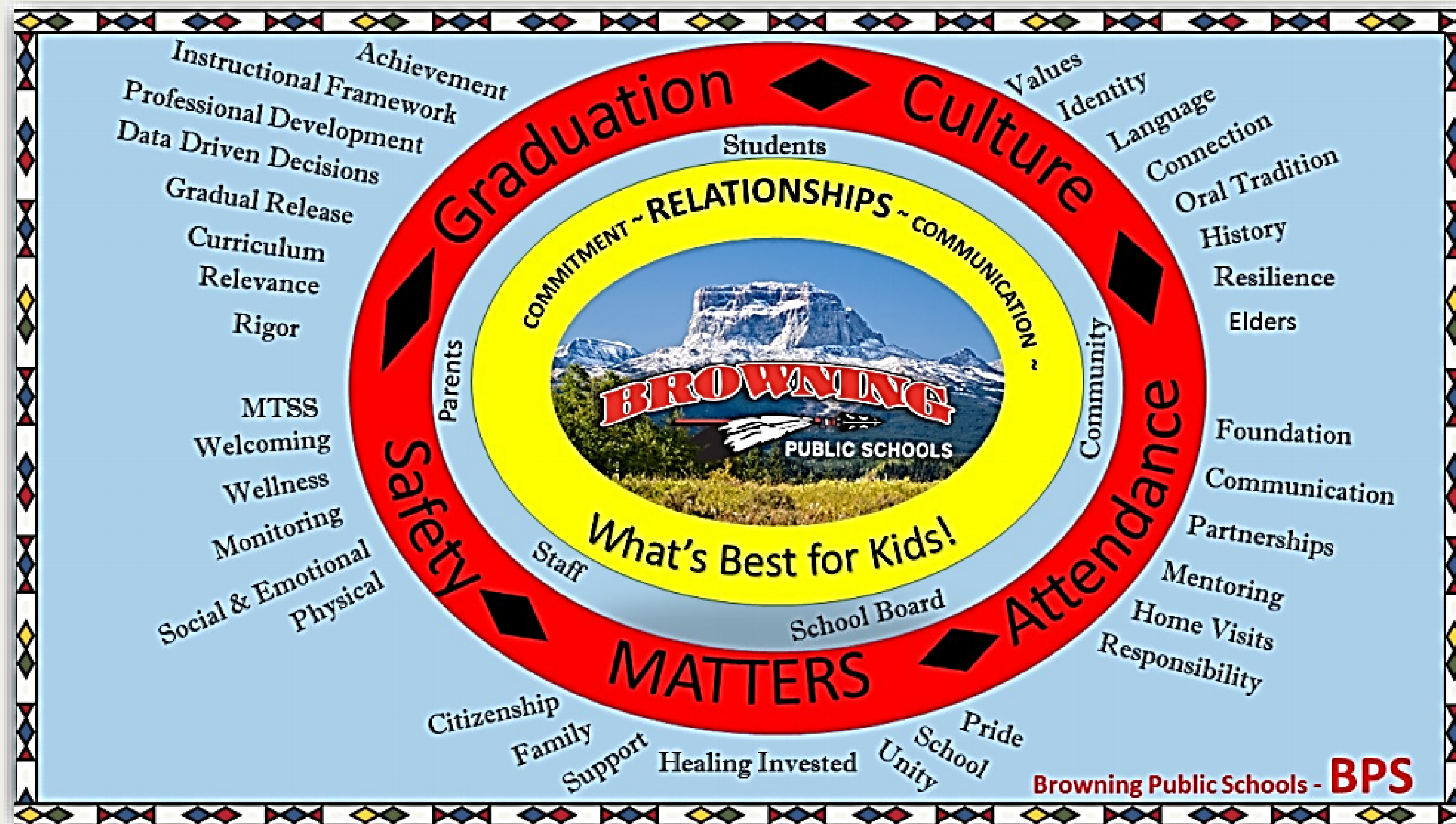


“ ... providing a high quality, culturally diverse education for all our children using guidance, teaching, and support through collaboration and communication.”



