

Health Benefits Trust Board
Regular Meeting Tuesday,
May 16 · 4:00 – 5:00am
Google Meet:
<https://meet.google.com/xpk-xquy-bkh> Or dial: ?(US) +1
502-966-7619? PIN: ?622 878
766?#



Health Benefits Trust Board
Regular Meeting Tuesday,
May 16 · 4:00 – 5:00am
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502-966-7619? PIN: ?622
878 766?#

NOTICE OF PUBLIC MEETING AND EXECUTIVE SESSION
PINAL COUNTY HEALTH BENEFITS TRUST BOARD
SUMMARY OF AGENDA FOR MEETING
Thursday, May 16, 2024

4:00 PM - 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 February 20, 2024 Regular Meeting of the Pinal County Health Benefits Trust Board.

- (4) Discussion Only- Medical, Dental, and Vision Plan Performance through March 31, 2024 (Mike Barberio, CBIZ)
- (5) Discussion Only- Review of the Health Benefits Trust Fund Financial Statements. (Randee Stinson)
- (6) Discussion Only- Health Benefits Trust Financial Audit Presentation by ShaunaBrewster and Michael Lauzon of HeinfeldMeech.
- (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.

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 10th of May 2024 around 9:00 AM/Danielle Watkins



AGENDA ITEM

May 16, 2024 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



AGENDA ITEM

May 16, 2024 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 20, 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		
Time	Who	Approval

ATTACHMENTS:
Click to download
<input type="checkbox"/> February 20, 2024 Meeting Minutes



**PINAL COUNTY HEALTH BENEFITS TRUST BOARD
ACTION SUMMARY
Tuesday, February 20, 2024**

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

Members Present In Person- Kelli Munroe

Members Present Virtually- Chairman Mike Goodman and Vice-Chairman Rona Curphy

Members Absent- Matt Busby and Ginger Fligger

Staff and Guests Present In-Person and Telephonically- Angeline Woods, Anne Froedge, Brian Dimond, Claudia Lujan, Danielle Watkins, Lindsey Steinhoff, Mike Barberio, MaryEllen Sheppard, Randee Stinson, and Stan Self.

Meeting was called to order at 9:08 AM.

(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 January 30, 2024 Special Meeting of the Pinal County Health Benefits Trust Board.

ITEM ACTION: APPROVAL

(4) Discussion Only- Medical, Dental, and Vision Plan Performance through December 31, 2023 (Mike Barberio, CBIZ)

ITEM ACTION: DISCUSSION ONLY

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

ITEM ACTION: DISCUSSION ONLY

- (6) Discussion Only- Discussion of items to include in Future Health Benefits Trust Board meeting agenda

ITEM ACTION: DISCUSSION ONLY



AGENDA ITEM

May 16, 2024 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 31, 2024 (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

☐ [Plan Performance](#)



Pinal County

Medical, Rx, Dental, and Vision Experience

Plan Year: July 2023 – June 2024

Month End: March 2024

Presented by your CBIZ Team

Mike Barberio, Lindsey Steinhoff, and Michael Zucarelli, PharmD



Pinal County Executive Summary Report: For the month of March 2024

Through the first three quarters of the plan year, the medical and pharmacy plans are performing well below projections at 90.6% of expected claims liability. One could expect claims to increase in the fourth quarter as members seek additional services towards the end of the plan year. The month of March had paid claims of 112% of expected claims. However, after adjusting for the quarterly rebate payment of \$520,707 and stop loss reimbursements of \$42,169 the loss ratio drops to 78.5%. Based on claims for the first nine months of the plan year you can assume that 2023-2024 medical and pharmacy costs will finish at \$940.09 Per Employee Per Month (PEPM), up 3.9% from last year.

There are now fourteen claimants (four of which are appearing for the first time) with over \$100,000 in claims paid in the current plan year (see page 11). Four of the members have exceeded the stop-loss deductible. One of these claimants, who was assigned a higher stop-loss deductible at \$300,000, is no longer on the plan. Through March, the stop-loss reimbursements total \$451,123.

Pharmacy claims through March represent 26% of total claims (not including stop loss reimbursements or lagged quarterly rebates). Pharmacy claims for the month of January were 23.2% of total claims spend. PrudentRx returned \$14,514 in new net savings in March, bringing the total to \$113,689 for the first nine months of the plan year.

The year-to-date enrolled percentages and the average paid claims (exclusive of pharmacy rebates) by plan through March are shown here:

- PPO Basic (Performance Network): 30.3% enrolled - \$ 713.19 PEPM
- PPO Plus (Broad Network): 43.3% enrolled - \$1,089.87 PEPM
- HDHP Basic (Performance Network): 8.2% enrolled - \$719.12 PEPM
- HDHP Plus (Broad Network): 5.0% enrolled - \$923.96 PEPM
- EPO Basic (Performance Network): 6.1% enrolled - \$677.43 PEPM
- EPO Plus (Broad Network): 6.9% enrolled - \$1,523.93 PEPM

Through March, the dental plan continues to show paid claims below expected levels at 89.3%, or \$64.43 per employee per month (PEPM). Participation through nine months averaged 1810 enrolled employees, with 81% enrolled in the Buy-up plan.

Through March, the vision plan loss ratio is 98.4%, or \$15.34 per employee per month (PEPM). Predictably, vision plan utilization continues to reduce after the July 1, 2023 renewal. Participation through nine months averaged 1752 enrolled employees.

Pinal County
Paid Medical Plan Costs
Plan Year: July 2023 to June 2024 (as of March 2024)

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-23	1,679	\$ 1,621,472	\$ 774,718	\$ 354,843	\$ -	\$ -	\$ 1,129,561	\$ 134,051	\$ 28,900	\$ 1,292,513	69.7%	\$ 461.42	\$ 211.34	\$ 672.76	\$ 769.81
Aug-23	1,688	\$ 1,628,394	\$ 1,171,005	\$ 431,869	\$ -	\$ -	\$ 1,602,874	\$ 134,770	\$ 28,918	\$ 1,766,562	98.4%	\$ 693.72	\$ 255.85	\$ 949.57	\$ 1,046.54
Sep-23	1,691	\$ 1,632,572	\$ 1,212,642	\$ 401,060	\$ (62,324)	\$ -	\$ 1,551,378	\$ 135,009	\$ 28,812	\$ 1,715,199	95.0%	\$ 717.12	\$ 237.17	\$ 917.43	\$ 1,014.31
Oct-23	1,694	\$ 1,632,897	\$ 1,253,000	\$ 440,137	\$ -	\$ -	\$ 1,693,137	\$ 135,249	\$ 28,674	\$ 1,857,060	103.7%	\$ 739.67	\$ 259.82	\$ 999.49	\$ 1,096.26
Nov-23	1,708	\$ 1,642,952	\$ 966,793	\$ 451,868	\$ -	\$ -	\$ 1,418,661	\$ 136,367	\$ 28,589	\$ 1,583,617	86.3%	\$ 566.04	\$ 264.56	\$ 830.60	\$ 927.18
Dec-23	1,730	\$ 1,658,775	\$ 1,528,766	\$ 459,081	\$ (503,280)	\$ (58,458)	\$ 1,426,108	\$ 138,123	\$ 29,561	\$ 1,593,792	86.0%	\$ 883.68	\$ 265.36	\$ 824.34	\$ 921.27
Jan-24	1,735	\$ 1,663,861	\$ 1,686,460	\$ 434,578	\$ -	\$ (196,554)	\$ 1,924,483	\$ 138,522	\$ 29,897	\$ 2,092,903	115.7%	\$ 972.02	\$ 250.48	\$ 1,109.21	\$ 1,206.28
Feb-24	1,750	\$ 1,677,559	\$ 1,047,826	\$ 477,797	\$ -	\$ (153,941)	\$ 1,371,682	\$ 139,720	\$ 30,696	\$ 1,542,098	81.8%	\$ 598.76	\$ 273.03	\$ 783.82	\$ 881.20
Mar-24	1,753	\$ 1,681,702	\$ 1,445,301	\$ 437,748	\$ (520,707)	\$ (42,169)	\$ 1,320,173	\$ 139,960	\$ 30,143	\$ 1,490,276	78.5%	\$ 824.47	\$ 249.71	\$ 753.09	\$ 850.13
Apr-24															
May-24															
Jun-24															
Total	15,428	\$ 14,840,183	\$ 11,086,511	\$ 3,888,980	\$ (1,086,311)	\$ (451,123)	\$ 13,438,058	\$ 1,231,772	\$ 264,190	\$ 14,934,020	90.6%	\$ 718.60	\$ 252.07	\$ 871.02	\$ 967.98

Avg Enrollment	1,714
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*The amount in Rx Rebates column for September 2023 pertains to a performance guarantee reconciliation from CVS for the prior plan year credited to current

**Includes received and outstanding stop loss recovery

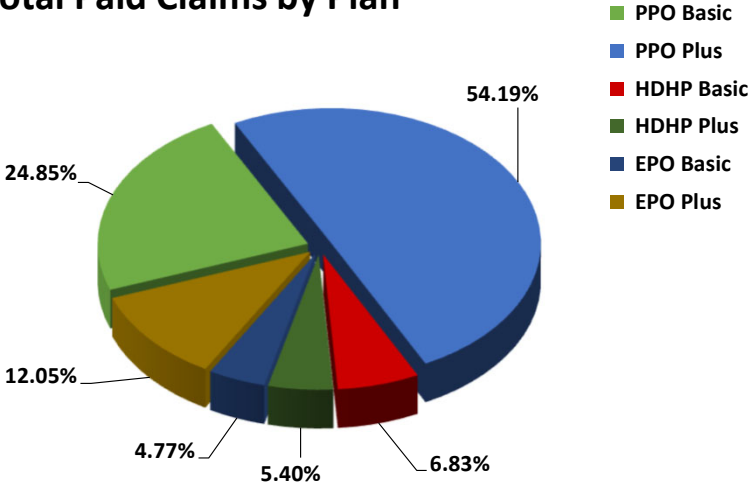
Specific Stop Loss Limit \$240,000 with a 24/12 Contract Period; Individual Aggregating Specific Deductible \$200,000

