

Douglas County School District Health Advisory Committee

District Office
1638 Mono Avenue
Minden, NV 89423

Tuesday, January 23, 2024
4:30 PM

Agenda

1. Call to Order

A. Roll Call of Committee Members

B. Adoption of Agenda (For Possible Action)

Committee members reserve the right to take items in a different order to accomplish business in the most efficient manner.

2. Public Comment #1

Public comment will be taken during this agenda item regarding any item appearing on the agenda. A sign-up sheet is provided and individuals may address the committee by indicating their desire to speak and the topic about which they will speak. The committee reserves the right to limit the amount of time that will be allowed for each individual to speak. (The time allotted is nontransferable for each speaker.) The committee is precluded from acting on items raised during Public Comment that are not already on the agenda. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken. Public Comment #2 will provide an opportunity for public comment on any matter within the Committee's jurisdiction, control, or advisory authority.

3. Committee Members' Comment

Comments from committee members are invited at this time for any item not specifically addressed elsewhere in the agenda. The intent of this standing item is to allow committee members to provide feedback to the committee as a whole regarding membership questions and comments. Committee members should limit the amount of time and be respectful of time constraints and not be repetitive of other committee members' comments.

4. Approval of Minutes of the November 28, 2023 Meeting (For Possible Action) 4

Attached are the minutes of the November 28, 2023 Health Advisory Committee Meeting for review and approval.

RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated November 28, 2023.

5. Review of Claims (Information and Discussion) 7

Lloyd Barnes, Nate Kerr

A representative from DCSD's broker, LP Insurance Services, Inc., will review claims expenses for Douglas County School District's self-funded health insurance.

6. Customer Service Review (Information and Discussion) 23

Sam Bradley

A representative from Douglas County School District's Third Party Administrator, Hometown Health, will review customer service statistics.

7. Self- Insurance Fund Projected Financials (Information and Discussion)

28

Adam Dedmon

Adam Dedmon, Executive Director of Human Resources, will provide an update in the projected financials of the district's self-insured health insurance fund.

8. Review information and updates regarding Nevada Legislative Bills that apply to health insurance coverage and are not addressed in Douglas County School District's Health Insurance Plan (Information, Discussion, and for Possible Action).

Review current Nevada Legislative Bills identified by Hometown Health's compliance team that are not addressed in the Douglas County School District insurance plan which are required by law to be included and/or addressed in the plan.

9. Review information regarding a waiver option for DCSD employees that are enrolled in Medicare (Information, Discussion, and for Possible Action).

Review and discuss the possibility of an option for Medicare eligible Douglas County School District employees to waive DCSD's insurance coverage.

10. Correspondence (Information and Discussion)

Committee members will discuss or review any correspondence received pertaining to the Advisory Health Insurance Committee.

11. Future Agenda Items (Discussion and for Possible Action)

Committee members will discuss or propose upcoming items for future agenda items in addition to setting the next meeting date(s) and times.

12. Public Comment #2

Public comment will be taken during this agenda item on any matter within the committee's jurisdiction, control, or advisory authority. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken. A sign-up sheet is provided and individuals may address the committee by indicating their desire to speak and the topic about which they will speak. The committee reserves the right to limit the amount of time that will be allowed for each individual to speak. (The time allotted is nontransferable for each speaker.) The committee is precluded from acting on items raised during Public Comment that are not already on the agenda. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken.

13. Adjournment

(*) Times are estimated. Items on the Agenda may be taken out of order. The Health Advisory Committee may combine two or more agenda items for consideration, and may remove an item from the agenda or delay discussion relating to an item on the agenda at any time. Generally speaking, the item will be heard no earlier than the time indicated.

If copies of the complete agenda (and supporting materials) are desired in advance, they may be obtained at the District Office on the Friday or Monday preceding a regular Tuesday meeting of the Committee. Please contact Caryn Harper at 775-782-5134 or charper@dcsd.k12.nv.us.

Notice to Individuals with Disabilities: Members of the public who require special assistance or accommodations are asked to notify the District Administration at 1638 Mono Avenue, Minden, Nevada, 89423, or by calling 782-5134, so that such notification is received at least twenty-four (24) hours prior to the meeting. In conformance with the Open Meeting Law, it is hereby noted that the agenda for the meeting of the Douglas County School District Health Advisory Committee has been posted at the following locations:

Douglas County School District, Minden, NV

District website: www.dcsd.k12.nv.us

State of Nevada website: <https://notice.nv.gov>

**DRAFT -- Minutes of the Health Advisory
Committee Meeting of November 28, 2023**

Committee Members Present

Adam Dedmon, Executive Director of HR
Darcy McInnis, DCPEA
Kerry Stack, DCPEA
Lin Falkner, DCPEA
Elizabeth Martin, DCSSO

Absent

Susan McNeall, DCAA
Jeff Johnson, Chapter #6 Bus Drivers Association

Lloyd Barnes (via Google Meets), LP Insurance, Nate Kerr (via Google Meets), LP Insurance, Sam Bradley (via Google Meets), Hometown Health, Jose Sandoval (via Google Meets), Hometown Health, Sue Estes, DCSD Business Services, and Leeann Caires, DCSD Human Resources.

Meeting minutes are created and provided in accordance with NRS 241.035. They are not a word-for-word transcript of the meeting.

1. Call to Order

The meeting was called to order by Mr. Dedmon at 4:34 p.m.

Mr. Dedmon introduced Elizabeth Martin (Fleet Maintenance), who will be attending HAC meetings as a representative for DCSSO

Ms. Falkner made a motion to adopt the flexible agenda. Ms. Stack seconded the motion.

Motion carried 5 - 0.

2. Public Comment #1

No public comment.

3. Committee Members' Comment

No committee member comment.

4. Approval of Minutes of the October 17, 2023 meeting (For Possible Action)

Ms. McInnis made a motion to approve the October 17, 2023 minutes. Ms. Stack seconded the motion.

Motion carried 5 - 0.

5. Review of Claims (Information and Discussion)

Mr. Kerr reported on the paid claims through October 2023.

Exhibit 1 – Employee enrollment is up approximately 1% for 2023 and dependent enrollment is down approximately 8% (compared to 2022). Total employee claims (line 10) are up approximately 27% compared to 2022. Total claims for dependents (Line 18) are up approximately 23% compared to 2022. Total claims (line 27) for the month of October were \$575,455. Average monthly composite cost for October (Line 28) per employee is \$993 (prior year was \$844 per month – an increase of 17%).

Exhibit 3 – Total Plan Costs - paid claims plus fixed costs (fees such as operating costs, admin fees for Hometown Health, consulting fees for LP Insurance, pharmacy rebates, Stop-Loss reimbursements, etc.).

Line 32 shows the total net plan costs for October was \$650,011. Average monthly composite net plan cost per employee is \$1,061 (Line 34) – a 17% increase from 2022.

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). As of October, there are 8 large claims on this report (no new claims in October). Two of the eight claims are now eligible for stop-loss reimbursement because they have exceeded the \$250,000 deductible. According to the report, there is approximately \$172,000 in stop-loss reimbursements expected so far this plan year.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. October 2023 estimated IBNR is \$1,068,458.

