



OHVA Board of Trustees Meeting
 April 16, 2024 at 2:00 PM

Our Approach: Student-centric, Innovative
Our People: Passionate, Engaged
Our Students: Inspired, Empowered, Educated

1. **Meeting called to order by President Stephen Vasquez at 2:01 PM.**
2. **Roll Call/Guests:**

	Board Members	Present	Absent	Time of Arrival After Call to Order
1	Kelly Arndt – Member	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
2	Bruce Boerst – Member	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
3	Adam Davenport – Board Secretary	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4	Patty Humbert - Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
5	Susan Lippens – Board Vice President	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
6	Ben Lochbihler – Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
7	Gina Lopez – Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
8	Jacob Moeller – Board Treasurer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
9	Matt Norton – Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2:03 p.m.
10	Stephen Vasquez – Board President	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
11	OCCS Ex-Officio Representative – Kristin Katakis	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Also in attendance were: K12 Senior Head of School Dr. Kristin Stewart; K12 Director of Academics Kyle Wilkinson; K12 Senior Operations Manager Emily Rogers; K12 Manager of School Compliance and Ops Tiffany Porter; K12 Finance Manager and OHVA Designated Fiscal Officer Dawn Cummings; Special Programs Manager Johna McClure; Manager of People Experience Juanita Brandon; HR Danielle Thomas; and OHVA Legal Counsel David M. Smigelski. Various members of K12 Administrative Team were also in attendance.

3. **Public Participation on Agenda Items:** None.
4. **Public Participation on Non-Agenda Items:** None.
5. **Approval of Minutes of the Regular Meeting of February 20, 2024.**



Motion I: Resolution Regarding Approval of Meeting Minutes

BE IT RESOLVED THAT the Board of Trustees of OHVA hereby approves the minutes from the meeting held on February 20, 2024.

Discussion: Mr. Adam Davenport moved to approve the meeting minutes of February 20, 2024. Patty Humbert seconded to approve. Minutes were unanimously approved by those Board members present.

Moved: Davenport	Seconded: Humbert	Vote: Arndt	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Boerst	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Davenport	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Humbert	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Lippens	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Lochbihler	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Lopez	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Moeller	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Norton	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Vasquez	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>

6. Personnel/Staff Development:

a. Employee Benefits (Discussion with Hylant)

Motion II: Resolution regarding the Employee Benefits Offered for the 2024-2025 school year

BE IT RESOLVED THAT the Board of Trustees of OHVA hereby approves offering employee benefits consistent with the attached presentation from Hylant as recommended by the Senior Head of School, and summarized for approval as follows:

(See attachment to these minutes)

Discussion: Michelle Willard and Jeff Wiley gave a presentation on OHVA Employee Benefits Renewal. It was discussed that there would be a mandatory change for HDHP/HSA plan per IRS regulations. This change required increasing the single deductible to \$1,600 and the family deductible to \$3,200. The Hylant presenters reviewed potential options with various benefit and design differences and recommended a renewal option as the



best available alternative. The renewal option represents an 8.2 % increase to EE share to the PPO premium. This also represents a 5% increase to EE share to the HSA premium.

The fiscal year 2025 Medical and Rx cost projection was also discussed. The total projected cost for August 1, 2024 to July 31, 2025 was \$11,809,487.00 and the current funding at the 2024 PE rates is \$10,107,451.00. As such, the fiscal year 2025 projected funding is at a deficit of \$1,702,036.00 and the presenters are recommending a funding increase of 16.8%. There was also a discussion on Medical/Prescription Plan Summaries.

It was reported that the Medical & Prescription Drug (Stop/Loss) Renewal has a proposed effective date of August 1, 2024. This plan renewal provided an expected annual cost of \$11,203.676.04. The plan provided a maximum annual cost of \$13,609.585.92.

Moved: Moeller	Seconded: Lopez	Vote: Arndt	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Boerst	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Davenport	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Humbert	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Lippens	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Lochbihler	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Lopez	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Moeller	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Norton	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Vasquez	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>

b. Employee Hiring (motion)

Motion III: Resolution regarding approval of Employment Agreements

BE IT RESOLVED THAT the Board of Trustees of OHVA hereby approves the OHVA Employment Agreements of the following individuals as recommended by the Head of School:

Employee Name (Last Suffix, First MI)	Job Title	Last Hire Date
Oberly, Erin	Advisor	03/18/2024
Marvin, Michelle	Intervention Spec Middle School	01/12/2024
Snyder, Alisha	Intervention Spec 3-5	02/12/2024

Discussion: Dr. Stewart discussed the employment additions of Erin Oberly , Michelle Marvin, and Alisha Synder.