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	\$38.89	\$38.89	\$38.89	\$38.89
HSA Administration	\$0.26	\$0.26	\$0.26	\$0.26
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	-\$4.97	-\$4.97	-\$4.97	-\$4.97
Individual Stop Loss	\$40.60	\$40.60	\$40.60	\$40.60
EAP	\$1.89	\$1.89	\$1.89	\$1.89
Consulting Fee	\$2.49	\$2.49	\$2.49	\$2.49
Total PEPM Fees for All Plans	\$79.84	\$79.84	\$79.84	\$79.84

Claim Factors	PEPM
Expected Claims Factor	\$964.03

Total Paid Claims by Plan



Pinal County
Paid Medical Plan Costs
Plan Year: July 2023 to June 2024 (as of March 2024)

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-23	494	\$ 461,196	\$ 189,272	\$ 73,285	\$ -	\$ 262,557	\$ 39,441	\$ 301,998	56.9%	\$ 383.14	\$ 148.35	\$ 531.49	\$ 611.33
Aug-23	503	\$ 469,807	\$ 207,194	\$ 72,498	\$ -	\$ 279,692	\$ 40,160	\$ 319,851	59.5%	\$ 411.92	\$ 144.13	\$ 556.05	\$ 635.89
Sep-23	505	\$ 471,002	\$ 447,541	\$ 69,918	\$ -	\$ 517,459	\$ 40,319	\$ 557,778	109.9%	\$ 886.22	\$ 138.45	\$ 1,024.67	\$ 1,104.51
Oct-23	510	\$ 474,140	\$ 275,757	\$ 61,478	\$ -	\$ 337,235	\$ 40,718	\$ 377,953	71.1%	\$ 540.70	\$ 120.54	\$ 661.24	\$ 741.08
Nov-23	522	\$ 482,677	\$ 119,944	\$ 91,249	\$ -	\$ 211,193	\$ 41,676	\$ 252,869	43.8%	\$ 229.78	\$ 174.81	\$ 404.58	\$ 484.42
Dec-23	530	\$ 491,714	\$ 448,231	\$ 95,766	\$ (25,637)	\$ 518,360	\$ 42,315	\$ 560,675	105.4%	\$ 845.72	\$ 180.69	\$ 978.04	\$ 1,057.88
Jan-24	535	\$ 495,436	\$ 305,646	\$ 92,836	\$ (39,884)	\$ 358,598	\$ 42,714	\$ 401,312	72.4%	\$ 571.30	\$ 173.53	\$ 670.28	\$ 750.12
Feb-24	543	\$ 502,559	\$ 278,148	\$ 79,658	\$ (27,789)	\$ 330,017	\$ 43,353	\$ 373,370	65.7%	\$ 512.24	\$ 146.70	\$ 607.77	\$ 687.61
Mar-24	540	\$ 499,449	\$ 425,617	\$ 93,604	\$ 4,837	\$ 524,057	\$ 43,114	\$ 567,171	104.9%	\$ 788.18	\$ 173.34	\$ 970.48	\$ 1,050.32
Apr-24													
May-24													
Jun-24													
Total	4,682	\$ 4,347,981	\$ 2,697,350	\$ 730,290	\$ (88,474)	\$ 3,339,166	\$ 373,811	\$ 3,712,977	76.8%	\$ 576.11	\$ 155.98	\$ 713.19	\$ 793.03

Avg Enrollment	520
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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	\$79.84	\$79.84	\$79.84	\$79.84

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$471.44	\$1,027.27	\$937.47	\$1,431.40

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-23	168	75	110	141	494
Aug-23	171	76	112	144	503
Sep-23	174	73	112	146	505
Oct-23	178	71	114	147	510
Nov-23	187	71	114	150	522
Dec-23	189	71	115	155	530
Jan-24	193	70	115	157	535
Feb-24	194	71	121	157	543
Mar-24	193	68	123	156	540
Apr-24	0	0	0	0	0
May-24	0	0	0	0	0
Jun-24	0	0	0	0	0
Total	1,647	646	1,036	1,353	4,682



Pinal County
Paid Medical Plan Costs
Plan Year: July 2023 to June 2024 (as of March 2024)

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-23	739	\$ 771,943	\$ 399,576	\$ 195,328	\$ -	\$ 594,904	\$ 59,002	\$ 653,905	77.1%	\$ 540.70	\$ 264.31	\$ 805.01	\$ 884.85
Aug-23	739	\$ 768,545	\$ 659,303	\$ 257,549	\$ -	\$ 916,852	\$ 59,002	\$ 975,854	119.3%	\$ 892.16	\$ 348.51	\$ 1,240.67	\$ 1,320.51
Sep-23	741	\$ 770,239	\$ 550,026	\$ 216,186	\$ -	\$ 766,212	\$ 59,161	\$ 825,373	99.5%	\$ 742.28	\$ 291.75	\$ 1,034.02	\$ 1,113.86
Oct-23	740	\$ 769,060	\$ 608,524	\$ 243,932	\$ -	\$ 852,456	\$ 59,082	\$ 911,538	110.8%	\$ 822.33	\$ 329.64	\$ 1,151.97	\$ 1,231.81
Nov-23	740	\$ 769,724	\$ 533,991	\$ 244,431	\$ -	\$ 778,422	\$ 59,082	\$ 837,504	101.1%	\$ 721.61	\$ 330.31	\$ 1,051.92	\$ 1,131.76
Dec-23	746	\$ 772,073	\$ 664,100	\$ 233,485	\$ (30,509)	\$ 867,076	\$ 59,561	\$ 926,637	112.3%	\$ 890.21	\$ 312.98	\$ 1,162.30	\$ 1,242.14
Jan-24	744	\$ 771,414	\$ 907,746	\$ 230,699	\$ (58,583)	\$ 1,079,862	\$ 59,401	\$ 1,139,263	140.0%	\$ 1,220.09	\$ 310.08	\$ 1,451.43	\$ 1,531.27
Feb-24	743	\$ 771,987	\$ 524,271	\$ 235,457	\$ (94,569)	\$ 665,159	\$ 59,321	\$ 724,481	86.2%	\$ 705.61	\$ 316.90	\$ 895.23	\$ 975.07
Mar-24	749	\$ 778,451	\$ 588,541	\$ 223,188	\$ (51,220)	\$ 760,510	\$ 59,800	\$ 820,310	97.7%	\$ 785.77	\$ 297.98	\$ 1,015.37	\$ 1,095.21
Apr-24													
May-24													
Jun-24													
Total	6,681	\$ 6,943,435	\$ 5,436,078	\$ 2,080,256	\$ (234,881)	\$ 7,281,453	\$ 533,411	\$ 7,814,864	104.9%	\$ 813.66	\$ 311.37	\$ 1,089.87	\$ 1,169.71

Avg Enrollment	742
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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	\$79.84	\$79.84	\$79.84	\$79.84

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$568.48	\$1,232.35	\$1,126.05	\$1,710.17

*Includes received and outstanding stop loss recovery

Month	Enrollment by Tier				
	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-23	312	103	148	176	739
Aug-23	316	103	146	174	739
Sep-23	317	103	147	174	741
Oct-23	315	103	150	172	740
Nov-23	314	104	150	172	740
Dec-23	320	105	151	170	746
Jan-24	318	104	151	171	744
Feb-24	316	104	151	172	743
Mar-24	319	106	150	174	749
Apr-24	0	0	0	0	0
May-24	0	0	0	0	0
Jun-24	0	0	0	0	0
Total	2,847	935	1,344	1,555	6,681



Pinal County
Paid Medical Plan Costs
Plan Year: July 2023 to June 2024 (as of March 2024)

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-23	140	\$ 108,311	\$ 56,711	\$ 14,850	\$ -	\$ 71,561	\$ 11,178	\$ 24,632	\$ 107,371	66.1%	\$ 405.08	\$ 106.07	\$ 511.15	\$ 766.93
Aug-23	140	\$ 109,164	\$ 51,224	\$ 17,532	\$ -	\$ 68,756	\$ 11,178	\$ 24,650	\$ 104,584	63.0%	\$ 365.89	\$ 125.23	\$ 491.11	\$ 747.03
Sep-23	140	\$ 109,572	\$ 46,771	\$ 8,091	\$ -	\$ 54,862	\$ 11,178	\$ 24,662	\$ 90,702	50.1%	\$ 334.08	\$ 57.80	\$ 391.87	\$ 647.87
Oct-23	139	\$ 107,941	\$ 155,611	\$ 29,003	\$ -	\$ 184,614	\$ 11,098	\$ 24,463	\$ 220,175	171.0%	\$ 1,119.50	\$ 208.66	\$ 1,328.16	\$ 1,583.99
Nov-23	138	\$ 107,202	\$ 189,022	\$ 18,426	\$ -	\$ 207,448	\$ 11,018	\$ 24,288	\$ 242,754	193.5%	\$ 1,369.72	\$ 133.52	\$ 1,503.25	\$ 1,759.09
Dec-23	142	\$ 111,049	\$ 105,690	\$ 23,432	\$ (2,312)	\$ 126,810	\$ 11,337	\$ 25,010	\$ 163,157	114.2%	\$ 744.30	\$ 165.01	\$ 893.03	\$ 1,148.99
Jan-24	144	\$ 112,099	\$ 121,619	\$ 26,045	\$ (98,087)	\$ 49,577	\$ 11,497	\$ 25,351	\$ 86,425	44.2%	\$ 844.58	\$ 180.87	\$ 344.29	\$ 600.17
Feb-24	148	\$ 115,383	\$ 56,194	\$ 28,144	\$ (31,583)	\$ 52,755	\$ 11,816	\$ 26,060	\$ 90,632	45.7%	\$ 379.69	\$ 190.16	\$ 356.46	\$ 612.38
Mar-24	145	\$ 114,506	\$ 81,711	\$ 15,291	\$ 4,214	\$ 101,217	\$ 11,577	\$ 25,568	\$ 138,361	88.4%	\$ 563.52	\$ 105.46	\$ 698.05	\$ 954.21
Apr-24														
May-24														
Jun-24														
Total	1,276	\$ 995,228	\$ 864,553	\$ 180,815	\$ (127,768)	\$ 917,600	\$ 101,876	\$ 224,684	\$ 1,244,160	92.2%	\$ 677.55	\$ 141.70	\$ 719.12	\$ 975.05

