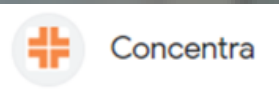




A Higginbotham Partner

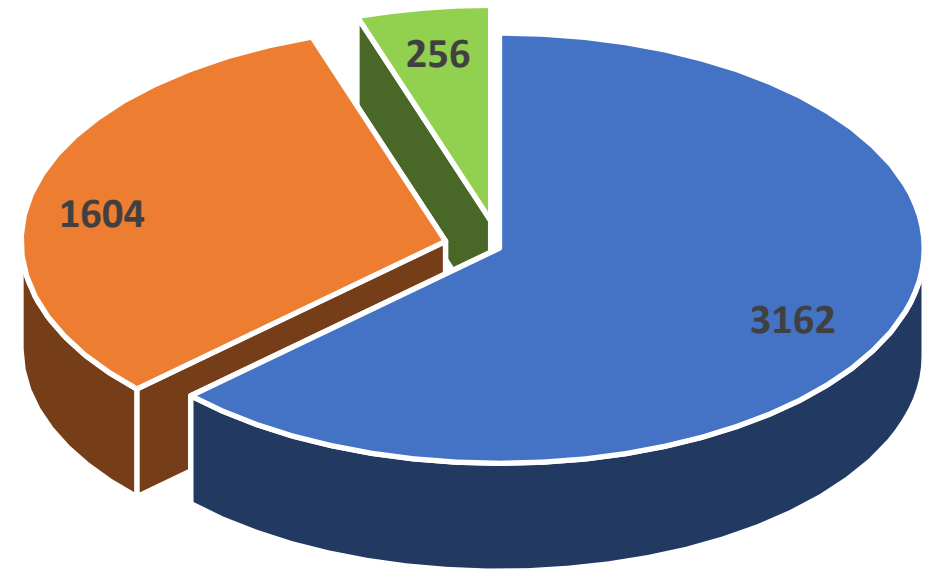


Denton ISD Benefit Review

Concentra Medical Clinic Update

2023 Enrollment Login Statistics

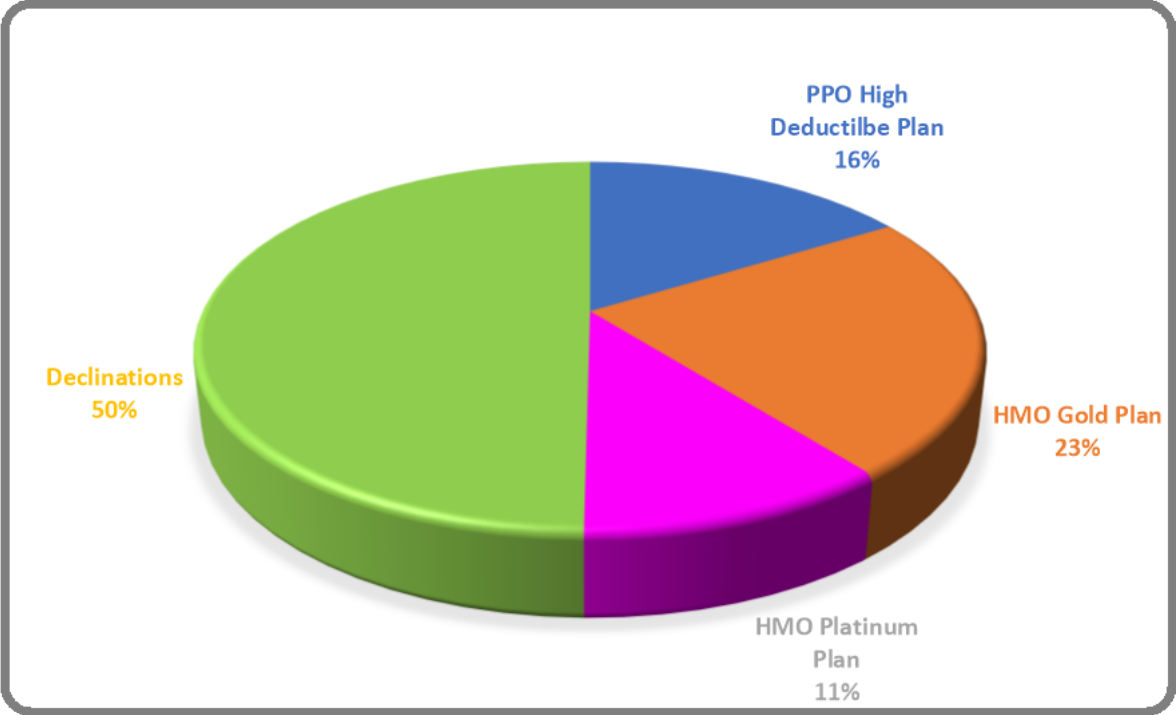
7,770 Total Logins – Reminder employees may have logged in to hub more than 1 time.