6. Customer Service Review (Information and Discussion)

Ms. Bradley from Hometown Health reported on customer service from October 2023. Customer Service Call Volume report data shows approximately 61 member calls in October (56 were answered). For October, the Average Seconds to Answer was 71 seconds (performance guarantee is 120 seconds). October 2023 Abandonment rate was 8% (performance guarantee is 10%). The claims report (clean and unclean claims) shows 1315 total claims for the month of October, 1431 claims were paid during the month, resulting in 99% of claims paid within 30 days.

7. Self-Insurance Fund Projected Financials (Information and Discussion)

For the month of October, paid claims were \$575,455. Total claims for the fiscal year 23-24 so far are \$3,256,637. Number of employees covered in October was 773. Spouse/dependents covered was 371. Admin fees were \$87,524 for October. Cash flow was positive \$145,543 in October. The committee discussed which reports are more applicable to understanding the financial status of the plan. The team agreed that the reports that Ms. Estes provides are more applicable. The team will temporarily suspend the use of the reports created by the HR Executive Director (plan overview report and rolling ending fund balance report).

Breakdown of Insurance Revenue & Expense report (provides information regarding revenue, expenses and possible unique expenditures and abnormalities) shows DCSD had some revenue for the month of October – the first month of the fiscal year that this has happened. A contributing factor was the Stop-Loss reimbursement for the month of October (\$112,113). Ms. Estes commented about the \$1 million budgeted for DCSD's self-funded insurance - the money will be deposited into the plan in increments. Ideally, DCSD does not have to use the general fund to subsidize the insurance fund and that has been the case up until about 3 years ago. Over the last few years, DCSD has subsidized the insurance fund by three million dollars. There is a plan to budget another one million for the insurance plan next year, as well.

8. Correspondence (Information and Discussion)

Ms. Stack commented about hearing and hearing aide coverage as a possible future benefit, as it is currently excluded from the plan. Some plans have a limited hearing aide benefit but it is rare to add the benefit due to the wide array of costs involved, depending on where the member goes for hearing aides. Going to an audiologist is the most expensive option. Mr. Sandoval commented about preferred providers/vendors for hearing issues but this would only apply if the benefit was part of DCSD's plan. It was suggested that Costco and Walgreen's have a reasonable cost for hearing aides.

Ms. McInnis commented about the coverage for an employee's spouse. The spouse is on Medicare and there seems to be some confusion about where claims should be sent first – Medicare or Hometown Health? It was confirmed that if an employee is active, claims should be sent to Hometown Health and then Medicare. If the employee is retired, claims are sent to Medicare first.

Ms. Martin commented about the possibility of employees taking their children off DCSD's plan and enrolling them in state insurance or Medicaid as a cost saving measure.

9. Future Agenda Items (For Possible Action)

- 1 - DCSD health insurance education/town hall (“health plan 101”), possibly fall 2024.
- 2 - explore hearing aid coverage, currently excluded on DCSD’s plan.
- 3 - explore possibility of a waiver of DCSD’s insurance if an employee is enrolled in Medicare.

HAC meeting dates scheduled for 2023-24: No December 2023 Meeting, 01/23/2024, 02/27/2024, 03/26/2024, 04/30/2024, 05/28/2024.

10. Public Comment #2

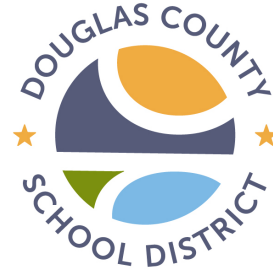
No public comment.

11. Adjournment

The meeting was adjourned by Mr. Dedmon.

Submitted by,

Leeann Caires,
Benefits & Risk Management Coordinator
Douglas County School District
(775) 782-7177



Douglas County School District

December-23

**Group Health Plan
Cost Analysis Report**

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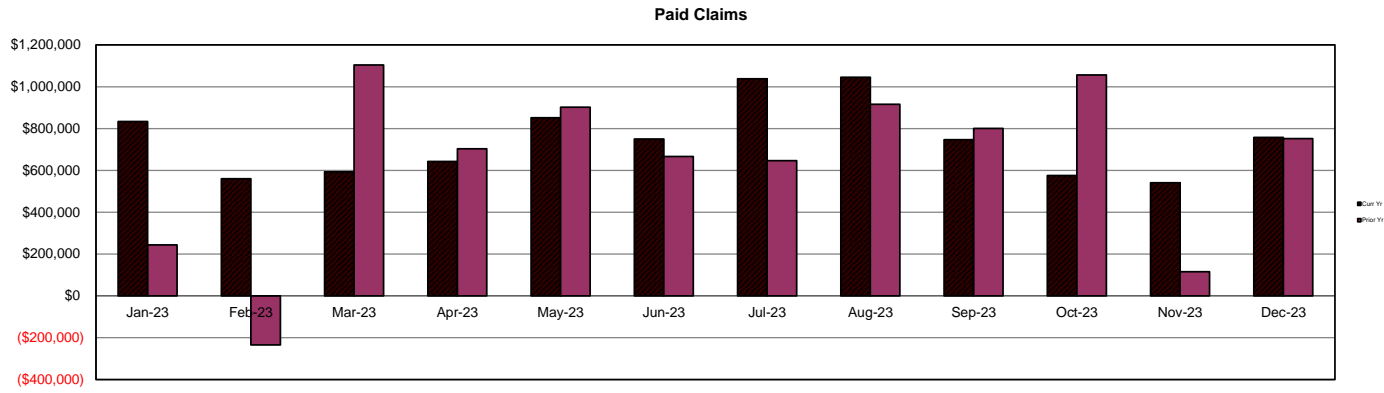
| Exhibits | Description |
|-----------------|---|
| 1 & 2 | Paid Claims |
| 3 & 4 | Total Plan Costs |
| 5 | Large Claim Data |
| 6 | Incurred But Not Reported Liability (IBNR)-Current |
| 7 | Incurred But Not Reported Liability (IBNR)-Previous Month |



