BENEFITS

Benefit rates calculated by average cost calculation: See attached
(Based on Traditional insurance, family coverage)

Benefit changes 2021:

Made change to plan year from July to January
Conducted enrollment for 6 month plan, and again for Jan '22
Added Legal Plan option (employee paid)
Added Short Term Disability option (employee paid)
Increased dental annual max benefit from $1500 TO $2000
Dental, reduced premiums by 6.12%
Medical premium increase 2.17% in July; plus 6.90% January
Provide HSA contributions: July '20 $750/$1500
July '21 $375/$750
Jan '22 $375/$750 (extra payment but not addl $)
July '22 $375/$750
Jan '23 $750/$1500

Review Health Plan Summary Reports

Medical rates, history
Dental rates, history

Proposals

- Complete Jan '22 plan year enrollment
- As part of '22 Comp & Benefits study, consider recommendations for benefit enhancements/reductions/changes

Rate Sheet

Davis County

LOCAL GOVERNMENTS RISK POOL: Rate Renewal July 1, 2021 to December 31, 2021

CURRENT MEDICAL PLANS - Commissions and myWellnessTracker Removed - 6-month Plan Year

Advantage & Summit Custom Traditional Option

	Single	Double	Family
Current	$651.12	$1,432.46	$1,953.34
New	$665.26	$1,463.56	$1,995.78

Renewal: 2.2%

Advantage & Summit Custom STAR HSA Option

	Single	Double	Family
Current	$505.52	$1,112.12	$1,516.52
New	$516.50	$1,136.28	$1,549.46

Renewal: 2.2%

New STAR Plan: $3,000/$6,000 Emb Ded; $5,000/$10,000 Emb OOP; 80% Coins

	Single	Double	Family
New	$483.08	$1,062.74	$1,449.20

Overall Medical Renewal: 2.2%

LOCAL GOVERNMENTS RISK POOL: Rate Renewal January 1, 2022 to December 31, 2022

CURRENT MEDICAL PLANS - 12-month Renewal Guarantee

Advantage & Summit Custom Traditional Option

	Single	Double	Family
Current - 6	$665.26	$1,463.56	$1,995.78
New	$711.16	$1,564.56	$2,133.48

Renewal: 6.9%

Advantage & Summit Custom STAR HSA Option

	Single	Double	Family
Current - 6	$516.50	$1,136.28	$1,549.46
New	$552.14	$1,214.68	$1,656.38

Renewal: 6.9%

New STAR Plan: $3,000/$6,000 Emb Ded; $5,000/$10,000 Emb OOP; 80% Coins

	Single	Double	Family
New	$516.40	$1,136.08	$1,549.18

Overall Medical Renewal: 6.9%

Please talk to your PEHP Client Services representative about rates for alternative plan and network options.