Moved: Davenport

Seconded: Norton

Vote: Arndt
 Boerst
 Davenport
 Humbert
 Lippens
 Lochbihler
 Lopez
 Moeller
 Norton
 Vasquez

Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N

c. Employee Resignations (motion)

Motion IV: Resolution regarding employee resignations

BE IT RESOLVED THAT the Board of Trustees of OHVA hereby rejects the resignations of the individuals listed below who have abandoned their positions at OHVA as of the termination dates indicated below as recommended by the Head of School:

Employee Name (Last Suffix, First MI)	Job Title	Termination Date
Cooke, Kelly	Advisor	3/29/2024
Steude, Chelsea	Behavior Specialist	02/21/2024

Discussion: Dr. Stewart discussed the employee resignations of individuals whom abandoned their positions at OHVA.

Moved: Vasquez

Seconded: Norton

Vote: Arndt
 Boerst
 Davenport
 Humbert
 Lippens
 Lochbihler
 Lopez
 Moeller
 Norton
 Vasquez

Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N
 Y N

7. Finance:

a. Bank reconciliation (February and March) (motion)



Motion V: Resolution regarding filing of the bank reconciliations

BE IT RESOLVED THAT the Board of Trustees of OHVA hereby approves the filing of the bank reconciliations for the months of February 2024 and March 2024 as recommended by the School Treasurer.

Discussion: Mr. Moeller confirmed he had an opportunity to review the bank reconciliations for February and March 2024 as presented by the School Treasurer and they appeared appropriate.

Moved: Moeller	Seconded: Lochbihler	Vote: Arndt	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Boerst	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Davenport	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Humbert	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Lippens	Y <input type="checkbox"/>	N <input type="checkbox"/>
		Lochbihler	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Lopez	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Moeller	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Norton	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>
		Vasquez	Y <input checked="" type="checkbox"/>	N <input type="checkbox"/>

- b. Additional Financial Discussion:** An email was received regarding an Audit Report the day prior to the April 16, 2024 Trustees meeting. The Audit Report offered no recommendations with one exception. The exception recommends that all checking accounts should be reviewed at least once a quarter to remove old checks and place them into the unclaimed funds account. Detail of the account should be maintained and after five years, unclaimed funds may be credited back to the general fund to be used for OHVA operations.

8. Operations:

- a. Head of School Report:** Dr. Stewart addressed the board members regarding the Head of School report. It was reported that OHVA’s current student enrollment is 14,902 with 2,640 being special education enrollment (18%). In comparing 24-25 re-registration to 23-24 re-registration, it was reported that re-registering is up, when including 12th grade and when not including 12th grade. Dr. Stewart reported great participation numbers as to March 2024’s COSI at Night event held for the school.



b. Academic Report:

Kyle Wilkinson presented the Academic Report. Mr. Wilkinson went over the literacy requirements per ODEW/Legislation. Mr. Wilkinson presented as to how this legislation would impact OHVA. Some of the impacts related to assessment/screening multiple times through the year, curriculum, live instruction, high quality tutoring, and many other things. The HB 33 requirements for the Third Grade Reading Guarantee were also discussed. Mr. Wilkinson also discussed the Science of Reading, which is a body of research that examines how students learn to read and informs literacy instruction. It was recommended that the key requirements for the Science of Reading be implemented in a 3 year plan.

c. Operations Report

i. **Residency Verification Update:** Emily Rogers presented.

d. **Special Programs Report:** Johna McClure presented that there are 2,632 students in the special education growth program. The team highlights, as presented by Ms. McClure, that the presentation also provided that there are various family engagement events coming up in April, May, and June, with re-registration days being of importance. Ms. McClure also discussed Title/Federal programs, such as the ARP ESSER/ARP Homeless program.

9. Compliance:

a. **OCCS Monthly Report:** Ms. Katakis reviewed a four-page Board Brief for March and April 2024, each of which included legislative updates and compliance requirements for the fiscal year. As it relates to the March Board Brief, Ms. Katakis reported the Science of Reading law, which requires instructional materials in English language arts to be aligned with the science of reading and strategies for effective literacy instruction, beginning no later than the 2024-2025 school year. Ms. Katakis discussed Ohio's recently released 2024 edition of the Sunshine Laws Manual, as stated in the April 2024 Board Brief. This new edition will specifically address the past year's law changes and legal decisions affecting Ohio's open government laws.