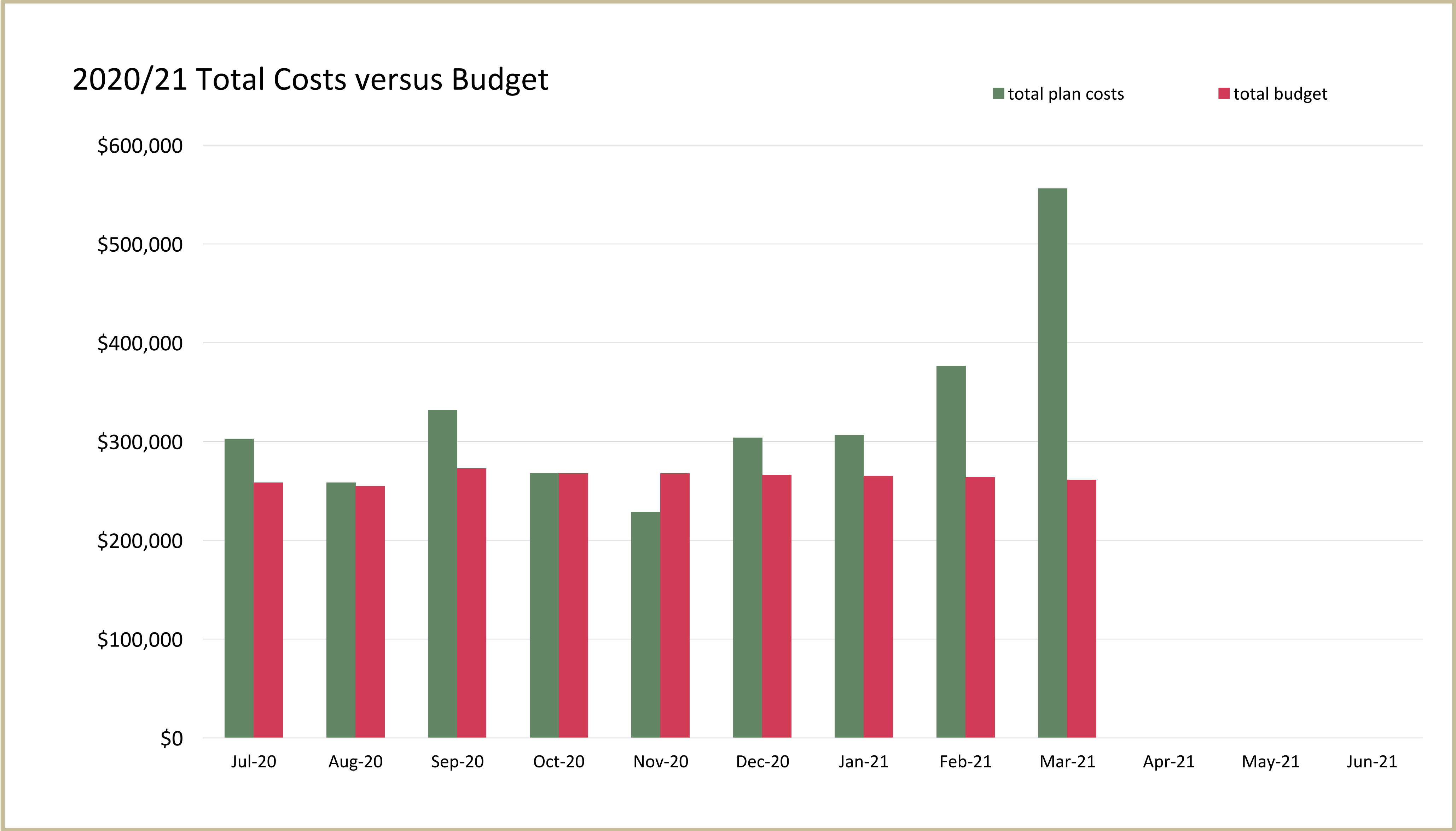
Paid Claims Report

Fixed Fees	
ISL (\$95k Limit):	
Single	\$335.21
Family	\$335.21
Agg Premium:	\$2.36 PEPM
Administration:	\$57.64 PEPM