Avg Enrollment	142
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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	\$79.84	\$79.84	\$79.84	\$79.84

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$389.53	\$874.35	\$796.79	\$1,223.43

	Employee	EE + Spouse	EE + Children	EE + Family
HSA Contributions	\$165.98	\$178.15	\$178.23	\$187.07

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-23	57	21	19	43	140
Aug-23	57	21	17	45	140
Sep-23	56	21	18	45	140
Oct-23	57	21	17	44	139
Nov-23	56	22	17	43	138
Dec-23	56	25	17	44	142
Jan-24	58	23	18	45	144
Feb-24	59	24	19	46	148
Mar-24	57	22	18	48	145
Apr-24	0	0	0	0	0
May-24	0	0	0	0	0
Jun-24	0	0	0	0	0
Total	513	200	160	403	1,276

Pinal County
Paid Medical Plan Costs
Plan Year: July 2023 to June 2024 (as of March 2024)

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-23	84	\$ 63,911	\$ 25,746	\$ 13,144	\$ -	\$ 38,890	\$ 6,707	\$ 4,268	\$ 49,865	60.9%	\$ 306.50	\$ 156.48	\$ 462.98	\$ 593.63
Aug-23	84	\$ 63,911	\$ 38,931	\$ 22,806	\$ -	\$ 61,737	\$ 6,707	\$ 4,268	\$ 72,712	96.6%	\$ 463.46	\$ 271.51	\$ 734.97	\$ 865.62
Sep-23	82	\$ 63,441	\$ 45,926	\$ 38,069	\$ -	\$ 83,995	\$ 6,547	\$ 4,150	\$ 94,691	132.4%	\$ 560.07	\$ 464.26	\$ 1,024.33	\$ 1,154.77
Oct-23	83	\$ 63,935	\$ 30,794	\$ 47,030	\$ -	\$ 77,824	\$ 6,627	\$ 4,211	\$ 88,662	121.7%	\$ 371.01	\$ 566.63	\$ 937.64	\$ 1,068.21
Nov-23	85	\$ 65,419	\$ 32,933	\$ 33,192	\$ -	\$ 66,125	\$ 6,786	\$ 4,301	\$ 77,213	101.1%	\$ 387.45	\$ 390.50	\$ 777.95	\$ 908.39
Dec-23	89	\$ 67,821	\$ 88,389	\$ 34,600	\$ -	\$ 122,989	\$ 7,106	\$ 4,551	\$ 134,646	181.3%	\$ 993.13	\$ 388.76	\$ 1,381.90	\$ 1,512.87
Jan-24	90	\$ 69,495	\$ 26,898	\$ 22,145	\$ -	\$ 49,043	\$ 7,186	\$ 4,547	\$ 60,775	70.6%	\$ 298.87	\$ 246.06	\$ 544.92	\$ 675.28
Feb-24	92	\$ 71,074	\$ 26,197	\$ 52,257	\$ -	\$ 78,454	\$ 7,345	\$ 4,636	\$ 90,435	110.4%	\$ 284.75	\$ 568.01	\$ 852.76	\$ 982.99
Mar-24	91	\$ 70,579	\$ 118,774	\$ 27,536	\$ -	\$ 146,310	\$ 7,265	\$ 4,575	\$ 158,151	207.3%	\$ 1,305.21	\$ 302.60	\$ 1,607.80	\$ 1,737.92
Apr-24														
May-24														
Jun-24														
Total	780	\$ 599,587	\$ 434,588	\$ 290,780	\$ -	\$ 725,368	\$ 62,275	\$ 39,506	\$ 827,150	121.0%	\$ 557.16	\$ 372.80	\$ 929.96	\$ 1,060.45

Avg Enrollment	87
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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	\$79.84	\$79.84	\$79.84	\$79.84

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$494.37	\$1,084.03	\$989.69	\$1,508.60

	Employee	EE + Spouse	EE + Children	EE + Family
HSA Contributions	\$61.14	\$28.45	\$29.51	\$33.63

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-23	55	8	7	14	84
Aug-23	55	8	7	14	84
Sep-23	53	8	6	15	82
Oct-23	54	8	6	15	83
Nov-23	55	8	7	15	85
Dec-23	59	7	7	16	89
Jan-24	58	9	7	16	90
Feb-24	59	10	7	16	92
Mar-24	58	10	7	16	91
Apr-24	0	0	0	0	0
May-24	0	0	0	0	0
Jun-24	0	0	0	0	0
Total	506	76	61	137	780



Pinal County
Paid Medical Plan Costs
Plan Year: July 2023 to June 2024 (as of March 2024)

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-23	105	\$ 95,111	\$ 23,644	\$ 12,769	\$ -	\$ 36,413	\$ 8,383	\$ 44,796	38.3%	\$ 225.18	\$ 121.61	\$ 346.79	\$ 426.63
Aug-23	107	\$ 97,134	\$ 57,970	\$ 13,498	\$ -	\$ 71,468	\$ 8,543	\$ 80,010	73.6%	\$ 541.78	\$ 126.15	\$ 667.92	\$ 747.76
Sep-23	105	\$ 96,139	\$ 28,804	\$ 17,299	\$ -	\$ 46,103	\$ 8,383	\$ 54,486	48.0%	\$ 274.32	\$ 164.75	\$ 439.08	\$ 518.92
Oct-23	104	\$ 95,642	\$ 62,584	\$ 26,738	\$ -	\$ 89,322	\$ 8,303	\$ 97,625	93.4%	\$ 601.77	\$ 257.09	\$ 858.86	\$ 938.70
Nov-23	103	\$ 94,585	\$ 42,962	\$ 24,908	\$ -	\$ 67,870	\$ 8,224	\$ 76,094	71.8%	\$ 417.11	\$ 241.83	\$ 658.93	\$ 738.77
Dec-23	104	\$ 94,522	\$ 62,356	\$ 21,898	\$ -	\$ 84,254	\$ 8,303	\$ 92,557	89.1%	\$ 599.58	\$ 210.55	\$ 810.13	\$ 889.97
Jan-24	104	\$ 95,082	\$ 55,745	\$ 25,591	\$ -	\$ 81,336	\$ 8,303	\$ 89,639	85.5%	\$ 536.01	\$ 246.07	\$ 782.07	\$ 861.91
Feb-24	106	\$ 96,222	\$ 36,836	\$ 22,268	\$ -	\$ 59,104	\$ 8,463	\$ 67,567	61.4%	\$ 347.51	\$ 210.07	\$ 557.58	\$ 637.42
Mar-24	108	\$ 97,216	\$ 88,494	\$ 16,483	\$ -	\$ 104,977	\$ 8,623	\$ 113,600	108.0%	\$ 819.39	\$ 152.62	\$ 972.01	\$ 1,051.85
Apr-24													
May-24													
Jun-24													
Total	946	\$ 861,654	\$ 459,395	\$ 181,451	\$ -	\$ 640,846	\$ 75,529	\$ 716,374	74.4%	\$ 485.62	\$ 191.81	\$ 677.43	\$ 757.27

Avg Enrollment	105
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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	\$79.84	\$79.84	\$79.84	\$79.84
Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$497.15	\$1,057.23	\$965.03	\$1,472.15

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-23	46	12	19	28	105
Aug-23	46	13	20	28	107
Sep-23	44	13	20	28	105
Oct-23	43	13	20	28	104
Nov-23	43	12	20	28	103
Dec-23	45	11	20	28	104
Jan-24	44	12	20	28	104
Feb-24	45	14	20	27	106
Mar-24	47	14	20	27	108
Apr-24	0	0	0	0	0
May-24	0	0	0	0	0
Jun-24	0	0	0	0	0
Total	403	114	179	250	946



Pinal County
Paid Medical Plan Costs
Plan Year: July 2023 to June 2024 (as of March 2024)

