

Agenda

Lyon County School District Insurance Committee

A meeting of the Insurance Committee of Lyon County School District was held on Monday, April 21, 2025, beginning at 3:30 PM at Lyon Complex Building D, 3750 W. Spruce Ave., Silver Springs, NV 89429.

Items on this agenda may be taken out of order; the public body may combine two or more agenda items for consideration; and the public body may remove an item from the agenda or delay discussion relating to an item on the agenda at any time.

1. CALL TO ORDER: 3:37PM
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME: Tammie Moniz, Angela Madera, Billie Jo Hogan, Loraine De La Torre, Kevin Monaghan, Logan Neeley, Shannon Nelson, Joy Hanssen and Kathy Rudy
4. APPROVAL OF AGENDA: Tammie Moniz motioned to approve the agenda to include the claims report, Loraine De La Torre 2nd, motion approved.
5. APPROVAL OF MINUTES: Tammie Moniz motioned to approve the minutes, Loraine De La Torre 2nd, motion approved.
6. PUBLIC PARTICIPATION

The public is invited to address the committee. The purpose of public comment is to bring issues, concerns, or praiseworthy items to the attention of the committee. No action may be taken on any subject raised during public comment until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).

If you wish to speak, please step up to the front table, be seated, and state your name. Your comments must be limited to no more than three minutes and must fall under the committee's jurisdiction and control. In consideration of others, avoid repetition. Although this committee does not restrict comments based upon viewpoint, comments will be prohibited if the contents are willfully disruptive, slanderous, amount to personal attacks, or interfere with the rights of other speakers. Comments made during this time will be monitored by the Committee Chairperson.

The public comment can be emailed to blakesmith@lyoncsd.org. The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

No public participation presented at this time.

7. (FOR DISCUSSION ONLY) Discussion regarding the update on Annual Employee Benefits Open Enrollment. This item is presented by LCSD Safety and Benefits Risk Manager Blake Smith. Presented by Shannon Nelson in his stead. Please see attachment. Loraine De La Torre requested a list of the certified employees that have no appointment scheduled. Also requested that retirees and long term subs be notified for open enrollment.

8. (FOR DISCUSSION ONLY) Discussion regarding an update on Aetna Medical, Guardian Dental and Vision, and the transition of medical to Anthem. This item is presented by LP Insurance. Please see attached. There will be more emails to come regarding Anthem and all bonus material: Smart Shopper, Prosper App, etc. They encourage employees to watch the video of the virtual meeting that was recorded. There was a lot of information provided. Billie Jo Hogan will resend the email regarding the meeting.

9. (FOR DISCUSSION AND POSSIBLE ACTION) Discussion and possible action regarding future meeting times and dates. This item is presented by Chair Kathy Rudy.

Next meetings: Thursday May 15th 4:00PM, Wednesday June 18th 4:00PM, Wednesday July 16th 4:00PM

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No public participation at this time.

11. ADJOURN: 4:24PM

The notice for this meeting will be posted at the Lyon County School District Administrative Office, Lyon County School District websites (<http://www.lyoncsd.org>) and Nevada Public Notice Website (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

Lyon County School District Statement of Nondiscrimination and Accessibility

The Lyon County School District does not discriminate on the basis of race, color, national origin, gender, disability or age in any of its policies, procedures, or practices, in compliance with Title VI of the Civil Rights Act of 1964 (pertaining to race, color, and national origin), Title IX of the Educational Amendments of 1972, section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and Age Discrimination Act of 1975, and any other pertinent statute or requirement. This non-discrimination policy covers admission, access, treatment, and employment in the district's programs and activities, including occupational education. For information regarding opportunity policies, or the filing of grievances, contact your school principal.

The Lyon County School District is pleased to provide accommodations for the handicapped or disabled. Members of the public who are disabled and require special accommodations or assistance at the meeting are requested to notify the administrative assistant to the superintendent and board of trustees, in writing at 25 E. Goldfield Avenue, Yerington, Nevada 89447; e-mail at mheim@lyoncsd.org; or by calling (775) 463-6800 ext. 10034, at least one week prior to the meeting.



LCSD Open Enrollment numbers as of April 21, 2025*

Enrolled Employees	807
Enrolled Retirees	60
Enrollment Started	70
Not Enrolled	436
Appointment Scheduled but not completed	231
Retirees with pending response	143
*No Appointment Scheduled as of 4/15/25	205

Lyon County School District - Apr. 2025 IC Meeting Agenda

Claims Review

Claims Review

Medical: Incurred Dec. 2023 - Nov. 2024

Dental & Vision: Incurred Mar. 2024 - Feb. 2025

Open Enrollment

Meetings

	<u>Location</u>	<u>Time</u>	
Silver Springs	Silver Stage HS	4/15 4pm	completed
Virtual	Teams	4/16 3pm	completed
Fernley	Fernley HS	4/17 4pm	completed
Yerington	Yerington HS	4/17 4pm	
Dayton	Dayton HS	4/23 4pm	
Smith Valley	Smith Valley Schools	4/28 3pm	

Presentation Review

Reminders

Recordings (LCSD website & Prosper)

Benefit Guide (LCSD website & Prosper)

Deductible credit and OOPM process

Other Items

Prosper Update

28 employees registered to date

Raffle winners announced 5/5

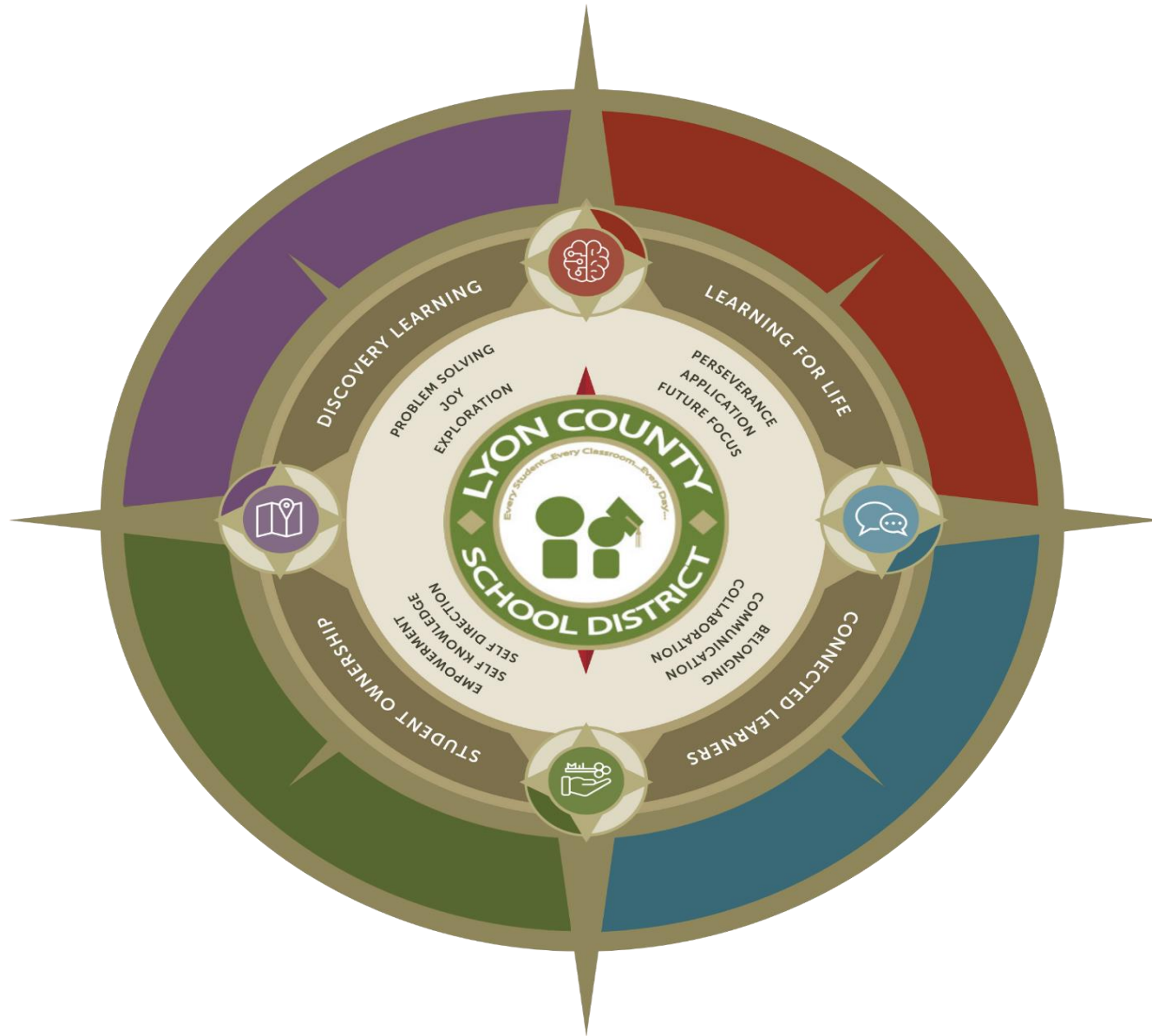
4 \$50 Amazon Giftcards

JBL Bluetooth Speakers

4 tickets to Reno Aces game of winner's choice

LP Claims Assistance Figures and Update

Misc.



Monthly Reporting Package

Prepared For:

Lyon County
School District

Incurred Through:

December 2023 - November 2024

Paid Through:

January 2025

Presented By:





Current 12 Months												
Period	Employees	Members	Premium	Premium PEPM	Medical Claims	Medical Claims PEPM	Rx Claims	Rx Claims PEPM	Rx % of Total Claims	Total Claims	Total Claims PEPM	Paid Loss Ratio
Dec-23	994	1,465	\$828,874	\$834	\$583,045	\$587	\$277,654	\$279	32%	\$860,699	\$866	104%
Jan-24	994	1,462	\$825,421	\$830	\$647,974	\$652	\$223,122	\$224	26%	\$871,096	\$876	106%
Feb-24	1,001	1,468	\$831,340	\$831	\$422,734	\$422	\$211,229	\$211	33%	\$633,963	\$633	76%
Mar-24	1,005	1,478	\$836,614	\$832	\$580,788	\$578	\$234,198	\$233	29%	\$814,986	\$811	97%
Apr-24	1,015	1,487	\$831,243	\$819	\$601,197	\$592	\$225,151	\$222	27%	\$826,348	\$814	99%
May-24	1,018	1,492	\$845,174	\$830	\$854,887	\$840	\$236,867	\$233	22%	\$1,091,754	\$1,072	129%
Jun-24	1,014	1,488	\$843,202	\$832	\$601,868	\$594	\$207,573	\$205	26%	\$809,441	\$798	96%
Jul-24	1,033	1,494	\$935,262	\$905	\$923,326	\$894	\$257,976	\$250	22%	\$1,181,302	\$1,144	126%
Aug-24	973	1,409	\$877,513	\$902	\$531,143	\$546	\$253,397	\$260	32%	\$784,540	\$806	89%
Sep-24	1,040	1,481	\$928,709	\$893	\$865,787	\$832	\$234,338	\$225	21%	\$1,100,125	\$1,058	118%
Oct-24	1,041	1,485	\$929,599	\$893	\$1,283,812	\$1,233	\$243,307	\$234	16%	\$1,527,119	\$1,467	164%
Nov-24	1,045	1,492	\$935,665	\$895	\$887,400	\$849	\$215,142	\$206	20%	\$1,102,542	\$1,055	118%
Total			\$10,448,616		\$8,783,961		\$2,819,954		24%	\$11,603,915		111%
Average	1,014	1,475		\$858		\$718		\$232			\$950	