Current Plans

Summit & Advantage *Traditional*

Subscribers	Plan Expenses	Premium/Funding	MLR
280	$5.79M	$4.69M	124%

Deductible
$1,250 / $2,500

OOP Max
$3,000 / $6,000

Coinsurance
20% AD

Premium/Funding

Single	$651.12
Two-Party	$1,432.46
Family	$1,953.34

Office Visits
$15

Rx
$10/25%/50%/20%

Star HSA *HDHP*

Subscribers	Plan Expenses	Premium/Funding	MLR
450	$5.42M	$6.12M	89%

Deductible
$1,500 / $3,000

OOP Max
$3,000 / $6,000

Coinsurance
20% AD

Premium/Funding

Single	$505.52
Two-Party	$1,112.12
Family	$1,516.52

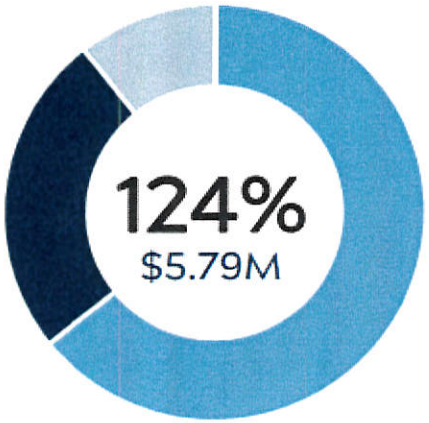
Office Visits
20% AD

Rx
$10AD/25%AD/50%AD/

Traditional 2020-2021

July 2020 - June 2021

Subscribers: 731

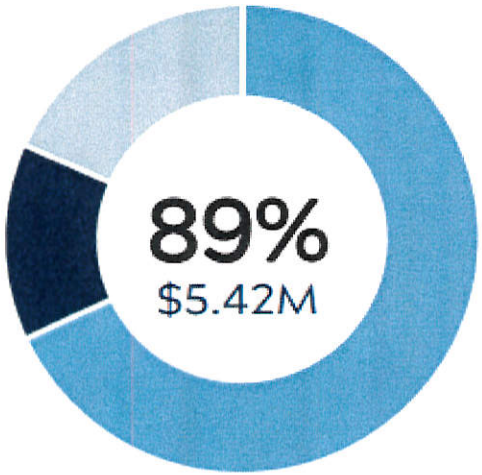


	Total	PEPM
Premium/Funding	**$4.69M**	**$535**
Medical Claims	$3.72M	$425
Pharmacy Claims	$1.45M	$165
Admin & Taxes	$622K	$71
Other Carrier Fees	$0K	$0
Total Plan Expenses	**$5.79M**	**$661**
Estimated Surplus/(Deficit)	-$1.11M	-$126

STAR 2020-2021

July 2020 - June 2021

Subscribers: 731

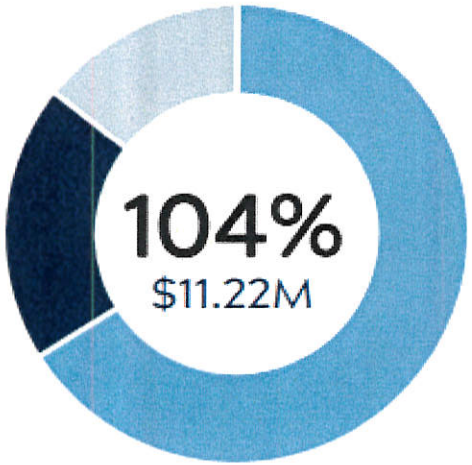


	Total	PEPM
Premium/Funding	**$6.12M**	**$698**
Medical Claims	$3.69M	$421
Pharmacy Claims	$731K	$83
Admin & Taxes	$1.00M	$114
Other Carrier Fees	$0K	$0
Total Plan Expenses	**$5.42M**	**$619**
Estimated Surplus/(Deficit)	$697K	$79