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-23	117	\$ 120,999	\$ 79,769	\$ 45,468	\$ -	\$ 125,237	\$ 9,341	\$ 134,579	103.5%	\$ 681.79	\$ 388.62	\$ 1,070.40	\$ 1,150.24
Aug-23	115	\$ 119,834	\$ 156,383	\$ 47,986	\$ -	\$ 204,369	\$ 9,182	\$ 213,551	170.5%	\$ 1,359.85	\$ 417.27	\$ 1,777.12	\$ 1,856.96
Sep-23	118	\$ 122,179	\$ 93,574	\$ 51,497	\$ -	\$ 145,071	\$ 9,421	\$ 154,492	118.7%	\$ 793.00	\$ 436.41	\$ 1,229.41	\$ 1,309.25
Oct-23	118	\$ 122,179	\$ 119,730	\$ 31,956	\$ -	\$ 151,686	\$ 9,421	\$ 161,107	124.2%	\$ 1,014.66	\$ 270.81	\$ 1,285.48	\$ 1,365.32
Nov-23	120	\$ 123,344	\$ 47,941	\$ 39,662	\$ -	\$ 87,603	\$ 9,581	\$ 97,184	71.0%	\$ 399.51	\$ 330.52	\$ 730.02	\$ 809.86
Dec-23	119	\$ 121,595	\$ 160,000	\$ 49,900	\$ -	\$ 209,900	\$ 9,501	\$ 219,401	172.6%	\$ 1,344.54	\$ 419.33	\$ 1,763.87	\$ 1,843.71
Jan-24	118	\$ 120,335	\$ 268,806	\$ 37,262	\$ -	\$ 306,068	\$ 9,421	\$ 315,489	254.3%	\$ 2,278.02	\$ 315.78	\$ 2,593.79	\$ 2,673.63
Feb-24	118	\$ 120,335	\$ 126,180	\$ 60,012	\$ -	\$ 186,192	\$ 9,421	\$ 195,613	154.7%	\$ 1,069.32	\$ 508.58	\$ 1,577.90	\$ 1,657.74
Mar-24	120	\$ 121,500	\$ 142,164	\$ 61,645	\$ -	\$ 203,809	\$ 9,581	\$ 213,390	167.7%	\$ 1,184.70	\$ 513.71	\$ 1,698.41	\$ 1,778.25
Apr-24													
May-24													
Jun-24													
Total	1,063	\$ 1,092,299	\$ 1,194,547	\$ 425,389	\$ -	\$ 1,619,936	\$ 84,870	\$ 1,704,806	148.3%	\$ 1,123.75	\$ 400.18	\$ 1,523.93	\$ 1,603.77

Avg Enrollment	118
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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	\$79.84	\$79.84	\$79.84	\$79.84

Claim Expenses	Employee	EE + Spouse	EE + Children	EE + Family
Expected Claim Factor	\$582.67	\$1,260.63	\$1,152.16	\$1,748.77

*Includes received and outstanding stop loss recovery

Enrollment by Tier					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul-23	59	12	15	31	117
Aug-23	57	12	15	31	115
Sep-23	60	12	14	32	118
Oct-23	60	12	14	32	118
Nov-23	62	12	14	32	120
Dec-23	62	12	14	31	119
Jan-24	62	11	14	31	118
Feb-24	62	11	14	31	118
Mar-24	64	11	14	31	120
Apr-24	0	0	0	0	0
May-24	0	0	0	0	0
Jun-24	0	0	0	0	0
Total	548	105	128	282	1,063

Pinal County
Paid Medical Plan Costs
Plan Year: July 2022 to June 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	\$ 394,515	\$ -	\$ -	\$ 1,082,317	\$ 118,579	\$ 25,798	\$ 1,226,693	71.7%	\$ 411.12	\$ 235.81	\$ 646.93	\$ 733.23
Aug-22	1,673	\$ 1,508,635	\$ 1,032,887	\$ 373,802	\$ (29,176)	\$ -	\$ 1,377,513	\$ 118,579	\$ 26,204	\$ 1,522,295	91.3%	\$ 617.39	\$ 223.43	\$ 823.38	\$ 909.92
Sep-22	1,679	\$ 1,512,866	\$ 1,179,536	\$ 466,709	\$ -	\$ -	\$ 1,646,245	\$ 119,004	\$ 25,922	\$ 1,791,171	108.8%	\$ 702.52	\$ 277.97	\$ 980.49	\$ 1,066.81
Oct-22	1,677	\$ 1,511,157	\$ 1,183,294	\$ 454,598	\$ -	\$ -	\$ 1,637,892	\$ 118,862	\$ 25,899	\$ 1,782,653	108.4%	\$ 705.60	\$ 271.08	\$ 976.68	\$ 1,063.00
Nov-22	1,675	\$ 1,509,309	\$ 1,009,498	\$ 601,695	\$ -	\$ -	\$ 1,611,193	\$ 118,720	\$ 25,917	\$ 1,755,830	106.8%	\$ 602.69	\$ 359.22	\$ 961.91	\$ 1,048.26
Dec-22	1,675	\$ 1,503,501	\$ 1,301,145	\$ 443,853	\$ (473,019)	\$ -	\$ 1,271,979	\$ 118,720	\$ 26,292	\$ 1,416,991	84.6%	\$ 776.80	\$ 264.99	\$ 759.39	\$ 845.96
Jan-23	1,665	\$ 1,494,547	\$ 1,030,594	\$ 384,953	\$ -	\$ -	\$ 1,415,547	\$ 118,012	\$ 26,251	\$ 1,559,810	94.7%	\$ 618.98	\$ 231.20	\$ 850.18	\$ 936.82
Feb-23	1,669	\$ 1,498,784	\$ 1,170,626	\$ 336,977	\$ -	\$ (102,202)	\$ 1,405,401	\$ 118,295	\$ 26,369	\$ 1,550,065	93.8%	\$ 701.39	\$ 201.90	\$ 842.06	\$ 928.74
Mar-23	1,675	\$ 1,508,908	\$ 3,131,156	\$ 387,622	\$ (470,639)	\$ (1,891,188)	\$ 1,156,951	\$ 118,720	\$ 26,166	\$ 1,301,838	76.7%	\$ 1,869.35	\$ 231.42	\$ 690.72	\$ 777.22
Apr-23	1,661	\$ 1,501,896	\$ 2,038,335	\$ 347,206	\$ -	\$ (885,753)	\$ 1,499,788	\$ 117,728	\$ 25,782	\$ 1,643,299	99.9%	\$ 1,227.17	\$ 209.03	\$ 902.94	\$ 989.34
May-23	1,674	\$ 1,513,060	\$ 1,269,082	\$ 414,296	\$ -	\$ (96,609)	\$ 1,586,769	\$ 118,649	\$ 25,581	\$ 1,731,000	104.9%	\$ 758.11	\$ 247.49	\$ 947.89	\$ 1,034.05
Jun-23	1,679	\$ 1,506,629	\$ 1,609,478	\$ 383,536	\$ (523,033)	\$ (215,780)	\$ 1,254,201	\$ 119,004	\$ 25,668	\$ 1,398,872	83.2%	\$ 958.59	\$ 228.43	\$ 746.99	\$ 833.16
Total	20,075	\$ 18,079,751	\$ 16,643,433	\$ 4,989,762	\$ (1,495,867)	\$ (3,191,532)	\$ 16,945,797	\$ 1,422,872	\$ 311,849	\$ 18,680,517	93.7%	\$ 829.06	\$ 248.56	\$ 844.12	\$ 930.54

Avg Enrollment	1,673	\$ 16,643,433	\$ 4,989,762	\$ (2,004,292)	\$ (3,191,532)	\$ 16,437,371	\$ 1,422,872	\$ 311,849	\$ 18,172,091	90.9%
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Includes final rebate payment of \$508,425.43 as the 4th and final rebate distribution for the 2022-2023 plan year

*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

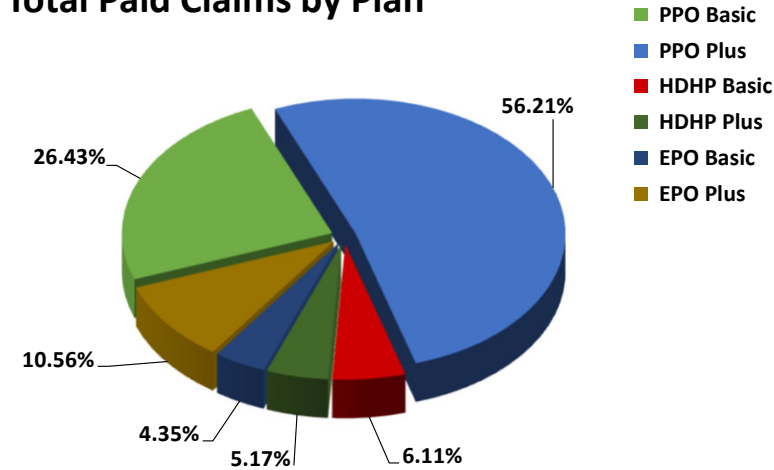
Specific Stop Loss Limit \$240,000 with a 24/12 Contract Period; Individual Aggregating Specific Deductible \$200,000

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	\$900.61

Total Paid Claims by Plan



Pinal County
Paid Medical Plan Costs
Plan Year: July 2023 to June 2024 (as of March 2024)

Annual Cost Comparison 2022/2023 vs. 2023/2024

Cost Categories	2022/2023 Annual Costs	PEPM Costs	2023/2024 Annual Estimated Costs	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM History		% PEPM Change
Medical Claims Costs	\$16,643,433	\$829.06	\$14,782,015	\$718.60	(11.2%)	(\$1,861,418)	(13.3%)	(\$110.47)	2021/2022	\$845.22	
Rx Claims Costs	\$4,989,762	\$248.56	\$5,185,307	\$252.07	3.9%	\$195,545	1.4%	\$3.52	2022/2023	\$905.21	7.1%
Rx Rebates	(\$2,004,292)	(\$99.84)	(\$2,172,621)	(\$105.62)	8.4%	(\$168,329)	5.8%	(\$5.78)	2023/2024	\$940.09	3.9%
Stop Loss Recoveries**	(\$3,191,532)	(\$158.98)	(\$451,123)	(\$21.93)		\$2,740,409		\$137.05			
Admin Fees	\$1,422,872	\$70.88	\$1,642,362	\$79.84	15.4%	\$219,490	12.6%	\$8.96			
HSA Contributions	\$311,849	\$15.53	\$352,254	\$17.12	13.0%	\$40,405	10.2%	\$1.59			
Total Costs	\$18,172,091	\$905.21	\$19,338,194	\$940.09	6.4%	\$1,166,102	3.9%	\$34.88			

	Annual	Annualized	% Subscribers Change	# Subscribers Change
Subscribers	20,075	20,571	2.5%	496

