Plan change adjustment factor:		1.000	1.000
h. Enrollment Change Adjustment Factor:		1.026	1.079
i. Covid / Other Adjustment Factor:		1.000	1.000
j. Projected Experience Paid Claims [(f x g x h x i)]:		\$1,543,844	\$1,563,310
k. Claim Fluctuation Margin:		<u>1.020</u>	<u>1.020</u>
l. Projected Experience Paid Claims with Margin (j x k):		\$1,574,721	\$1,594,576
m. Claim Rate:	PEPM:	\$69.07	\$69.94
	Monthly:	\$131,227	\$132,881
	Annual:	\$1,574,721	\$1,594,576
	Credibility:	80%	20%
	PEPM Blended Rate:	\$69.24	



Pinal County
Dental Funding Projection For a July 1, 2025 Effective Date
- Fixed Cost Assumptions -

	PEPM Fixed Costs		
	2024	Estimated 2025	Estimated % of Change
Enrollment	1,900	1,900	
Claim/Premium Administration Fee	\$3.93	\$3.93	0.0%
CBIZ Consulting Fee	\$0.00	\$0.00	0.0%
Total Administrative Costs	\$3.93	\$3.93	0.0%
Total Annual Administrative Costs	\$89,604	\$89,604	0.0%

Pinal County
Dental Funding Projection For a July 1, 2025 Effective Date
– Claims and Enrollment Data –

		Buy Up	Base	Total	Dental Buy Up	Dental Base	Dental Total
Month		Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims
Year 2	Nov-22	1,392	349	1,741	\$81,958	\$14,998	\$96,956
	Dec-22	1,394	353	1,747	\$82,906	\$17,067	\$99,973
	Jan-23	1,390	348	1,738	\$80,300	\$21,320	\$101,619
	Feb-23	1,391	347	1,738	\$87,978	\$15,503	\$103,481
	Mar-23	1,402	346	1,748	\$77,146	\$16,797	\$93,943
	Apr-23	1,391	346	1,737	\$82,750	\$11,467	\$94,218
	May-23	1,394	353	1,747	\$73,189	\$19,050	\$92,239
	Jun-23	1,409	355	1,764	\$93,696	\$24,164	\$117,860
	Jul-23	1,463	334	1,797	\$127,456	\$16,757	\$144,213
	Aug-23	1,461	342	1,803	\$117,572	\$17,659	\$135,231
	Sep-23	1,451	341	1,792	\$96,191	\$18,662	\$114,853
Oct-23	1,445	341	1,786	\$105,219	\$19,382	\$124,601	
Year 1	Nov-23	1,465	340	1,805	\$77,783	\$22,297	\$100,079
	Dec-23	1,479	345	1,824	\$85,168	\$11,740	\$96,908
	Jan-24	1,478	343	1,821	\$109,510	\$21,108	\$130,618
	Feb-24	1,480	349	1,829	\$78,536	\$17,207	\$95,742
	Mar-24	1,482	352	1,834	\$93,157	\$12,887	\$106,044
	Apr-24	1,483	357	1,840	\$90,508	\$18,669	\$109,177
	May-24	1,488	363	1,851	\$85,252	\$16,824	\$102,076
	Jun-24	1,487	358	1,845	\$102,120	\$21,492	\$123,612
	Jul-24	1,543	345	1,888	\$136,419	\$24,936	\$161,355
	Aug-24	1,548	350	1,898	\$114,109	\$17,819	\$131,927
	Sep-24	1,539	352	1,891	\$96,687	\$13,531	\$110,218
Oct-24	1,544	346	1,890	\$110,195	\$22,076	\$132,270	
Nov-24	1,549	351	1,900	\$102,738	\$17,790	\$120,528	

Pinal County
Dental Funding Projection For a July 1, 2025 Effective Date

USED IN PROJECTION: Approximation of Incurred Claims: Dental Paid from December 2023 through November 2024 (1 Month Lag)

YEAR 1

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

RESULTS:	18,016	4,200	22,216	\$1,204,398	\$216,078	\$1,420,476
Monthly:	1,501	350	1,851	\$100,367	\$18,006	\$118,373
PEPM:				\$66.85	\$51.45	\$63.94

USED IN PROJECTION: Approximation of Incurred Claims: Dental Paid from December 2022 through November 2023 (1 Month Lag)

YEAR 2

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

RESULTS:	16,983	4,155	21,138	\$1,102,185	\$220,124	\$1,322,310
Monthly:	1,415	346	1,762	\$91,849	\$18,344	\$110,192
PEPM:				\$64.90	\$52.98	\$62.56

PEPM percent change	6.1%	1.1%	5.1%	3.0%	-2.9%	2.2%
----------------------------	------	------	------	------	-------	------



Pinal County

Vision Funding Projection For a July 1, 2025 Effective Date

Completed January, 2025 V1

[Renew as is](#)

Presented by:

CBIZ Benefits & Insurance Services, Inc.
4722 North 24th Street, Suite 300
Phoenix, Arizona 85016
Telephone: (602) 308-6646



The information provided herein is the confidential and proprietary work product of CBIZ and cannot be disclosed, copied or distributed to outside third parties without the prior written consent of CBIZ. This information can be expressly used only for the intended purpose and recipient.

