

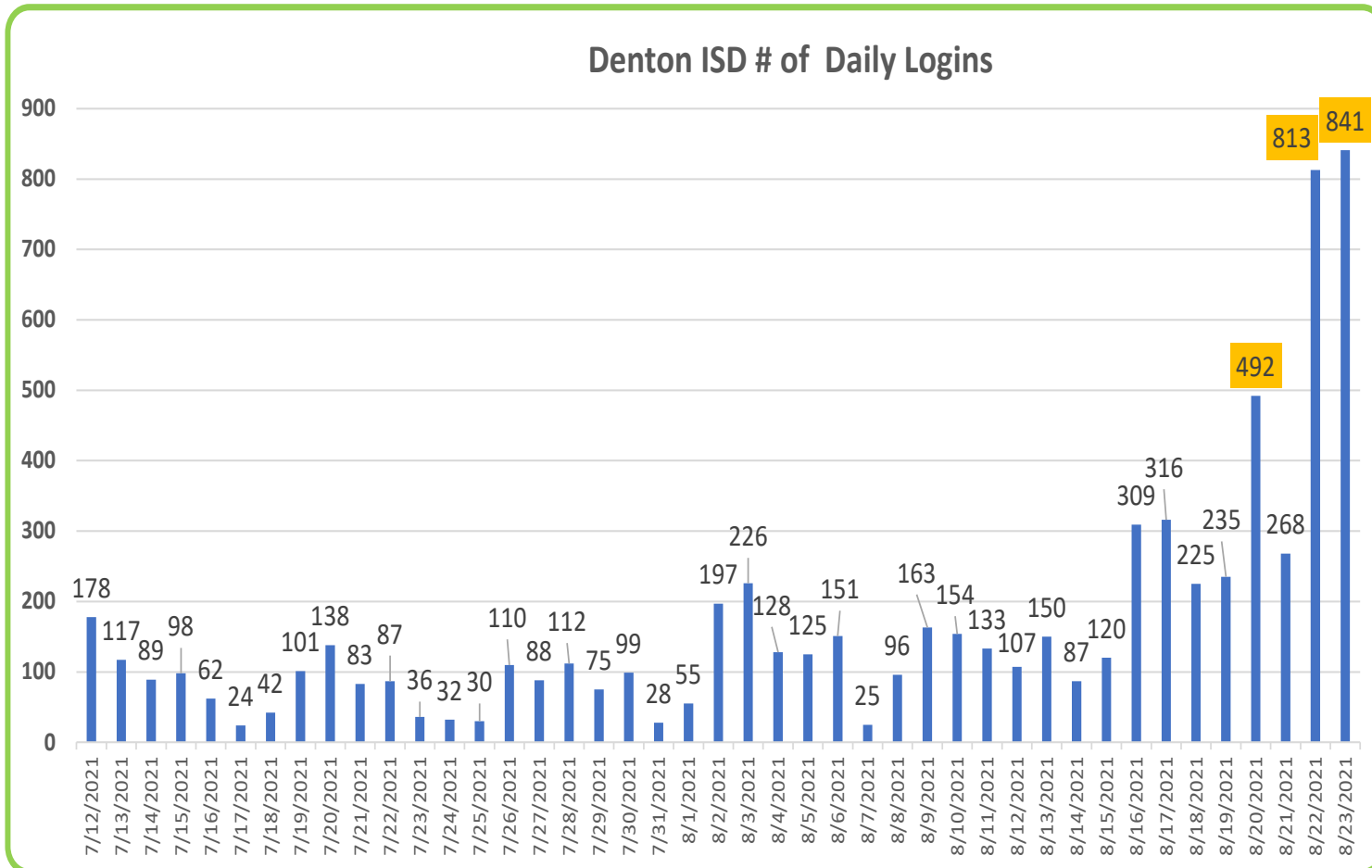


# Employee Benefit Enrollment Workshop



# Login Statistics

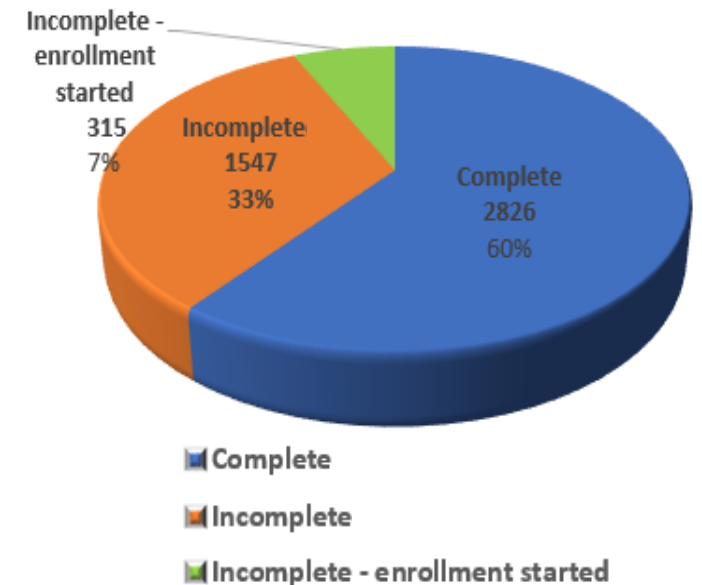
**Open Enrollment Dates:** July 12th – August 23rd  
**Total Logins:** 7045