■ Complete ■ Incompleted ■ Incomplete - enrollment started

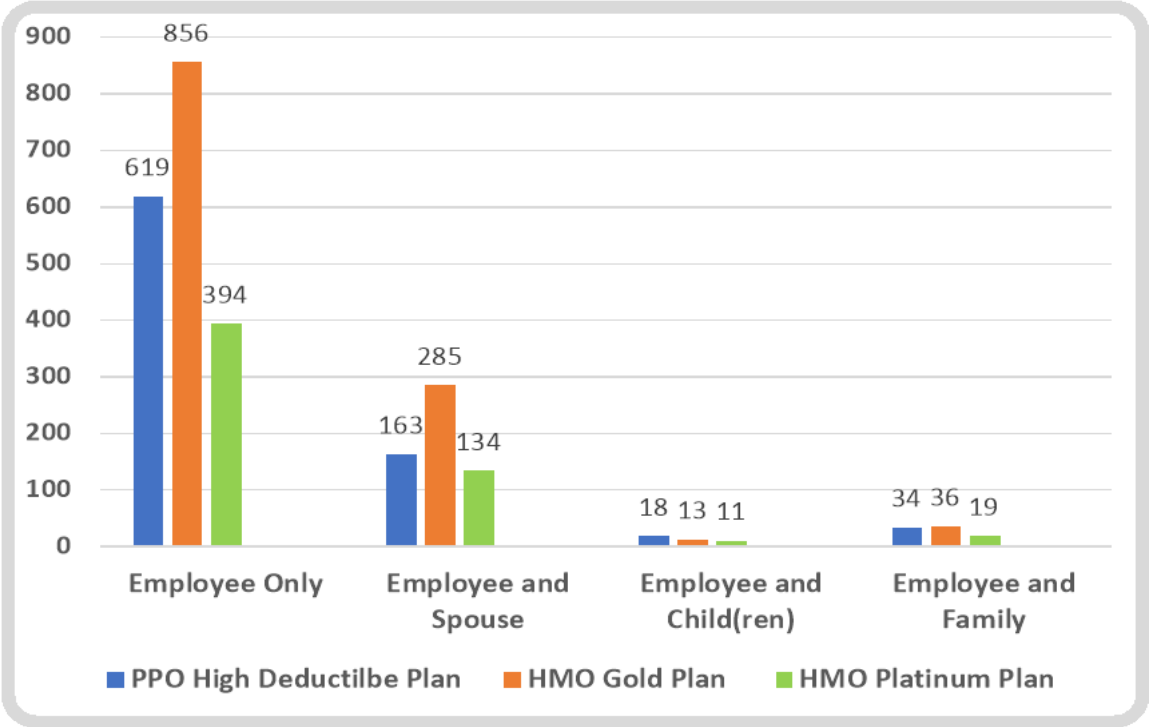
Medical Product Participation

2023-2024 BCBS Medical Enrolled By Plan



2022-23 BCBS Medical Plans	Total Enrolled 2023-24
PPO High Deductible Plan	834 = 16%
HMO Gold Plan	1190 = 23%
HMO Platinum Plan	558 = 11%
Declinations	2561 = 50%