**Douglas County School District
PAID CLAIMS**

| Line # | | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 | Totals | Current Year | Prior Year | % |
|-----------------------------|------------------------------------|-------------------|------------------|------------------|------------------|-------------------|------------------|--------------------|--------------------|------------------|------------------|------------------|------------------|--------------------|------------------|------------------|---------------|
| | | | | | | | | | | | | | | | Mo. Average | Mo. Average | Difference |
| ENROLLMENT | | | | | | | | | | | | | | | | | |
| 1 | Employees | 773 | 770 | 774 | 770 | 769 | 773 | 773 | 738 | 770 | 773 | 792 | 796 | 9,271 | 773 | 757 | 2.00% |
| 2 | Dependent Units | 204 | 197 | 197 | 197 | 196 | 196 | 201 | 192 | 197 | 197 | 198 | 197 | 2,369 | 197 | 216 | -8.39% |
| 3 | Total # of Dependents | 378 | 364 | 361 | 360 | 359 | 361 | 368 | 358 | 369 | 371 | 370 | 373 | 4,392 | 366 | 435 | -15.86% |
| EMPLOYEE CLAIMS | | | | | | | | | | | | | | | | | |
| 4 | Medical | \$565,297 | \$328,009 | \$323,686 | \$329,761 | \$484,166 | \$429,844 | \$700,796 | \$626,514 | \$530,999 | \$386,955 | \$250,796 | \$493,630 | \$5,450,452 | \$454,204 | \$410,694 | 10.59% |
| 5 | Less Stop Loss Reimbursement | (\$23,860) | (\$100,450) | (\$17,554) | \$0 | \$0 | \$0 | \$0 | (\$13,977) | \$0 | (\$112,114) | (\$6,813) | \$0 | (\$274,768) | (\$22,897) | (\$59,929) | -61.79% |
| 6 | Net Medical Claims | \$541,437 | \$227,558 | \$306,132 | \$329,761 | \$484,166 | \$429,844 | \$700,796 | \$612,537 | \$530,999 | \$274,841 | \$243,982 | \$493,630 | \$5,175,683 | \$431,307 | \$350,765 | 22.96% |
| 7 | Prescription | \$76,441 | \$123,522 | \$90,951 | \$131,001 | \$114,396 | \$113,569 | \$140,931 | \$83,215 | \$89,635 | \$114,967 | \$116,803 | \$116,365 | \$1,311,797 | \$109,316 | \$96,305 | 13.51% |
| 8 | Dental | \$16,653 | \$31,372 | \$54,926 | \$25,671 | \$36,086 | \$26,087 | \$32,043 | \$27,143 | \$24,814 | \$31,141 | \$21,218 | \$27,340 | \$354,493 | \$29,541 | \$24,271 | 21.71% |
| 9 | Vision | \$3,645 | \$4,554 | \$4,681 | \$3,593 | \$3,904 | \$3,395 | \$3,103 | \$5,459 | \$1,808 | \$2,637 | \$3,526 | \$4,177 | \$44,483 | \$3,707 | \$3,487 | 6.31% |
| 10 | Total Employee | \$638,175 | \$387,006 | \$456,689 | \$490,026 | \$638,552 | \$572,895 | \$876,873 | \$728,353 | \$647,256 | \$423,587 | \$385,530 | \$641,513 | \$6,886,456 | \$573,871 | \$474,828 | 20.86% |
| 11 | <i>Cost Per Employee</i> | <i>\$825.58</i> | <i>\$502.61</i> | <i>\$590.04</i> | <i>\$636.40</i> | <i>\$830.37</i> | <i>\$741.13</i> | <i>\$1,134.38</i> | <i>\$986.93</i> | <i>\$840.59</i> | <i>\$547.98</i> | <i>\$486.78</i> | <i>\$805.92</i> | <i>\$8,913.54</i> | <i>\$742.80</i> | <i>\$626.90</i> | <i>18.49%</i> |
| DEPENDENT CLAIMS | | | | | | | | | | | | | | | | | |
| 12 | Medical | \$159,845 | \$135,490 | \$90,749 | \$123,484 | \$180,613 | \$137,474 | \$123,233 | \$271,243 | \$71,802 | \$119,416 | \$124,695 | \$91,976 | \$1,630,022 | \$135,835 | \$180,105 | -24.58% |
| 13 | Less Stop Loss Reimbursement | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | (\$52,548) | -100.00% |
| 14 | Net Medical Claims | \$159,845 | \$135,490 | \$90,749 | \$123,484 | \$180,613 | \$137,474 | \$123,233 | \$271,243 | \$71,802 | \$119,416 | \$124,695 | \$91,976 | \$1,630,022 | \$135,835 | \$127,556 | 6.49% |
| 15 | Prescription | \$19,462 | \$18,434 | \$15,026 | \$18,228 | \$10,918 | \$24,505 | \$22,482 | \$23,422 | \$19,080 | \$14,779 | \$15,914 | \$14,301 | \$216,553 | \$18,046 | \$20,923 | -13.75% |
| 16 | Dental | \$14,601 | \$18,087 | \$29,032 | \$9,901 | \$20,971 | \$14,267 | \$14,411 | \$21,349 | \$7,932 | \$16,847 | \$14,292 | \$8,877 | \$190,568 | \$15,881 | \$15,021 | 5.73% |
| 17 | Vision | \$1,578 | \$999 | \$1,337 | \$974 | \$554 | \$884 | \$836 | \$802 | \$678 | \$825 | \$423 | \$941 | \$10,831 | \$903 | \$1,112 | -18.83% |
| 18 | Total Dependent | \$195,486 | \$173,011 | \$136,144 | \$152,588 | \$213,057 | \$177,130 | \$160,962 | \$316,817 | \$99,493 | \$151,868 | \$155,323 | \$116,096 | \$2,047,974 | \$170,665 | \$164,612 | 3.68% |
| 19 | <i>Cost Per Dependent Unit</i> | <i>\$958.27</i> | <i>\$878.23</i> | <i>\$691.09</i> | <i>\$774.56</i> | <i>\$1,087.02</i> | <i>\$903.72</i> | <i>\$800.81</i> | <i>\$1,650.09</i> | <i>\$505.04</i> | <i>\$770.90</i> | <i>\$784.46</i> | <i>\$589.32</i> | <i>\$10,373.87</i> | <i>\$864.49</i> | <i>\$763.86</i> | <i>13.17%</i> |
| 20 | <i>Cost Per Dependent</i> | <i>\$517.16</i> | <i>\$475.30</i> | <i>\$377.13</i> | <i>\$423.86</i> | <i>\$593.47</i> | <i>\$490.66</i> | <i>\$437.40</i> | <i>\$884.96</i> | <i>\$269.63</i> | <i>\$409.35</i> | <i>\$419.79</i> | <i>\$311.25</i> | <i>\$5,595.56</i> | <i>\$466.30</i> | <i>\$378.42</i> | <i>23.22%</i> |
| EMPLOYEE + DEPENDENT | | | | | | | | | | | | | | | | | |
| 21 | Medical | \$725,142 | \$463,499 | \$414,435 | \$453,245 | \$664,779 | \$567,318 | \$824,029 | \$897,757 | \$602,801 | \$506,371 | \$375,491 | \$585,606 | \$7,080,474 | \$590,039 | \$590,799 | -0.13% |
| 22 | Less Stop Loss Reimbursement | (\$23,860) | (\$100,450) | (\$17,554) | \$0 | \$0 | \$0 | \$0 | (\$13,977) | \$0 | (\$112,114) | (\$6,813) | \$0 | (\$274,768) | (\$22,897) | (\$112,477) | -79.64% |
| 23 | Net Medical Claims | \$701,282 | \$363,049 | \$396,881 | \$453,245 | \$664,779 | \$567,318 | \$824,029 | \$883,780 | \$602,801 | \$394,258 | \$368,677 | \$585,606 | \$6,805,705 | \$567,142 | \$478,322 | 18.57% |
| 24 | Prescription | \$95,903 | \$141,956 | \$105,977 | \$149,230 | \$125,315 | \$138,074 | \$163,413 | \$106,638 | \$108,715 | \$129,747 | \$132,717 | \$130,667 | \$1,528,351 | \$127,363 | \$117,227 | 8.65% |
| 25 | Dental | \$31,253 | \$49,459 | \$83,958 | \$35,572 | \$57,057 | \$40,354 | \$46,453 | \$48,492 | \$32,746 | \$47,988 | \$35,510 | \$36,218 | \$545,060 | \$45,422 | \$39,291 | 15.60% |
| 26 | Vision | \$5,223 | \$5,553 | \$6,017 | \$4,567 | \$4,458 | \$4,279 | \$3,939 | \$6,260 | \$2,487 | \$3,463 | \$3,949 | \$5,118 | \$55,314 | \$4,609 | \$4,599 | 0.23% |
| 27 | Total Claims | \$833,662 | \$560,017 | \$592,833 | \$642,614 | \$851,608 | \$750,025 | \$1,037,835 | \$1,045,170 | \$746,749 | \$575,455 | \$540,853 | \$757,609 | \$8,934,430 | \$744,536 | \$639,439 | 16.44% |
| 28 | <i>Composite Cost Per Employee</i> | <i>\$1,078.48</i> | <i>\$727.30</i> | <i>\$765.93</i> | <i>\$834.56</i> | <i>\$1,107.42</i> | <i>\$970.28</i> | <i>\$1,342.61</i> | <i>\$1,416.22</i> | <i>\$969.80</i> | <i>\$744.44</i> | <i>\$682.90</i> | <i>\$951.77</i> | <i>\$11,564.36</i> | <i>\$963.70</i> | <i>\$844.24</i> | <i>14.15%</i> |
| 29 | <i>Composite Cost Per Member</i> | <i>\$724.29</i> | <i>\$493.84</i> | <i>\$522.32</i> | <i>\$568.69</i> | <i>\$754.97</i> | <i>\$661.40</i> | <i>\$909.58</i> | <i>\$953.62</i> | <i>\$655.62</i> | <i>\$503.02</i> | <i>\$465.45</i> | <i>\$648.08</i> | <i>\$7,846.97</i> | <i>\$653.91</i> | <i>\$536.25</i> | <i>21.94%</i> |