## Top 3 Login Days



## Denton ISD 2021 Login Statistics



# Communications: Benefit Guide Performance



## DENTON ISD BENEFIT GUIDE

EFFECTIVE: 09/01/2021 - 8/31/2022  
[WWW.MYBENEFITSHUB.COM/DENTONISD](http://WWW.MYBENEFITSHUB.COM/DENTONISD)



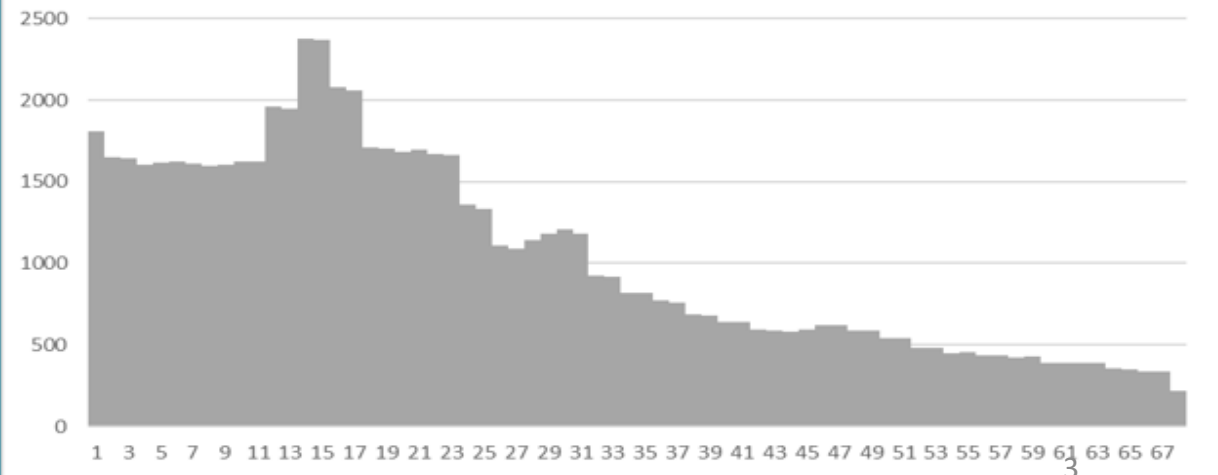
**\*Benefit Presentation Video Views: 54**

2021 Guide			
Reads	Impressions	Average Read Time	Clicks
1705	1812	18:12	192

2020 Guide			
Reads	Impressions	Average Read Time	Clicks
1520	1603	18:13	111

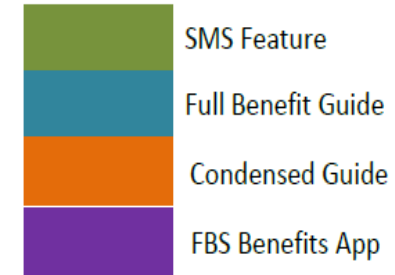
Reading Devices			
	Desktop	Tablets	Mobile
2020 vs. 2021	81% vs. 78%	10% vs. 0%	0% vs. 22%

