



4/15/2024

John Salois
Browning Public Schools
PO Box 610
Browning, MT 59417

RE: Browning Public School District 2024 Administrative Renewal

Dear John,

On behalf of the entire EBMS team, it has been our privilege to service and provide health plan administrative services to Browning Public School District. For over 40 years, EBMS has been proud to be an industry leader in driving thoughtful change, and we could not do that without strong partners like you.

General Current Overview:

- Funding: Self-Funded (ASO)
- Tier Structure: Composite PEPM
- Commission: 8% of Specific Stop Loss premium

I am pleased to present you with our renewal for Browning Public School District's consideration.

Benefit Plan Management	Current	2024
Medical admin	\$33.25	\$34.25
Dental	\$2.00	\$2.00
Vision	\$2.00	\$2.00
COBRA	\$1.00	\$1.00
CAA Fee	\$1.75	\$1.75
Out-of-Network Shared Savings:	25%	25%
Total Benefit Plan Management:	\$40.00	\$41.00
Monthly Cost***	\$6,319.81	\$6,477.41
Annual Cost ***	\$75,837.72	\$77,728.92
Utilization & Care Management	Current	2024
Utilization Management:	\$2.73	\$2.87
Case Management:	\$2.86	\$3.00
Total UM/CM	\$5.59	\$5.87
Monthly Cost***	\$882.59	\$926.72
Annual Cost ***	\$10,591.06	\$11,120.61
Network and Access	Current	2024
First Choice	\$5.65	\$5.88
Additional Services	Current	2024
ELAP OON (w/ legal defense)	25% of Savings	25% of Savings
Reкуро Telemedicine (\$35 Co-pay)	\$1.90	\$1.90

*Annual projections are based on current enrollment as of 3/31/2024.



Stop Loss:

As we understand, Leavitt will be obtaining Stop Loss proposals outside of the incumbent carrier. The Joint Powers Trust Stop Loss renewal is below.

Browning Stop Loss Renewal with Terminal Liability Option (3 months)		
Fixed costs	Current	2024
Spec composite	\$541.13	\$568.19
Agg premium	\$5.01	\$5.01
Monthly fixed costs	\$86,290.12	\$90,565.05
Annual Fixed costs	\$1,035,481.44	\$1,086,780.56
Variable Funding	Current	2024
Agg Factor Composite	\$1,356.34	\$1,519.10
Monthly Variable Cost	\$214,301.72	\$240,017.93
Annual Variable Cost	\$2,571,620.64	\$2,880,215.12

*Annual and monthly projections are based on current enrollment as of 3/31/2024.

****If at the end of the 12-month contract, Browning elects to engage the TLO, Joint Powers Trust will charge two additional months of spec and aggregate premium for 3 months of run out.**

Please initial the boxes below for your accepted rates and sign below.

One-Year EBMS Agreement

Joint Powers Trust Stop Loss Renewal with TLO

Signature Title Date

Service Excellence:

We believe our track record in Account Management, Member Service and Flexibility in all we do reflects the very definition of what Browning Public School District is looking for in their Plan Administrative Services partner. On behalf of the EBMS team, we greatly appreciate Browning Public School District's business and look forward to continued collaboration in 2024 and beyond.

Please feel free to contact me should you, Leavitt, or Browning Public School District have any questions regarding the renewal information provided.

I look forward to hearing from you.

Sincerely,

Roy Crane
Relationship Manager, Client Experience
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