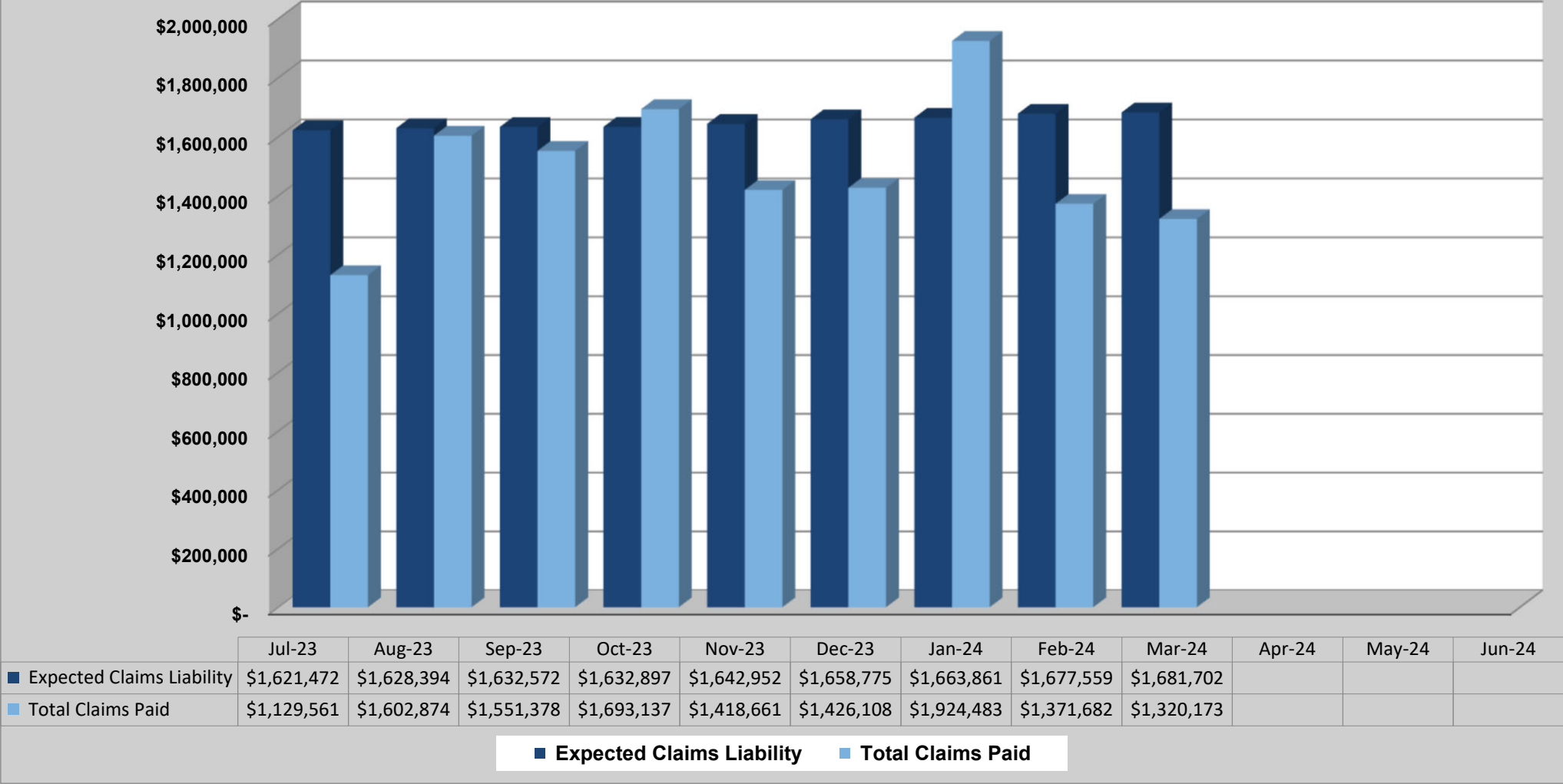
**Stop Loss Recoveries are YTD and not annualized.

Annual Cost Comparison 2021/2022 vs. 2022/2023

Cost Categories	2021/2022 Annual Costs	PEPM Costs	2022/2023 Annual Costs	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change
Medical Claims Costs	\$13,161,949	\$668.09	\$16,643,433	\$829.06	26.5%	\$3,481,484	24.1%	\$160.98
Rx Claims Costs	\$4,474,981	\$227.14	\$4,989,762	\$248.56	11.5%	\$514,781	9.4%	\$21.41
Rx Rebates	(\$1,812,656)	(\$92.01)	(\$2,004,292)	(\$99.84)	10.6%	(\$191,636)	8.5%	(\$7.83)
Stop Loss Recoveries	(\$512,052)	(\$25.99)	(\$3,191,532)	(\$158.98)		(\$2,679,481)		(\$132.99)
Admin Fees	\$1,162,470	\$59.01	\$1,422,872	\$70.88	22.4%	\$260,402	20.1%	\$11.87
HSA Contributions	\$177,060	\$8.99	\$311,849	\$15.53	76.1%	\$134,789	72.8%	\$6.55
Total Costs	\$16,651,753	\$845.22	\$18,172,091	\$905.21	9.1%	\$1,520,339	7.1%	\$59.99

	Annual	Annual	% Subscribers Change	# Subscribers Change
Subscribers	19,701	20,075	1.9%	374

Pinal County **Monthly Claims Experience** Plan Year: July 2023 to June 2024



Pinal County
Aetna - Large Loss Claims Report Over \$100k
2023-2024 Plan Year: Processed July 2023 through June 2024

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 Reimbursements	Net Paid after SL Reimbursements
					Medical	Pharmacy						
1	A018***	Y	PPO Basic	\$593,310	\$557,136	\$31,338	\$588,474	(\$4,837)	100%	100%	(\$88,474)	\$500,000
2	A020	N	PPO Plus	\$388,425	\$448,947		\$448,947	\$60,522	100%		(\$208,947)	\$240,000
3	C002	N	HDHP Basic	\$371,982	\$364,047	\$3,721	\$367,768	(\$4,214)	100%		(\$127,768)	\$240,000
4	C003	N	PPO Plus	\$275,236	\$265,934		\$265,934	(\$9,302)	100%		(\$25,934)	\$240,000
5	C004	N	PPO Plus	\$222,886	\$222,886	\$2,473	\$225,360	\$2,473	94%			\$225,360
6	C005	N	EPO Plus	\$191,519	\$172,954	\$35,038	\$207,992	\$16,472	87%			\$207,992
7	A013	Y	EPO Plus	\$113,850	\$158,411	\$12,311	\$170,722	\$56,872	71%			\$170,722
8	C008	N	PPO Basic	\$100,379	\$154,115		\$154,115	\$53,736	64%			\$154,115
9	C009	N	PPO Basic		\$127,408		\$127,408	\$127,408	53%			\$127,408
10	C001	N	PPO Plus	\$126,702	\$126,902		\$126,902	\$200	53%			\$126,902
11	B014	Y	PPO Plus		\$36,331	\$89,103	\$125,434	\$125,434	52%			\$125,434
12	C010	N	PPO Plus		\$82,521	\$29,215	\$111,737	\$111,737	47%			\$111,737
13	C007	N	PPO Plus	\$106,350	\$106,350		\$106,350	\$0	44%			\$106,350
14	C011	N	PPO Plus		\$28,768	\$75,129	\$103,897	\$103,897	43%			\$103,897
Grand Total				\$2,490,641	\$2,852,711	\$278,329	\$3,131,040	\$640,399			(\$451,123)	\$2,679,917
Large Claims % of Total Paid Claims							20.9%					

Green highlight indicates new claimant.

*ISL is the Individual Stop Loss Limit set at \$240K.
**IAD (Aggregating Specific) Stop Loss Limit is set at \$200K
*** Claimant A018 ISL is 300K, A004 ISL is 450K



Dental Reports

Pinal County
Delta Dental Paid Claims
Plan Year: July 2023 to June 2024 (as of March 2024)

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-23	1,797	664	\$129,654	\$6,757	\$144,213	111.2%	\$80.25
Aug-23	1,803	780	\$130,086	\$6,779	\$135,231	104.0%	\$75.00
Sep-23	1,792	594	\$129,293	\$6,734	\$114,853	88.8%	\$64.09
Oct-23	1,786	665	\$128,860	\$6,715	\$124,601	96.7%	\$69.77
Nov-23	1,805	504	\$130,231	\$6,787	\$100,079	76.8%	\$55.45
Dec-23	1,824	563	\$131,602	\$6,858	\$97,915	74.4%	\$53.68
Jan-24	1,821	708	\$131,385	\$6,847	\$130,694	99.5%	\$71.77
Feb-24	1,828	538	\$131,890	\$6,873	\$95,742	72.6%	\$52.38
Mar-24	1,832	586	\$132,179	\$6,888	\$106,044	80.2%	\$57.88
Apr-24							
May-24							
Jun-24							
Total	16,288	5,602	\$1,175,179	\$61,239	\$1,049,373	89.3%	\$64.43
Average Enrollment	1,810						