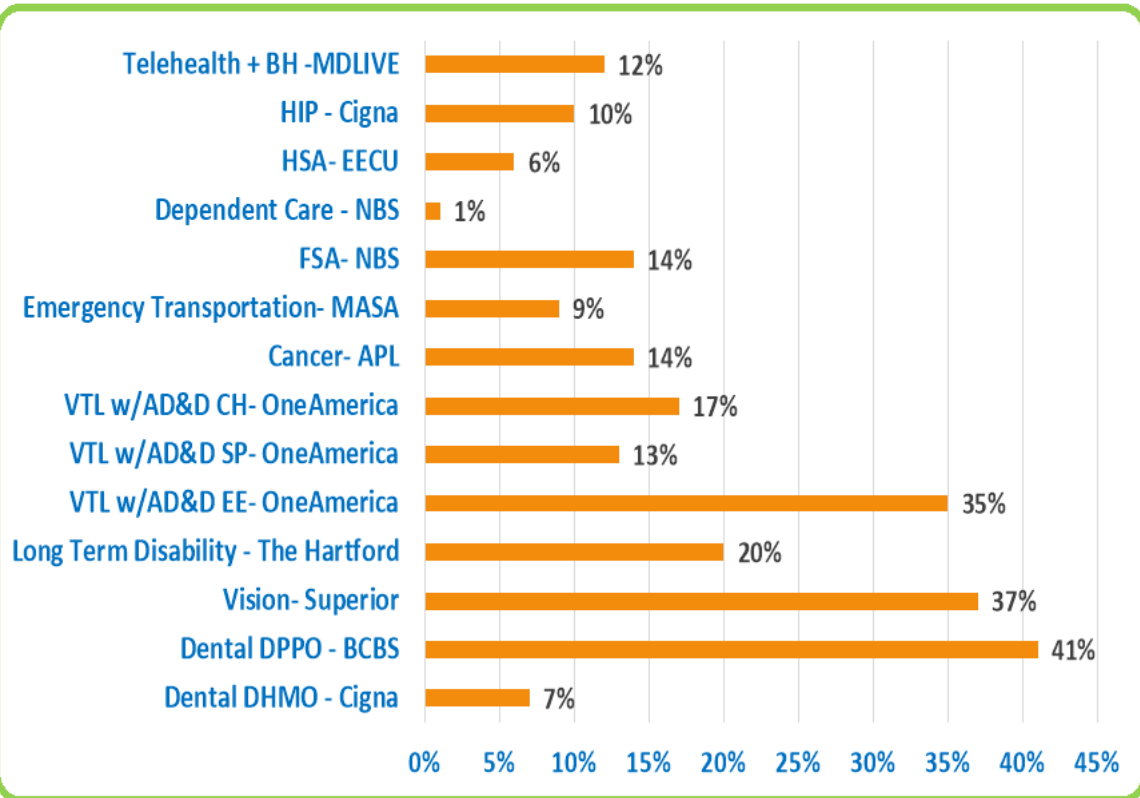
2023-2024 BCBS Medical Enrolled By Tier



Supplemental Product Participation

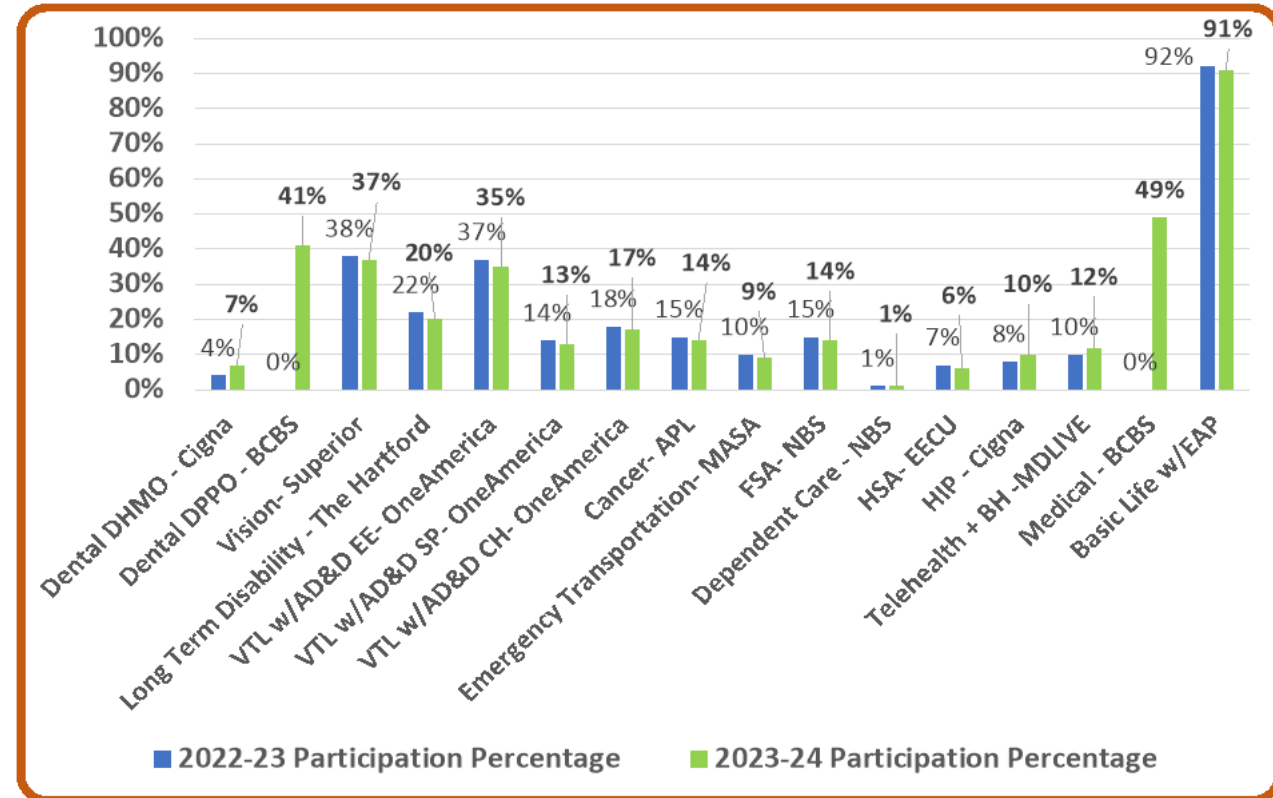
2023-24 Supplemental Benefits Participation