2020-2021 Budgeted Medical Plan Rates		
Composite	July-August: \$1,191.84	September-June: \$ 1,251.44

2020/2021	Composite	Total	Stop Loss Fees	EBMS Administrative Fees	Medical Claims	Rx Claims	ISL Claims over 95k	Total Plan Costs	Total Budget	Total Plan Loss Ratio	Aggregate	Expected Claims	Expected Claims Percentage	Gain/Loss
Jul-20	217	217	\$72,741	\$12,508	\$181,866	\$35,667	\$0	\$302,782	\$258,629	117.1%	\$162,787	\$135,655	160.36%	(\$44,153)
Aug-20	214	214	\$71,735	\$12,335	\$148,094	\$26,320	\$0	\$258,483	\$255,054	101.3%	\$160,536	\$133,780	130.37%	(\$3,430)
Sep-20	218	218	\$73,076	\$12,566	\$213,753	\$32,641	\$0	\$332,035	\$272,814	121.7%	\$163,537	\$136,281	180.80%	(\$59,221)
Oct-20	214	214	\$71,735	\$12,335	\$147,050	\$36,926	\$0	\$268,046	\$267,808	100.1%	\$160,536	\$133,780	137.52%	(\$238)
Nov-20	214	214	\$71,735	\$12,335	\$120,188	\$24,664	\$0	\$228,922	\$267,808	85.5%	\$160,536	\$133,780	108.28%	\$38,886
Dec-20	213	213	\$71,400	\$12,277	\$226,748	\$48,111	\$54,606	\$303,930	\$266,557	114.0%	\$159,786	\$133,155	165.41%	(\$37,374)
Jan-21	212	212	\$71,065	\$12,220	\$490,769	\$25,418	\$292,880	\$306,591	\$265,305	115.6%	\$159,036	\$132,530	168.50%	(\$41,286)
Feb-21	211	211	\$70,729	\$12,162	\$682,727	\$32,096	\$421,222	\$376,493	\$264,054	142.6%	\$158,286	\$131,905	222.59%	(\$112,439)
Mar-21	209	209	\$70,059	\$12,047	\$981,267	\$36,918	\$544,033	\$556,258	\$261,551	212.7%	\$156,786	\$130,654	362.91%	(\$294,707)
Apr-21														
May-21														
Jun-21														
YTD Totals	1,922	1,922	\$644,274	\$110,784	\$3,192,463	\$298,760	\$1,312,740	\$2,933,540	\$2,379,580		\$1,441,827	\$1,201,519		(\$553,960)
Ave / Mo	214	214	\$71,586	\$12,309	\$354,718	\$33,196	\$145,860	\$325,949	\$264,398	123.4%	\$160,203	\$133,502	181.9%	
PEPM			\$335.21	\$57.64	\$1,661.01	\$155.44	\$683.01	\$1,526.30	\$1,238.07		\$750.17	\$625.14		

Large Claims Summary



Net Paid Claims – Plan Year Comparison

Net Paid Claims	Reporting Jul 2020 through Mar 2021	Comparison Jul 2019 through Mar 2020	%Δ
Enrollment			
Avg. Employees	231	233	-0.95%
Avg. Members	616	617	-0.23%
Aggregate Plan Paid			
Medical	\$3,125,540	\$1,458,683	114.27%
Pharmacy	\$303,958	\$301,703	0.75%
Medical & Rx Gross	\$3,429,497	\$1,760,386	94.82%
Estimated Reimbursements	\$1,718,149	\$665,158	158.31%
Medical & Rx Net	\$1,711,348	\$1,095,229	56.25%
PMPM Plan Paid			
Medical	\$563.67	\$262.45	114.77%
Pharmacy	\$54.82	\$54.28	0.98%
Medical & Rx Gross	\$618.48	\$316.73	95.27%
Estimated Reimbursements	\$309.86	\$119.68	158.91%
Medical & Rx Net	\$308.63	\$197.05	56.62%