### Page Performance



# Communication: Mobile Enrollment App Users

All Your Benefits, One App



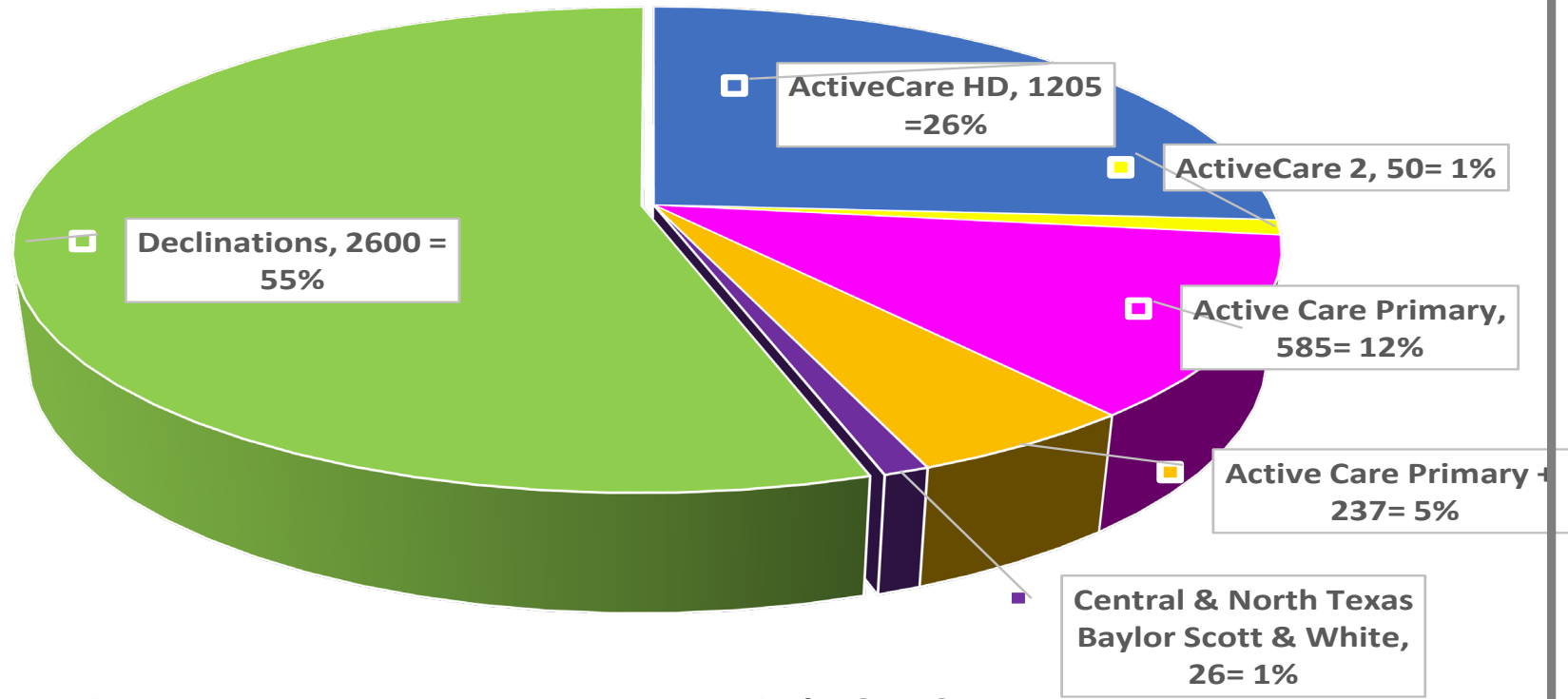
2021 Opt-ins	2020 Opt-ins	Opt-Ins to Date
599	401	2,383

<b>FBS Benefits App</b>
2021 Downloads

**108**

# TRS Medical Participation

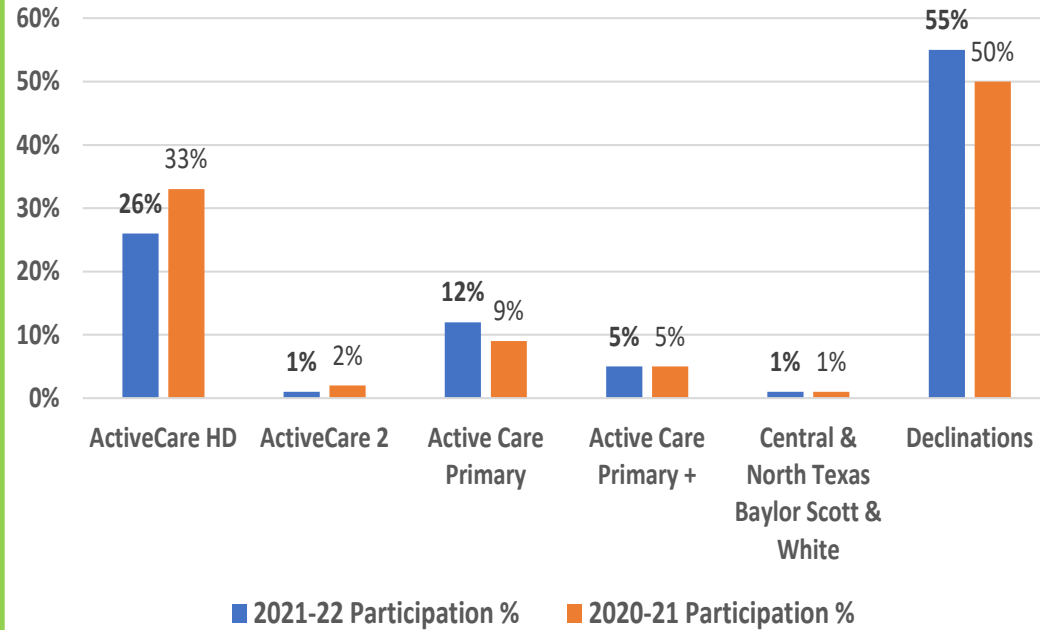
2021-22 TRS Medical DISD  
Participation Percentage