10. Executive Session

11. Other Updates: (none)

12. Upcoming event dates and communications:

a. **Board Meetings**



-
- i. May 21, 2024
 - ii. June 11, 2024
 - b.** Graduation: June 2, 2024, at 1:00 p.m. at the Celeste Center in Columbus.
 - c.** Kalahari EOY PD – June 3rd and 4th 2024.

Having no further business, Mr. Vasquez adjourned the meeting at 3:47 p.m.

684078



Ohio Virtual Academy
Medical & Prescription Drug Renewal
Proposed Effective Date: August 1, 2024

	RENEWAL
REINSURANCE PROVIDED BY:	
TPA / Carrier	UnitedHealthcare
SPECIFIC COVERAGE:	
Specific Deductible / Person:	\$100,000
Specific Corridor:	\$0
Contract Basis:	Paid / 12
Coverage Included:	Medical / Rx
Lifetime Limit of Liability:	Unlimited
AGGREGATE COVERAGE:	
Contract Basis:	Paid / 12
Coverage Included:	Medical / Rx
Corridor	120%
Limit of Liability:	\$1,000,000
ADMINISTRATIVE FIXED COSTS:	
Medical Admin & Commission PEPM:	\$14.23
Annual Administration Fee:	\$92,893.44
Administration Fee Change:	0.00%
STOP LOSS FIXED COSTS:	
Specific Reinsurance Rate (Composite):	\$311.61
Annual Specific Premium:	\$2,034,190.08
Specific Premium Change:	25.00%
Aggregate Reinsurance Rate (Composite):	\$7.20
Annual Aggregate Premium:	\$47,001.60
Aggregate Premium Change:	11.11%
Monthly Fixed Costs PEPM (Composite):	\$333.04
Annual Fixed Cost:	\$2,174,085.12
Percentage Change:	23.35%
	UHC
Monthly Expected Aggregate Factor (Composite):	\$1,383.21
Monthly Expected Claims Liability:	\$752,465.91
Annual Expected Claim Liability:	\$9,029,590.92
Expected Claim Liability Change:	54.59%
MAXIMUM CLAIMS LIABILITY:	
Monthly Aggregate Factor (Composite):	\$1,659.85
Annual Maximum Claim Liability:	\$10,835,500.80
Maximum Claim Liability Change:	54.59%
GROUP TOTALS:	
Annual Fixed Cost: (Admin., Comm. & Stop loss)	\$2,174,085.12
Annual Expected Claims Liability:	\$9,029,590.92
Expected Annual Plan Year Cost:	\$11,203,676.04
Two Claimants w/ additional deductible (\$400K each)	\$600,000.00
Maximum Annual Plan Year Cost:	\$13,609,585.92
Percentage Change Overall:	55.15%

OHVA

FY2025 Medical/Rx Cost Projection

Benefit Type	Medical		Rx	
Year	1/1/2022 - 12/31/2022	1/1/2023- 12/31/2023	1/1/2022 - 12/31/2022	1/1/2023- 12/31/2023
Paid Claims	\$6,280,837	\$8,912,358	\$1,442,405	\$1,981,970
Minus Claims in Excess of Stop Loss ⁽¹⁾	(\$820,463)	(\$3,120,869)	\$0	\$0
Net Claim Expenses	\$5,460,374	\$5,791,489	\$1,442,405	\$1,981,970
Total Enrollment	6,241	6,483	6,241	6,483
Cost/Contract/Month	\$874.92	\$893.33	\$231.12	\$305.72
Difference From Prior Period		2.1%		32.3%
Annual Trend %	9%	9%	9%	9%
Trend Months	31	19	31	19
Trend Factor	1.26	1.15	1.26	1.15
Projected FY2025 Paid Claims Rate	\$1,100.87	\$1,028.40	\$290.80	\$351.94
Claim Contingency Margin	0.0%	0.0%	0.0%	0.0%
Projected FY2025 Paid Claims with Margin	\$1,100.87	\$1,028.40	\$290.80	\$351.94
Weight	20%	80%	20%	80%
Weighted FY2025 Claims Rate	\$1,042.90		\$339.71	
Current Enrollment (As of 12/23)	544		544	
Projected FY2025 Paid Claims	\$6,808,024		\$2,217,651	
Renewal Fixed Costs				
Administration Fees	\$15.72			
Stop Loss Premiums	\$318.81			
Total Fixed Costs (8/1/24-7/31/25)	\$2,183,812			
Laser Exclusions	\$600,000			
Total Projected Costs (8/1/24-7/31/25)	\$11,809,487			
Current Funding at 2024 PE Rates	\$10,107,451			
FY2025 Projected Funding Surplus/(Deficit)	(\$1,702,036)			
FY2025 Projected Funding Recommended Increase	16.8%			

⁽¹⁾ The projection assumes the Stop Loss deductible (\$100,000) was applied to high cost claimants during the experience periods.