Contract Year High-Cost Claimants

Med. + Rx Paid	Highest Paid Medical Diagnosis
\$498,225.55	I33.0 - Acute And Subacute Infective Endocarditis
\$348,130.75	U07.1 - COVID-19, virus identified
	R53.81 - Other Malaise
	E43 - Unspecified Severe Protein-calorie Malnutrition
\$335,361.84	U07.1 - COVID-19, virus identified
	Z51.5 - Encounter For Palliative Care
	Z99.11 - Dependence On Respirator [ventilator] Status
\$307,416.72	C72.30 - Malignant Neoplasm Of Unspecified Optic Nerve
	Z51.11 - Encounter For Antineoplastic Chemotherapy
\$222,672.03	M33.91 - Dermatomyositis, Unsp With Respiratory Involvement
	J84.9 - Interstitial Pulmonary Disease, Unspecified
	E11.9 - Type 2 Diabetes Mellitus Without Complications
\$143,859.77	S02.119A - Unsp Fracture Of Occiput, Init Encntr For Closed Fracture
	S20.20XA - Contusion Of Thorax, Unspecified, Initial Encounter
	S02.91XA - Unsp Fracture Of Skull, Init Encntr For Closed Fracture
\$96,704.66	U07.1 - COVID-19, virus identified
	E11.9 - Type 2 Diabetes Mellitus Without Complications
	S72.042A - Disp Fx Of Base Of Neck Of Left Femur, Init For Clos Fx
\$81,457.21	Q25.6 - Stenosis Of Pulmonary Artery
	T82.858A - Stenosis Of Vascular Prosth Dev/grft, Init
	Q20.3 - Discordant Ventriculoarterial Connection

\$75,195.61	N40.1 - Enlarged Prostate With Lower Urinary Tract Symptoms
	U07.1 - COVID-19, virus identified
	R31.0 - Gross Hematuria
\$69,920.07	Z51.11 - Encounter For Antineoplastic Chemotherapy
	Z45.2 - Encounter For Adjustment And Management Of Vad
	C50.211 - Malig Neoplasm Of Upper-inner Quadrant Of Right Female Breast
\$69,541.33	M00.9 - Pyogenic Arthritis, Unspecified
	K68.12 - Psoas Muscle Abscess
	M66.342 - Spontaneous Rupture Of Flexor Tendons, Left Hand
\$64,959.49	K81.9 - Cholecystitis, Unspecified
	K82.2 - Perforation Of Gallbladder
	K76.89 - Other Specified Diseases Of Liver
\$54,491.08	U07.1 - COVID-19, virus identified
	D73.89 - Other Diseases Of Spleen
	J12.89 - Other Viral Pneumonia
\$50,213.08	C61 - Malignant Neoplasm Of Prostate
	Z51.0 - Encounter For Antineoplastic Radiation Therapy
	R97.20 - Elevated prostate specific antigen [PSA]

**March '21 Total
Over Stop Loss**
\$1,312,740.47

Contributing Factors to Increases:

- COVID Cases – 56 positive cases; 5 cases requiring hospital services
- Cancer Treatment (emerging one-year-old)
- Catastrophic Injury – August 2020 – six-year-old
- \$738K in Developmental Disorders
- 140 ER Visits since July '20; 44 Jan-Mar '21; Since July '20:
 - 21 members w/2 ER Visits each
 - 8 members w/3 ER Visits each
 - 3 members w/4 ER Visits each
 - 5 members w/5 ER Visits each
 - 1 member w/6 ER Visits