- ActiveCare HD
- Active Care Primary
- Central & North Texas Baylor Scott & White
- ActiveCare 2
- Active Care Primary +
- Declinations

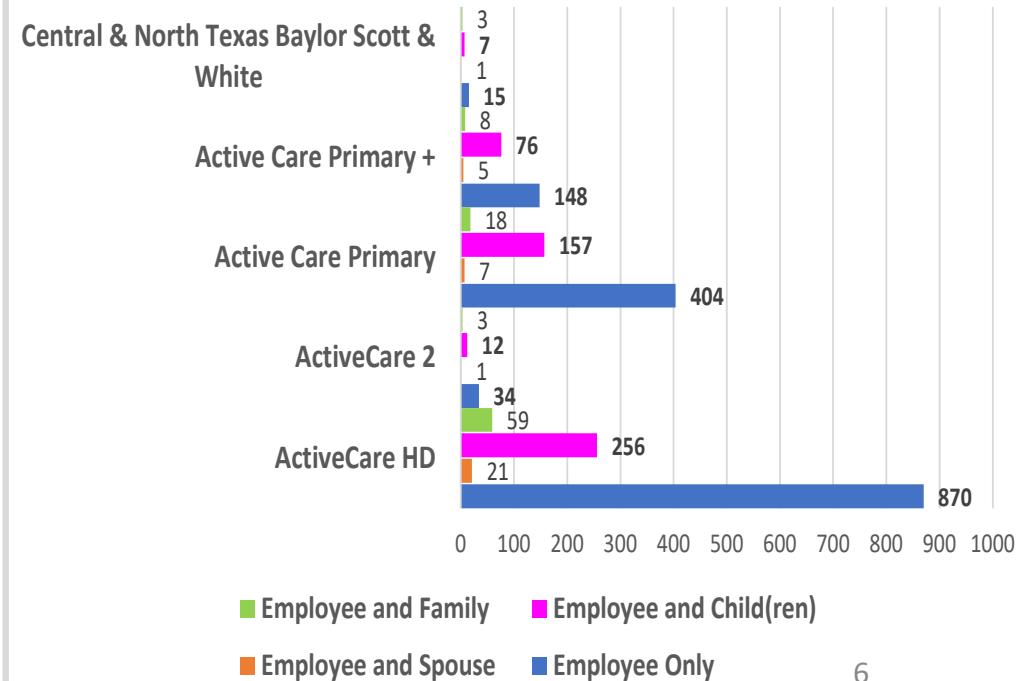
# TRS Medical Participation

2021-22 vs. 2020-21 TRS Medical Participation



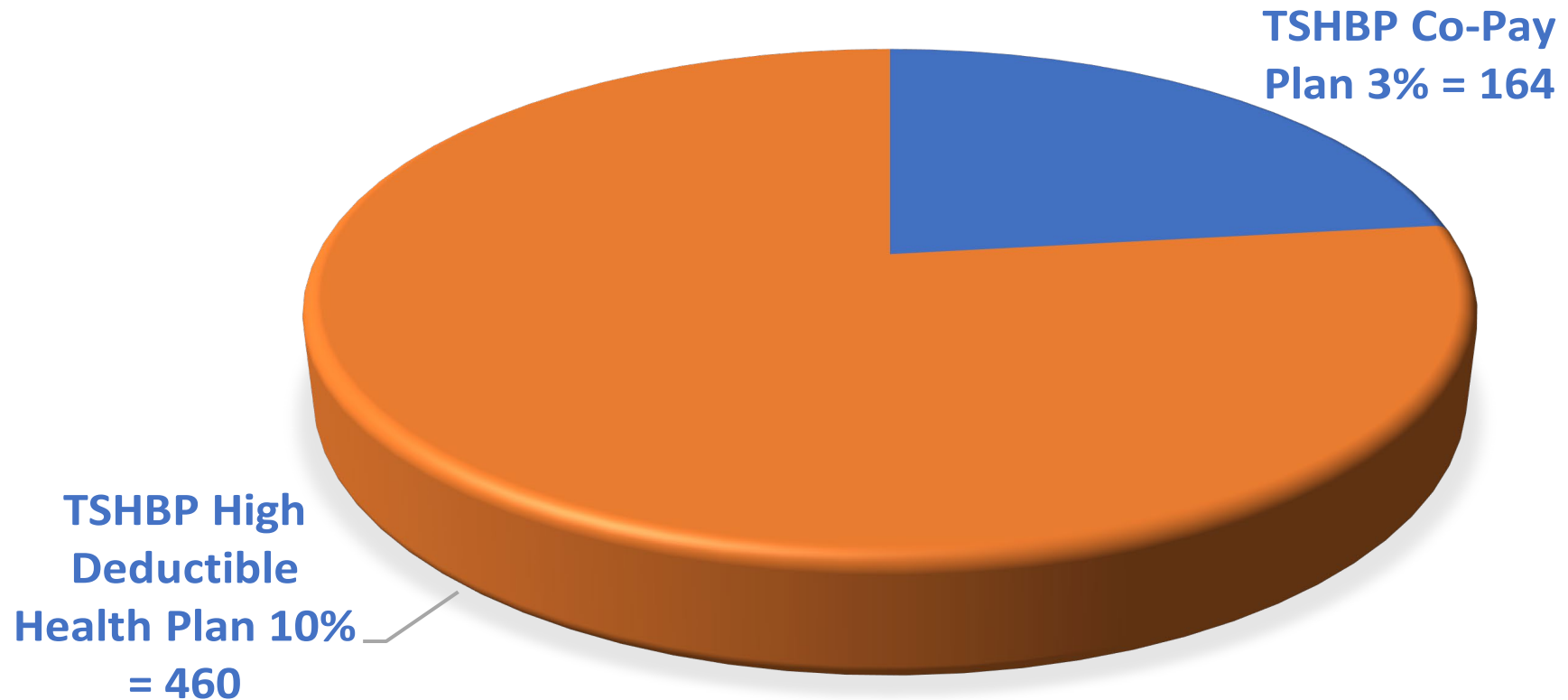
2020 – 4371 vs. 2021 – 4703 Eligible Employees