Total 2020-2021

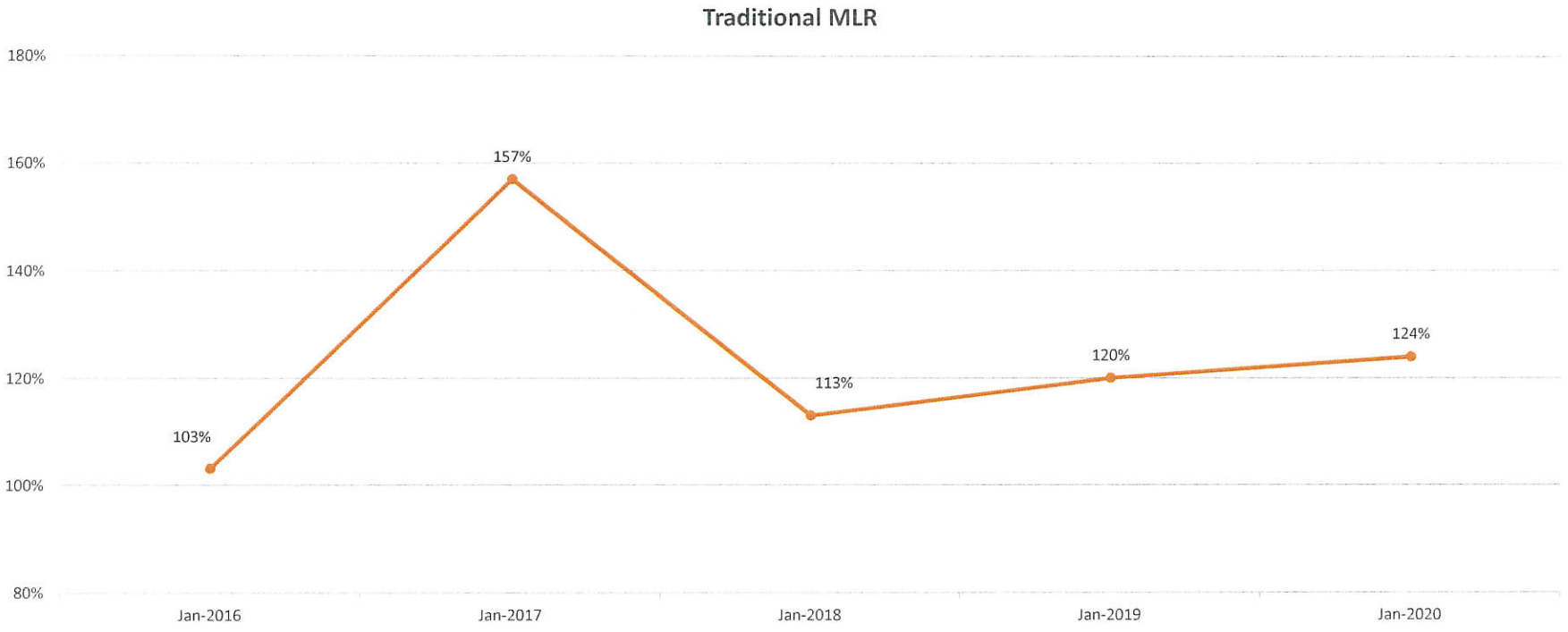
July 2020 - June 2021

Subscribers: 731

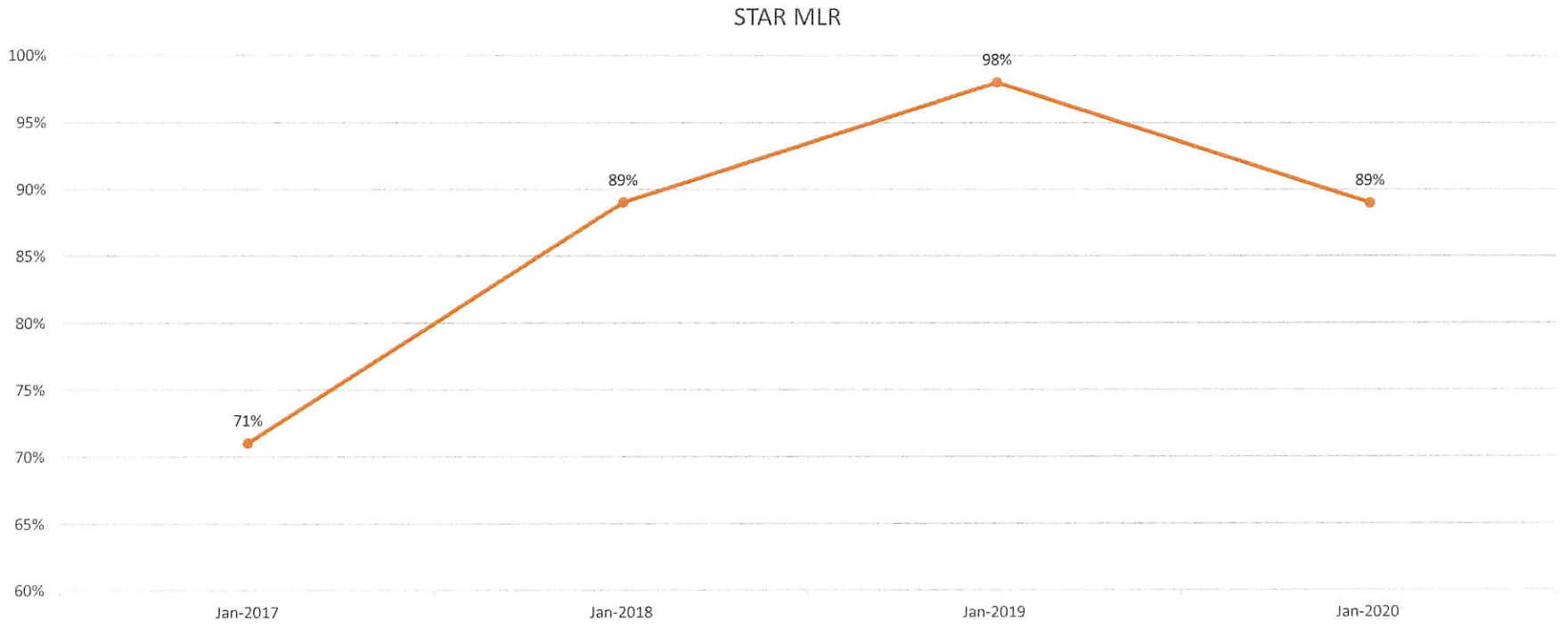


	Total	PEPM
Premium/Funding	**$10.81M**	**$1,233**
Medical Claims	$7.41M	$846
Pharmacy Claims	$2.18M	$249
Admin & Taxes	$1.62M	$185
Other Carrier Fees	$0K	$0
Total Plan Expenses	**$11.22M**	**$1,280**
Estimated Surplus/(Deficit)	-$409K	-$47