Top Drug Utilization

12-Month Rolling Year

Brand Name	Scripts	Billed	Allowed	Paid ↓	Member
Victoza 3-Pak	57	\$59,345	\$59,345	\$57,725	\$1,620
Orencla	10	\$45,896	\$45,896	\$44,696	\$1,200
Jardiance	54	\$32,470	\$32,470	\$30,970	\$1,500
Lantus Solostar	66	\$26,335	\$26,335	\$24,175	\$2,160
Novolog	41	\$25,130	\$25,130	\$23,870	\$1,260
Levemir Flextouch	34	\$21,547	\$21,547	\$20,407	\$1,140
Humira Pen	3	\$17,314	\$17,314	\$16,864	\$450
Buprenorphine-Naloxone	65	\$16,634	\$16,634	\$16,634	\$0
Synthroid	190	\$10,345	\$10,345	\$10,345	\$0
Eliquis	9	\$10,381	\$10,381	\$9,961	\$420
Lantus	10	\$7,198	\$7,198	\$6,778	\$420
Bydureon Bcise	8	\$5,927	\$5,927	\$5,687	\$240
Xarelto	4	\$5,350	\$5,350	\$5,110	\$240
Emgality	5	\$5,189	\$5,189	\$4,979	\$210
Ozempic	6	\$5,088	\$5,088	\$4,908	\$180
Januvia	5	\$4,940	\$4,940	\$4,700	\$240
Orencla Clickject	1	\$4,545	\$4,545	\$4,545	\$0
Premarin	14	\$4,700	\$4,700	\$4,160	\$540
Toujeo Solostar	5	\$3,902	\$3,902	\$3,662	\$240
Asmanex	14	\$3,401	\$3,401	\$3,401	\$0
Other	3,889	\$94,243	\$94,243	\$88,948	\$5,294
Total	4,490	\$409,882	\$409,882	\$392,528	\$17,354

Prescription Savings Solutions with ScriptSourcing

- 7 out of 10 Americans are currently taking a prescription drug
- 25% of healthcare spend is on prescription drugs; 25% of the drugs are name brands which represent 80% of the total spend
- Name Brand medications are increasing in cost at a rate of 13% per year
- The top 50 generic medications have increased 373% in cost over the past 4 years
- Specialty Medications will represent 50% of an employers Rx spend by 2021

How Does ScriptSourcing help?

They have developed a system that helps Employers and Employees significantly mitigate Rx costs and risks without compromising benefits.

ScriptSourcing provides Employee outreach, a proactive approach, ongoing monitoring and identification of savings opportunities, and prescription advocacy.

ScriptSourcing is not a PBM and does not replace your current PBM, they provide voluntary programs to Employees which provides \$0 copay and other significant savings to the plan.

Members receive:

- 90 Day Supplies of their medication via mail
- Only FDA approved meds are provided
- Members are contacted on a quarterly basis for reorders