Admin Fees	
Administration	\$3.76

Claim Expenses	
Estimated Claim Factor	\$72.15

Pinal County

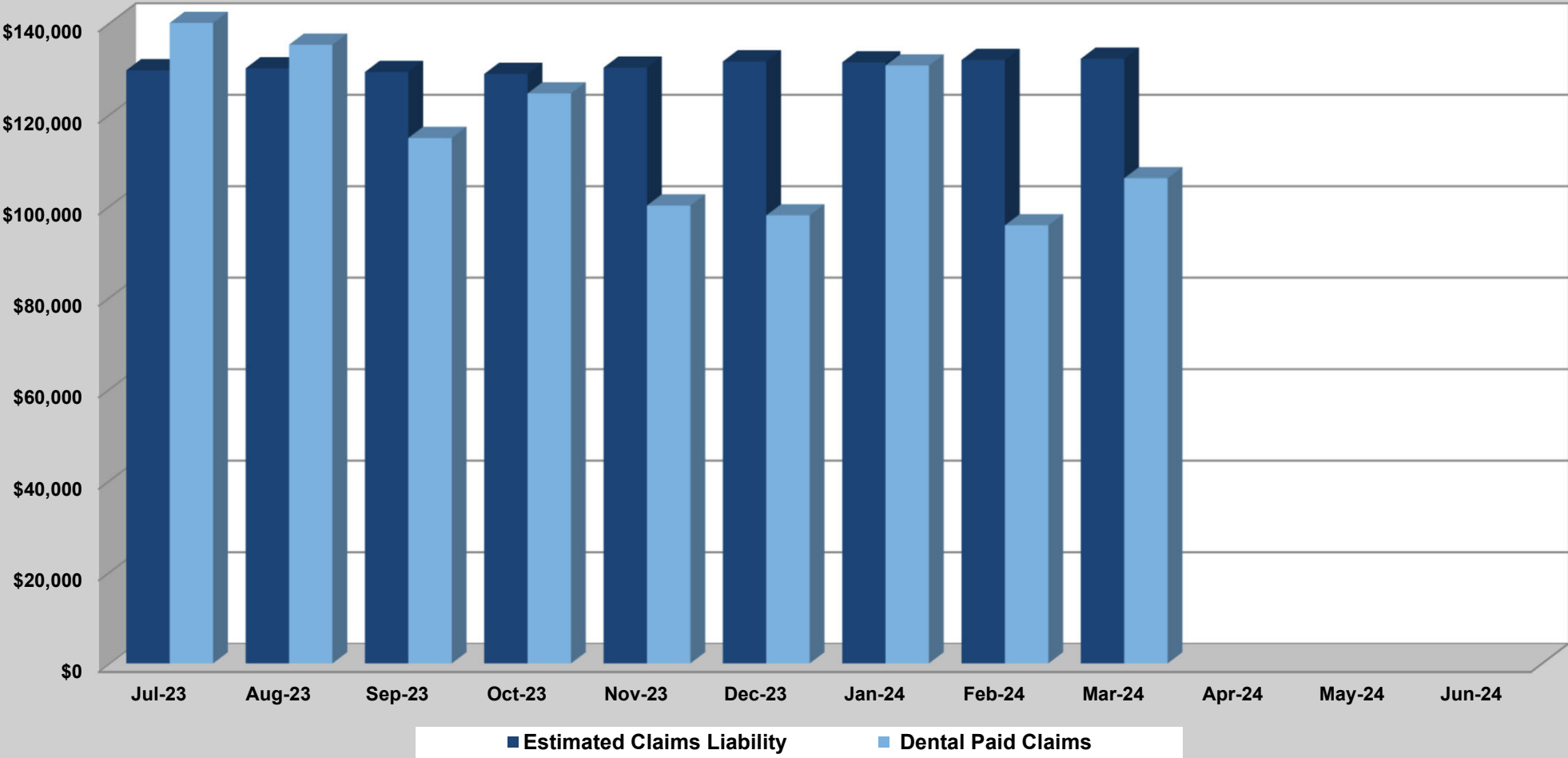
Delta Dental Paid Claims

Plan Year: July 2023 to June 2024 (as of March 2024)

Basic Plan							
Month	Enrollment	Claim Count	Estimated Claims Liability	Admin Fee	Dental Paid Claims	% Actual Claims vs. Estimated Claims Liability	Paid Claims PEPM
Jul-23	334	107	\$24,098	\$1,256	\$16,757	69.5%	\$50.17
Aug-23	342	116	\$24,675	\$1,286	\$17,659	71.6%	\$51.64
Sep-23	341	93	\$24,603	\$1,282	\$18,662	75.9%	\$54.73
Oct-23	341	107	\$24,603	\$1,282	\$19,382	78.8%	\$56.84
Nov-23	340	86	\$24,531	\$1,278	\$22,297	90.9%	\$65.58
Dec-23	345	85	\$24,892	\$1,297	\$12,748	51.2%	\$36.95
Jan-24	343	133	\$24,747	\$1,290	\$21,108	85.3%	\$61.54
Feb-24	349	93	\$25,180	\$1,312	\$17,207	68.3%	\$49.30
Mar-24	352	102	\$25,397	\$1,324	\$12,887	50.7%	\$36.61
Apr-24							
May-24							
Jun-24							
Total	3,087	922	\$222,727	\$11,607	\$158,707	71.3%	\$51.41
Average	343						

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-23	1,463	557	\$105,555	\$5,501	\$127,456	120.7%	\$87.12
Aug-23	1,461	664	\$105,411	\$5,493	\$117,572	111.5%	\$80.47
Sep-23	1,451	501	\$104,690	\$5,452	\$96,191	91.9%	\$66.29
Oct-23	1,445	558	\$104,257	\$5,433	\$105,219	100.9%	\$72.82
Nov-23	1,465	418	\$105,700	\$5,508	\$77,783	73.6%	\$53.09
Dec-23	1,479	478	\$106,710	\$5,561	\$85,168	79.8%	\$57.58
Jan-24	1,478	575	\$106,638	\$5,557	\$109,586	102.8%	\$74.15
Feb-24	1,479	445	\$106,710	\$5,561	\$78,536	73.6%	\$53.10
Mar-24	1,480	484	\$106,782	\$5,565	\$93,157	87.2%	\$62.94
Apr-24							
May-24							
Jun-24							
Total	13,201	4,680	\$952,452	\$49,632	\$890,667	93.5%	\$67.47
Average	1,467						

Pinal County
Delta Dental Paid Claims
Plan Year: July 2023 to June 2024



Pinal County
Delta Dental Paid Claims
Plan Year: July 2022 to June 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	1,744	600	\$125,498	\$6,557	\$107,020	85.3%	\$61.36
Aug-22	1,734	670	\$124,779	\$6,520	\$133,186	106.7%	\$76.81
Sep-22	1,736	551	\$124,923	\$6,527	\$101,572	81.3%	\$58.51
Oct-22	1,736	624	\$124,923	\$6,527	\$105,920	84.8%	\$61.01
Nov-22	1,741	574	\$125,282	\$6,550	\$96,956	77.4%	\$55.69
Dec-22	1,747	560	\$125,714	\$6,569	\$99,973	79.5%	\$57.23
Jan-23	1,738	627	\$125,066	\$6,535	\$101,619	81.3%	\$58.47
Feb-23	1,738	615	\$125,066	\$6,535	\$103,481	82.7%	\$59.54
Mar-23	1,748	573	\$125,786	\$6,572	\$94,675	75.3%	\$54.16
Apr-23	1,737	496	\$124,995	\$6,535	\$94,218	75.4%	\$54.24
May-23	1,747	620	\$125,714	\$6,569	\$92,239	73.4%	\$52.80
Jun-23	1,764	682	\$126,937	\$6,633	\$117,860	92.8%	\$66.81
Total	20,910	7,192	\$1,504,684	\$78,629	\$1,248,719	83.0%	\$59.72
Average Enrollment	1,743						

Admin Fees	Employee
Administration	\$3.76

Claim Expenses	
Estimated Claim Factor	\$71.96

Pinal County

Delta Dental Dental Claims

Plan Year: July 2023 to June 2024 (as of March 2024)

Annual Cost Comparison Analysis 2022/2023 vs. 2023/2024

Cost Categories	2022/2023 Annual Costs	PEPM Costs	2023/2024 Estimated Annual Costs	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM Total Cost History		Increase/ Decrease
Dental Claims	\$1,248,719	\$59.72	\$1,273,240	\$58.63	2.0%	\$24,521	-1.8%	(\$1.09)	2021/2022	\$62.32	
Admin Fees	\$78,629	\$3.76	\$81,652	\$3.76	3.8%	\$3,023	0.0%	(\$0.00)	2022/2023	\$63.48	1.9%
Total Costs	\$1,327,348	\$63.48	\$1,354,892	\$62.39	2.1%	\$27,544	-1.7%	(\$1.09)	2023/2024	\$62.39	-1.7%