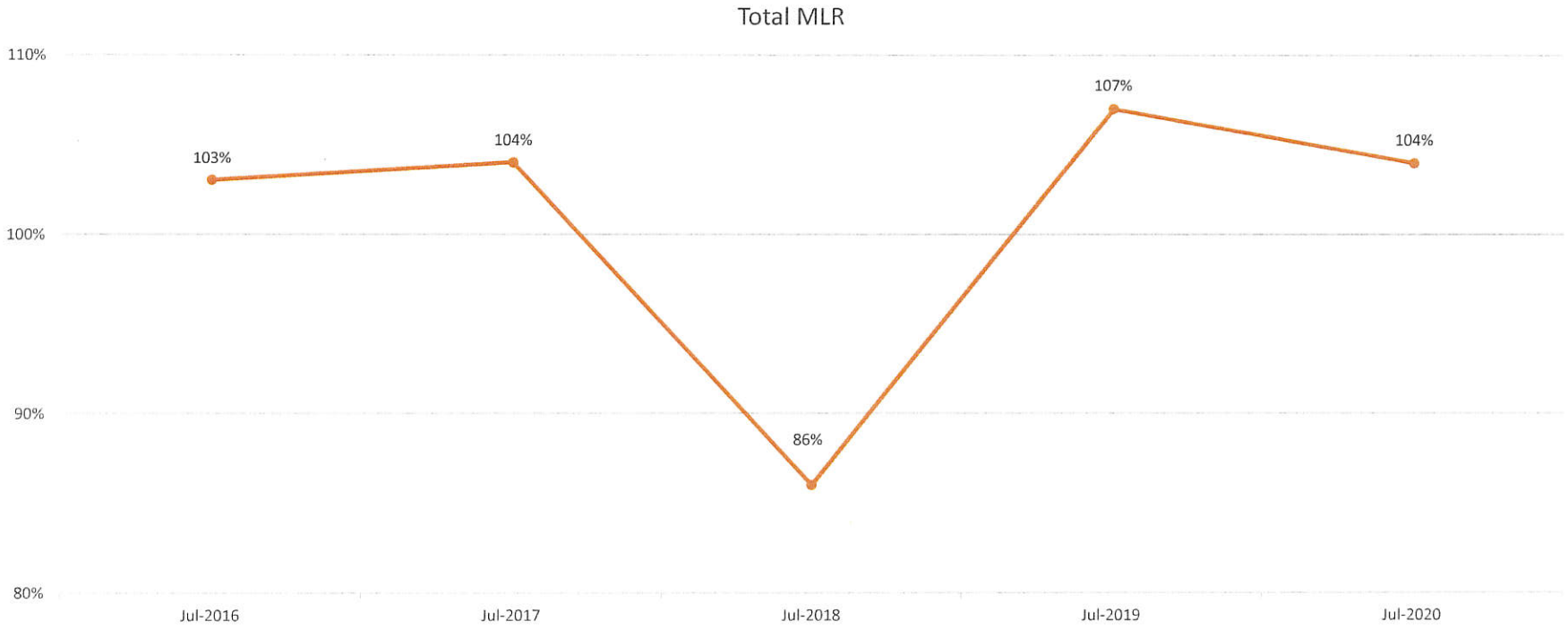
MLR Traditional



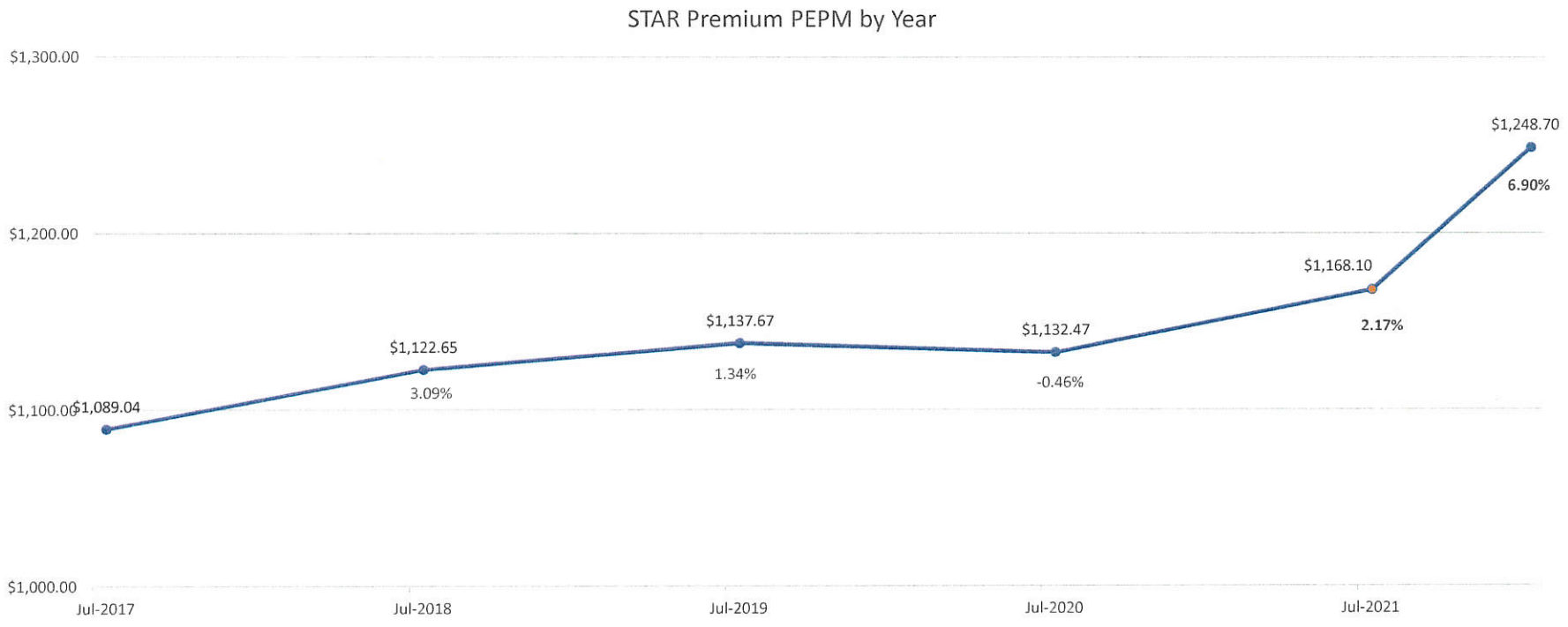
MLR STAR


STAR MLR
100%
95%
90%
85%
80%
75%
70%
65%
60%
71%
89%
98%
89%
Jan-2017