Note: This forecast is based upon generally accepted health insurance underwriting guidelines and the information provided by OHVA and its vendors.

While it represents our best estimate, actual results may differ due to random fluctuations and other variables which remain outside of our control.



OHVA
Medical / Prescription Drug Contribution Modeling
Effective August 1, 2024

Expected Cost Incr PPO: **8.2%**
 Expected Cost Incr HSA: **5.0%**

Contributions	CURRENT					RENEWAL					
	Total	Employer	Employee	EE % of Total	Total	Employer	Employee	EE - 26 Pays	EE - 24 Pays	EE % of Total	
PPO											
Employee	165	\$844.25	\$782.51	\$61.74	7.3%	\$913.48	\$846.68	\$66.80	\$30.83	\$33.40	7.3%
Employee + Spouse	25	\$1,772.95	\$1,559.93	\$213.02	12.0%	\$1,918.33	\$1,687.84	\$230.49	\$106.38	\$115.24	12.0%
Employee + Child(ren)	155	\$1,604.09	\$1,399.27	\$204.82	12.8%	\$1,735.63	\$1,514.01	\$221.62	\$102.28	\$110.81	12.8%
Family	98	\$2,532.77	\$2,250.79	\$281.98	11.1%	\$2,740.46	\$2,435.36	\$305.10	\$140.82	\$152.55	11.1%
Annual Subtotal	443	\$8,165,653	\$7,266,928	\$898,725	11.0%	\$8,835,236	\$7,862,816	\$972,420			11.0%
HSA											
Employee	33	\$832.39	\$789.87	\$42.52	5.1%	\$874.01	\$829.37	\$44.65	\$20.61	\$22.32	5.1%
Employee + Spouse	7	\$1,748.02	\$1,601.30	\$146.72	8.4%	\$1,835.42	\$1,681.36	\$154.06	\$71.10	\$77.03	8.4%
Employee + Child(ren)	33	\$1,581.55	\$1,440.49	\$141.06	8.9%	\$1,660.62	\$1,512.51	\$148.11	\$68.36	\$74.06	8.9%
Family	28	\$2,497.15	\$2,302.95	\$194.20	7.8%	\$2,622.01	\$2,418.10	\$203.91	\$94.11	\$101.96	7.8%
Annual Subtotal	101	\$1,941,798	\$1,791,524	\$150,273	7.7%	\$2,038,888	\$1,881,101	\$157,787			7.7%
Annual Total	544	\$10,107,451	\$9,058,452	\$1,048,998	10.4%	\$10,874,124	\$9,743,917	\$1,130,207	-	-	10.4%
\$ ▲ from Current	-	-	-	-	-	\$766,673	\$685,464	\$81,209	-	-	-
% ▲ from Current	-	-	-	-	-	7.6%	7.6%	7.7%	-	-	-



OHVA
Medical / Prescription Plan Summaries
Effective August 1, 2024

BENEFIT SUMMARY	CDHP		PPO	
	In-Network	Out of Network	In-Network	Out of Network
DEDUCTIBLE				
Individual	\$1,600	\$3,000	\$1,050	\$1,500
Family	\$3,200	\$6,000	\$2,950	\$3,000
COINSURANCE				
Plan Pays	80%	60%	80%	60%
You Pay	20%	40%	20%	40%
OUT-OF-POCKET MAXIMUM				
Individual	\$4,500	\$9,000	\$4,500	\$9,000
Family	\$9,000	\$18,000	\$9,000	\$18,000
PRIMARY CARE OFFICE VISITS	20% after deductible	40% after deductible	\$25 copay	40% after deductible
SPECIALTY CARE OFFICE VISITS	20% after deductible	40% after deductible	\$50 copay	40% after deductible
EMERGENCY ROOM VISIT	20% after deductible	40% after deductible	\$250 copay	\$250 copay
INPATIENT HOSPITALIZATION	20% after deductible	40% after deductible	20% after deductible	40% after deductible
PRESCRIPTION DRUG				
Generic	20% after deductible		\$10 copay	
Preferred Brand	20% after deductible		\$30 copay	
Non-Preferred Brand	20% after deductible		\$50 copay	
Specialty	20% after deductible		\$100 copay	
HSA Contributions				
Individual		\$250		N/A
Family		\$500		N/A