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	20,910	21,717	3.9%	807

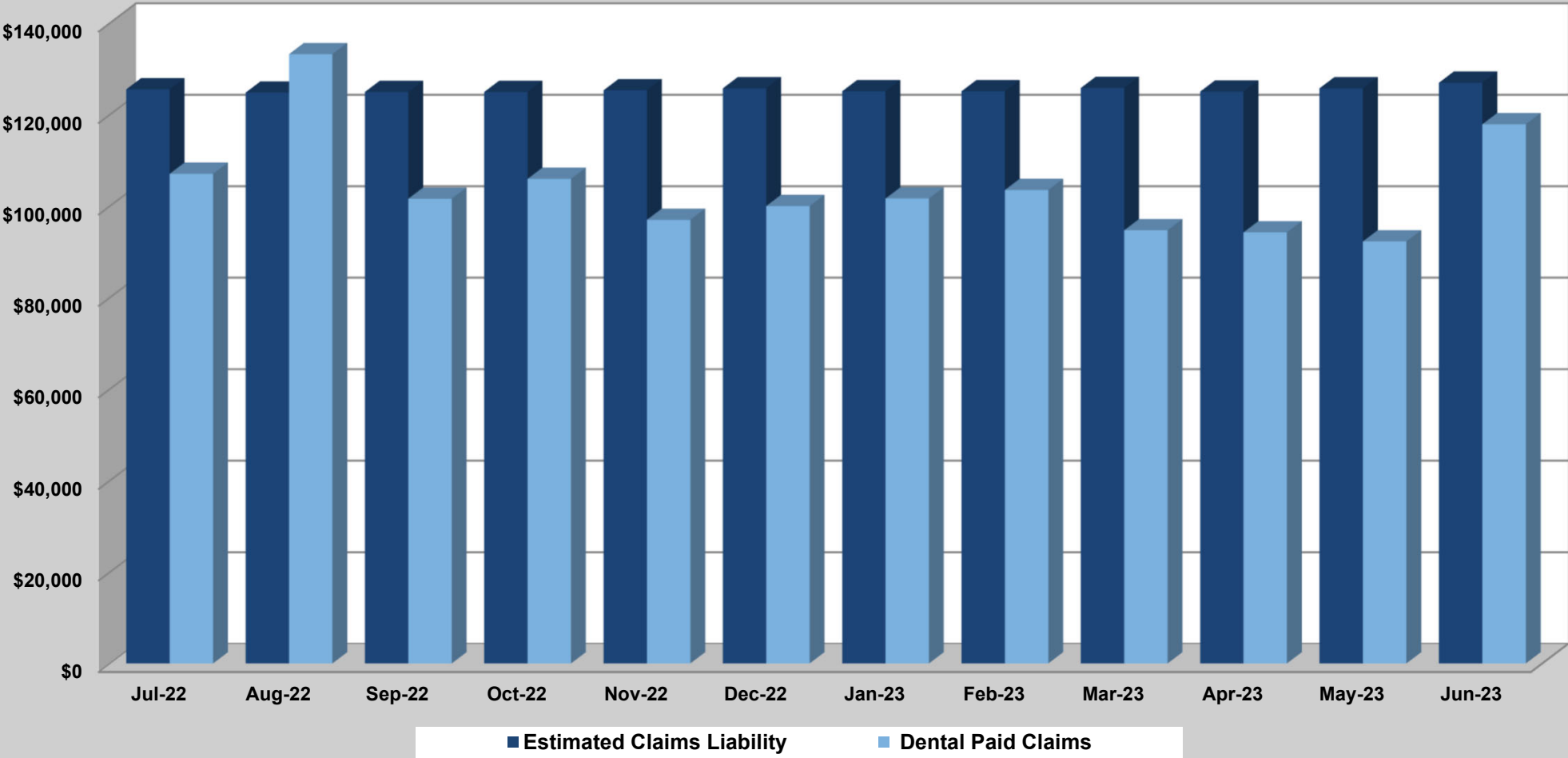
Annual Cost Comparison Analysis 2021/2022 vs. 2022/2023

Cost Categories	2021/2022 Annual Costs	PEPM Costs	2022/2023 Annual Costs	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	% Enrollment Change	# Enrollment Change
Dental Claims	\$1,203,082	\$58.70	\$1,248,719	\$59.72	3.8%	\$45,637	1.7%	\$1.02	2.0%	414
Admin Fees	\$74,203	\$3.62	\$78,629	\$3.76	6.0%	\$4,426	3.9%	\$0.14		
Total Costs	\$1,277,285	\$62.32	\$1,327,348	\$63.48	3.9%	\$50,063	1.9%	\$1.16		

	Annual	Annual
Enrollment	20,496	20,910



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





Vision Reports



Pinal County

VSP Vision Paid Claims

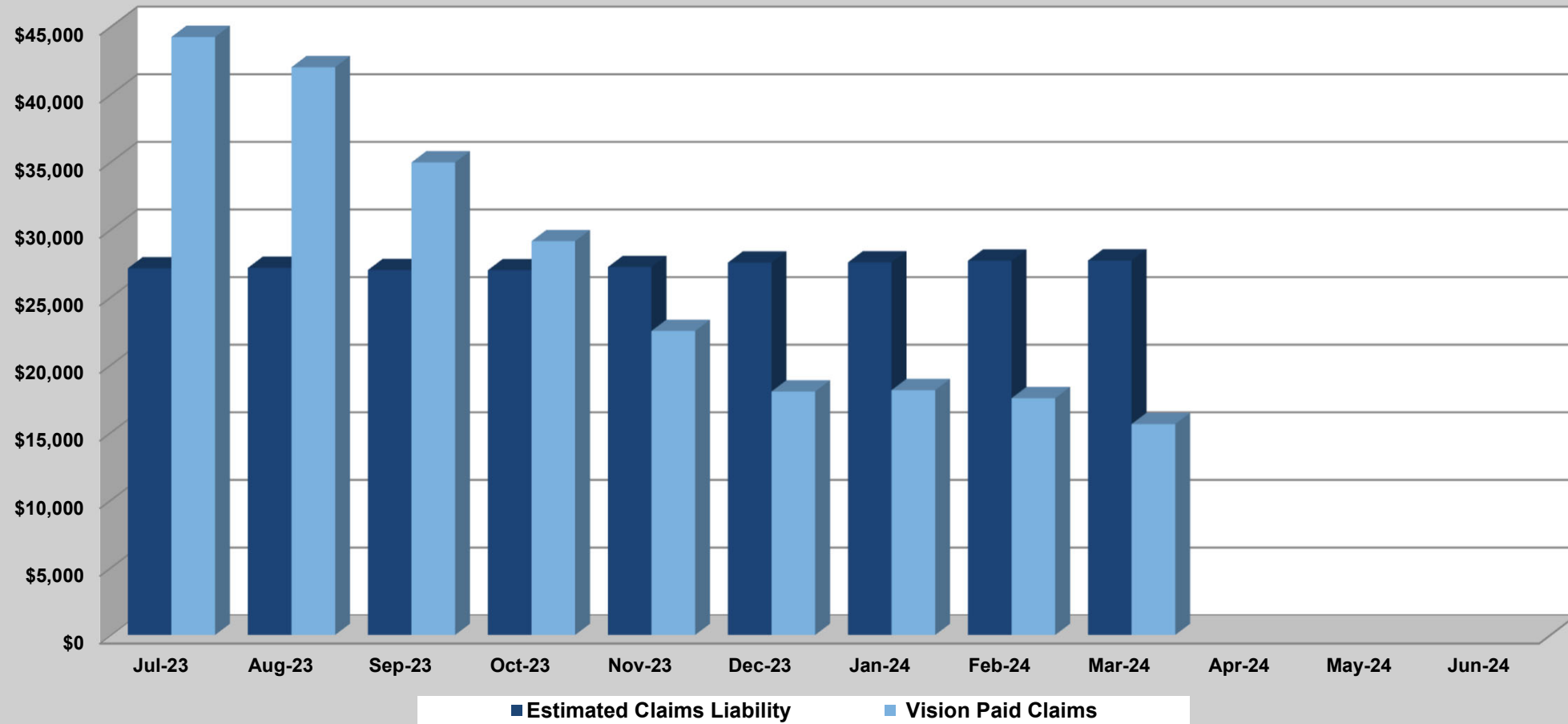
Plan Year: July 2023 to June 2024 (as of March 2024)

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-23	1,739	344	\$27,111	\$2,934	\$44,220	163.1%	\$25.43
Aug-23	1,741	319	\$27,142	\$2,934	\$41,981	154.7%	\$24.11
Sep-23	1,731	279	\$26,986	\$2,918	\$34,945	129.5%	\$20.19
Oct-23	1,730	223	\$26,971	\$2,916	\$29,119	108.0%	\$16.83
Nov-23	1,745	176	\$27,205	\$2,944	\$22,483	82.6%	\$12.88
Dec-23	1,766	135	\$27,532	\$2,979	\$18,002	65.4%	\$10.19
Jan-24	1,767	161	\$27,548	\$2,980	\$18,102	65.7%	\$10.24
Feb-24	1,775	131	\$27,672	\$2,992	\$17,508	63.3%	\$9.86
Mar-24	1,776	148	\$27,688	\$2,993	\$15,594	56.3%	\$8.78
Apr-24							
May-24							
Jun-24							
Total	15,770	1,916	\$245,854	\$26,591	\$241,955	98.4%	\$15.34
Average Enrollment	1,752						

Admin Fees	
Administration	\$1.42

Claim Expenses	
Estimated Claim Factor	\$15.59

Pinal County
VSP Vision Paid Claims
Plan Year: July 2023 to June 2024



Pinal County
VSP Vision Paid Claims
Plan Year: July 2022 to June 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	1,662	154	\$24,581	\$2,801	\$19,653	80.0%	\$11.82
Feb-23	1,665	169	\$24,625	\$2,805	\$21,741	88.3%	\$13.06
Mar-23	1,677	141	\$24,803	\$2,829	\$15,639	63.1%	\$9.33
Apr-23	1,662	160	\$24,581	\$2,801	\$15,831	64.4%	\$9.53
May-23	1,671	174	\$24,714	\$2,814	\$19,266	78.0%	\$11.53
Jun-23	1,689	244	\$24,980	\$2,847	\$28,093	112.5%	\$16.63
Total	20,014	2,381	\$296,007	\$33,730	\$284,247	96.0%	\$14.20
Average Enrollment	1,668						

Admin Fees	
Administration	\$1.67

Claim Expenses	
Estimated Claim Factor	\$14.79

Pinal County
VSP Vision Paid Claims
Plan Year: July 2023 to June 2024 (as of March 2024)
Annual Cost Comparison Analysis 2022/2023 vs. 2023/2024

Cost Categories	2022/2023 Annual Costs	PEPM Costs	2023/2024 Estimated Annual Costs	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM Total Cost History		Increase/ Decrease
Vision Claims	\$284,247	\$14.20	\$290,346	\$13.81	2.1%	\$6,099	-2.8%	(\$0.39)	2021/2022	\$15.39	
Admin Fees	\$33,730	\$1.69	\$35,454	\$1.69	5.1%	\$1,724	0.0%	\$0.00	2022/2023	\$15.89	3.2%
Total Costs	\$317,977	\$15.89	\$325,800	\$15.49	2.5%	\$7,823	-2.5%	(\$0.39)	2023/2024	\$15.49	-2.5%