**Douglas County School District
PAID CLAIMS**

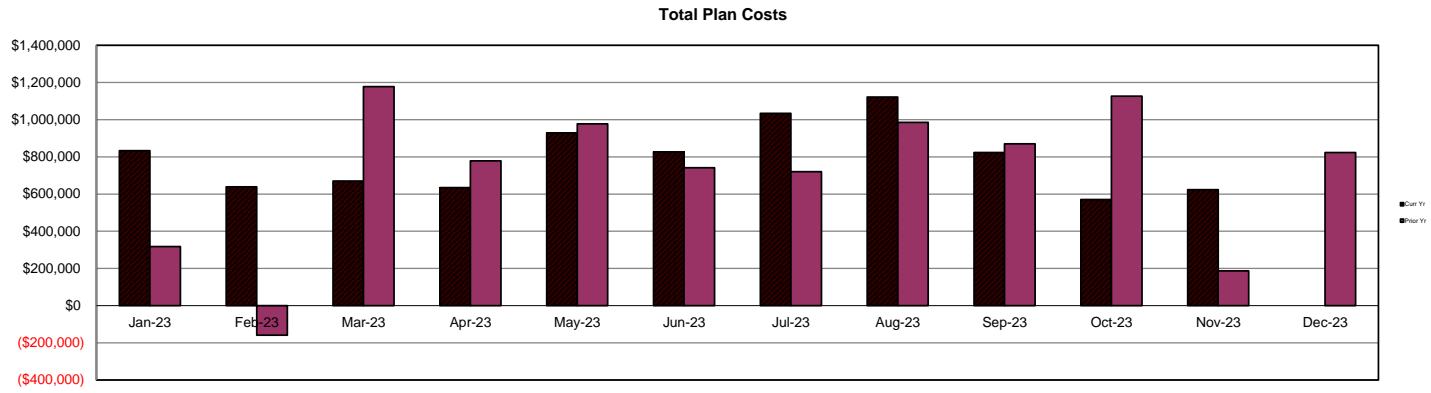


**Douglas County School District
TOTAL PLAN COSTS**

| Line # | | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 | Totals | Current Year Mo. Average | Prior Year Mo. Average | % Difference |
|-----------------------------|--|-------------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------------|-----------------|-----------------|--------------------|--------------------------|------------------------|----------------|
| EMPLOYEE | | | | | | | | | | | | | | | | | |
| 1 | TPA / UTIL REVIEW / COBRA / TELE DOC | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$161,872 | \$13,489 | \$15,432 | -12.59% |
| 2 | Specific Stop Loss | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$541,519 | \$45,127 | \$41,355 | 9.12% |
| 3 | PPO Networks (Dental) | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$6,490 | \$541 | \$530 | 2.00% |
| 4 | VSP | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$15,575 | \$1,298 | \$1,272 | 2.00% |
| 5 | Consulting Fee (Estimated) | \$1.94 | \$1.95 | \$1.94 | \$1.95 | \$1.95 | \$1.94 | \$1.94 | \$2.03 | \$1.95 | \$1.94 | \$1.89 | \$1.88 | \$18,000 | \$1,500 | \$1,500 | 0.00% |
| 6 | Total Fixed | \$80.19 | \$80.20 | \$80.19 | \$80.20 | \$80.20 | \$80.19 | \$80.19 | \$80.28 | \$80.20 | \$80.19 | \$80.14 | \$80.13 | \$743,456 | \$61,955 | \$60,090 | 3.10% |
| 7 | Exposures | 773 | 770 | 774 | 770 | 769 | 773 | 773 | 738 | 770 | 773 | 792 | 796 | 9,271 | 773 | 757 | 2.00% |
| 8 | Employee Fixed Costs | \$61,987 | \$61,753 | \$62,066 | \$61,753 | \$61,674 | \$61,987 | \$61,987 | \$59,249 | \$61,753 | \$61,987 | \$63,474 | \$63,787 | \$743,456 | \$61,955 | \$60,090 | 3.10% |
| 9 | Total Gross Claims | \$662,036 | \$487,457 | \$474,243 | \$490,026 | \$638,552 | \$572,895 | \$876,873 | \$742,330 | \$647,256 | \$535,701 | \$392,343 | \$641,513 | \$7,161,224 | \$596,769 | \$534,757 | 11.60% |
| 10 | Gross Plan Costs | \$724,023 | \$549,209 | \$536,309 | \$551,778 | \$700,226 | \$634,883 | \$938,860 | \$801,579 | \$709,009 | \$597,688 | \$455,817 | \$705,300 | \$7,904,680 | \$658,723 | \$594,846 | 10.74% |
| 11 | Stop-Loss Reimbursements | (\$23,860) | (\$100,450) | (\$17,554) | \$0 | \$0 | \$0 | \$0 | (\$13,977) | \$0 | (\$112,114) | (\$6,813) | \$0 | (\$274,768) | (\$22,897) | (\$59,929) | -61.79% |
| 12 | Net Plan Costs | \$700,163 | \$448,759 | \$518,755 | \$551,778 | \$700,226 | \$634,883 | \$938,860 | \$787,602 | \$709,009 | \$485,574 | \$449,004 | \$705,300 | \$7,629,912 | \$635,826 | \$534,917 | 18.86% |
| 13 | Per Employee Gross Plan Costs | \$936.64 | \$713.26 | \$692.91 | \$716.60 | \$910.57 | \$821.32 | \$1,214.57 | \$1,086.15 | \$920.79 | \$773.21 | \$575.53 | \$886.05 | \$10,231.49 | \$852.62 | \$785.36 | 8.56% |
| 14 | Per Employee Net Plan Costs | \$905.77 | \$582.80 | \$670.23 | \$716.60 | \$910.57 | \$821.32 | \$1,214.57 | \$1,067.21 | \$920.79 | \$628.17 | \$566.92 | \$886.05 | \$9,875.84 | \$822.99 | \$706.24 | 16.53% |
| DEPENDENT | | | | | | | | | | | | | | | | | |
| 15 | Specific Stop Loss (+ 1 Dep.) | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$78,219 | \$6,518 | \$5,980 | 9.00% |
| 16 | Specific Stop Loss (+ Fam.) | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$72,923 | \$6,077 | \$6,875 | -11.60% |
| 17 | Dependent Units (+ 1 Dep.) | 107 | 103 | 104 | 103 | 104 | 103 | 108 | 99 | 99 | 98 | 100 | 98 | 1,226 | 102 | 100 | 10.91% |
| 18 | Dependent Units (Fam.) | 97 | 94 | 93 | 94 | 92 | 93 | 93 | 93 | 98 | 99 | 98 | 99 | 1,143 | 95 | 115 | -17.35% |
| 19 | Dependent Fixed Costs | \$13,015 | \$12,569 | \$12,569 | \$12,569 | \$12,505 | \$12,505 | \$12,824 | \$12,250 | \$12,569 | \$12,569 | \$12,632 | \$12,569 | \$151,142 | \$12,595 | \$12,855 | -2.02% |
| 20 | Total Gross Claims | \$195,486 | \$173,011 | \$136,144 | \$152,588 | \$213,057 | \$177,130 | \$160,962 | \$316,817 | \$99,493 | \$151,868 | \$155,323 | \$116,096 | \$2,047,974 | \$170,665 | \$217,160 | -21.41% |
| 21 | Gross Plan Costs | \$208,501 | \$185,580 | \$148,712 | \$165,157 | \$225,562 | \$189,634 | \$173,786 | \$329,066 | \$112,061 | \$164,436 | \$167,956 | \$128,664 | \$2,199,116 | \$183,260 | \$230,014 | -20.33% |
| 22 | Stop-Loss Reimbursements | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | (\$52,548) | -100.00% |
| 23 | Net Plan Costs | \$208,501 | \$185,580 | \$148,712 | \$165,157 | \$225,562 | \$189,634 | \$173,786 | \$329,066 | \$112,061 | \$164,436 | \$167,956 | \$128,664 | \$2,199,116 | \$183,260 | \$177,466 | 3.26% |
| 24 | Per Dependent Unit Gross Plan Costs | \$1,022.07 | \$942.03 | \$754.89 | \$838.36 | \$1,150.82 | \$967.52 | \$864.61 | \$1,713.89 | \$568.84 | \$834.70 | \$848.26 | \$653.12 | \$11,159.10 | \$929.93 | \$1,067.35 | -12.88% |
| 25 | Per Dependent Unit Net Plan Costs | \$1,022.07 | \$942.03 | \$754.89 | \$838.36 | \$1,150.82 | \$967.52 | \$864.61 | \$1,713.89 | \$568.84 | \$834.70 | \$848.26 | \$653.12 | \$11,159.10 | \$929.93 | \$823.51 | 12.92% |
| 26 | Per Dependent Net Plan Costs | \$551.59 | \$509.83 | \$411.95 | \$458.77 | \$628.31 | \$525.30 | \$472.24 | \$919.18 | \$303.69 | \$443.22 | \$453.93 | \$344.94 | \$6,022.96 | \$501.91 | \$409.84 | 22.47% |
| EMPLOYEE + DEPENDENT | | | | | | | | | | | | | | | | | |
| 27 | *Fixed Costs | \$78,499 | \$78,907 | \$77,326 | \$79,312 | \$76,942 | \$76,755 | \$80,019 | \$76,600 | \$76,797 | \$77,943 | \$82,811 | #N/A | #N/A | #N/A | \$72,944 | #N/A |
| 28 | Total Claims | \$857,522 | \$660,468 | \$610,387 | \$642,614 | \$851,608 | \$750,025 | \$1,037,835 | \$1,059,147 | \$746,749 | \$687,569 | \$547,666 | \$757,609 | \$9,209,198 | \$767,433 | \$751,916 | 2.06% |
| 29 | Gross Plan Costs | \$936,020 | \$739,375 | \$687,714 | \$721,926 | \$928,550 | \$826,780 | \$1,117,854 | \$1,135,747 | \$823,546 | \$765,511 | \$630,477 | #N/A | #N/A | #N/A | \$824,861 | #N/A |
| 30 | Stop-Loss Reimbursements | (\$23,860) | (\$100,450) | (\$17,554) | \$0 | \$0 | \$0 | \$0 | (\$13,977) | \$0 | (\$112,114) | (\$6,813) | \$0 | (\$274,768) | (\$22,897) | (\$112,477) | -79.64% |
| 31 | Pharmacy Rebates | (\$78,776) | \$0 | \$0 | (\$87,222) | \$0 | \$0 | (\$83,750) | \$0 | \$0 | (\$82,715) | \$0 | \$0 | (\$332,464) | (\$27,705) | (\$26,003) | 6.55% |
| 32 | Net Plan Costs | \$833,385 | \$638,924 | \$670,160 | \$634,704 | \$928,550 | \$826,780 | \$1,034,103 | \$1,121,770 | \$823,546 | \$570,682 | \$623,664 | #N/A | #N/A | #N/A | \$686,380 | #N/A |
| 33 | Composite Gross Plan Cost Per Employee | \$1,210.89 | \$960.23 | \$888.52 | \$937.57 | \$1,207.48 | \$1,069.57 | \$1,446.12 | \$1,538.95 | \$1,069.54 | \$990.31 | \$796.06 | #N/A | #N/A | #N/A | \$1,089.04 | #N/A |
| 34 | Composite Net Plan Cost Per Employee | \$1,078.12 | \$829.77 | \$865.84 | \$824.29 | \$1,207.48 | \$1,069.57 | \$1,337.78 | \$1,520.01 | \$1,069.54 | \$738.27 | \$787.45 | #N/A | #N/A | #N/A | \$906.21 | #N/A |
| 35 | Composite Net Plan Cost Per Member | \$724.05 | \$563.43 | \$590.45 | \$561.68 | \$823.18 | \$729.08 | \$906.31 | \$1,023.51 | \$723.04 | \$498.85 | \$536.72 | #N/A | #N/A | #N/A | \$597.43 | #N/A |