Total Employee Count 5,143



2022-23 vs. 2023-24 Supplemental Benefits Comparison

Total Employee Count 4,903 vs. 5,143





Product Renewal Overview

DHMO Dental - Cigna

- ♦ **3.5% Rate Increase with 36-month rate guarantee until 8/31/2027.**
- ♦ 363 total enrolled in DHMO plan as of 09/01/2023
- ♦ New 09/01/2024 rates will be:

	<u>Current Rates</u>	<u>New Rates</u>
EO	\$14.54	\$15.05
ES	\$28.95	\$29.96
EC	\$31.26	\$32.35
Fam	\$45.66	\$47.26

PPO Dental - BCBS

- ♦ **New PPO Dental carrier as of 09/01/2023 with 2-year rate guarantee.**
- ♦ 2126 Total Enrolled in PPO Dental
- ♦ Dental Coverage breakdown by tier:

EO	1303
ES	108
EC	499
Fam	216

Product Renewal Overview

Vision– Superior

- **Under rate guarantee until 8/31/2025**
- Vision breakdown by Plan: Low - 1031 High – 891
- 99% providers are in-network

Cancer - APL

- **Received 1-year rate pass from carrier**
- APL Cancer does not offer any claims data due to HIPPA
- Enrollee Breakdown: High Plan - 302 & Low Plan- 414

Disability - The Hartford

- **Received a 2-year rate guarantee until 8/31/2026**
- Enrollee Breakdown by Plan: Premium Gold Plan - 486 & Select Silver Plan - 557

Hospital Indemnity - Cigna

- **Under rate guarantee until 8/31/2025**
- 42% Loss Ratio since inception
- Incurred Claims \$37,165
- Enrollee Breakdown: \$1,000 Plan - 381 & \$2,500 Plan - 135

Emergency Transportation - MASA

- **Received 1-year rate pass from carrier**
- Carrier does not offer claims data due to HIPPA
- Enroll Breakdown Total 471: Platinum Plan - 59 & Plus Plan - 412

Health Savings Account - EECU

- **Renews Annually**
- Enrollee Breakdown Total 288: Individual Accounts - & 213 Family Accounts – 75

FSA & Day Care Accounts -Higginbotham

- **New carrier as of 09/01/2023 - Renews Annually**
- Out of 740 enrolled: in FSA : 77 Enrollees are contributing the 2023 IRS Max of \$3,050 annually
- Out of 53 enrolled 47 Enrollees in Dependent Care are contributing the 2023 IRS Family Max of \$5,000 annually

Telehealth + Behavioral Health - MDLIVE

- **Pending Renewal for 09/01/2024**
- FBS meets with MDLIVE in November to discuss FBS renewals.

Basic Life & AD&D - One America

- **Rate Pass for 2- years until 08/31/2026**
- Includes EAP Plan with ComPsych
- Go Mobile with your EAP Plan install "GuidanceNow APP give employees fast and easy access anytime, anywhere!

Voluntary Life & AD&D - One America

- **Rate Pass for 2-years until 08/31/2026**
- Free Online Will Preparation (Employees must be sure to use the discount code for no cost fee)

Medical -BCBS

- **Under 2-year rate guarantee with 10% rate cap on year 2.**
- New Carrier as of 09/01/2023



Harness the Power of Onsite Health Care



Process Steps Implemented:

Employee Crisis Management -

- Process for Human Resources Professional to recommend employee fit-for-duty exam
- Drug screen
- Additional assessments due to fit-for-duty exam results

Employee Adolescent Crisis Management -

- Enables connection of district resources when an employee's child needs additional assistance

Transportation -

- Department of Transportation (DOT) physical and drug screen
- Random drug testing
- Post-accident drug testing