Top Provider Utilization

12-Month Rolling Year

Provider	Claims	Billed	Not Covered	PPO Savings	Allowed	Paid ↓	Member
KALISPELL REGIONAL MEDICAL CENTER (1417945627)	222	\$1,422,901	\$89,603	\$100,576	\$1,169,366	\$1,158,640	\$35,940
BENEFIS HOSPITALS, INC. (1881650737)	139	\$1,107,200	\$178,305	\$215,380	\$879,536	\$672,533	\$30,308
Medicare Commercial Repayment Center GHP, 100859163 (100859163)	20	\$536,996	\$0	\$0	\$536,996	\$533,361	\$3,635
SEATTLE CHILDRENS HOSPITAL (1467536276)	25	\$372,121	\$50	\$59,531	\$312,590	\$311,588	\$952
ST VINCENT HEALTHCARE (1134564255)	7	\$487,048	\$0	\$237,030	\$252,323	\$250,018	\$0
ADVANCED CARE HOSPITAL OF MONTANA INC (1356536312)	3	\$165,788	\$22,405	\$21,507	\$121,876	\$121,876	\$0
U S HEALTH DEPT OF HEALTH & HUMAN SERVICES (1861409955)	517	\$207,139	\$17,150	\$68,234	\$139,599	\$76,775	\$44,980
CHILDRENS HOSPITAL COLORADO (1336245828)	21	\$192,739	\$74,750	\$49,690	\$51,720	\$68,251	\$48
HEALTHCENTER NORTHWEST LLC (1124007638)	39	\$76,663	\$1,428	\$4,688	\$70,546	\$58,871	\$10,507
Verus Member Solutions, 100204622 (100204622)	2	\$58,681	\$0	\$0	\$58,681	\$58,681	\$0
NORTHERN ROCKIES MEDICAL CENTER, INC. (1568416717)	153	\$96,038	\$4,807	\$4,568	\$90,897	\$57,172	\$29,491
THE REHABILITATION HOSPITAL OF MONTANA, LLC (1619445749)	3	\$42,111	\$32	\$13,107	\$29,004	\$28,972	\$0
MARIAS MEDICAL CENTER (1497742415)	42	\$33,684	\$3,234	\$1,483	\$28,220	\$23,305	\$5,661
GREAT FALLS CLINIC HOSPITAL (1639109978)	24	\$49,681	\$15,701	\$6,796	\$42,794	\$22,522	\$4,663
CASTRIZ, JORGE LUIS (1811951601)	6	\$19,386	\$0	\$817	\$18,568	\$18,362	\$206
PHUOC, VICTOR HOTAN (1780813980)	10	\$26,264	\$0	\$8,715	\$17,549	\$17,549	\$0
Corvel Corporation, 100206815 (100206815)	5	\$16,425	\$0	\$0	\$16,425	\$16,425	\$0
PONDERA MEDICAL CENTER (1467445049)	11	\$20,963	\$0	\$0	\$25,690	\$14,955	\$6,008
LAI, HORNG-CHYI RICHARD (1528385598)	16	\$32,962	\$0	\$16,629	\$16,333	\$14,314	\$2,019
Global Excel Management, 100209260 (100209260)	615	\$14,531	\$0	\$0	\$12,836	\$14,151	\$0
Other	3,214	\$1,516,525	\$226,477	\$376,088	\$1,034,553	\$474,720	\$180,917
Total	5,094	\$6,495,845	\$633,942	\$1,184,839	\$4,926,103	\$4,013,042	\$355,334

Browning Stop Loss Renewal		
Fixed costs	Current	2021
Spec composite	\$332.85	\$404.41
Agg premium	\$2.36	\$2.36
Monthly fixed costs	\$71,064.52	\$86,235.24
Annual Fixed costs	\$852,774.24	\$1,034,822.88
Variable Funding	Current	2021
Agg Factor Composite	\$832.69	\$982.57
Monthly Variable Cost	\$176,530.28	\$208,305.73
Annual Variable Cost	\$2,118,363.36	\$2,499,668.76

Premium History 2018 to 2021						
		2018	2019	2019	2020	2021
		BCBS MT	BCBS Renewal	Joint Powers Trust	Joint Powers Trust	Joint Powers Trust
Classified	Total Premium	\$1,151.54	\$1,461.76	\$1,191.84	\$1,251.44	\$1,479.14
Certified	Total Premium	\$1,151.54	\$1,461.76	\$1,191.84	\$1,251.44	\$1,479.14
Percentage Change from Prior Year		-	26.90%	3.50%	5.00%	18.20%
		2018	2019	2020	2021	
Dental	Dental Admin*	\$8.91	\$2.00	\$2.00	\$2.00	
	Dental Buy-up Claim Fund	\$36.00	\$40.00	\$40.00	\$40.00	
	Total	\$44.91	\$42.00	\$42.00	\$42.00	
Vision	Vision Admin*	\$3.75	\$2.00	\$2.00	\$2.00	
	Vision Claim Fund	\$4.00	\$4.00	\$4.00	\$4.00	
	Total	\$7.75	\$6.00	\$6.00	\$6.00	