Previous 12 Months												
Period	Employees	Members	Premium	Premium PEPM	Medical Claims	Medical Claims PEPM	Rx Claims	Rx Claims PEPM	Rx % of Total Claims	Total Claims	Total Claims PEPM	Paid Loss Ratio
Dec-22	950	1,449	\$702,978	\$740	\$1,647,797	\$1,735	\$264,071	\$278	14%	\$1,911,868	\$2,012	272%
Jan-23	956	1,457	\$704,787	\$737	\$547,353	\$573	\$208,241	\$218	28%	\$755,594	\$790	107%
Feb-23	956	1,457	\$704,821	\$737	\$474,400	\$496	\$228,710	\$239	33%	\$703,110	\$735	100%
Mar-23	951	1,453	\$701,372	\$738	\$591,715	\$622	\$257,883	\$271	30%	\$849,598	\$893	121%
Apr-23	948	1,447	\$700,431	\$739	\$748,455	\$790	\$221,127	\$233	23%	\$969,582	\$1,023	138%
May-23	947	1,447	\$699,774	\$739	\$843,998	\$891	\$258,121	\$273	23%	\$1,102,119	\$1,164	157%
Jun-23	952	1,450	\$702,391	\$738	\$717,101	\$753	\$273,315	\$287	28%	\$990,416	\$1,040	141%
Jul-23	950	1,424	\$800,786	\$843	\$679,414	\$715	\$203,471	\$214	23%	\$882,885	\$929	110%
Aug-23	876	1,314	\$738,398	\$843	\$486,715	\$556	\$250,988	\$287	34%	\$737,703	\$842	100%
Sep-23	965	1,423	\$805,613	\$835	\$575,119	\$596	\$311,096	\$322	35%	\$886,215	\$918	110%
Oct-23	978	1,445	\$816,275	\$835	\$453,527	\$464	\$244,269	\$250	35%	\$697,796	\$713	85%
Nov-23	992	1,463	\$826,789	\$833	\$485,037	\$489	\$295,051	\$297	38%	\$780,088	\$786	94%
Total			\$8,904,415		\$8,250,631		\$3,016,343		27%	\$11,266,974		127%
Average	952	1,436		\$780		\$723		\$264			\$987	

Average Membership and PEPM Premium and Claims by Experience Period								
Period	Employees	Members	Premium PEPM	Medical Claims PEPM	Rx Claims PEPM	Rx % of Total Claims	Total Claims PEPM	Paid Loss Ratio
Current	1,014	1,475	\$858	\$718	\$232	24.3%	\$950	111.1%
Prior	952	1,436	\$780	\$723	\$264	26.8%	\$987	126.5%
Change %	6.2%	2.7%	9.1%	-0.7%	-13.9%	-2.5%	-3.9%	-15.5%

*Medical data provided by Aetna monthly reporting package. Experience period and claims data will change prior to renewal.



Large Claimants							
Period: December 2023 - November 2024							
Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
1	ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY	Yes	\$20,038	\$454,443	\$272,652	\$181,791	\$474,481
2	MALIGNANT NEOPLASM OF RETROPERITONEUM	Yes	\$18,351	\$336,886	\$250,300	\$86,587	\$355,238
3	ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY	No	\$39,653	\$176,420	\$0	\$176,420	\$216,073
4	MULTIPLE SCLEROSIS	Yes	\$20,235	\$145,291	\$0	\$145,291	\$165,527
5	MALIGNANT NEOPLASM OF PROSTATE	Yes	\$121,652	\$38,766	\$0	\$38,766	\$160,419
6	ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY	No	\$2,813	\$157,263	\$0	\$157,263	\$160,076
7	ILLNESS, UNSPECIFIED	Yes	\$43,179	\$114,342	\$25,696	\$88,646	\$157,521
8	ILLNESS, UNSPECIFIED	Yes	\$8	\$145,077	\$135,720	\$9,357	\$145,085
9	MALIGNANT NEOPLASM OF PROSTATE	Yes	\$133,686	\$808	\$0	\$808	\$134,494
10	SEPSIS DUE TO METHICILLIN SUSCEPTIBLE STAPHYLOCOCCUS AUREUS	Yes	\$543	\$111,557	\$108,220	\$3,336	\$112,100



Large Claimants								
Period: December 2023 - November 2024								
Claimant		Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
11	OBESITY, UNSPECIFIED		Yes	\$12,380	\$98,958	\$79,875	\$19,082	\$111,337
12	MALIGNANT NEOPLASM OF OVRLP SITES OF RIGHT FEMALE BREAST		Yes	\$8,735	\$99,360	\$0	\$99,360	\$108,095
13	ILLNESS, UNSPECIFIED		Yes	\$5	\$101,027	\$87,921	\$13,106	\$101,031
14	ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY		Yes	\$797	\$97,904	\$74,964	\$22,940	\$98,701
15	VOLVULUS		Yes	\$164	\$98,346	\$90,499	\$7,847	\$98,510
16	MALIGNANT NEOPLASM OF BRAIN, UNSPECIFIED		Yes	\$7,792	\$89,490	\$69,425	\$20,066	\$97,282
17	ENCNTR SCREEN MAMMOGRAM FOR MALIGNANT NEOPLASM OF BREAST		No	\$93,396	\$529	\$0	\$529	\$93,925
18	MORBID (SEVERE) OBESITY DUE TO EXCESS CALORIES		Yes	\$87,640	\$782	\$0	\$782	\$88,422
19	GASTROPARESIS		Yes	\$70,112	\$15,062	\$0	\$15,062	\$85,174
20	JUVENILE OSTEOCHONDROSIS OF SPINE, THORACOLUMBAR REGION		Yes	\$664	\$80,943	\$79,624	\$1,319	\$81,607



Large Claimants							
Period: December 2023 - November 2024							
Claimant		Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount
21	PARTIAL TRAUMATIC TRNSPHAL AMPUTATION OF R RNG FNGR, INIT	No	\$0	\$78,706	\$0	\$78,706	\$78,706
22	OTHER PERSISTENT ATRIAL FIBRILLATION	Yes	\$4,699	\$65,424	\$62,502	\$2,921	\$70,123
23	RESPIRATORY CONDITIONS DUE TO SMOKE INHALATION	Yes	\$94	\$68,103	\$19,830	\$48,273	\$68,197
24	LOCALIZED SWELLING, MASS AND LUMP, TRUNK	Yes	\$948	\$65,304	\$8,910	\$56,394	\$66,252
25	COMMON VARIABLE IMMUNODEFICIENCY, UNSPECIFIED	Yes	\$12,567	\$53,435	\$0	\$53,435	\$66,002
26	ILLNESS, UNSPECIFIED	Yes	\$0	\$65,473	\$64,914	\$559	\$65,473
27	SUBMUCOUS LEIOMYOMA OF UTERUS	Yes	\$734	\$64,134	\$0	\$64,134	\$64,868
28	ILLNESS, UNSPECIFIED	Yes	\$192	\$63,654	\$39,494	\$24,160	\$63,846
29	CHRONIC MIGRAINE W/O AURA, NOT INTRACTABLE, W/O STAT MIGR	Yes	\$56,859	\$5,549	\$0	\$5,549	\$62,409
30	CELLULITIS OF LEFT UPPER LIMB	Yes	\$57,230	\$4,287	\$0	\$4,287	\$61,516



Large Claimants								
Period: December 2023 - November 2024								
Claimant		Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
31	OTHER PERSISTENT ATRIAL FIBRILLATION		Yes	\$8,328	\$53,082	\$0	\$53,082	\$61,410
32	OTH DISP FX OF SECOND CERVICAL VERTEBRA, INIT FOR CLOS FX		Yes	\$1,170	\$58,308	\$35,960	\$22,348	\$59,479
33	EOSINOPHILIC ESOPHAGITIS		Yes	\$52,142	\$6,344	\$0	\$6,344	\$58,486
34	VENTRICULAR PREMATURE DEPOLARIZATION		Yes	\$344	\$57,091	\$0	\$57,091	\$57,435
35	RHEUMATOID ARTHRITIS, UNSPECIFIED		Yes	\$48,668	\$6,779	\$0	\$6,779	\$55,447
36	MALIG NEOPLASM OF LOWER-OUTER QUADRANT OF LEFT FEMALE BREAST		Yes	\$10,963	\$42,371	\$0	\$42,371	\$53,334
37	MIGRAINE W/O AURA, NOT INTRACTABLE, W/O STATUS MIGRAINOSUS		Yes	\$15,844	\$37,252	\$0	\$37,252	\$53,096
38	ENCOUNTER FOR INSERTION OF INTRAUTERINE CONTRACEPTIVE DEVICE		No	\$41,491	\$11,170	\$0	\$11,170	\$52,661
39	MULTIPLE SCLEROSIS		Yes	\$194	\$52,285	\$0	\$52,285	\$52,478
40	MULTIPLE SCLEROSIS		No	\$48,367	\$3,315	\$0	\$3,315	\$51,682
Total				\$1,042,676	\$3,225,320	\$1,506,508	\$1,718,813	\$4,267,997

Top 30 Providers by Incurred Claims						
Period: December 2023 - November 2024						
Rank	Provider Name	Provider Location	Number of Claimants	Number of Services	Number of Visits	Paid Claims
1	Renown Regional Medical Center	Reno, NV	425	7,157	1,139	\$2,001,025
2	Carson Tahoe Regional Medical Center	Carson City, NV	307	5,121	850	\$957,901
3	Sierra Medical Center an Extension of No	Reno, NV	22	280	32	\$425,771
4	Banner Churchill Community Hospital	Fallon, NV	105	1,069	208	\$302,213
5	University of California Davis Medical C	Sacramento, CA	6	423	22	\$195,588
6	Carson Valley Medical Center	South Lake Tahoe, CA	52	571	104	\$162,837
7	Renown South Meadows Medical Center	Reno, NV	60	509	91	\$150,978
8	South Lyon Medical Center	Yerington, NV	96	942	198	\$123,341
9	Reach Air Medical Services LLC	Santa Rosa, CA	2	10	2	\$107,795
10	Renown- Community Care Services - Urgent	Fernley, NV	283	1,574	460	\$94,500
11	Northern Nevada Medical Center	Sparks, NV	31	344	52	\$91,579
12	Reno Orthopaedic Surgery Center	Reno, NV	25	112	30	\$78,061
13	Mayo Clinic Florida	Jacksonville, FL	1	35	1	\$56,567
14	Fallon Dialysis	Fallon, NV	1	78	72	\$53,455
15	Saint Mary's Regional Medical Center	Reno, NV	13	313	18	\$52,948
16	Coram, Inc.	Fairfield, OH	1	118	51	\$48,653
17	Mountain West Surgical Center LLC	Reno, NV	1	3	1	\$40,622
18	Swift Surgery Center, LLC	Reno, NV	6	13	6	\$40,574
19	Barton Memorial Hospital	South Lake Tahoe, CA	4	84	13	\$39,507
20	Sowjanya Reganti	Reno, NV	6	64	19	\$39,301
21	Leslie M Denton	Las Vegas, NV	1	9	1	\$33,391
22	CTH Physicians Clinic	Carson City, NV	106	303	198	\$32,668
23	Regional Emergency Medical Services Auth	Reno, NV	9	26	13	\$29,102
24	Reno Diagnostic Center	Reno, NV	71	170	90	\$27,148
25	LabCorp	Little Rock, AR	270	1,881	479	\$25,501
26	SAI Residential Treatment Center	Reno, NV	2	10	7	\$25,499
27	Cheruba Abraham	Fernley, NV	55	198	106	\$23,595
28	Emily Guerard	Reno, NV	5	104	29	\$23,235
29	Emanuel Medical Center	Turlock, CA	1	102	3	\$23,124
30	Carson Endoscopy Center, LLC	Carson City, NV	33	42	34	\$22,706
Total Hospital Facility In-Network			2,000	21,665	4,329	\$5,329,185