*MAXOR Admm Fee Added to Employee & Dependent Fixed Costs

Douglas County School District
TOTAL PLAN COSTS



Douglas County School District

MEDICAL CLAIMS ONLY IN EXCESS OF \$125,000 (Accumulative Paid Amounts Year to Date)

| CLAIMANT | | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 |
|-----------------|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Claim # | <i>Total Amount of Claim Year to Date</i> | | | | | | | | | | | | |
| 1 | Subscriber | \$0 | \$0 | \$143,273 | \$184,532 | \$213,889 | \$243,379 | \$263,977 | \$303,121 | \$309,361 | \$349,120 | \$368,674 | \$389,217 |
| 2 | Subscriber | \$0 | \$0 | \$0 | \$171,087 | \$209,889 | \$210,072 | \$210,361 | \$322,969 | \$322,985 | \$323,543 | \$329,006 | \$329,140 |
| 3 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$126,612 | \$132,424 | \$137,737 | \$138,841 | \$138,995 | \$139,860 | \$142,335 |
| 4 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$144,079 | \$145,305 | \$145,331 | \$145,659 | \$146,154 | \$146,190 | \$146,206 |
| 5 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$131,313 | \$146,642 | \$171,051 | \$205,590 | \$221,437 | \$223,226 |
| 6 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$241,001 | \$241,212 | \$241,212 | \$241,212 | \$241,212 | \$241,212 |
| 7 | Dependent | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$143,721 | \$152,016 | \$188,502 | \$197,491 | \$213,008 |
| 8 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$144,186 | \$147,412 | \$147,542 | \$147,542 |
| 9 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$227,367 |
| 10 | Dependent | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$145,937 |

| | | | | | | | | | | | | |
|--------------------------------------|------------|------------|------------------|------------------|------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Total | \$0 | \$0 | \$143,273 | \$355,619 | \$423,778 | \$724,142 | \$1,124,381 | \$1,440,734 | \$1,625,309 | \$1,740,528 | \$1,791,412 | \$2,059,254 |
| Increase Over Previous Month: | | \$0 | \$143,273 | \$212,346 | \$68,159 | \$300,363 | \$400,239 | \$316,354 | \$184,575 | \$115,219 | \$50,883 | \$262,842 |

| Claim # | <i>Amount Over Specific Stop-Loss (\$250,000)</i> | | | | | | | | | | | | |
|---------|--|-----|-----|-----|-----|-----|-----|----------|----------|----------|----------|-----------|-----------|
| 1 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$13,977 | \$53,121 | \$59,361 | \$99,120 | \$118,674 | \$139,217 |
| 2 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$72,969 | \$72,985 | \$73,543 | \$79,006 | \$79,140 |
| 3 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 5 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 6 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 7 | Dependent | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 8 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 9 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 10 | Dependent | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

| | | | | | | | | | | | | | |
|--------------------------------------|------------|------------|------------|------------|------------|------------|------------|-----------------|------------------|------------------|------------------|------------------|------------------|
| Total | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$13,977 | \$126,091 | \$132,345 | \$172,663 | \$197,680 | \$218,357 |
| Increase Over Previous Month: | | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$13,977 | \$112,114 | \$6,255 | \$40,318 | \$25,016 | \$20,677 |

Douglas County School District

Hometown Health self-funded health plan reserve as of December 31, 2023

Based on claims from January 01, 2023 through December 31, 2023

FORMULA

Estimated IBNR = (Most recent 12 months of Actual Net Paid Claims) x (Lag Days/365)
 x (Current Employee Count / Average 12 month Lagged Employee Count)

Net Paid Claims from January 01, 2023 through December 31, 2023

| | |
|---------------------------|---------------------|
| Medical | \$ 6,805,705 |
| Dental | \$ 545,060 |
| Prescription Drugs | \$ 1,528,351 |
| Vision | <u>\$ 55,314</u> |
| Total Claims | \$ 8,934,430 |

Average Estimated Lag Days

| | |
|---------|---------|
| Medical | 55 Days |
| Dental | 30 Days |
| Rx | 11 Days |
| Vision | 22 Days |

Number of employees covered:

Current enrollment all Medical Plans = 796 : 60 day lagged enrollment = 768
 Current enrollment all Dental Plans = 796 : 60 day lagged enrollment = 768
 Current enrollment all Rx Plans = 796 : 60 day lagged enrollment = 768
 Current enrollment all Vision Plans = 796 : 60 day lagged enrollment = 768

Estimated IBNR Calculation

| | | | |
|---|--------------------------------------|---------------------|--------------|
| Medical | \$6,805,705 X (55/365) X (796/768) = | \$ 1,062,791 | 15.6% |
| + | | | |
| Dental | \$545,060 X (30/365) X (796/768) = | \$ 46,428 | 8.5% |
| + | | | |
| Rx | \$1,528,351 X (11/365) X (796/768) = | \$ 47,734 | 3.1% |
| + | | | |
| Vision | \$55,314 X (22/365) X (796/768) = | <u>\$ 3,455</u> | 6.2% |
| = | | | |
| Total estimated IBNR as of December 31, 2023 = | | \$ 1,160,407 | 13.0% |

Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers.
 These reserve estimates are calculated based on claims for the period stated above.

Douglas County School District

Hometown Health self-funded health plan reserve as of November 30, 2023

Based on claims from December 01, 2022 through November 30, 2023

FORMULA

Estimated IBNR = (Most recent 12 months of Actual Net Paid Claims) x (Lag Days/365)
x (Current Employee Count / Average 12 month Lagged Employee Count)

Net Paid Claims from December 01, 2022 through November 30, 2023

| | |
|---------------------------|------------------|
| Medical | \$ 6,833,509 |
| Dental | \$ 538,271 |
| Prescription Drugs | \$ 1,503,661 |
| Vision | <u>\$ 53,381</u> |
| Total Claims | \$ 8,928,821 |

Average Estimated Lag Days

| | |
|---------|---------|
| Medical | 55 Days |
| Dental | 30 Days |
| Rx | 11 Days |
| Vision | 22 Days |

Number of employees covered:

Current enrollment all Medical Plans = 792 : 60 day lagged enrollment = 766

Current enrollment all Dental Plans = 792 : 60 day lagged enrollment = 766

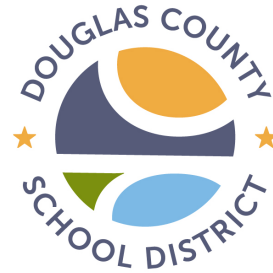
Current enrollment all Rx Plans = 792 : 60 day lagged enrollment = 766

Current enrollment all Vision Plans = 792 : 60 day lagged enrollment = 766

Estimated IBNR Calculation

| | | | |
|---|--------------------------------------|---------------------|--------------|
| Medical | \$6,833,509 X (55/365) X (792/766) = | \$ 1,064,889 | 15.6% |
| + | | | |
| Dental | \$538,271 X (30/365) X (792/766) = | \$ 45,753 | 8.5% |
| + | | | |
| Rx | \$1,503,661 X (11/365) X (792/766) = | \$ 46,864 | 3.1% |
| + | | | |
| Vision | \$53,381 X (22/365) X (792/766) = | <u>\$ 3,327</u> | 6.2% |
| = | | | |
| Total estimated IBNR as of November 30, 2023 = | | \$ 1,160,834 | 13.0% |

Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers. These reserve estimates are calculated based on claims for the period stated above.