Security -

- Pre-screen drug test
- Fit-for-duty physical exam
- Post-incident testing



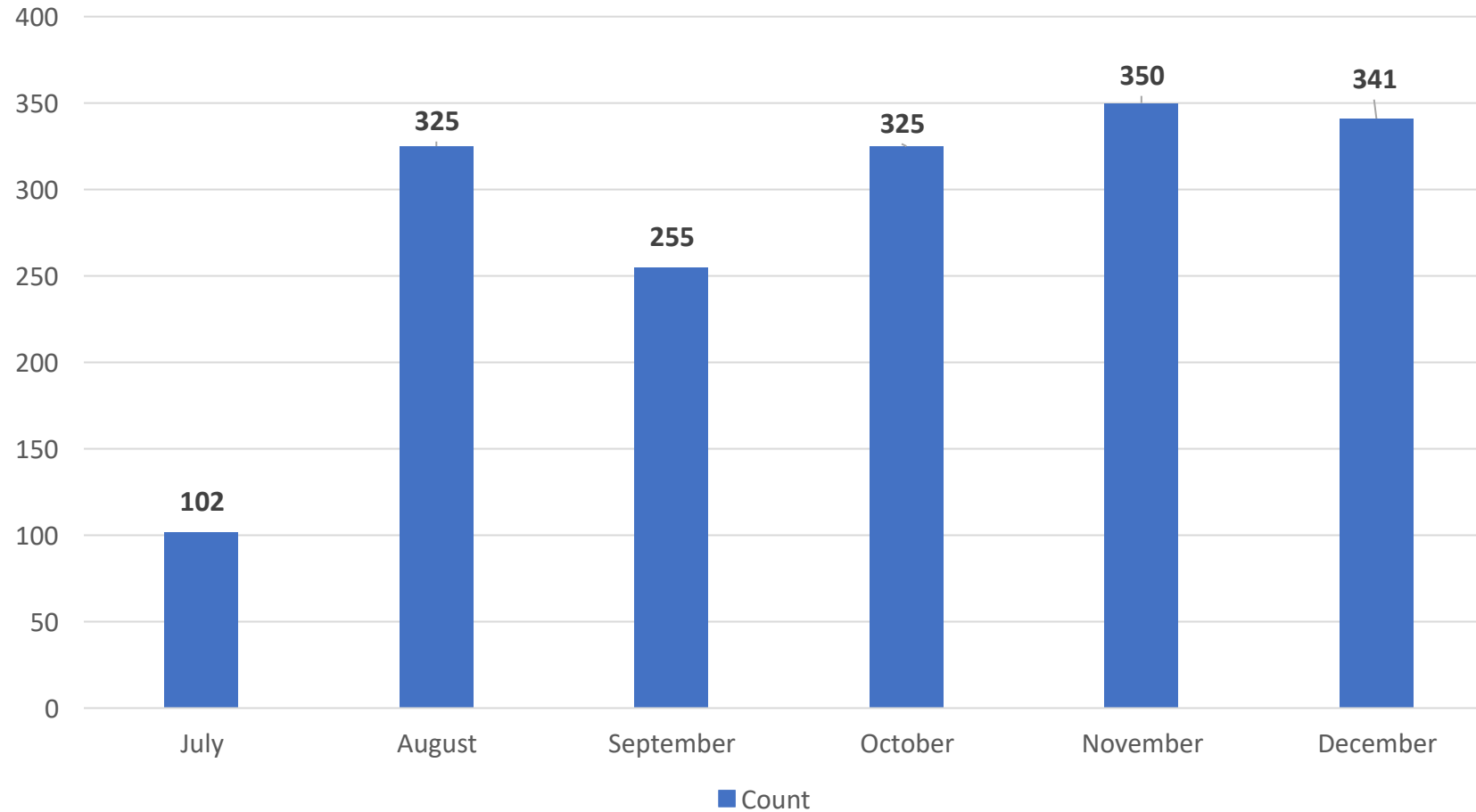
Medical Community Partnering

- Direct Referral to Texas Health Resources and Medical City Denton
- Admitting rights to both hospitals
- Conducted meetings with hospital CEO, Chief Medical Officers and CFO
- Availity portal for referrals
- BlueCross BlueShield Primary Care Physician credentialed