Top 25 Rx - Paid Amount								
Period: December 2023 - November 2024								
Rank	Drug Name	Number of Utilizing Members	Number of Claims	Ingredient Cost	Paid Amount	Average Paid Amount per Claim	Paid Amount per Utilizing Member	Average Days Supply
1	OZEMPIC	37	213	\$287,364	\$273,403	\$1,283.58	\$7,389	39.9
2	DUPIXENT	5	39	\$186,498	\$184,818	\$4,738.93	\$36,964	30.9
3	IMBRUVICA	1	8	\$133,684	\$133,686	\$16,710.71	\$133,686	28.0
4	ENBREL SRCLK	2	17	\$123,083	\$122,403	\$7,200.17	\$61,201	28.0
5	ERLEADA	1	8	\$121,544	\$121,544	\$15,193.06	\$121,544	30.0
6	MOUNJARO	17	78	\$101,891	\$98,307	\$1,260.35	\$5,783	33.4
7	JARDIANCE	22	63	\$97,011	\$90,700	\$1,439.69	\$4,123	73.8
8	TALTZ	1	13	\$88,160	\$87,640	\$6,741.54	\$87,640	28.0
9	TRULICITY	9	43	\$67,206	\$64,575	\$1,501.75	\$7,175	43.8
10	ELIQUIS	14	65	\$63,423	\$58,881	\$905.86	\$4,206	47.6
11	OTEZLA	1	11	\$53,014	\$52,574	\$4,779.44	\$52,574	30.0
12	HUMIRA PEN	2	5	\$46,740	\$46,500	\$9,300.02	\$23,250	39.2
13	DIMETHYL FUM	1	12	\$41,257	\$41,077	\$3,423.10	\$41,077	30.0
14	ROSUVASTATIN	65	172	\$43,099	\$37,163	\$216.06	\$572	81.3
15	COSENTYX PEN	1	2	\$36,230	\$36,150	\$18,074.91	\$36,150	28.0
16	ATORVASTATIN	92	299	\$36,009	\$34,023	\$113.79	\$370	77.9
17	RINVOQ	3	5	\$31,625	\$31,465	\$6,293.07	\$10,488	30.0
18	SYNJARDY XR	6	21	\$34,050	\$31,042	\$1,478.20	\$5,174	77.1
19	BREO ELLIPTA	17	71	\$34,620	\$30,791	\$433.67	\$1,811	35.5
20	BRIVIACT	2	15	\$30,418	\$29,582	\$1,972.11	\$14,791	25.4
21	FARXIGA	7	18	\$30,955	\$27,721	\$1,540.04	\$3,960	87.3
22	ACTEMRA	1	5	\$24,290	\$23,990	\$4,798.07	\$23,990	28.0
23	XARELTO	6	29	\$24,643	\$23,048	\$794.75	\$3,841	44.5
24	PREGABALIN	16	80	\$23,575	\$22,422	\$280.28	\$1,401	34.1
25	KEVZARA	1	5	\$22,541	\$22,341	\$4,468.16	\$22,341	28.0
Total Rx		330	1,297	\$1,782,931	\$1,725,846	\$114,941	\$711,501	



Current 12 Months						
Period	Employees	Premium	Premium PEPM	Claims	Claims PEPM	Paid Loss Ratio
Mar-24	1,082	\$66,020	\$61	\$50,697	\$47	77%
Apr-24	1,090	\$66,305	\$61	\$49,529	\$45	75%
May-24	1,092	\$66,361	\$61	\$46,293	\$42	70%
Jun-24	1,089	\$66,178	\$61	\$49,045	\$45	74%
Jul-24	1,103	\$67,388	\$61	\$71,824	\$65	107%
Aug-24	1,041	\$63,745	\$61	\$66,255	\$64	104%
Sep-24	1,112	\$67,200	\$60	\$44,857	\$40	67%
Oct-24	1,113	\$67,279	\$60	\$46,580	\$42	69%
Nov-24	1,118	\$67,660	\$61	\$51,235	\$46	76%
Dec-24	1,119	\$67,672	\$60	\$43,590	\$39	64%
Jan-25	1,124	\$67,937	\$60	\$58,131	\$52	86%
Feb-25	1,127	\$68,080	\$60	\$55,699	\$49	82%
Total		\$801,826		\$633,735		79%
Average	1,101		\$61		\$48	

Previous 12 Months						
Period	Employees	Premium	Premium PEPM	Claims	Claims PEPM	Paid Loss Ratio
Mar-23						
Apr-23						
May-23						
Jun-23						
Jul-23	1,017	\$62,757	\$62	\$21,573	\$21	34%
Aug-23	942	\$58,472	\$62	\$54,919	\$58	94%
Sep-23	1,040	\$63,892	\$61	\$42,978	\$41	67%
Oct-23	1,053	\$64,748	\$61	\$46,847	\$44	72%
Nov-23	1,069	\$65,713	\$61	\$44,181	\$41	67%
Dec-23	1,073	\$66,001	\$62	\$41,280	\$38	63%
Jan-24	1,072	\$65,537	\$61	\$55,721	\$52	85%
Feb-24	1,080	\$65,864	\$61	\$49,326	\$46	75%
Total		\$512,984		\$356,825		70%
Average	1,043		\$61		\$43	

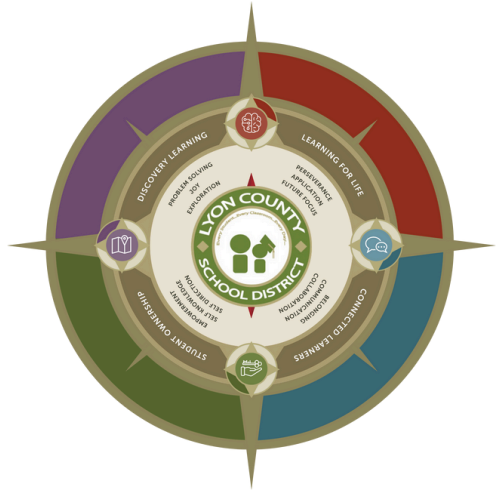
Average Membership and PEPM Premium and Claims by Experience Period				
Period	Employees	Premium PEPM	Claims PEPM	Paid Loss Ratio
Current	1,101	\$60.7	\$48.0	79.0%
Prior	1,043	\$61.5	\$42.8	69.6%
Change %	5.5%	-1.3%	12.1%	9.5%



Current 12 Months						
Period	Employees	Premium	Premium PEPM	Claims	Claims PEPM	Paid Loss Ratio
Mar-24	1,095	\$7,300	\$7	\$5,027	\$5	69%
Apr-24	1,103	\$7,311	\$7	\$10,111	\$9	138%
May-24	1,105	\$7,313	\$7	\$8,559	\$8	117%
Jun-24	1,102	\$7,293	\$7	\$6,035	\$5	83%
Jul-24	1,117	\$7,425	\$7	\$7,932	\$7	107%
Aug-24	1,053	\$7,016	\$7	\$11,281	\$11	161%
Sep-24	1,125	\$7,352	\$7	\$6,058	\$5	82%
Oct-24	1,126	\$7,364	\$7	\$4,759	\$4	65%
Nov-24	1,131	\$7,415	\$7	\$5,332	\$5	72%
Dec-24	1,132	\$7,425	\$7	\$6,806	\$6	92%
Jan-25	1,138	\$7,464	\$7	\$7,502	\$7	101%
Feb-25	1,141	\$7,477	\$7	\$7,643	\$7	102%
Total		\$88,155		\$87,047		99%
Average	1,114		\$7		\$7	

Previous 12 Months						
Period	Employees	Premium	Premium PEPM	Claims	Claims PEPM	Paid Loss Ratio
Mar-23						
Apr-23						
May-23						
Jun-23						
Jul-23	1,033	\$6,947	\$7	\$5,203	\$5	75%
Aug-23	958	\$6,499	\$7	\$13,144	\$14	202%
Sep-23	1,054	\$7,057	\$7	\$4,769	\$5	68%
Oct-23	1,065	\$7,139	\$7	\$7,800	\$7	109%
Nov-23	1,081	\$7,236	\$7	\$5,900	\$5	82%
Dec-23	1,085	\$7,266	\$7	\$6,105	\$6	84%
Jan-24	1,084	\$7,227	\$7	\$8,347	\$8	115%
Feb-24	1,093	\$7,278	\$7	\$6,198	\$6	85%
Total		\$56,649		\$57,466		101%
Average	1,057		\$7		\$7	

Average Membership and PEPM Premium and Claims by Experience Period				
Period	Employees	Premium PEPM	Claims PEPM	Paid Loss Ratio
Current	1,114	\$6.6	\$6.5	98.7%
Prior	1,057	\$6.7	\$6.9	101.4%
Change %	5.4%	-1.6%	-5.0%	-2.7%



2025 Open Enrollment

Making the Most of Your Benefits





Questions?

