



Dear School Board and Insurance Committee Members,

Leavitt Great West feels very privileged to serve the members of Browning Public Schools District 9. We began working with the District just over a year ago and have thoroughly enjoyed our partnership.

This letter is to give the insurance committee members our recommendation for 2020 employee benefits renewal effective 09/01/2020. Leading into this recommendation, our team did a formal audit on your overall employee benefits program and preformed a market analysis for stop loss insurance.

Below is an outline of the proposed rates for the 2020/2021 plan year based on the most competitive stop loss offer we received from The Joint Powers Trust. The outline represents the overall funding or premium required by the district which will cover all the fixed cost (administration fees, stop loss premium, etc.) and will fund the claims account at the appropriate level to build reserves for the future.

We have included our recommendation for the dental and vision program, which will remain the same in plan design and premium for the 2020/2021 plan year.

Certified	Current	Renewal	Monthly PEPM Impact	Vision	2019	2020
Total Premium	\$1,191.84	\$1,251.44	\$59.59	Vision Admin*	\$2.00	\$2.00
District Premium	\$1,007.61	\$1,057.99	\$50.38	Vision Claim Fund	\$4.00	\$4.00
Employee Premium	\$184.23	\$193.44	\$9.21	Total	\$6.00	\$6.00

Classified	Current	Renewal	Monthly PEPM Impact	Dental		
Total Premium	\$1,191.84	\$1,251.44	\$59.59	Dental Admin*	\$2.00	\$2.00
District Premium	\$1,030.38	\$1,081.90	\$51.52	Dental Buy-up Claim Fund	\$40.00	\$40.00
Employee Premium	\$161.46	\$169.53	\$8.07	Total	\$42.00	\$42.00

In conclusion, our motto at Leavitt Great West Insurance Services is "Leaving Nothing You Value to Chance". We used this philosophy throughout our analysis and in our recommendation. Thanks for again for the opportunity to serve the members of Browning Public Schools District 9!

Sincerely,

Nick Prinzing, Employee Benefits Advisor