Jan-2018
Jan-2019
Jan-2020

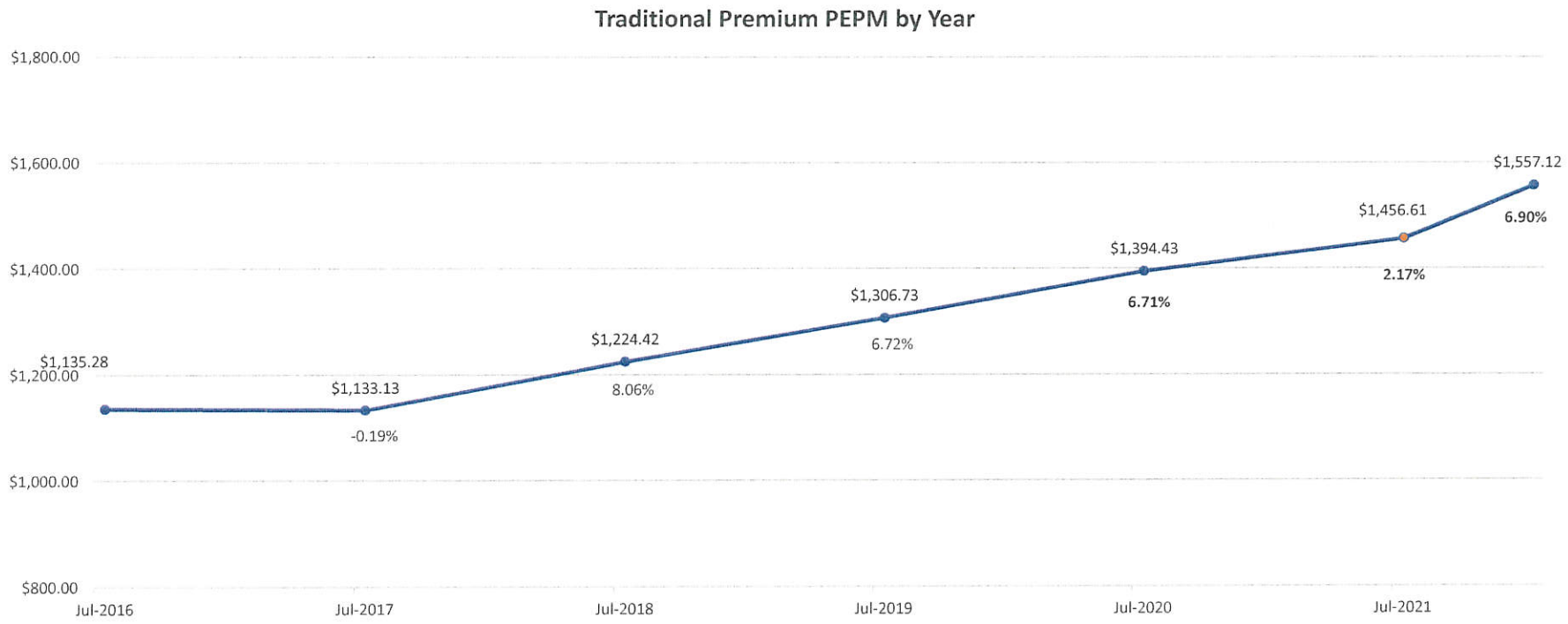
Total MLR


Total MLR
110%
100%
90%
80%
103%
104%
86%
107%
104%
Jul-2016
Jul-2017
Jul-2018
Jul-2019
Jul-2020