Pinal County
Vision Funding Projection For a July 1, 2025 Effective Date
— Vision Rate Change —

1. Current Enrollment - November 2024

	<u>Buy Up</u>	<u>Base</u>	<u>Total</u>
Employee Only	603	171	774
Employee + Spouse	245	59	304
Employee + Child(ren)	243	57	300
Employee + Family	<u>375</u>	<u>96</u>	<u>471</u>
Total	1,466	383	1,849

2. 2024 Funding Rates at Budgeted

	<u>Buy Up</u>	<u>Base</u>
Employee Only	\$9.76	\$6.81
Employee + Spouse	\$21.50	\$17.70
Employee + Child(ren)	\$19.94	\$12.99
Employee + Family	\$32.20	\$20.80

3. Total 2024 Funding

	<u>Buy Up</u>	<u>Base</u>	<u>Total</u>
Employee Only	\$5,885	\$1,165	\$7,050
Employee + Spouse	\$5,268	\$1,044	\$6,312
Employee + Child(ren)	\$4,845	\$740	\$5,586
Employee + Family	<u>\$12,075</u>	<u>\$1,997</u>	<u>\$14,072</u>
Total	\$28,073	\$4,946	\$33,019
PEPM Funding:	\$17.86		
Monthly Funding:	\$33,019		
Annual Funding:	\$396,231		

4. Percent Change in Funding Rates

Current PEPM Funding:	\$17.86		Vision Claims	Vision Admin
Projected PEPM Funding:	\$18.57	=====>	\$16.73	\$1.85
Calculated Rate Action:	4.01%	Vx Breakdown	90.1%	9.9%
Recommended Rate Action:	4.01%			

5. Forecasted 2025 Funding Rates

	<u>Buy Up</u>	<u>Base</u>	<u>Total</u>
Employee Only	\$10.15	\$7.08	
Employee + Spouse	\$22.36	\$18.41	
Employee + Child(ren)	\$20.74	\$13.51	
Employee + Family	\$33.49	\$21.63	
Renewal PEPM funding:	\$19.92	\$13.43	\$18.57
Renewal Monthly funding:	\$29,198	\$5,144	\$34,342
Renewal Annual funding:	\$350,377	\$61,731	\$412,108
% Change vs. Current:	4.01%	4.01%	4.01%

Pinal County
Vision Funding Projection For a July 1, 2025 Effective Date
— Vision Claims Projection —

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

2. Assumptions

		Year 1	Year 2
a. Vision Trend:	3.0% (Segal 2025)	20	32
b. Enrollment:	Lagged 1 month		
c. Experience:	Per carrier claims reports		
d. Fixed Costs:	2024 ASO Renewal		
e. Benefit Changes:	2025: No Plan Changes	2024:	Buy Up Plan Changes; No changes to Base Plan
	2023: No Plan Changes	2022:	No Plan Changes
f. Network Change Factor:	1.00		
g. Covid / Other Load Factor:	1.00		
h. Claim Fluctuation Margin:	1.0%		
i. Current enrollment:	1,849 (November 2024)		

3. Algorithm

		Year 1	Year 2
Paid period:		12/2023 - 11/2024	12/2022 - 11/2023
Paid Midpoint:		6/1/2024	6/1/2023
Incurred period:		11/2023 - 10/2024	11/2022 - 10/2023
Incurred Midpoint:		5/1/2024	5/1/2023
Average enrollment:		1789	1684
a. Vision Paid Claims:		\$338,206	\$310,041
b. Change In Reserve (lagged claims):		1.000	1.000
c. Network Change Factor:		<u>1.000</u>	<u>1.000</u>
d. Adjusted Paid Claims (a x b x c):		\$338,206	\$310,041
e. Trend Adjustment Factor:		<u>1.050</u>	<u>1.082</u>
f. Trended Adjusted Paid Claims (d x e):		\$355,285	\$335,468
g. Plan Change Adjustment Factor:		1.000	1.000
h. Enrollment Change Adjustment Factor:		1.034	1.098
i. Covid / Other Adjustment Factor:		1.000	1.000
j. Projected Experience Paid Claims [(f x g x h x i):		367251.6597	\$368,247
k. Claim Fluctuation Margin:		<u>1.010</u>	<u>1.010</u>
l. Projected Experience Paid Claims with Margin (j x k):		\$370,924	\$371,929
m. Claim Rate:	PEPM:	\$16.72	\$16.76
	Monthly:	\$30,910	\$30,994
	Annual:	\$370,924	\$371,929
	Credibility:	80%	20%
	PEPM Blended Rate:	\$16.73	