Douglas County School District

December-23

**Group Health Plan
Cost Analysis Report**

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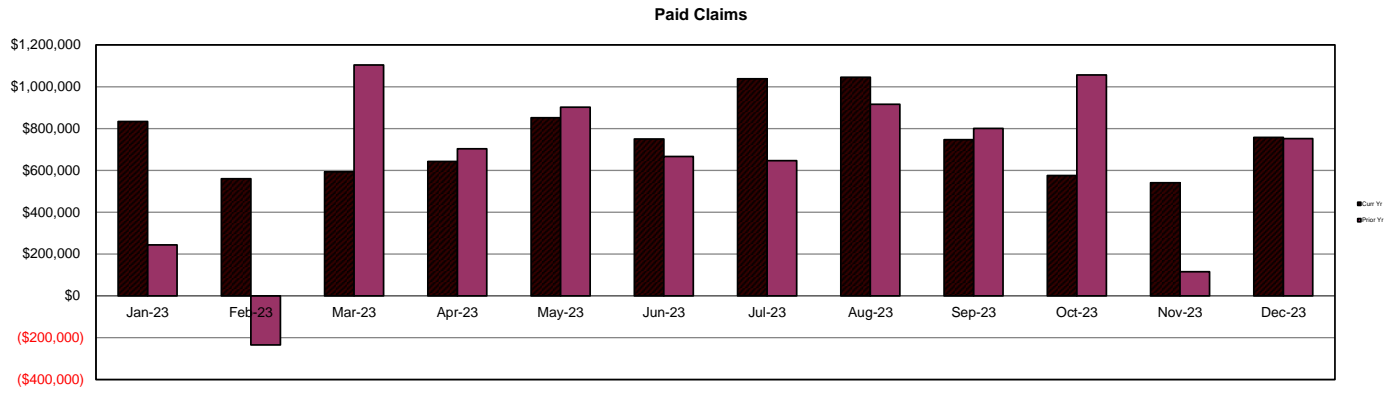
| Exhibits | Description |
|-----------------|---|
| 1 & 2 | Paid Claims |
| 3 & 4 | Total Plan Costs |
| 5 | Large Claim Data |
| 6 | Incurred But Not Reported Liability (IBNR)-Current |
| 7 | Incurred But Not Reported Liability (IBNR)-Previous Month |



**Douglas County School District
PAID CLAIMS**

| Line # | | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 | Totals | Current Year | Prior Year | % |
|-----------------------------|------------------------------------|-------------------|------------------|------------------|------------------|-------------------|------------------|--------------------|--------------------|------------------|------------------|------------------|------------------|--------------------|------------------|------------------|---------------|
| | | | | | | | | | | | | | | | Mo. Average | Mo. Average | Difference |
| ENROLLMENT | | | | | | | | | | | | | | | | | |
| 1 | Employees | 773 | 770 | 774 | 770 | 769 | 773 | 773 | 738 | 770 | 773 | 792 | 796 | 9,271 | 773 | 757 | 2.00% |
| 2 | Dependent Units | 204 | 197 | 197 | 197 | 196 | 196 | 201 | 192 | 197 | 197 | 198 | 197 | 2,369 | 197 | 216 | -8.39% |
| 3 | Total # of Dependents | 378 | 364 | 361 | 360 | 359 | 361 | 368 | 358 | 369 | 371 | 370 | 373 | 4,392 | 366 | 435 | -15.86% |
| EMPLOYEE CLAIMS | | | | | | | | | | | | | | | | | |
| 4 | Medical | \$565,297 | \$328,009 | \$323,686 | \$329,761 | \$484,166 | \$429,844 | \$700,796 | \$626,514 | \$530,999 | \$386,955 | \$250,796 | \$493,630 | \$5,450,452 | \$454,204 | \$410,694 | 10.59% |
| 5 | Less Stop Loss Reimbursement | (\$23,860) | (\$100,450) | (\$17,554) | \$0 | \$0 | \$0 | \$0 | (\$13,977) | \$0 | (\$112,114) | (\$6,813) | \$0 | (\$274,768) | (\$22,897) | (\$59,929) | -61.79% |
| 6 | Net Medical Claims | \$541,437 | \$227,558 | \$306,132 | \$329,761 | \$484,166 | \$429,844 | \$700,796 | \$612,537 | \$530,999 | \$274,841 | \$243,982 | \$493,630 | \$5,175,683 | \$431,307 | \$350,765 | 22.96% |
| 7 | Prescription | \$76,441 | \$123,522 | \$90,951 | \$131,001 | \$114,396 | \$113,569 | \$140,931 | \$83,215 | \$89,635 | \$114,967 | \$116,803 | \$116,365 | \$1,311,797 | \$109,316 | \$96,305 | 13.51% |
| 8 | Dental | \$16,653 | \$31,372 | \$54,926 | \$25,671 | \$36,086 | \$26,087 | \$32,043 | \$27,143 | \$24,814 | \$31,141 | \$21,218 | \$27,340 | \$354,493 | \$29,541 | \$24,271 | 21.71% |
| 9 | Vision | \$3,645 | \$4,554 | \$4,681 | \$3,593 | \$3,904 | \$3,395 | \$3,103 | \$5,459 | \$1,808 | \$2,637 | \$3,526 | \$4,177 | \$44,483 | \$3,707 | \$3,487 | 6.31% |
| 10 | Total Employee | \$638,175 | \$387,006 | \$456,689 | \$490,026 | \$638,552 | \$572,895 | \$876,873 | \$728,353 | \$647,256 | \$423,587 | \$385,530 | \$641,513 | \$6,886,456 | \$573,871 | \$474,828 | 20.86% |
| 11 | <i>Cost Per Employee</i> | <i>\$825.58</i> | <i>\$502.61</i> | <i>\$590.04</i> | <i>\$636.40</i> | <i>\$830.37</i> | <i>\$741.13</i> | <i>\$1,134.38</i> | <i>\$986.93</i> | <i>\$840.59</i> | <i>\$547.98</i> | <i>\$486.78</i> | <i>\$805.92</i> | <i>\$8,913.54</i> | <i>\$742.80</i> | <i>\$626.90</i> | <i>18.49%</i> |
| DEPENDENT CLAIMS | | | | | | | | | | | | | | | | | |
| 12 | Medical | \$159,845 | \$135,490 | \$90,749 | \$123,484 | \$180,613 | \$137,474 | \$123,233 | \$271,243 | \$71,802 | \$119,416 | \$124,695 | \$91,976 | \$1,630,022 | \$135,835 | \$180,105 | -24.58% |
| 13 | Less Stop Loss Reimbursement | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | (\$52,548) | -100.00% |