Renewal Projection from Leavitt Underwriting

Projected Renewal July 1, 2021			
Experience April 2020 to March 2021			
Funding Rate Calculated			
	Factors	PEPM	Loss Ratio
Paid Claims PEPM		\$1,693.54	135.3%
Incurred Adjusment	1.0000	\$1,693.54	135.3%
Stop Loss Credit	(\$643.90)	\$1,049.64	83.9%
Credibility Adjusted		\$1,036.76	82.8%
Annual Trend	8.0%		
Rating Trend Factor	1.1010	\$1,141.45	91.2%
Claim Fluctuation	1.00	\$1,141.45	91.2%
Other (Federal Mandates)	1.002	\$1,143.73	91.4%
Expenses	\$472.77	\$1,616.50	129.2%
Total Expected Costs		\$1,616.50	129.2%
Current Funding to Expected Ratio	114.5%		
Proj Funding @ Ratio Above		\$1,851.24	
Current Funding		\$1,251.44	
Percent Change		47.9%	

Cost Summary	Current PEPM	Renewal PEPM	% Change
TPA Administration	\$29.00	\$30.45	5.0%
Cobra	\$1.00	\$1.00	0.0%
UM/CM	\$4.84	\$5.07	4.8%
FSA Admin	\$6.00	\$6.00	0.0%
Aetna	\$16.90	\$17.58	4.0%
Wellvia	\$1.90	\$1.90	0.0%
Dental	\$2.00	\$2.00	0.0%
Vision	\$2.00	\$2.00	0.0%
SSL Stop Loss Premium	\$332.85	\$404.41	21.5%
ASL Stop Loss Premium	\$2.36	\$2.36	0.0%
Total Fixed Cost	\$398.85	\$472.77	18.5%
Funding	\$1,251.44	???	

Comparison	Carriers	Independent
Admin Fixed Cost	\$66.00	\$66.00
SSL	\$404.41	\$404.41
ASL	\$2.36	\$2.36
Expected Claims	\$818.81	\$1,143.73
Total Expected Costs	\$1,291.58	\$1,616.50
114.5% of Expected Costs	\$1,479.14	\$1,851.24
Current Funding	\$1,251.44	\$1,251.44
Increase	18.2%	47.9%

Stop Loss Quoting 2021

Leavitt shopped your Stop-Loss policy this year with the following carriers, but they were unable to provide competitive quotes to your renewal through JPT.

- American Fidelity
- Optum
- Anthem
- Berkshire Hathaway
- Pan-American Life Insurance
- HCC
- Swiss Re
- Reliant Standard
- UNUM
- US Fire
- Voya

Symetra did provide the only competitive proposal, but it wasn't firm (pending review of March claims) and the aggregate liability to the plan was over 50% above current.

LEAVING

nothing you value

TO CHANCE

At Leavitt Great West Insurance, we believe peace of mind comes from achieving your desired quality of life, reaching financial success, and preparing for life's uncertainties. That's why our way of life is focused on enhancing and protecting yours.

OUR EXPECTATIONS

We expect excellence by applying our best attitude, desire and effort to all we do. We deliver on our promises and go the extra mile to meet and exceed expectations.

OUR PEOPLE

We hire skilled, motivated and happy people who work together in an atmosphere of teamwork, loyalty and mutual respect. Our GAS factor is unequalled.

OUR EXPERTISE

We encourage a relentless commitment to education and development, innovative creativity and forward-looking collaboration to deliver cutting edge solutions to those we serve.

OUR PHILOSOPHY

We want to win, but not at all costs. We build relationships and earn trust by never compromising our honesty or integrity for short or long term gain. Doing the right thing is *always* the right thing.

UPDATED NOVEMBER 2016

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The attached reporting is an outline of the coverages proposed by the carrier(s), based on information provided by your company and providers. It does not include all of the terms, coverages, exclusions, limitations, and conditions of the actual contract language. Please refer to your plan document or specific contracts for actual language. This is not a contract and offers no contractual obligations on behalf of the carriers or your consultant and does not amend, modify, or alter the coverage provided by the actual insurance policies and contracts you have in place.