OHIO
VIRTUAL
ACADEMY

HYLANT

**OHVA Employee Benefits Renewal
August 1, 2024 – July 31, 2025**

Stop Loss Renewal

	CURRENT	RENEWAL	OPTION 1
REINSURANCE PROVIDED BY:			
TPA / Carrier	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
SPECIFIC COVERAGE:			
Specific Deductible / Person:	\$100,000	\$100,000	\$125,000
Specific Corridor:	\$0	\$0	\$0
Contract Basis:	Paid / 12	Paid / 12	Paid / 12
Coverage Included:	Medical / Rx	Medical / Rx	Medical / Rx
Lifetime Limit of Liability:	Unlimited	Unlimited	Unlimited
AGGREGATE COVERAGE:			
Contract Basis:	Paid / 12	Paid / 12	Paid / 12
Coverage Included:	Medical / Rx	Medical / Rx	Medical / Rx
Corridor	120%	120%	120%
Limit of Liability:	\$1,000,000	\$1,000,000	\$1,000,000
ADMINISTRATIVE FIXED COSTS:			
Medical Admin & Commission PEPM:	\$14.23	\$14.23	\$14.23
Annual Administration Fee:	\$92,893.44	\$92,893.44	\$92,893.44
Administration Fee Change:		0.00%	0.00%
STOP LOSS FIXED COSTS:			
Specific Reinsurance Rate (Composite):	\$249.29	\$311.61	\$291.52
Annual Specific Premium:	\$1,627,365.12	\$2,034,190.08	\$1,903,042.56
Specific Premium Change:		25.00%	16.94%
Aggregate Reinsurance Rate (Composite):	\$6.48	\$7.20	\$7.29
Annual Aggregate Premium:	\$42,301.44	\$47,001.60	\$47,589.12
Aggregate Premium Change:		11.11%	12.50%
Monthly Fixed Costs PEPM (Composite):	\$270.00	\$333.04	\$313.04
Annual Fixed Cost:	\$1,762,560.00	\$2,174,085.12	\$2,043,525.12
Percentage Change:		23.35%	15.94%

Negotiated a 0% increase for administration with UHC as of 3.18.24

Stop Loss Renewal

Monthly Expected Aggregate Factor (Composite):	\$894.78	\$1,383.21	\$1,399.95
Monthly Expected Claims Liability:	\$486,757.60	\$752,465.91	\$761,572.80
Annual Expected Claim Liability:	\$5,841,091.20	\$9,029,590.92	\$9,138,873.60
Expected Claim Liability Change:		54.59%	56.46%
MAXIMUM CLAIMS LIABILITY:			
Monthly Aggregate Factor (Composite):	\$1,073.73	\$1,659.85	\$1,679.94
Annual Maximum Claim Liability:	\$7,009,309.44	\$10,835,500.80	\$10,966,648.32
Maximum Claim Liability Change:		54.59%	56.46%
GROUP TOTALS:			
Annual Fixed Cost: (Admin., Comm. & Stop loss)	\$1,762,560.00	\$2,174,085.12	\$2,043,525.12
Annual Expected Claims Liability:	\$5,841,091.20	\$9,029,590.92	\$9,138,873.60
Expected Annual Plan Year Cost:	\$7,603,651.20	\$11,203,676.04	\$11,182,398.72
Two Claimants w/ additional deductible (\$400K each)	\$0.00	\$600,000.00	\$550,000.00
Maximum Annual Plan Year Cost:	\$8,771,869.44	\$13,609,585.92	\$13,560,173.44
Percentage Change Overall:		55.15%	54.59%

The additional deductible for the two claimants is only applicable if claims are incurred above the specific deductible selected.