| 14 | Net Medical Claims | \$159,845 | \$135,490 | \$90,749 | \$123,484 | \$180,613 | \$137,474 | \$123,233 | \$271,243 | \$71,802 | \$119,416 | \$124,695 | \$91,976 | \$1,630,022 | \$135,835 | \$127,556 | 16.49% |
| 15 | Prescription | \$19,462 | \$18,434 | \$15,026 | \$18,228 | \$10,918 | \$24,505 | \$22,482 | \$23,422 | \$19,080 | \$14,779 | \$15,914 | \$14,301 | \$216,553 | \$18,046 | \$20,923 | -13.75% |
| 16 | Dental | \$14,601 | \$18,087 | \$29,032 | \$9,901 | \$20,971 | \$14,267 | \$14,411 | \$21,349 | \$7,932 | \$16,847 | \$14,292 | \$8,877 | \$190,568 | \$15,881 | \$15,021 | 5.73% |
| 17 | Vision | \$1,578 | \$999 | \$1,337 | \$974 | \$554 | \$884 | \$836 | \$802 | \$678 | \$825 | \$423 | \$941 | \$10,831 | \$903 | \$1,112 | -18.83% |
| 18 | Total Dependent | \$195,486 | \$173,011 | \$136,144 | \$152,588 | \$213,057 | \$177,130 | \$160,962 | \$316,817 | \$99,493 | \$151,868 | \$155,323 | \$116,096 | \$2,047,974 | \$170,665 | \$164,612 | 3.68% |
| 19 | <i>Cost Per Dependent Unit</i> | <i>\$958.27</i> | <i>\$878.23</i> | <i>\$691.09</i> | <i>\$774.56</i> | <i>\$1,087.02</i> | <i>\$903.72</i> | <i>\$800.81</i> | <i>\$1,650.09</i> | <i>\$505.04</i> | <i>\$770.90</i> | <i>\$784.46</i> | <i>\$589.32</i> | <i>\$10,373.87</i> | <i>\$864.49</i> | <i>\$763.86</i> | <i>13.17%</i> |
| 20 | <i>Cost Per Dependent</i> | <i>\$517.16</i> | <i>\$475.30</i> | <i>\$377.13</i> | <i>\$423.86</i> | <i>\$593.47</i> | <i>\$490.66</i> | <i>\$437.40</i> | <i>\$884.96</i> | <i>\$269.63</i> | <i>\$409.35</i> | <i>\$419.79</i> | <i>\$311.25</i> | <i>\$5,595.56</i> | <i>\$466.30</i> | <i>\$378.42</i> | <i>23.22%</i> |
| EMPLOYEE + DEPENDENT | | | | | | | | | | | | | | | | | |
| 21 | Medical | \$725,142 | \$463,499 | \$414,435 | \$453,245 | \$664,779 | \$567,318 | \$824,029 | \$897,757 | \$602,801 | \$506,371 | \$375,491 | \$585,606 | \$7,080,474 | \$590,039 | \$590,799 | -0.13% |
| 22 | Less Stop Loss Reimbursement | (\$23,860) | (\$100,450) | (\$17,554) | \$0 | \$0 | \$0 | \$0 | (\$13,977) | \$0 | (\$112,114) | (\$6,813) | \$0 | (\$274,768) | (\$22,897) | (\$112,477) | -79.64% |
| 23 | Net Medical Claims | \$701,282 | \$363,049 | \$396,881 | \$453,245 | \$664,779 | \$567,318 | \$824,029 | \$883,780 | \$602,801 | \$394,258 | \$368,677 | \$585,606 | \$6,805,705 | \$567,142 | \$478,322 | 18.57% |
| 24 | Prescription | \$95,903 | \$141,956 | \$105,977 | \$149,230 | \$125,315 | \$138,074 | \$163,413 | \$106,638 | \$108,715 | \$129,747 | \$132,717 | \$130,667 | \$1,528,351 | \$127,363 | \$117,227 | 8.65% |
| 25 | Dental | \$31,253 | \$49,459 | \$83,958 | \$35,572 | \$57,057 | \$40,354 | \$46,453 | \$48,492 | \$32,746 | \$47,988 | \$35,510 | \$36,218 | \$545,060 | \$45,422 | \$39,291 | 15.60% |
| 26 | Vision | \$5,223 | \$5,553 | \$6,017 | \$4,567 | \$4,458 | \$4,279 | \$3,939 | \$6,260 | \$2,487 | \$3,463 | \$3,949 | \$5,118 | \$55,314 | \$4,609 | \$4,599 | 0.23% |
| 27 | Total Claims | \$833,662 | \$560,017 | \$592,833 | \$642,614 | \$851,608 | \$750,025 | \$1,037,835 | \$1,045,170 | \$746,749 | \$575,455 | \$540,853 | \$757,609 | \$8,934,430 | \$744,536 | \$639,439 | 16.44% |
| 28 | <i>Composite Cost Per Employee</i> | <i>\$1,078.48</i> | <i>\$727.30</i> | <i>\$765.93</i> | <i>\$834.56</i> | <i>\$1,107.42</i> | <i>\$970.28</i> | <i>\$1,342.61</i> | <i>\$1,416.22</i> | <i>\$969.80</i> | <i>\$744.44</i> | <i>\$682.90</i> | <i>\$951.77</i> | <i>\$11,564.36</i> | <i>\$963.70</i> | <i>\$844.24</i> | <i>14.15%</i> |
| 29 | <i>Composite Cost Per Member</i> | <i>\$724.29</i> | <i>\$493.84</i> | <i>\$522.32</i> | <i>\$568.69</i> | <i>\$754.97</i> | <i>\$661.40</i> | <i>\$909.58</i> | <i>\$953.62</i> | <i>\$655.62</i> | <i>\$503.02</i> | <i>\$465.45</i> | <i>\$648.08</i> | <i>\$7,846.97</i> | <i>\$653.91</i> | <i>\$536.25</i> | <i>21.94%</i> |