Blake Smith, Safety and Benefits Risk Manager

Phone: 775.463.6800 EXT: 10027

Email: lcsdsupport@lpins.net

If you need additional support for an ongoing claim, coordination of care, or have any general questions regarding your coverage during open enrollment or throughout the plan year, **you may also contact LP Insurance Services at the dedicated contact below:**

Email: lcsdsupport@lpins.net

Phone: 775.996.6049



Enrollment Overview

- Important Dates
- Benefit Guide
- Eligibility
- Qualifying Events
- How to Enroll



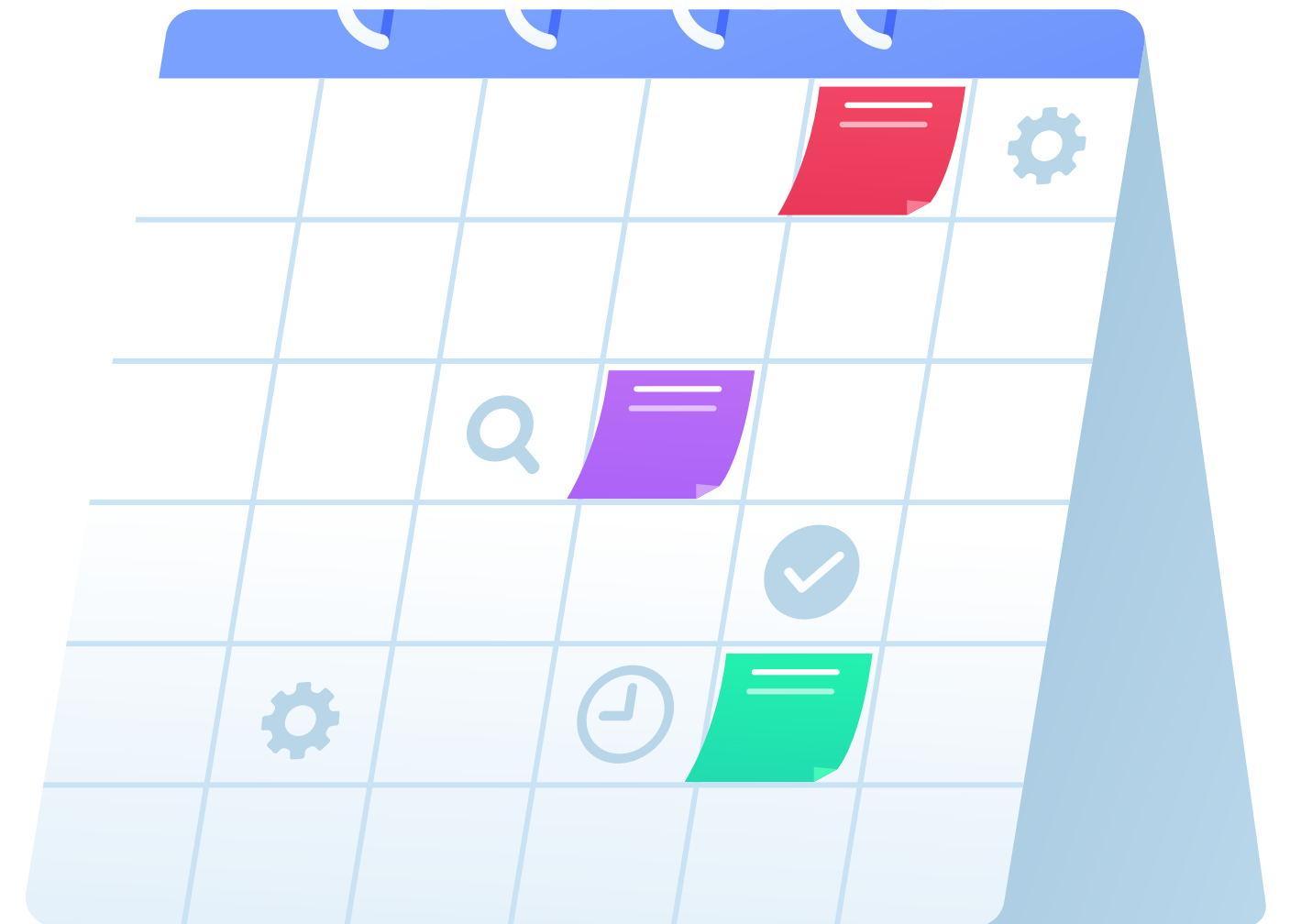


2025 Open Enrollment

Important Dates

Open Enrollment starts on **Monday, March 31st**, and ends on **Wednesday, April 30th**.

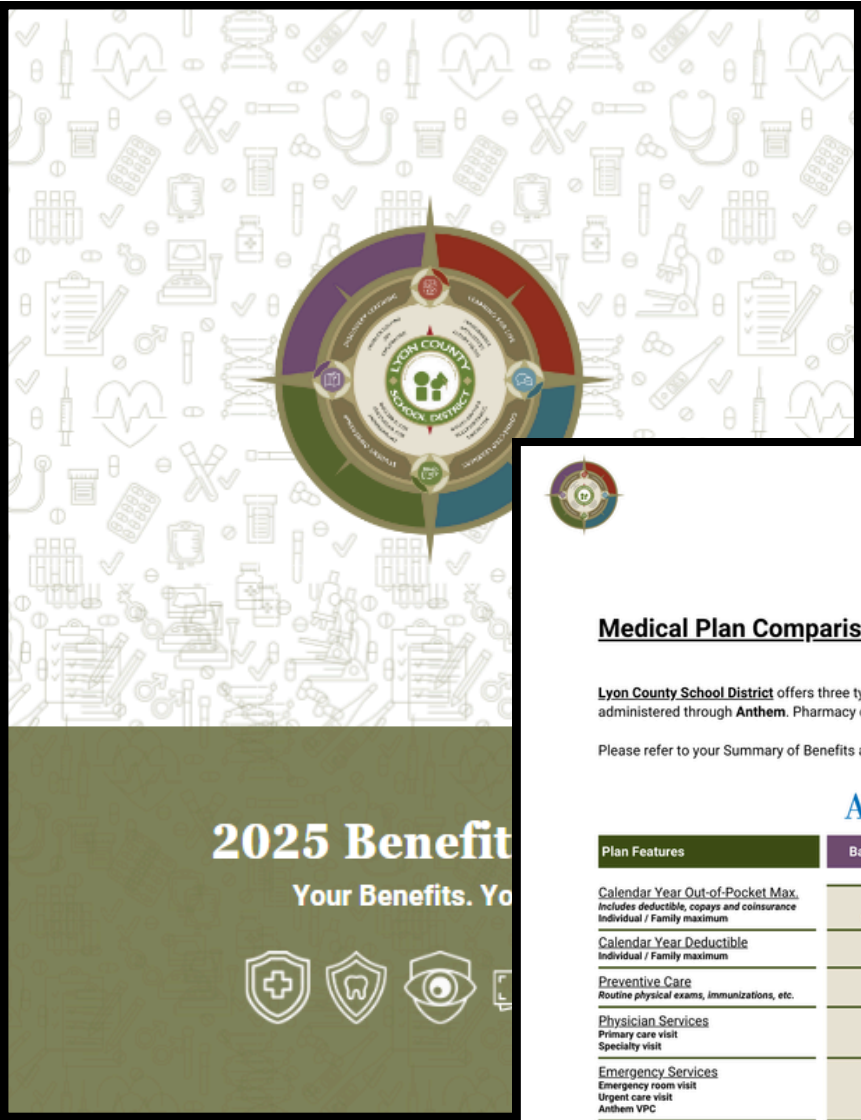
Elections **MUST** be submitted during open enrollment to be effective for the **2025** plan year.





Benefits Guide

- Enrollment information
- Plan highlights and comparisons
- Value added services
- Resources and contacts



Medical Insurance			
2025			
Medical Plan Comparison			
Lyon County School District offers three types of medical plans to choose from. The plans are offered and administered through Anthem. Pharmacy coverage is embedded in each option.			
Please refer to your Summary of Benefits and Coverages for full details of coverages.			
Plan Features	Anthem. Base PPO \$3,500	Anthem. Buy up PPO \$2,000	Anthem. HDHP PPO \$3,300
	Anthem PPO	Anthem PPO	Anthem PPO
Calendar Year Out-of-Pocket Max. <small>Includes deductible, copays and coinsurance Individual / Family maximum</small>	\$6,600 / \$13,200	\$5,000 / \$10,000	\$5,000 / \$10,000
Calendar Year Deductible <small>Individual / Family maximum</small>	\$3,500 / \$7,000	\$2,000 / \$4,000	\$3,300 / \$6,600
Preventive Care <small>Routine physical exams, immunizations, etc.</small>	no charge	no charge	no charge
Physician Services <small>Primary care visit Specialty visit</small>	\$35 copay \$60 copay	\$20 copay \$40 copay	20% after deductible 20% after deductible
Emergency Services <small>Emergency room visit Urgent care visit Anthem VPC</small>	\$350 copay \$50 copay no charge	\$350 copay \$50 copay no charge	20% after deductible 20% after deductible 20% after deductible
Diagnostic Lab & Imaging <small>Lab (Freestanding) X-ray MRI, PET, CT scans</small>	\$35 copay \$60 copay \$300 copay	\$15 copay \$40 copay \$200 copay	20% after deductible 20% after deductible 20% after deductible
Inpatient & Outpatient Services <small>Inpatient hospitalization Outpatient surgical care</small>	20% after deductible 20% after deductible	20% after deductible \$500 copay	20% after deductible 20% after deductible
Prescription Benefit <small>In-network Tier I Tier II Tier III</small>	\$15 copay \$40 copay \$60 copay	\$15 copay \$40 copay \$60 copay	20% after deductible 20% after deductible 20% after deductible

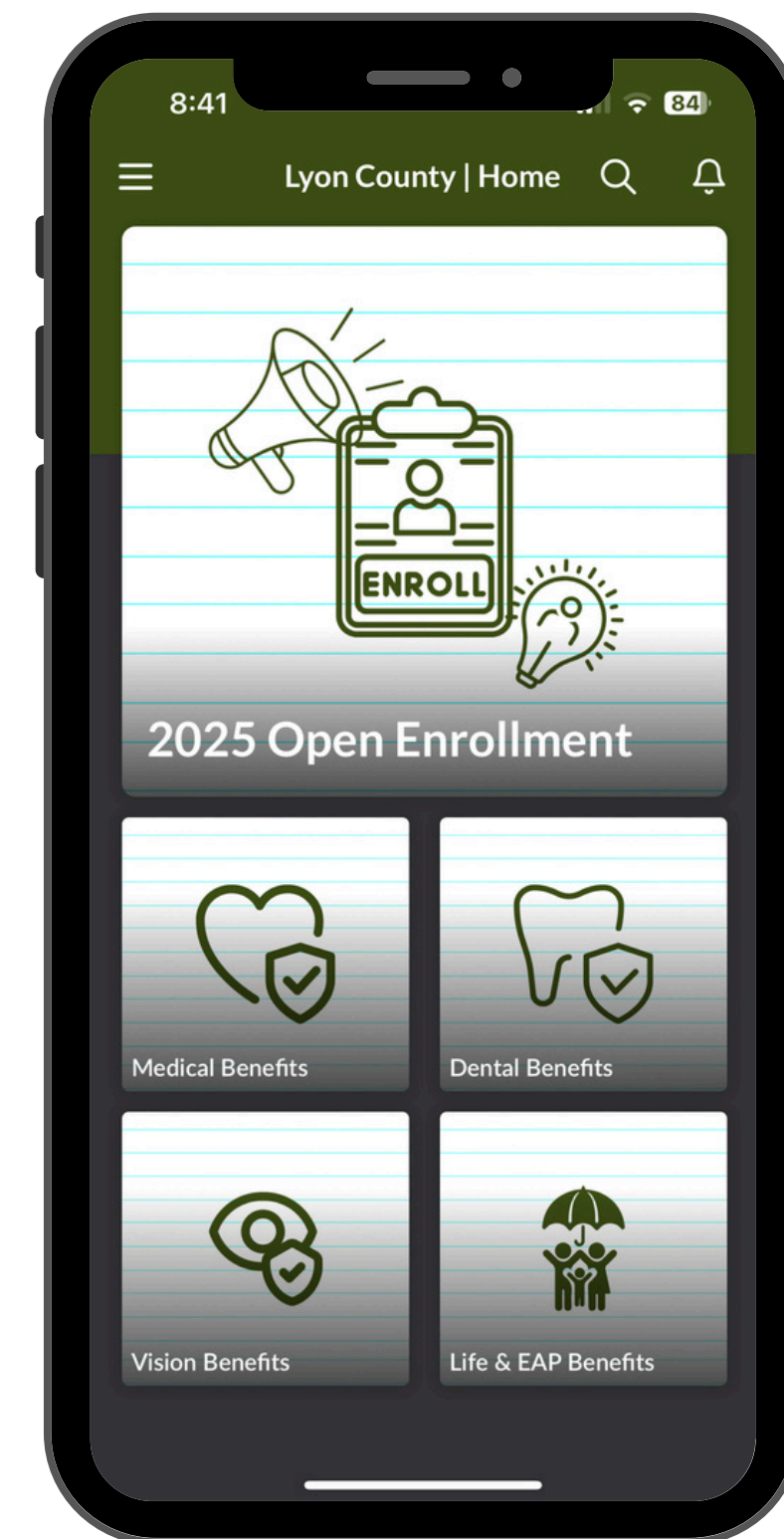


Introducing Prosper

The Prosper App has all your desired benefits information and resources in one, easily accessible place. At the touch of a finger tip, members can access:

- Medical, dental and vision plan summaries
- Anthem tools and resources like:
 - Anthem Virtual Primary Care
 - Anthem SmartShopper
 - Employee Assistance Program
 - And more!