Voluntary Vision Renewal

		UnitedHealthcare	UnitedHealthcare
		Current	Renewal
VISION INSURANCE RATES			
Single	184	\$4.91	\$5.33
Employee + One	39	\$9.32	\$10.11
Employee + Child(ren)	141	\$10.92	\$11.85
Family	152	\$15.36	\$16.67
VISION ANNUAL PREMIUMS			
Single	184	\$10,841.28	\$11,768.64
Employee + One	39	\$4,361.76	\$4,731.48
Employee + Child(ren)	141	\$18,476.64	\$20,050.20
Family	152	\$28,016.64	\$30,406.08
Total Annual Premium		\$61,696.32	\$66,956.40
Difference from Current (\$)		N/A	\$5,260.08
Difference from Current (%)		N/A	8.53%
Rate Guarantee			2 years

Negotiated from 13.02% to 8.53% with a 2-year rate guarantee



Contributions

Historical Medical Employee Premiums (Monthly)



	2023-2024	2022-2023	2021-2022	2020-2021	2019-2020
UHC Medical PPO					
Single coverage	\$61.74	\$61.74	\$61.74	\$61.74	\$61.74
Employee & child(ren)	\$204.82	\$204.82	\$204.82	\$204.82	\$204.82
Employee & Spouse	\$213.02	\$213.02	\$213.02	\$213.02	\$213.02
Family coverage	\$281.98	\$281.98	\$281.98	\$281.98	\$281.98
Percentage Increase	0%	0%	0%	0%	0%
UHC Medical CDHP					
Single coverage	\$42.52	\$42.52	\$42.52	\$42.52	\$42.52
Employee & child(ren)	\$141.06	\$141.06	\$141.06	\$141.06	\$141.06
Employee & Spouse	\$146.72	\$146.72	\$146.72	\$146.72	\$146.72
Family coverage	\$194.20	\$194.20	\$194.20	\$194.20	\$194.20
Percentage Increase	0%	0%	0%	0%	0%



Historical Ancillary Employee Premiums (Monthly)

	2023-2024	2022-2023	2021-2022	2020-2021	2019-2020
Delta Dental					
Single coverage	\$7.02	\$7.02	\$7.02	\$7.02	\$7.02
Employee & child(ren)	\$16.38	\$16.38	\$16.38	\$16.38	\$16.38
Employee & Spouse	\$11.70	\$11.70	\$11.70	\$11.70	\$11.70
Family coverage	\$23.40	\$23.40	\$23.40	\$23.40	\$23.40
Percentage Increase	0%	0%	0%	0%	0%
Voluntary Vision					
Single coverage	\$4.92	\$4.92	\$3.80	\$3.80	\$3.04
Employee & child(ren)	\$10.92	\$10.92	\$8.44	\$8.44	\$6.74
Employee & Spouse	\$9.32	\$9.32	\$7.20	\$7.20	\$5.76
Family coverage	\$15.36	\$15.36	\$11.86	\$11.86	\$9.48
Percentage Increase	0%	29%	0%	25%	0%

Cost Share Arrangement



Plan Name		PPO					CDHP					
		EE DED	\$1,050.00	OOPM EE	\$4,500.00	EE DED	\$1,600.00	OOPM EE	\$4,500.00		Total Ees	
		FAM DED	\$2,950.00	OOPM FAM	\$10,000.00	FAM DED	\$3,200.00	OOPM FAM	\$9,000.00		544	
Tier	EE	Premium	EE Share Monthly	ER Share	EE Share %	EE	Premium	EE Share Monthly	ER Share	EE Share %	Total HSA Contr.	Annual Diff PPO & HDHP
EE Only	165	\$844.25	\$61.74	\$782.51	7.31%	33	\$832.39	\$42.52	\$789.87	5.11%	\$250.00	\$230.64
EE + SPS	25	\$1,772.95	\$213.02	\$1,559.93	12.02%	7	\$1,748.02	\$146.72	\$1,601.30	8.39%	\$500.00	\$795.60
EE + CH	155	\$1,604.09	\$204.82	\$1,399.27	12.77%	33	\$1,581.55	\$141.06	\$1,440.49	8.92%	\$500.00	\$765.12
Family	98	\$2,532.77	\$281.98	\$2,250.79	11.13%	28	\$2,497.15	\$194.20	\$2,302.95	7.78%	\$500.00	\$1,053.36
Total Ees	443					101						

Next Steps.....



- **Board Meeting in April**
- **Benefit Plan Changes**
 - *Mandatory change for HDHP/HSA plan per IRS regulations*
 - Increase single deductible to \$1,600 and family deductible to \$3,200
 - *Recommend increasing the PPO plan deductibles by the same amount (\$100 single/\$200 family)*
- **Open Enrollment – Early June**
 - Live (Virtual) and recorded webinars will be made available to all employees
 - Determine if enrollment will be Active or Passive
 - Communication method (email & postcard) – Send out communication to staff after Board approval
 - » *Include employee compliance notifications as part of enrollment process*