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	20,014	21,027	5.1%	1,013

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

Cost Categories	2021/2022 Annual Costs	PEPM Costs	2022/2023 Annual Costs	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change
Vision Claims	\$267,141	\$13.72	\$284,247	\$14.20	6.4%	\$17,105	3.5%	\$0.48
Admin Fees	\$32,582	\$1.67	\$33,730	\$1.69	3.5%	\$1,148	0.7%	\$0.01
Total Costs	\$299,723	\$15.39	\$317,977	\$15.89	6.1%	\$18,254	3.2%	\$0.50

	Annual	Annual	% Enrollment Change	# Enrollment Change
Enrollment	19,474	20,014	2.8%	540



AGENDA ITEM

May 16, 2024 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 the Health Benefits Trust Fund Financial Statements. (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

WIDE OPEN OPPORTUNITY

Employee Health Benefits Trust Fund
Financial Statements
Period Ended March 31, 2024

Pinal County, Arizona - Employee Health Benefits Trust Fund
Schedule of Revenues, Expenditures, and Changes in Net Position For the Period Ended March 31, 2024

	Period Ended 3/31/2024
OPERATING REVENUES	
Employee Contributions	
Medical	1,271,184
Dental	956,864
Vision	199,642
Voluntary Products	1,491,347
HSA/EE	298,429
FSA/EE	841,931
Employer Contributions	
Medical	14,914,127
Dental	264,692
Vision	64,781
Voluntary Products	406,629
HSA/ER	260,724
FSA/ER	85,125
STD Admin Fee	53,105
Cobra Contributions	7,163
Rebates	1,086,311
Wellness Reimbursement	59,152
Miscellaneous Revenue	1,904
Interest Revenue	96,117
Total Operating Revenues	22,359,225
OPERATING EXPENSES	
Administrative	
Medical	651,017
Medical Stop Loss	620,165
Dental	61,394
Vision	26,594
STD Admin Fee	52,938
Claims	
Medical	8,927,346
Prescription	3,855,689
Dental	879,273
Vision	202,805
Professional & Outside Services	53,250
Wellness	
Preventative Well Being	53,640
EAP	34,071
Employer Provided Insurance	
Short Term Disability	242,959
Life Insurance	546,934
Health Savings Accounts	554,142
Flexible Spending Accounts	938,744
Voluntary Products	1,062,688
Miscellaneous Expenses	30
Total Operating Expenditures	18,763,680
Excess (deficiency) of revenues over expenditures	3,595,545
Change in Fund Balances	\$ 3,595,545
Fund Balance June 30, 2023	6,882,258
Fund Balance December 31, 2023	<u><u>\$ 10,477,803</u></u>

Pinal County, Arizona
Health Benefits Trust Fund - Balance Sheet
For the Period Ended March 31, 2024

	Period Ended 3/31/2024
ASSETS	
Cash and Cash Equivalent	10,687,412
Accounts Receivable	12,459
Prepaid Expenses	21,550
Total Assets	10,721,421
LIABILITIES	
Accounts Payable	82,345
Claims Payable	161,273
Total Liabilities	243,618
NET POSITION (Deficit)	
Unrestricted	10,477,803
Total Net Position	<u>\$ 10,477,803</u>



AGENDA ITEM

May 16, 2024 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Discussion Only- Health Benefits Trust Financial Audit Presentation by ShaunaBrewster and Michael Lauzon of HeinfeldMeech.

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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<input type="checkbox"/> Audit Presentation



PINAL COUNTY

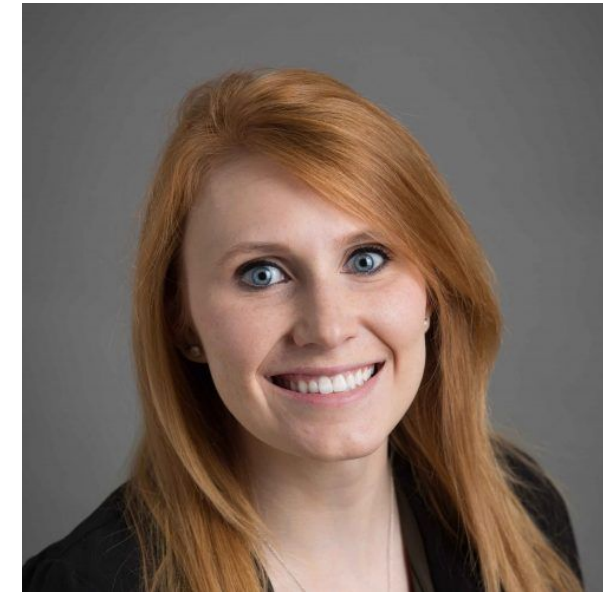
Health Benefits Trust

2023 Audit

Who Are We?



Michael Loren Lauzon, CPA, MBA
Audit Partner



Shauna R. Brewster, CPA, MBA
Audit Manager

Overview

- Purpose of the audit
- Roles and responsibilities
 - Auditor responsibility
 - Management responsibility
- Audit process
 - Plan and perform preliminary analytics for risk
 - Understand internal controls
 - “Fieldwork”
 - Compile financial statements

Audit Highlights

- Unmodified Opinion - highest opinion we can give
 - Not a statement of perfection but that the “financial statements are materially free from misstatement due to error or fraud”
 - Not giving an opinion on internal control



Statement of Net Position

	2023	2022
Assets		
Current assets:		
Cash and cash equivalents	\$ 8,920,942	\$ 8,476,936
Accounts receivable	834,643	1,041,693
Prepaid items	16,039	20,717
Total current assets	9,771,624	9,539,346
Total assets	9,771,624	9,539,346
Liabilities		
Current liabilities:		
Accounts payable	115,747	238,396
Claims payable	202,013	166,221
Incurred but not reported claims	2,571,605	2,908,250
Total current liabilities	2,889,365	3,312,867
Total liabilities	2,889,365	3,312,867
Net Position		
Restricted for:		
Healthcare	6,882,259	6,226,479
Total net position	\$ 6,882,259	\$ 6,226,479

Statement of Revenues, Expenditures and Changes in Net Position

	2023	2022
Operating revenues		
Employee contributions	\$ 5,944,822	\$ 5,868,487
Employer contributions	18,630,478	17,037,600
Cobra contributions	21,122	27,654
Rebates	1,982,681	1,845,564
Wellness reimbursement	101,792	57,528
Miscellaneous revenue	222,480	190,325
Total operating revenues	26,903,375	25,027,158
Operating expenses		
Administrative	1,668,418	1,455,185
Claims	20,460,601	21,774,036
Professional and outside services	76,033	62,953
Wellness	134,958	102,220
Employer provided insurance	1,128,547	1,218,078
Health savings accounts	650,398	529,927
Flexible spending accounts	1,205,091	1,334,710
Voluntary products	1,000,289	832,473
Miscellaneous expenses	21,764	20,904
Total operating expenses	26,346,099	27,330,486
Operating income (loss)	557,276	(2,303,328)
Nonoperating revenues (expenses)		
Interest revenue	98,504	29,807
Total nonoperating revenue (expenses)	98,504	29,807
Income (loss) before transfers	655,780	(2,273,521)
Transfers in	8,500,000	
Changes in net position	655,780	6,226,479
Total net position, beginning of year	6,226,479	
Total net position, end of year	\$ 6,882,259	\$ 6,226,479

Increase/Decrease in Cash and Cash Equivalents**Cash flows from operating activities:**

Cash received from contributions	\$ 24,596,422	\$ 22,933,741
Cash received from other sources	2,514,003	1,051,724
Cash payments to suppliers for goods and services	(6,003,469)	(5,338,771)
Cash payments for claims	(20,761,454)	(18,699,565)
Net cash provided by/used for operating activities	345,502	(52,871)

Cash flows from investing activities:

Interest income	98,504	29,807
Net cash provided by/used for investing activities	98,504	29,807

Cash flows from noncapital financing activities:

Transfers in		8,500,000
Net cash provided by/used for noncapital financing activities		8,500,000

Net increase/decrease in cash and cash equivalents

444,006	8,476,936
---------	-----------

Cash and cash equivalents, beginning of year

8,476,936	
-----------	--

Cash and cash equivalents, end of year

\$ 8,920,942	\$ 8,476,936
--------------	--------------

Reconciliation of Operating Income/Loss to Net Cash Provided by/Used for Operating Activities**Operating income/loss**

\$ 557,276	\$ (2,303,328)
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Adjustments to reconcile operating income/loss
to net cash provided by/used for operating activities:

Changes in assets and liabilities:

Increase/decrease in accounts receivable	207,050	(1,041,693)
Increase/decrease in prepaid expenses	4,678	(20,717)
Increase/decrease in accounts payable	(122,649)	238,396
Increase/decrease in claims payable	35,792	166,221
Increase/decrease in incurred but not reported claims	(336,645)	2,908,250
Total adjustments	(211,774)	2,250,457

Net cash provided by/used for operating activities

\$ 345,502	\$ (52,871)
------------	-------------



PINAL COUNTY
WIDE OPEN OPPORTUNITY

Statement of Cash Flows

Summary of Financial Findings

- No material weaknesses or significant deficiencies noted
- Recommendations for improvement
 - Bank reconciliation

Questions?

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MBA
928-556-5269
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AGENDA ITEM

May 16, 2024 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		
Time	Who	Approval

ATTACHMENTS:
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AGENDA ITEM

May 16, 2024 ADMINISTRATION BUILDING A
FLORENCE, ARIZONA

REQUESTED BY:

Funds #:

Dept. #:

Dept. Name:

Director:

BRIEF DESCRIPTION OF AGENDA ITEM AND REQUESTED BOARD ACTION:

Posted this 10th of May 2024 around 9:00 AM/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:

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No Attachments Available