Scan the QR code to download the app. And don't forget to enable your push notifications to stay up to date on important news regarding your coverage. The app is available on IOS, android and desktop devices.





Raffle Time!

Those who download the Prosper App and register their account will be entered in to win some raffle prizes!

Raffle items will be posted on Prosper so stay tuned!

Winners will be announced on **Monday, May 5th.**





Eligibility and Qualifying Events

2025 Open Enrollment

Eligible Dependents

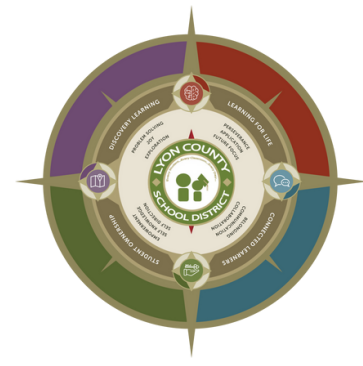
- Legally married spouse
- Domestic partners
- Dependent children under age 26

Qualifying Events

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child
- A qualified medical child support order
- Death of a spouse or child
- Loss of coverage from another health plan

Employees MUST notify HR within 30 days of a qualifying life event.

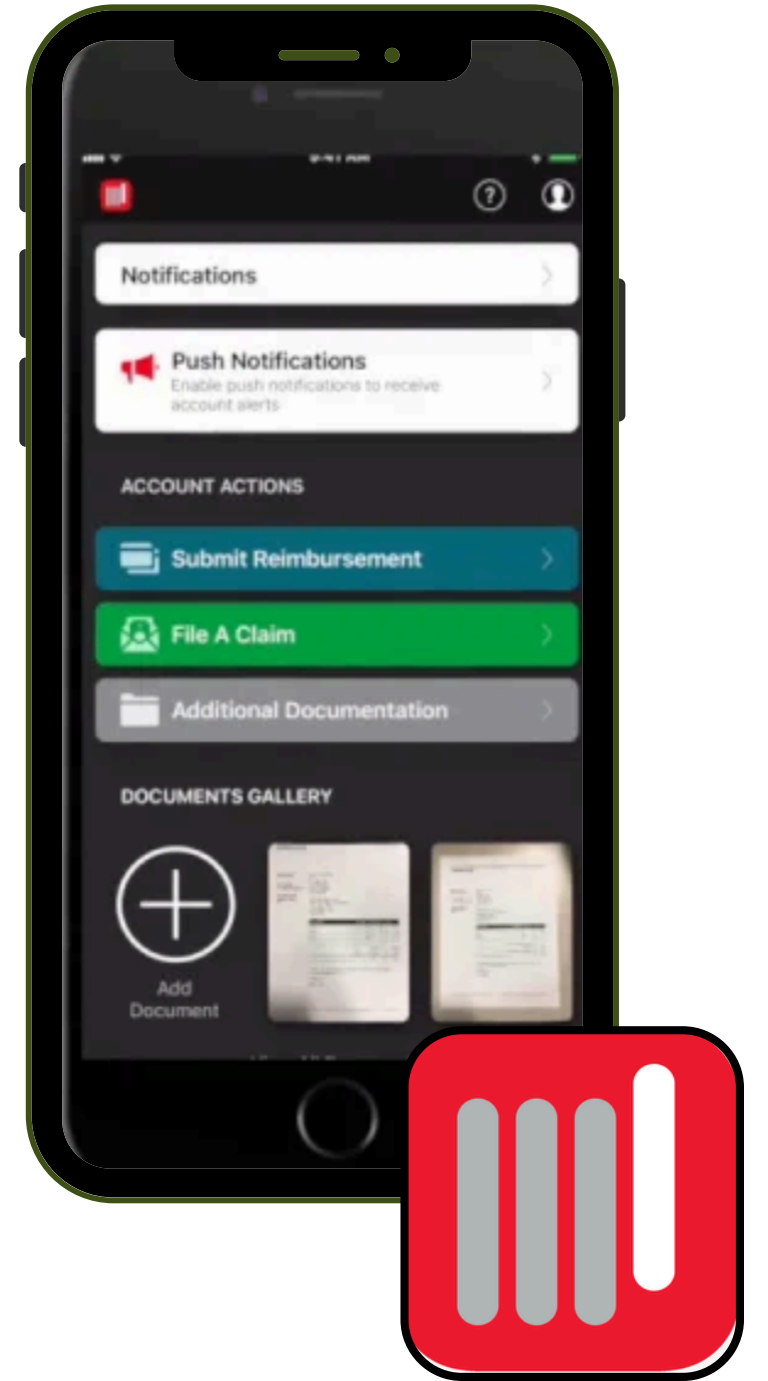




2025 Open Enrollment

How to Enroll

Elections and/or changes must be made through American Fidelity.



Medical Benefits

Anthem[®]



**Please refer to the official plan documents for full details of coverages.*



Health Insurance 101



Network


The list of doctors and facilities that have contracted with the insurance company.

Staying in-network will provide the best rates when you use your health insurance.



Out-of-Pocket Max.

A cap, or limit, on the amount of money you have to pay for covered health care services in a plan year.



Deductible

The amount you are responsible for paying before the insurance company will begin paying toward your claims.

The deductible only applies to services that indicate deductible applies.



Copay/Coinsurance

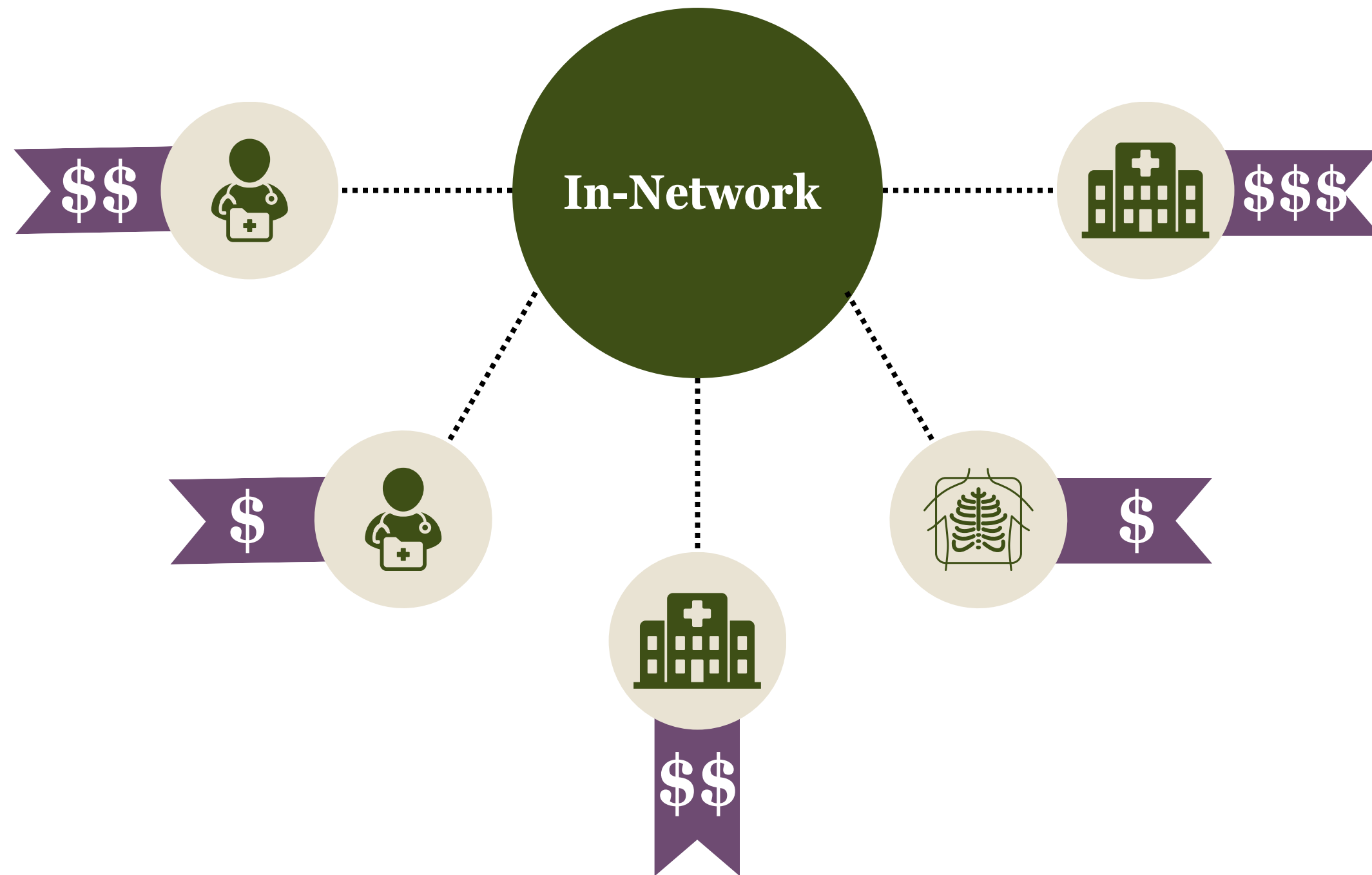
Copay: A flat dollar amount paid to a provider at the time you receive care.

Coinsurance: A percentage you pay based on a contracted/negotiated rate.



2025 Open Enrollment

Networks



Non-Network





Cost Savings at Freestanding Facilities

Did you know that choosing a freestanding diagnostic lab and imaging facilities over hospitals can lead to **significant cost savings**?

Make the most out of your healthcare dollars by considering these cost-effective options for your diagnostic needs.





Plan Features

Calendar Year Out-of-Pocket Max.
Includes deductible, copays and coinsurance
Individual / Family maximum

Calendar Year Deductible
Individual / Family maximum

Preventive Care
Routine physical exams, immunizations, etc.