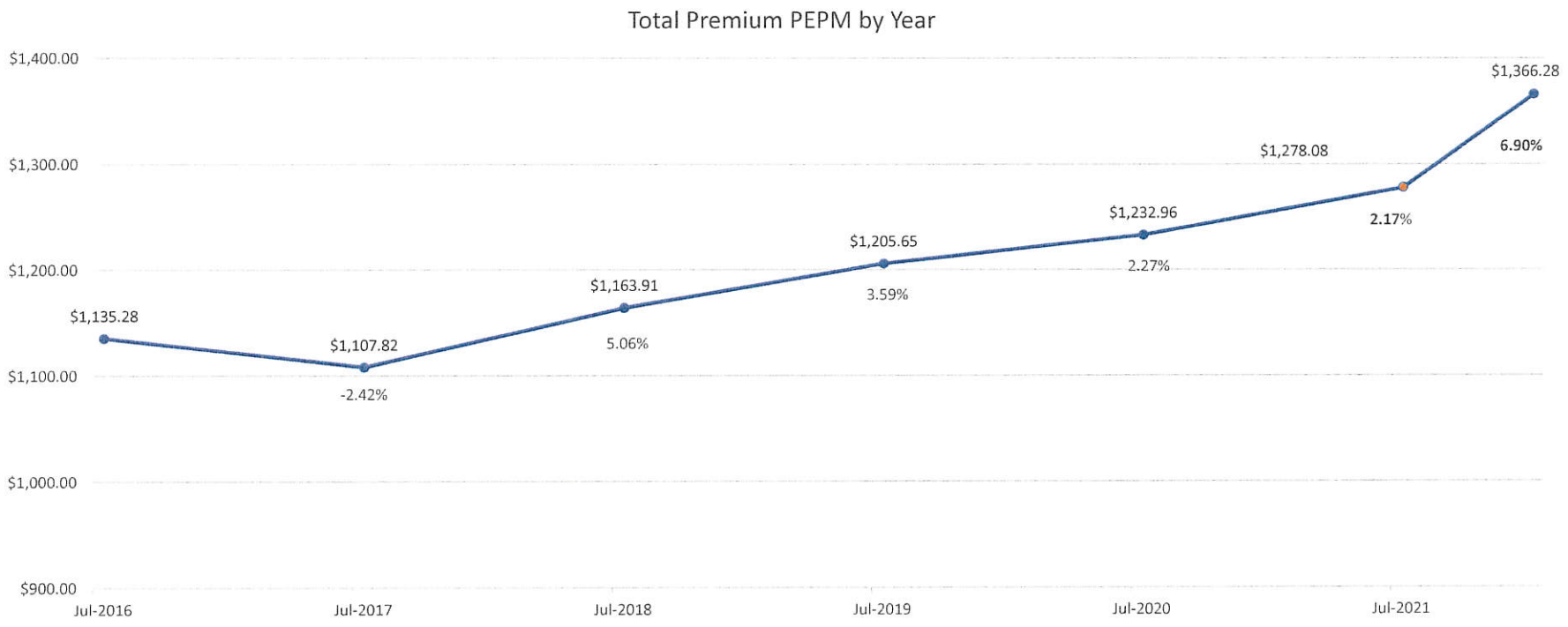
STAR Premium PEPM by Year



Traditional Premium PEPM by Year



Total Premium PEPM by Year



Dental Summary

Dental Carrier/TPA
Dental Select

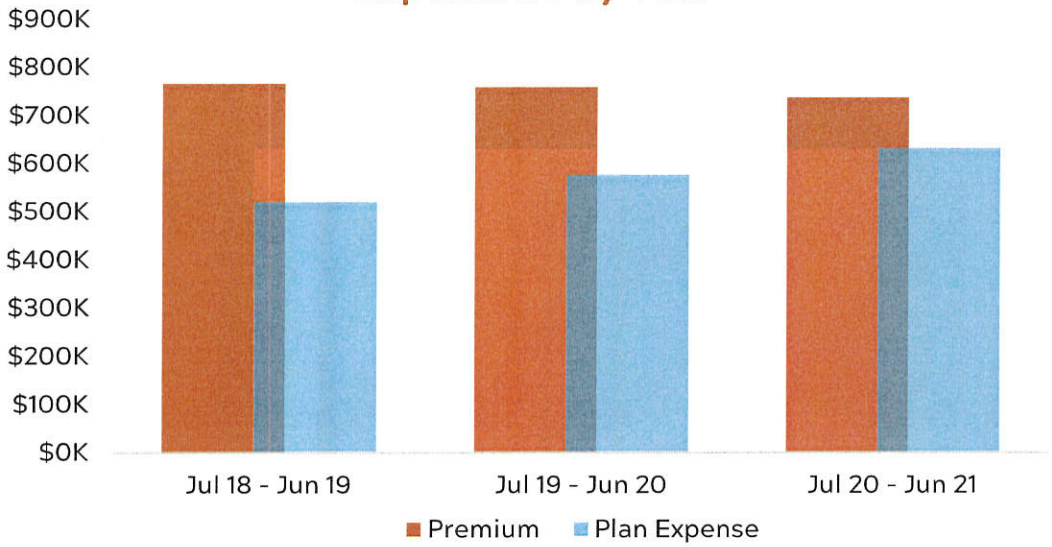
Funding Type
Self Funded

Jul 2020 - Jun 2021

	Subscribers	Premium/Funding Total	Premium/Funding PEPM	Claims Total	Claims PEPM	Administration Total	Administration PEPM	Loss Ratio
Year to Date	664	$738.3K	$92.63	$588.1K	$73.78	$44.6K	$5.60	86%
Change ($)	(8)	-$20.5K	-$1.51	+$55.7K	+$7.72	+$0.3K	+$.1	
Change (%)	↓ -1%	↓ -3%	↓ -2%	↑ +10%	↑ +12%	↑ +1%	↑ +2%	

**Changes from Jul 2019 - Jun 2020 reporting period*

Experience By Year



	Jul 18 - Jun 19 Total	Jul 18 - Jun 19 PEPM	Jul 19 - Jun 20 Total	Jul 19 - Jun 20 PEPM	Jul 20 - Jun 21 Total	Jul 20 - Jun 21 PEPM
Premium/Funding	$766K	$94.96	$759K	$94.14	$738K	$92.63
Expenses	$521K	$64.48	$577K	$71.55	$633K	$79.38
Loss Ratio	68%		76%		86%	

**Trends are derived using the most recent 24 months of data where available*

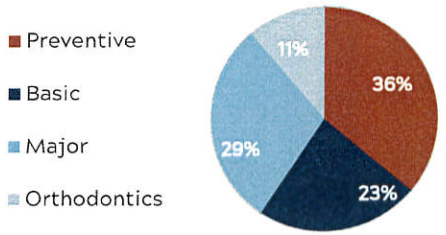
Reserve Balance as of 6/30/2021

$37,058

PEPM Trends* & Network Analysis

Plan Year	Jul 18 - Jun 20	Jul 19 - Jun 21
Premium	-0.9%	-1.6%
Expenses	+11.0%	+10.9%
Subscribers	-0.1%	-1.4%
YTD In-Network Claims	91%	

Claims Breakdown



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