2021-22 TRS Medical Tier Participation



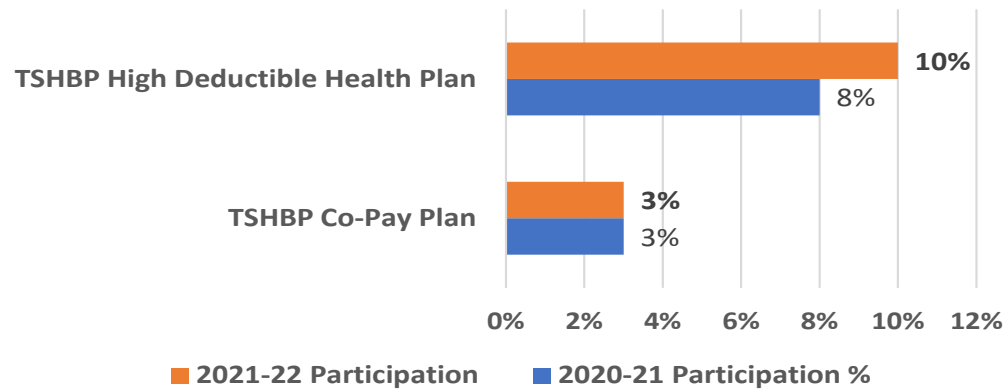
# TSHBP Medical Participation

## 2021-22 TSHBP MEDICAL PARTICIPATION

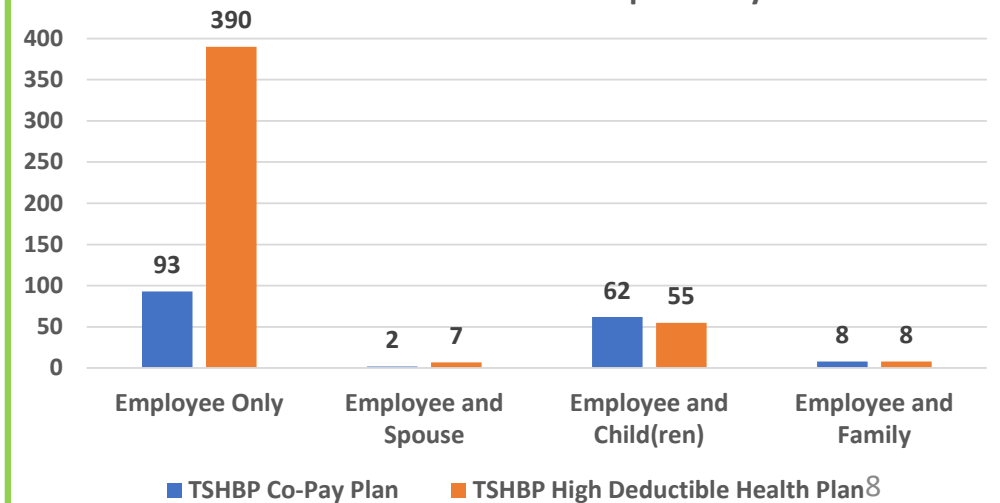


# TSHBP Medical Participation

2021-22 vs. 2020-21 TSHBP Medical Participation Comparison



2021-22 TSHBP Medical Participation By Tier





# 2022 Product Renewals & Participation



## Dental

### Cigna PPO & DHMO

- Next Renewal: 8/31/2024
- Participation: 2,534 total enrolled across all 3 dental plans.
- PPO low plan 1,155
- PPO high plan 1,119
- DHMO 260



## Vision

### Superior

- Next Renewal: 8/31/2025
- Participation: 1,873 enrolled
- High plan 797
- Low plan 1076



## Long Term Disability

### The Hartford

- Next Renewal: 8/31/2024
- Participation: 1,147 enrolled.