Physician Services
Primary care visit
Specialty visit

Emergency Services
Emergency room visit
Urgent care visit
Anthem VPC

Diagnostic Lab & Imaging
Lab (Freestanding)
X-ray
MRI, PET, CT scans

Inpatient & Outpatient Services
Inpatient hospitalization
Outpatient surgical care

Prescription Benefit
In-network
Tier I
Tier II
Tier III

Anthem®

Base PPO \$3,500

Anthem PPO

\$6,600 / \$13,200

\$3,500 / \$7,000

no charge

\$35 copay
\$60 copay

\$350 copay
\$50 copay
no charge

\$35 copay
\$60 copay
\$300 copay

20% after deductible
20% after deductible

\$15 copay
\$40 copay
\$60 copay

Anthem®

Buy up PPO \$2,000

Anthem PPO

\$5,000 / \$10,000

\$2,000 / \$4,000

no charge

\$20 copay
\$40 copay

\$350 copay
\$50 copay
no charge

\$15 copay
\$40 copay
\$200 copay

20% after deductible
\$500 copay

\$15 copay
\$40 copay
\$60 copay

Anthem®

HDHP PPO \$3,300

Anthem PPO

\$5,000 / \$10,000

\$3,300 / \$6,600

no charge

20% after deductible
20% after deductible

20% after deductible
20% after deductible
20% after deductible

20% after deductible
20% after deductible
20% after deductible

20% after deductible
20% after deductible

20% after deductible
20% after deductible
20% after deductible



2025 Open Enrollment

HDHPs/HSA Explained

High Deductible Health Plan (HDHP)

- Health insurance plan that you use in conjunction with a health savings account.
- Preventive care covered at 100%

Health Savings Account (HSA)

- Bank account used in conjunction with a high deductible health plan.
- Money deposited in an HSA is tax-free and can be used for eligible health care and other expenses.
- **Contributions from Lyon County School District monthly!**



2025 Open Enrollment

HSA Contributions - *NEW!*

Lyon County School District makes the following annual **HSA** contributions:

Individual | \$1,950
Individual + Dependent(s) | \$1,920
Family Dual Spouse | \$1,950

You are able to put additional funds into your HSA, **tax-free**, subject to the following IRS limits:

Individual | \$2,290
Individual + Dependent(s) | \$6,630
Family Dual Spouse | \$6,540

If you are age 55+, you can contribute an additional amount into your HSA.

Catch up Funding (55+) | \$1,000





Understanding HSA's

Changes Behaviors

- Encourages you and your family to maintain good health.
- Promotes involvement in how your health care dollars are spent, reducing your out-of-pocket costs.

Provides triple-tax advantages on contributions

- No income tax on contributions made by you or Lyon County School District.
- No tax on interest or investment earnings.
- No tax when you use your HSA dollars for eligible expenses.





How Do I Qualify?

Must enroll in the HSA plan.

CANNOT be covered by another medical plan that is not IRS qualified, i.e. a plan with copays.

- No dual coverage under a spouse/parent
- No VA Coverage (special rules)





2025 Open Enrollment

Flexible Spending Accounts

Healthcare

- \$3,300 annual election
- Medical, dental and vision

Dependent Care

- \$5,000 annual election (per family)
- Childcare for dependents up to age 13
- Available to anyone

FSA is administered by American Fidelity

USE IT OR LOSE IT!

- Best for **KNOWN** expenses!





2025 Open Enrollment

Making the Most of Your Benefits



Sydney Health makes healthcare easier
Access personalized health and wellness information wherever you are

The Sydney Health mobile app is the one place to keep track of your health and your benefits. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care
Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you such as gender, languages spoken, or location.

My Health Dashboard
Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals.

Live Chat
Find answers quickly with the Live Chat tool in Sydney Health. You can use the interactive chat feature or talk to an Anthem representative when you have questions about your benefits or need information.

Virtual Care
Connect directly to care from the convenience of home. Access your symptoms quickly using the Symptom Checker, then consult with a doctor through a video visit or text session.

Community Resources
This resource center helps you connect with organizations offering free and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records
See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.

Download Sydney Health today
Use the app anytime to:
• Find care and compare costs
• See what's covered and check claims
• View and use digital ID cards

Use your smartphone camera to scan the QR code

Anthem

Sydney App

Anthem

Expanding your virtual care options

Find complete care support, on your time, through the **Sydney Health app**

Visit with a doctor at your convenience
Accessing the care you need, when you need it, matters. That's why our SydneySM Health mobile app connects you to a team of doctors ready to help you on your time. There are two secure ways to find no- or low-cost care through our app:

- 1 Chat with a doctor 24/7 without an appointment**
 - Urgent care support for health issues, such as allergies, a cold, or the flu.
 - New prescriptions for concerns such as a cough or a sinus infection.
- 2 Schedule a virtual primary care appointment**
 - Routine care, including wellness check-ins and prescription refills.
 - Personalized care plans for chronic conditions, such as asthma or diabetes.

Assess your symptoms with the Symptom Checker
When you're sick, you can use the Symptom Checker on Sydney Health to answer a few questions about how you're feeling. That information is run against millions of medical data points to provide care advice tailored to you.

Save money and time with virtual care
Sydney Health brings care to you anywhere, anytime. The Symptom Checker is always free to use, while virtual primary care visits and on-demand urgent care through the app are available at no or low cost.

Download our Sydney Health mobile app today.
Set up your account right away and it will be ready to use when you need it.

85% of virtual visits resolve the person's need.*

Anthem SmartShopper

Anthem VPC

Save and earn with SmartShopper
Compare costs and lower your medical expenses

When you need to have a medical procedure, costs can sometimes seem unpredictable. In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go. SmartShopper can help. This program comes with your health plan, and helps you save money and receive cash back when you need a covered medical service. With SmartShopper, you can shop online or call a SmartShopper Personal Assistant who can help you understand your options and can schedule your appointment.

Step one: Shop for a provider
When your doctor recommends a medical test or procedure, you can call SmartShopper at 1-866-488-5441, or visit smartshopper.com.

Step two: Receive your medical care
Receive care at one of the SmartShopper options, which are all in your plan.

Step three: Earn rewards
After your claim is paid, SmartShopper mails you a reward check within six weeks.

Sample procedures and rewards
For a full list of procedures and rewards, call 1-866-488-5441 or visit smartshopper.com.

Procedure	Reward
Lab work	\$25
Colonoscopy	Up to \$150
Hernia repair	Up to \$250
Knee surgery	Up to \$500
Mammogram	Up to \$50
Orthopedic procedure	Up to \$250
Ultrasound	Up to \$50

Anthem SmartShopper

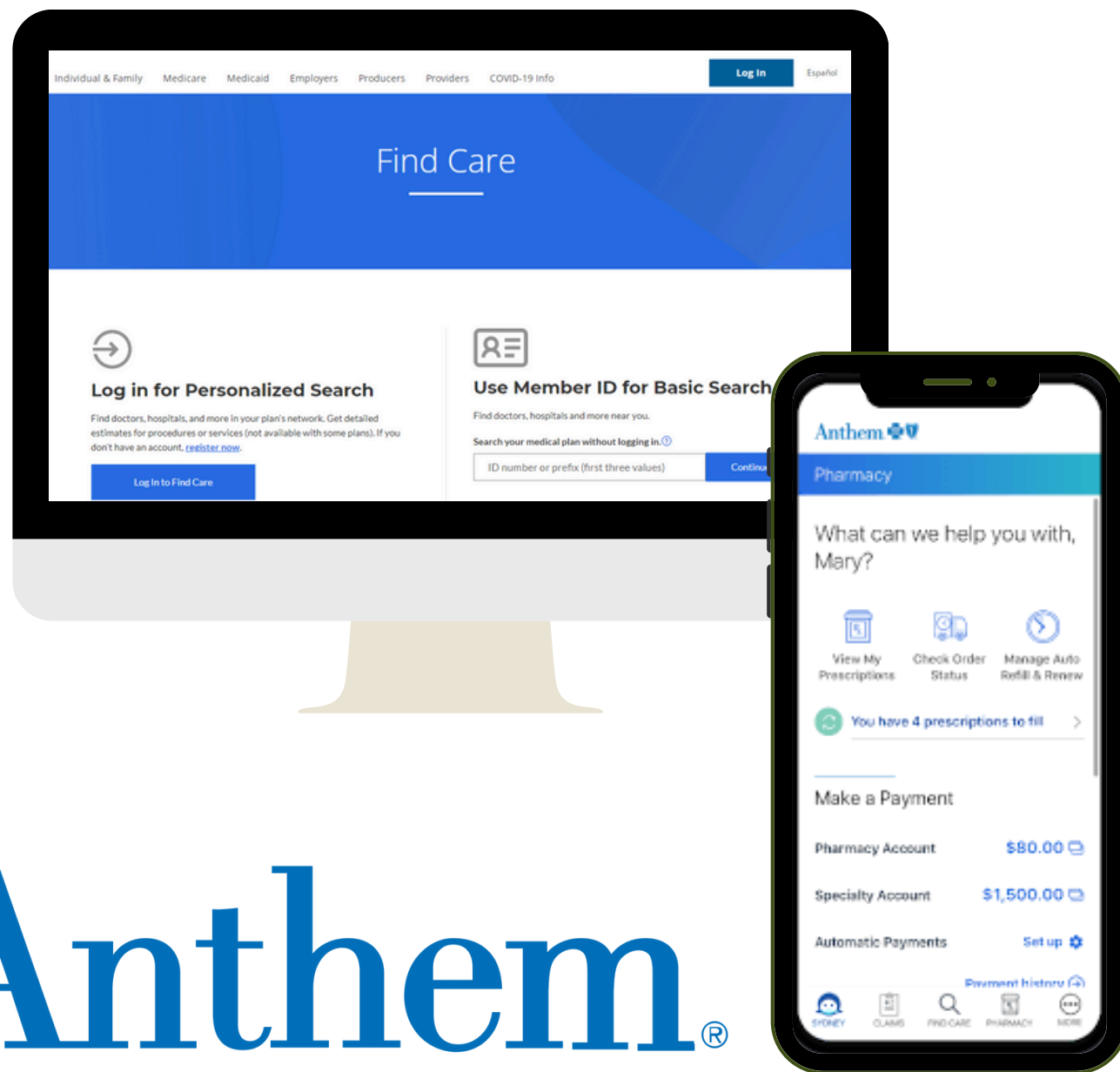
Shop and save on your health care.
Register today at smartshopper.com.
The Personal Assistant team is available at 1-866-488-5441 Monday to Thursday, 8 a.m. to 8 p.m. and Friday, 8 a.m. to 6 p.m. ET.

SmartShopper



2025 Open Enrollment

Anthem Online



Anthem®



Contact Customer Service



Find a Provider or Facility



Access/Order ID Cards



Refill Prescriptions



Manage Claims



Check Benefits Coverage



Estimate Your Costs





2025 Open Enrollment

Anthem Virtual Primary Care

Find complete care support, on your time, through the Sydney Health mobile app.