District Process Development

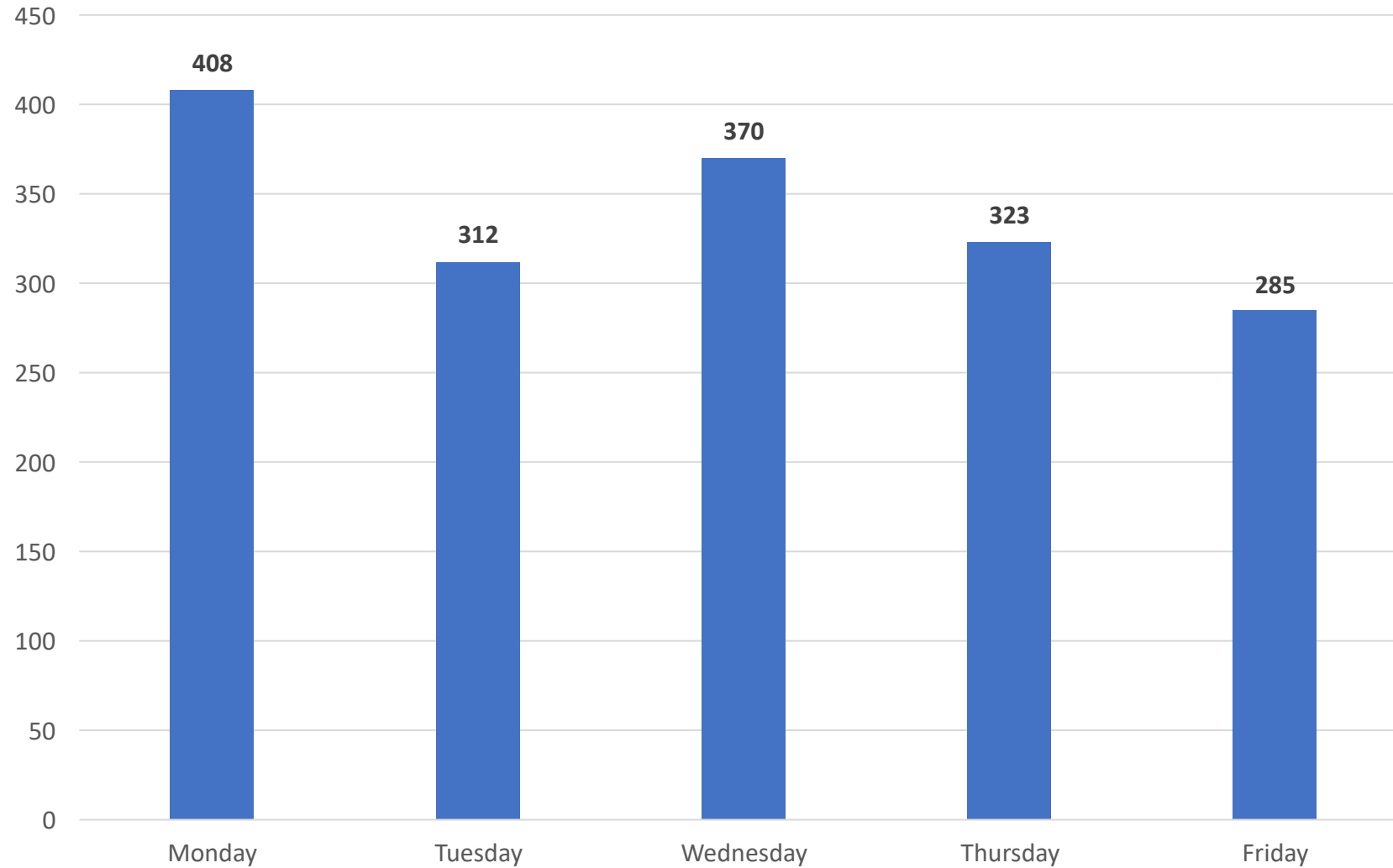
- Information outflow to TASB on workers' compensation
- Information outflow to BCBS for process documentation for referrals and medical assessments