## Basic Life & AD&D

### One America

- Next Renewal: 8/31/2024
- Participation: 4,403 enrolled



## Voluntary Life & AD&D

### One America

- Next Renewal: 8/31/2024
- Participation: 1,841 enrolled
- 15% = 669 spouses enrolled
- 20% = 885 children enrolled



## Group Cancer

### American Public Life (APL)

- Next Renewal: 8/31/2023
- Participation: 787 enrolled

# 2022 Product Renewals



## MASA

- Next Renewal: 8/31/2023
- Participation: 392 enrolled



## National Benefit Services

- Next Renewal: 8/31/2023
- Health Participation: 760 enrolled
- Dependent Care Participation: 54 enrolled



## EECU

- Next Renewal: 8/31/2023
- Participation: 378 enrolled

# Supplemental Benefits Plan Participation

Benefit	2021-2022 Participation	Renewal Date
Dental	2,534	August 31, 2024
Vision	1,873	August 31, 2025
Long Term Disability	1,147	August 31, 2024
Basic Life (Denton ISD Provided)	4,403	August 31, 2024
VTL w/AD&D EE	1,841	August 31, 2024
VTL w/AD&D SP	669	August 31, 2024
VTL w/AD&D CH	885	August 31, 2024
Group Cancer	787	August 31, 2023
Emergency Transportation	392	August 31, 2023
Health Flexible Spending Account	760	Annual
Dependent Care Flexible Spending Account	54	Annual
Health Savings Account	378	Annual

# 2022-2023 Medical Plans

## Plan Highlights

### New Aetna Plans

#### Aetna Network Highlights

You want a network that is comprehensive, is easy to use and can help you save on costs. Look no further. You can now find support through our Aetna Signature Administrators® preferred provider organization network. Discover provider options and reduced costs.

With our network, you now have access to:

- Over 1.2 million participating doctors<sup>1</sup>
- 8,700 hospitals
- Strong, negotiated discounts

## Aetna Signature Administrators®

We know quality care is important. So we make sure our doctors successfully complete our credentialing requirements. Our credentialing process meets industry standards, as well as state and federal requirements.

You'll also have access to over 600 Institutes of Excellence™ facilities and Institutes of Quality® facilities. We measure these publicly recognized institutes by clinical performance, outcomes and efficiency. Then, we pass this guidance along to you — so you can choose the best facility.

No one likes changing doctors every year. We make it easier, so you don't have to. Our local network teams work with doctors and hospitals to promote effective member care and better customer satisfaction. As a result, the turnover in our network is remarkably low, year after year.

Ready to search our network? Just visit <http://aetna.com/asa>

- Complete Specialty Drug Coverage
- Aetna HD and Aetna Signature Plans
- Specialty Drug Program Assistance Program (PAP)

The TSHBP has focused on savings members who need high cost specialty drugs (over \$670 – 30 day supply) through its specifically designed PAP. This program has brought significant savings to members and also helps control the Program's specialty drug costs. Participation in the PAP is mandatory, however for any Specialty Drugs for which assistance is not available, or for any other medication otherwise deemed ineligible for participation, coverage under the Prescription Drug benefits will be available. For any medication eligible for coverage under the Specialty Drug program, expenses will be subject to a 50% Copay, and the Medical Plan's Out-of-Pocket limit as described above.

Find what you need by category

<b>Medical Doctors &amp; Specialists</b> Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others	<b>Hospital &amp; Facilities</b> Hospital, physical therapy centers, nursing facilities, dialysis centers, others	<b>Urgent Care</b> A type of facility focused on the delivery of urgent care outside of an emergency room	<b>Walk-in Clinics</b> A facility that accepts patients on a walk-in basis and requires no appointment required	<b>Behavioral Health</b> Counseling, EAP, mental health facilities, substance abuse treatment, psychiatrists, others
<b>Vision</b> Routine eye exams, glasses, contact lenses	<b>Labs &amp; Testing</b> Bloodwork, lab tests, diagnostic testing centers, sleep centers, imaging centers, others	<b>Chiropractic &amp; Massage</b> Chiropractors, massage therapists, acupuncturists, others	<b>Out-of-Hospital Equipment</b> Hearing aids, breast pumps, prosthetics, wheelchairs, diabetic equipment, others	<b>Custom Procedures &amp; Care</b> Search providers by procedure, drug, service or condition they treat
<b>Institutes of Quality</b> Institutes of Quality (IQ) and Institutes of Excellence (IOE) are facilities that have met standards to provide value and quality to our members.				