Pinal County
Vision Funding Projection For a July 1, 2025 Effective Date
- Fixed Cost Assumptions -

	PEPM Fixed Costs		
	2024	Estimated 2025	Estimated % of Change
Enrollment	1,849	1,849	
Claim/Premium Administration Fee	\$1.85	\$1.85	0.0%
CBIZ Consulting Fee	\$0.00	\$0.00	0.0%
Total Administrative Costs	\$1.85	\$1.85	0.0%
Total Annual Administrative Costs	\$40,983	\$40,983	0.0%

Pinal County
Vision Funding Projection For a July 1, 2025 Effective Date
— Claims and Enrollment Data —

		Buy Up	Base	Total	Vision Buy Up	Vision Base	Vision Total
Month		Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims
Year 2	Nov-22	1,276	386	1,662	\$16,603	\$2,397	\$19,000
	Dec-22	1,284	387	1,671	\$15,077	\$1,991	\$17,068
	Jan-23	1,281	380	1,661	\$17,848	\$1,804	\$19,653
	Feb-23	1,281	383	1,664	\$19,766	\$1,975	\$21,741
	Mar-23	1,297	379	1,676	\$12,540	\$3,099	\$15,639
	Apr-23	1,281	380	1,661	\$13,371	\$2,460	\$15,831
	May-23	1,285	386	1,671	\$16,298	\$2,969	\$19,266
	Jun-23	1,289	385	1,674	\$23,261	\$4,832	\$28,093
	Jul-23	1,332	391	1,723	\$39,817	\$4,403	\$44,220
	Aug-23	1,326	398	1,724	\$38,228	\$3,754	\$41,981
Year 1	Sep-23	1,320	394	1,714	\$31,397	\$3,548	\$34,945
	Oct-23	1,318	394	1,712	\$26,608	\$2,511	\$29,119
	Nov-23	1,333	393	1,726	\$18,295	\$4,188	\$22,483
	Dec-23	1,351	397	1,748	\$15,766	\$2,237	\$18,002
	Jan-24	1,353	399	1,752	\$15,084	\$2,875	\$17,959
	Feb-24	1,356	404	1,760	\$14,945	\$2,406	\$17,352
	Mar-24	1,359	404	1,763	\$13,237	\$2,357	\$15,594
	Apr-24	1,366	406	1,772	\$20,816	\$3,531	\$24,347
	May-24	1,372	409	1,781	\$19,335	\$2,483	\$21,818
	Jun-24	1,369	406	1,775	\$19,298	\$3,585	\$22,883
	Jul-24	1,462	378	1,840	\$44,154	\$3,353	\$47,507
Aug-24	1,470	380	1,850	\$49,135	\$3,119	\$52,254	
Sep-24	1,465	383	1,848	\$34,257	\$3,572	\$37,829	
Oct-24	1,468	382	1,850	\$30,625	\$3,641	\$34,266	
Nov-24	1,466	383	1,849	\$25,582	\$2,812	\$28,395	

Pinal County
Vision Funding Projection For a July 1, 2025 Effective Date

USED IN PROJECTION: Approximation of Incurred Claims: Vision Paid from December 2023 through November 2024 (1 Month Lag)

YEAR 1

Buy Up	Base	Total	Vision	Vision	Vision
			Buy Up	Base	Total
Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims

RESULTS:	16,724	4,741	21,465	\$302,235	\$35,971	\$338,206
Monthly:	1,394	395	1,789	\$25,186	\$2,998	\$28,184
PEPM:				\$18.07	\$7.59	\$15.76

USED IN PROJECTION: Approximation of Incurred Claims: Vision Paid from December 2022 through November 2023 (1 Month Lag)

YEAR 2

Buy Up	Base	Total	Vision	Vision	Vision
			Buy Up	Base	Total
Subs	Subs	Subs	Paid Claims	Paid Claims	Paid Claims

RESULTS:	15,570	4,643	20,213	\$272,507	\$37,534	\$310,041
Monthly:	1,298	387	1,684	\$22,709	\$3,128	\$25,837
PEPM:				\$17.50	\$8.08	\$15.34

PEPM percent change	7.4%	2%	6.2%	3.3%	-6.1%	2.7%
----------------------------	------	----	------	------	-------	------



PINAL COUNTY

WIDE OPEN OPPORTUNITY

AGENDA ITEM

February 4, 2025 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discuss/approve/disapprove- Funding recommendations for the 2025-2026 Medical, Dental, and Vision Plans. (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:
Click to download
No Attachments Available



PINAL COUNTY

WIDE OPEN OPPORTUNITY

AGENDA ITEM

February 4, 2025 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 Board 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



PINAL COUNTY

WIDE OPEN OPPORTUNITY

AGENDA ITEM

February 4, 2025 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Posted this 30th of January, 2025 around 4:00 PM/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