- **Urgent Care** support for health issues, such as allergies, the cold or the flu
- **Primary care visits**, including wellness checks and prescription refills
- **Mental/behavioral health visits** with licensed therapists

\$2,000 Buy Up PPO Plan: \$0 copay

\$3,500 Base PPO Plan: \$0 copay

\$3,300 HDHP PPO Plan: 20% after deductible

Anthem

Expanding your virtual care options

Find complete care support, on your time, through the **Sydney Health app**

Visit with a doctor at your convenience

Accessing the care you need, when you need it, matters. That's why our SydneySM Health mobile app connects you to a team of doctors ready to help you on your time. There are two secure ways to find no- or low-cost care through our app:

- 1 **Chat with a doctor 24/7 without an appointment**
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 - New prescriptions for concerns such as a cough or a sinus infection.
- 2 **Schedule a virtual primary care appointment**
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 - Personalized care plans for chronic conditions, such as asthma or diabetes.

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Download our Sydney Health mobile app today. Set up your account right away and it will be ready to use when you need it.

Get it on Google Play | Download on the App Store

85% of virtual visits resolve the person's need.*

Sydney Health, Inc. supports various offering models and is not affiliated with Anthem. ©2023 Anthem. All rights reserved. Sydney Health is a registered trademark of Anthem Insurance Companies, Inc.





2025 Open Enrollment

SmartShopper with Anthem

You comparison shop for everything else, why not healthcare?

Now members can check prices **before** they happen and receive a **cash reward** for doing it!





2025 Open Enrollment

How SmartShopper Works



Doctor recommends service



Member has procedure done at SmartShopper location



Member uses SmartShopper to compare prices and view rewards



Member receives taxable cash reward!



Member contacts SmartShopper to schedule procedure
866-488-5441
smartshopper.com



Anthem Pharmacy Network

How to find a pharmacy in the Anthem pharmacy network:

- Log on to [anthem.com](https://www.anthem.com) or the Sydney Health Mobile App, and choose **Order and Manage Prescriptions**
- On the pharmacy page, **choose find a pharmacy**
- Enter your ZIP code and how far you want to search to find pharmacies near you

Below are the pharmacies that are in the Anthem pharmacy network:

- | | |
|----------------------|--------------|
| • CVS | • Walgreens |
| • Walmart | • Costco |
| • Smith's/Kroger's | • Sam's Club |
| • Safeway/Albertsons | • Rite Aid |

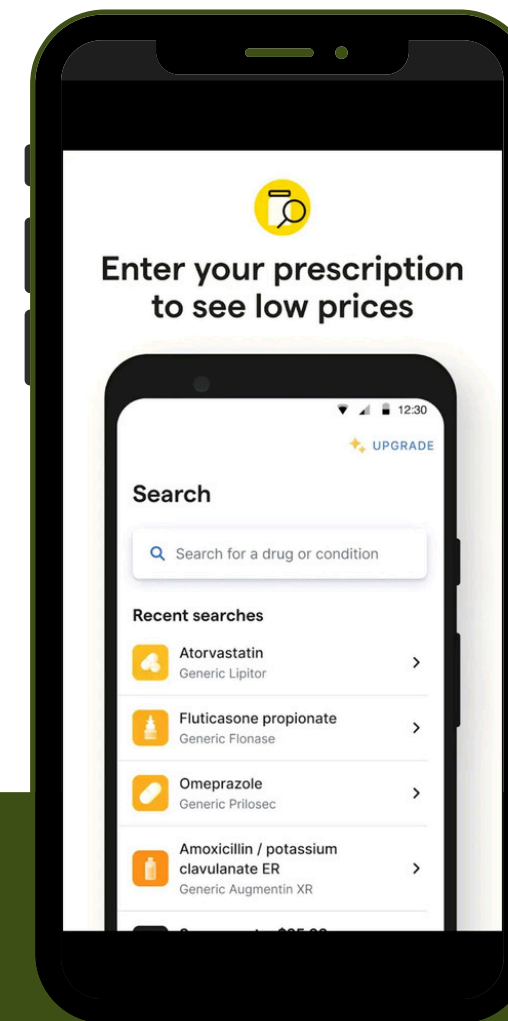
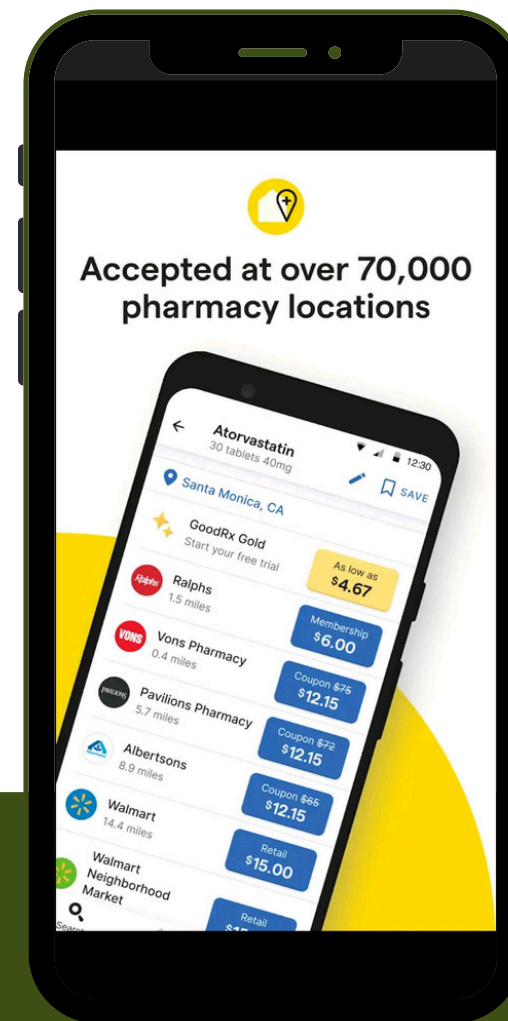
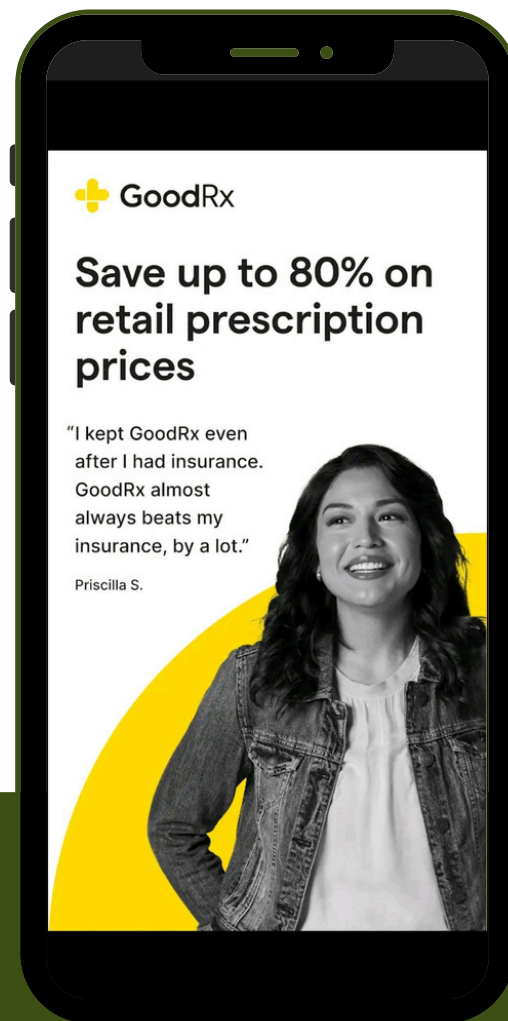




2025 Open Enrollment

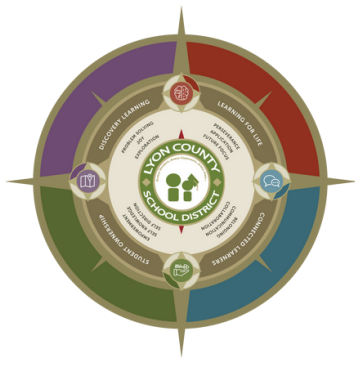
GoodRx

While your out of pocket costs can be reduced, money spent for prescriptions through GoodRx do not accumulate to your medical plan deductible.



Scan the QR code to
download the app
today!





2025 Open Enrollment

CostPlus Drugs

Cost Plus Drugs offers hundreds of common drugs at the lowest possible prices and shipped right to your door. They negotiate directly with manufacturers and pass all savings directly to their patients.



Find your medication

Go to **costplusdrugs.com/medications/** to find your generic drugs on our medication list.



Create your account

Go to **costplusdrugs.com/create-account/** and enter your basic health information. Make sure to complete all steps.



Ask your doctor to send a new prescription to: "Mark Cuban Cost Plus Drug Co."

Put the email address you used to create your account on the Rx.



**Scan the QR code or visit
costplusdrugs.com to get
started!**

Dental Benefits



**Please refer to the official plan documents for full details of coverages.*



Plan Features

Dental Plan

Network

Dental Guard Preferred

Calendar Year Maximum Benefit

\$2,000

Per Person

Calendar Year Deductible

\$50 / \$150

Individual / Family

Preventive Services

no charge

Deductible Waived

Basic Services

20% after deductible

Composite Fillings, Endo/Perio, etc.

Major Services

50% after deductible

Crowns, Inlays, Onlays

Orthodontic Services

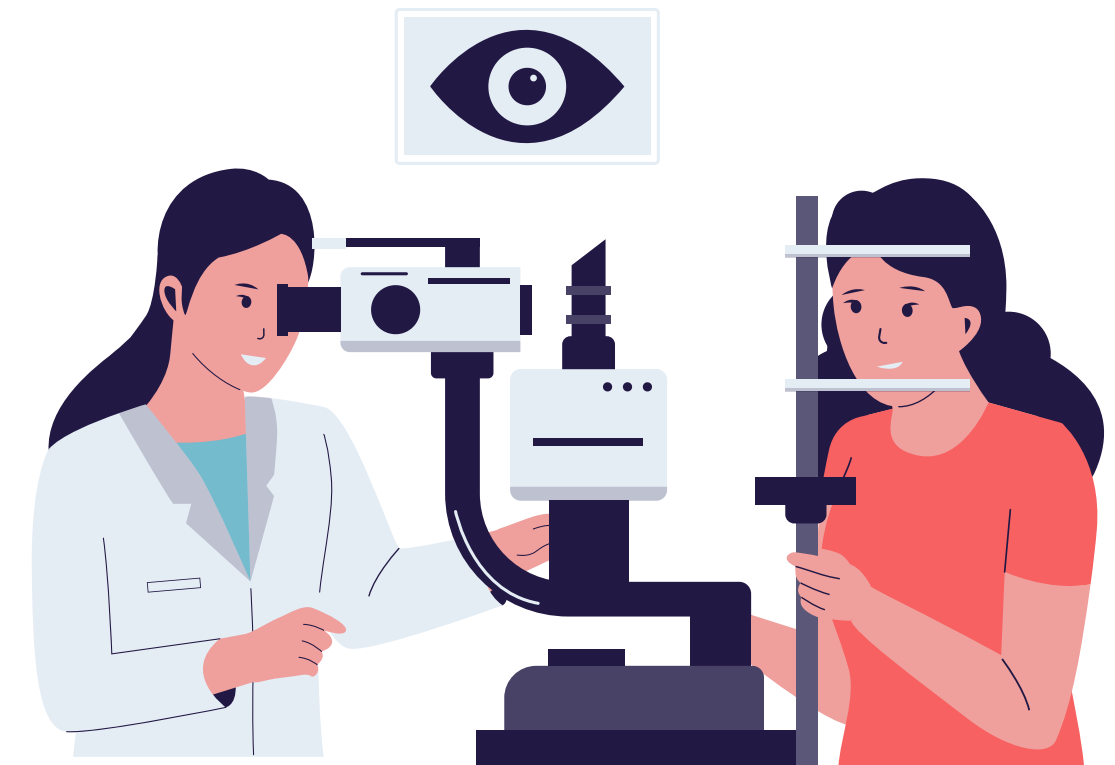
50% (no deductible)