<http://aetna.com/asa>

# 2022-2023 Medical Plan Highlights

<u>Denton ISD</u>	Texas Schools Health Benefits Program		Texas Schools Health Benefits Program	
	Aetna HD (new)	High Deductible (current)	Aetna Signature (New)	CoPay (Current)
<b>Plan Features</b>	<b>In-Network</b>	<b>In-Network</b>		
Individual/Family Deductible	\$3,000/\$6,000	\$3,000/\$9,000	\$2,000/\$4,000	\$3,500/\$10,500
Coinsurance	You pay 30% after deductible	None - Plan Pays 100% after deductible	You pay 25% after deductible	None - Plan Pays 100% after deductible
Ind/Fam Out of Pocket	\$7,000/\$14,000	\$3,000/\$9,000	\$7,500/\$15,000	\$3,500/\$10,500
Network	Aetna	HealthSmart	Aetna	HealthSmart
PCP Required	No	No	No	No
PCP Referral to Specialist	No	No	No	No
<b>Doctor Visits</b>				
Preventive Care	Yes - \$0 copay	Yes - \$0 copay	Yes - \$0 Copay	Yes - \$0 copay
Primary Care	You pay 30% after deductible	Deductible, then Plan pays 100%	\$30 copay	\$35 copay
Specialist	You pay 30% after deductible	Deductible, then Plan pays 100%	\$70 copay	\$35 copay
Virtual Health	\$30 per consultation	\$30 per consultation	\$0 per consultation	\$0 per consultation
<b>Care Facilities</b>				
Urgent Care	You pay 30% after deductible	Deductible, then Plan pays 100%	\$50 copay	\$50 copay
Emergency Care	You pay 30% after deductible	Deductible, then Plan pays 100%	You pay 25% after deductible	\$500 copay
Outpatient Surgery	You pay 30% after deductible	Deductible, then Plan pays 100%	You pay 25% after deductible	\$500 copay
<b>Prescription Drug Benefits</b>				
Drug Deductible	Integrated with medical	Integrated with medical	\$500 brand deductible	No deductible
Days Supply	30-Day Supply / 90-Day Supply	30-Day Supply / 90-Day Supply	30-Day Supply / 90-Day Supply	30-Day Supply / 90-Day Supply
Generics	You pay 20% after deductible; \$0 for certain generics	Deductible, then Plan pays 100%	\$15/\$45 copay	\$0 at selected pharmacies; others \$10/\$20 copay
Preferred Brand	You pay 25% after deductible	Deductible, then Plan pays 100%	You pay 25% after deductible	\$35 copay or 50% copay (max \$100)
Non-preferred Brand	You pay 50% after deductible	Deductible, then Plan pays 100%	You pay 50% after deductible	\$70 copay or 50% copay (max \$200)
Specialty	Full Coverage - PAP Required	Limited - PAP Required	Full Coverage - PAP Required	Limited - PAP Required

# Medical Plan Rate Comparison

Medical Plan Offering 2022-2023



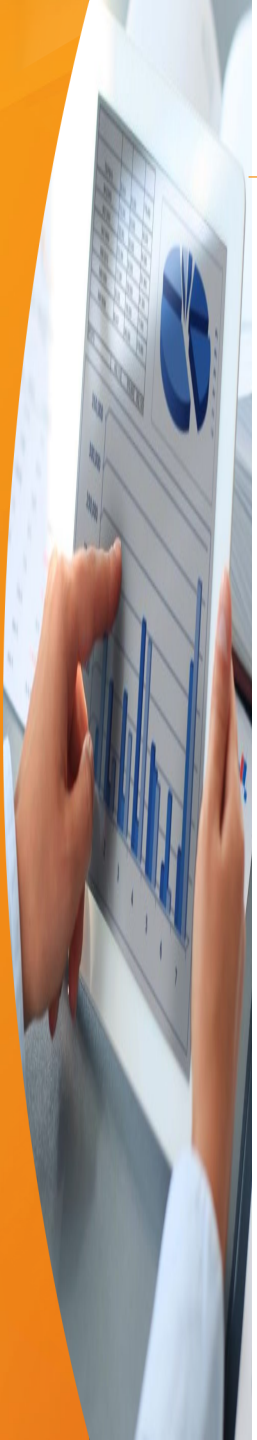
# Medical Plan Rate Comparison

Denton ISD Employer Contributory to all medical plans \$260.00

2021-2022 Plan Year					2022-2023 Plan Year				
TRs ActiveCare Plans	EO	EC	ES	EF	Texas School Health Benefit Plans	EO	EC	ES	EF
TRs Active Care HD	\$ 429	\$ 772	\$ 1,209	\$ 1,445	AETNA HD	\$ 449	\$ 842	\$ 1,308	\$ 1,564
TRs ActiveCare Primary +	\$ 542	\$ 879	\$ 1,334	\$ 1,675	AETNA Signature PPO	\$ 520	\$ 889	\$ 1,369	\$ 1,680
TRs ActiveCare Primary	\$ 417	\$ 751	\$ 1,176	\$ 1,405					
Baylor Scott & White	\$ 542	\$ 872	\$ 1,363	\$ 1,568					
Texas School Health Benefit Plans					Texas School Health Benefit Plans				
HD Plan	\$ 342	\$ 651	\$ 972	\$ 1,292	HD Plan	\$ 371	\$ 694	\$ 1,015	\$ 1,330
CoPay Plan	\$ 497	\$ 795	\$ 1,251	\$ 1,550	CoPay Plan	\$ 413	\$ 785	\$ 1,155	\$ 1,525