Exam Visits By Month



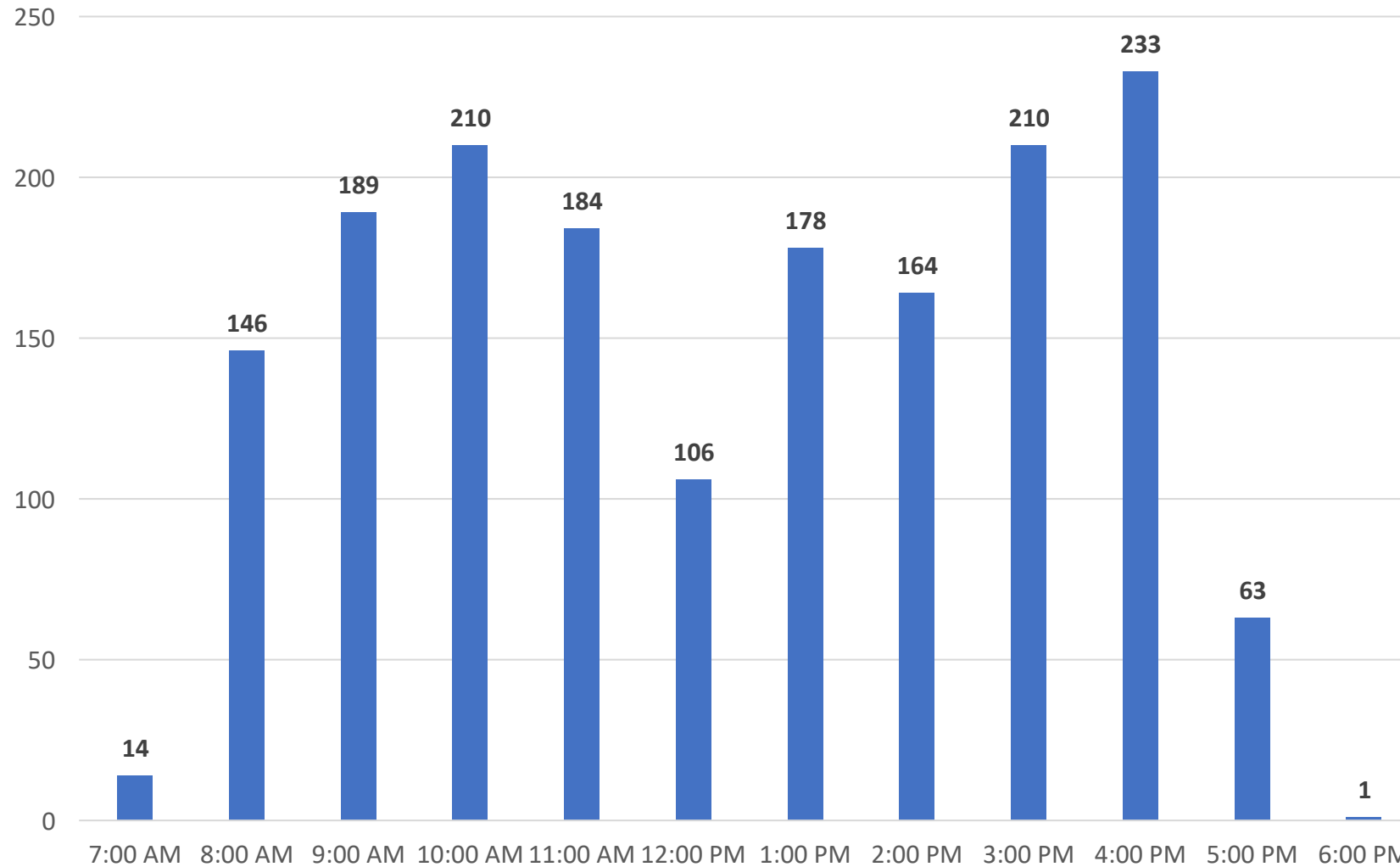
1,698 Total Exam Visits

Exam Visits By Day



Daily Trends

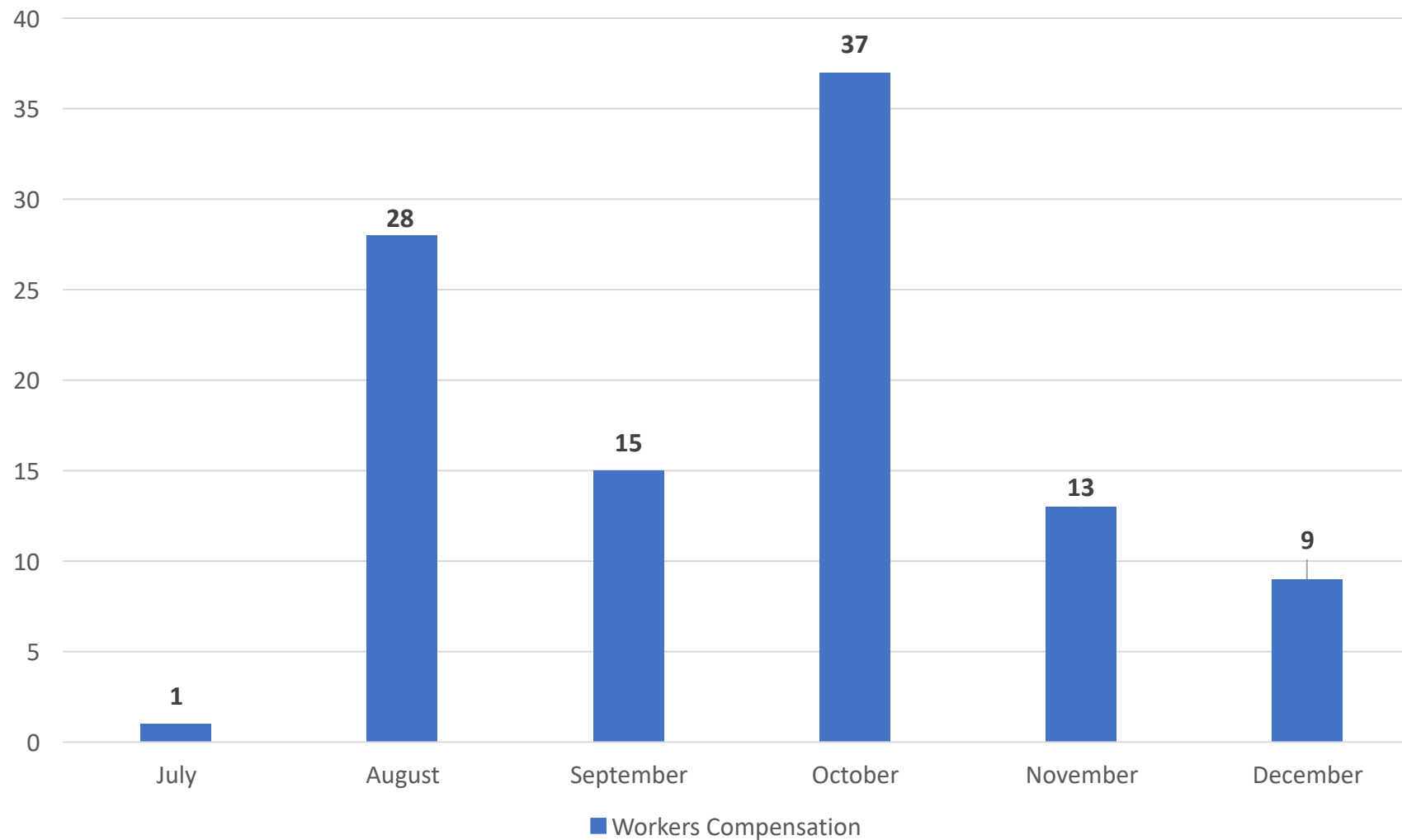
Exam Visit Times By Hour



Daily Trends

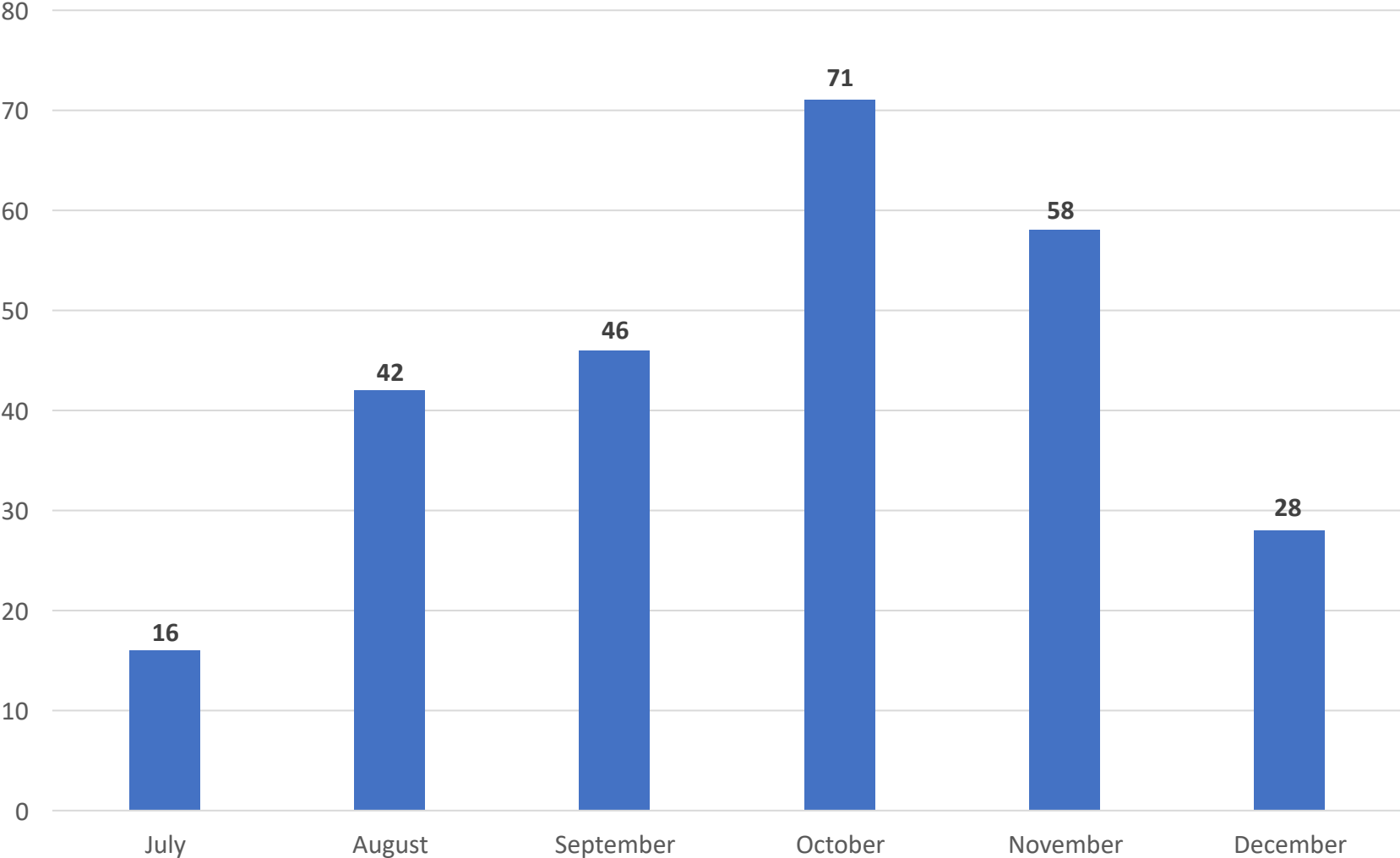


Workers' Compensation



Occupational Health

Transportation Activity



Occupational Health



Revenue	July	August	September	October	November	December	Total
Transportation	2,080	6,163	3,422	5,840	4,973	2,204	24,682
Head Start	1,092	364	182	0	0	0	1,638
CN WC Expense	1,964	17,667	33,205	33,349	35,357	41,677	163,218
CoPay	1,890	7,035	5,595	6,001	8,800	7,950	37,271
Workplace Injury	584	14,279	9,038	17,611	9,759	16,288	67,558
Total	7,610	45,507	51,441	62,801	58,889	68,119	294,368
Expenses	28.51	0	52,723	73,808	141,721	4,891	273,174
Net	7,582	45,507	-1,282	-11,007	-82,833	63,227	21,194



Building Signage