Orthodontic Age Limit: to age 19

Lifetime Max: \$1,500



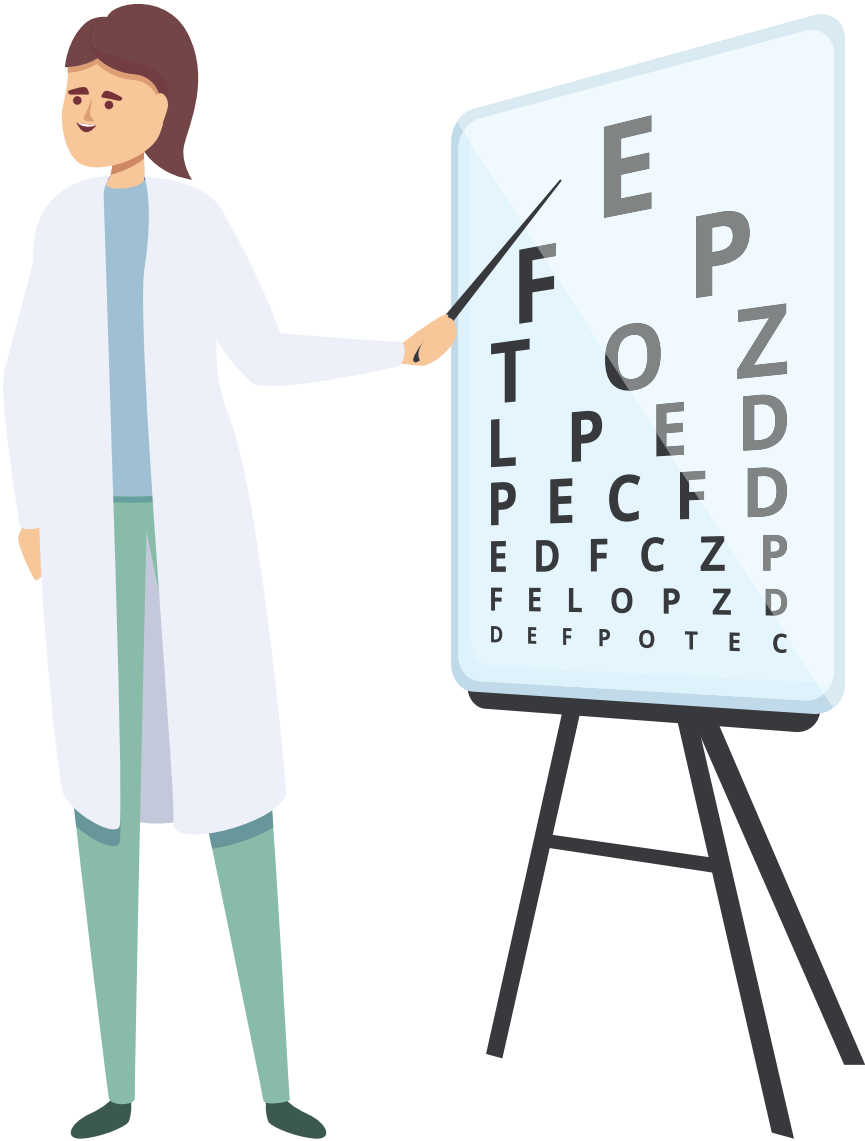
Vision Benefits



**Please refer to the official plan documents for full details of coverages.*



Plan Features	Vision Plan
<u>Network</u>	VSP
<u>Eye Exam</u>	\$10 copay
<u>Materials</u>	\$25 copay
Lenses / Frames	
<u>Frequencies</u>	every 12 months
Exams	every 12 months
Lenses	every 24 months
Frames	
<u>Coverage</u>	up to \$130
Frames	up to \$130
Elective Contact Lenses	



Additional Information

- Making the Move to Anthem
- Medicare Resources
- Expanded Subsidies for the State Health Exchange
- Section 125
- Next Steps





2025 Open Enrollment

Making the Move to Anthem



Download the Anthem mobile app Sydney after you receive your Anthem ID Card.

Create a SmartShopper account after you receive your Anthem ID Card.

New Network - double check that your providers are in-network. You can locate a doctor or facility through Prosper.

Give your providers your **NEW** Anthem ID Card at your first visit - prevent claims being denied if sent to Aetna in error.

Any ongoing care (approved surgery, pregnancy, specialty Rx, etc.) - please contact LP Insurance Services using the contact information provided in your Prosper and your benefits guide.

Email: lcldsupport@lpins.net

Phone: 775.996.6049



2025 Open Enrollment

Medicare Resources

Resource library

Learn the specifics of Medicare through the Education Center that is packed with videos and articles.

More information and further resources will be shared on the Prosper app soon! Download now so you will be notified directly by scanning the QR Code below!





2025 Open Enrollment

Expanded Subsidies for the State Health Exchange

Bigger savings for even more team members and their families!

How to enroll?

Check out your state health exchange to see if you qualify for a subsidy.

Nevada | NevadaHealthLink.com

When to enroll?

The Open Enrollment period for the State Health Exchange is November 1st through January 15th. Outside of that window, you will need to have experienced a Qualifying Life Event (QLE) to enroll in a health plan on the exchange.



Scan QR code here for
more information!



Section 125

This plan affords **tax savings** on any medical premiums you pay by **reducing your taxable wages** by an amount equal to the **premiums you pay for medical coverage**.

Unless you request otherwise, your portion of medical premiums will be withheld on a pre-tax basis.

If your portion of premiums is withheld on a pre-tax basis, you will not be allowed to change your election for one year unless you have a change in family status.

If you wish to waive this benefit, please see Human Resources for the applicable waiver form.





2025 Open Enrollment

Reminders

Remember, elections must be made by **Wednesday, April 30th** for coverage and/or enrollment changes to be effective **July 1st, 2025**.

Elections and/or changes must be made through AF Enroll with American Fidelity.

Remember, no changes are allowed after open enrollment ends without a qualifying life event.

Don't forget, download the Prosper app today!



Thank you & Happy Enrolling!





Introducing

The Prosper App

Download the Prosper App today!

The Prosper App has all your desired benefits information and resources in one, easily accessible place. At the touch of a finger tip, members can access:

- Medical, dental and vision plan summaries
- Anthem tools and resources like:
 - Anthem Virtual Primary Care
 - Anthem SmartShopper
 - Employee Assistance Program
 - And more!

Scan the QR code to download the app. And don't forget to enable your push notifications to stay up to date on important news regarding your coverage. The app is available on IOS, android and desktop devices.

Step 1:

- Go to <https://myapp.is/prosper> on your browser, or **scan the QR code below.**

Step 2:

- Choose your device: Android, iOS, or Desktop.

Step 3:

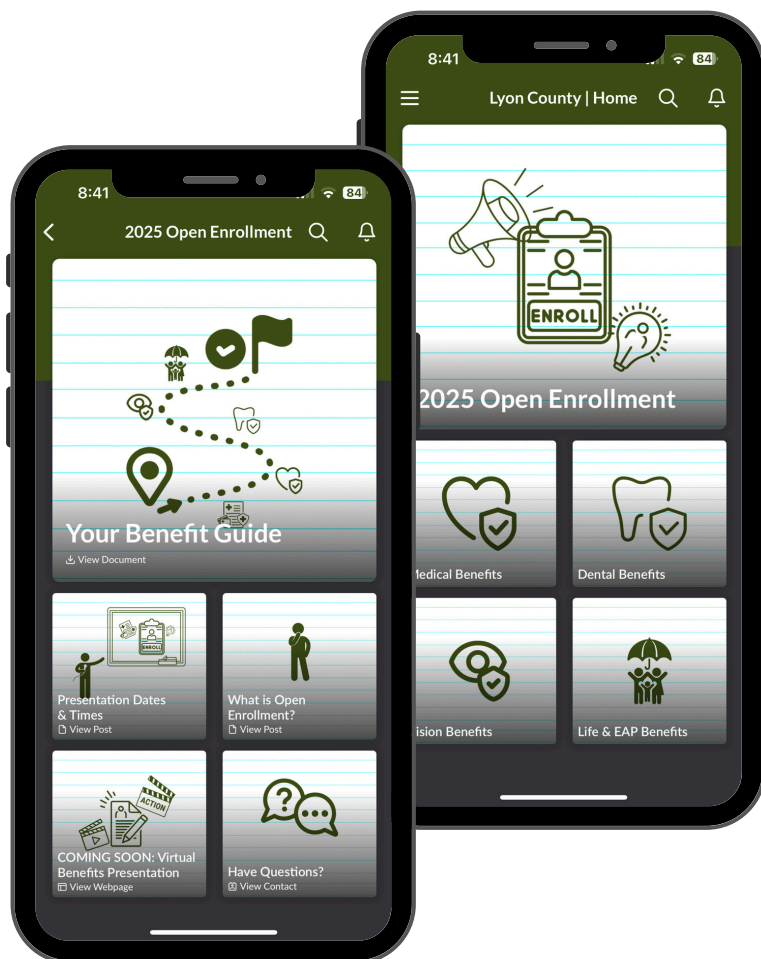
- Enter workspace name '**LCSD**' and press the '**Get Started**' button to register.

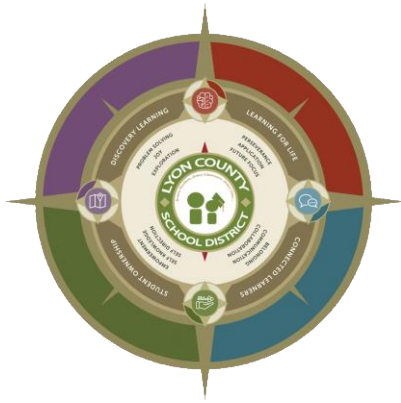
Username:

- Your District email address

Temporary Password:

- Myapp123!





Lyon County Claims and Service Tracking

LCSDsupport@lpins.net

Claims assistance from February 27, 2025 through April 21, 2025

Medical	Pending	Resolved	Totals
Claims Assistance			
Pharmacy / RX		1	1
Eligibility			
Provider Assistance			
Approvals/Prior Authorizations	1		1
Denied Claims / Services		1	1
Appeals	1		1
Benefit Related Questions		2	2

Dental/Vision	Pending	Resolved	Totals
Claims Assistance			
Eligibility		2	2
Approvals			
Denied Claims / Services			
Provider Assistance			
Benefit Related Questions			
Total Claim Assistance Requests:			8