# Contributory

The Contributory amount is legislated HB3343 funding each teacher with \$75.00 per month. School Districts must contribute a minimum of \$150.00 per month per employee.



**District Healthcare Contributions**

**2021-22 School Year**

		Monthly	Annual	Notes
1	Glen Rose	\$406	\$4,872	
2	Irving	\$400	\$4,800	
3	Little Elm	\$397	\$4,764	
4	Granbury	\$378	\$4,536	
5	Keene	\$367	\$4,404	
6	DeSoto	\$351	\$4,212	
7	CFB	\$350	\$4,200	
7	Frisco	\$350	\$4,200	
7	Grand Prairie	\$350	\$4,200	
7	Midlothian	\$350	\$4,200	
7	Venus	\$350	\$4,200	
35	Denton	\$260	\$3,120	



# Budget Items for Consideration

Increase in District Medical Contributory

Employer Sponsored Hospital Indemnity Coverage



Employer Sponsored TAVA Health (Mental Health Access)



Nobody gets left behind with Tava

Employer Sponsored MD Live Tele Health/Mental Health



# Winter Storm 2021 Update

PAYMENT RECAP			
	Denton Claim	TASB Payments	Balance Due
"Structure" / Non Contents	\$ 12,301,365.98	\$ 12,121,959.91	\$ (179,406.07)
Contents	\$ 1,768,225.25	\$ 1,059,344.68	\$ (708,880.57)
Net Claim	\$ 14,069,591.23	\$ 13,181,304.59	\$ (888,286.64)
Deductible	\$ (100,000.00)	\$ (100,000.00)	
Structure Payment #1	\$ (1,565,590.14)	\$ (1,565,590.14)	
Structure Payment #2	\$ (1,800,249.31)	\$ (1,800,249.31)	
Structure Payment #3	\$ (3,709,882.35)	\$ (3,709,882.35)	
Structure Payment #4	\$ (3,261,105.26)	\$ (3,261,105.26)	
Contents Payment #1	\$ (114,005.13)	\$ (114,005.13)	
Contents Payment #2	\$ (645,482.00)	\$ (645,482.00)	
Contents Payment #3	\$ (765,087.82)	\$ (765,087.82)	
"Smoothing" Payment	\$ (1,219,902.58)	\$ (1,219,902.58)	
Payments Received + Deductible	\$ (13,181,304.59)	\$ (13,181,304.59)	
Balance Payment	\$ 888,286.64	\$ -	

Supply Chain Delays  
 Final payments to Construction  
 Contents – Complete Harpool Library

FEMA Awards  
 \$7,751.79, \$41,276.89, \$75,000.00  
 Total of \$124,028.68

Executive Summary Winter Storm as of 1/20/22		
<b>Emergency / Other Recap</b>		
Denton ISD Paid	TASB Paid	Balance Due
Emergency / Other	Emergency / Other	Emergency / Other
\$ 239,941.80	\$ 243,879.14	\$ 3,937.34
<b>Remediation Recap</b>		
Denton ISD	TASB Paid	
Remediation	Remediation	Balance Due
\$ 6,686,615.78	\$ 6,682,738.42	\$ (3,877.36)
<b>Permanent / Structure Recap</b>		
Denton ISD	TASB Paid	
Permanent	Permanent	Balance Due
Repairs	Repairs	
\$ 4,756,560.78	\$ 4,601,616.45	\$ (154,944.33)
<b>Labor / Fees Recap</b>		
Denton ISD	TASB Paid	
Labor / Fees	Labor / Fees	Balance Due
\$ 618,247.62	\$ 593,725.90	\$ (24,521.72)
<b>Contents Recap</b>		
Denton ISD	TASB Paid	
Contents	Contents	Balance Due
\$ 1,768,225.25	\$ 1,059,344.68	\$ (708,880.57)
<b>Total Recap</b>		
Denton ISD	TASB	
Totals	Totals	Variance
\$ 14,069,591.23	\$ 13,181,304.59	\$ (888,286.64)

# Property Casualty Insurance Update

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## Request for Proposal

- Property
- General Liability
- Auto
- Cyber Security
- Workers Compensation

Robert Reim Consultant – Conducted 2017 RFP