Douglas County School District
PAID CLAIMS

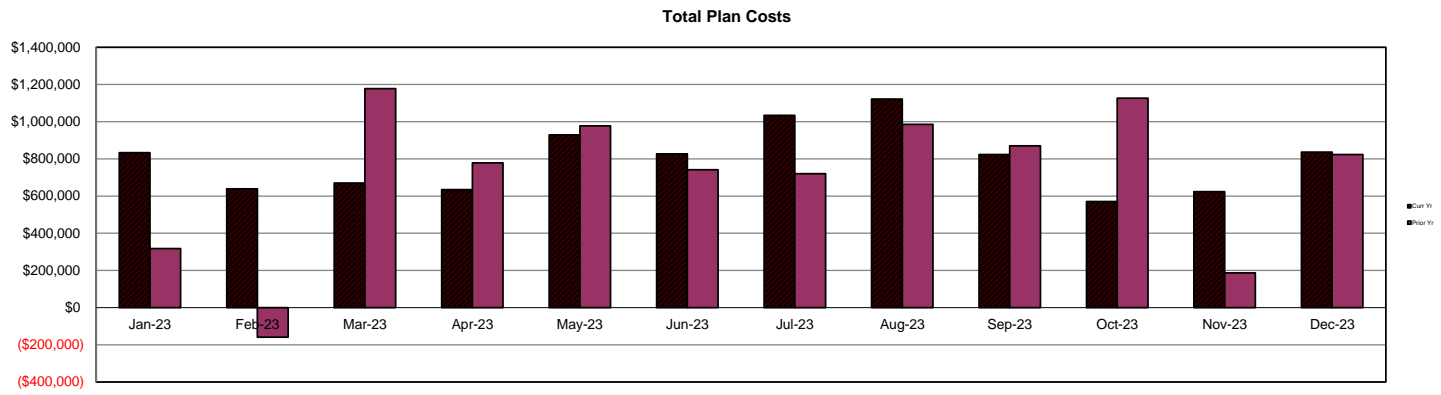


**Douglas County School District
TOTAL PLAN COSTS**

| Line # | | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 | Totals | Current Year Mo. Average | Prior Year Mo. Average | % Difference |
|-----------------------------|--|-------------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------------|-----------------|-------------------|--------------------|--------------------------|------------------------|----------------|
| EMPLOYEE | | | | | | | | | | | | | | | | | |
| 1 | TPA / UTIL REVIEW / COBRA / TELE DOC | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$17.46 | \$161,872 | \$13,489 | \$15,432 | -12.59% |
| 2 | Specific Stop Loss | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$58.41 | \$541,519 | \$45,127 | \$41,355 | 9.12% |
| 3 | PPO Networks (Dental) | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$6,490 | \$541 | \$530 | 2.00% |
| 4 | VSP | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$1.68 | \$15,575 | \$1,298 | \$1,272 | 2.00% |
| 5 | Consulting Fee (Estimated) | \$1.94 | \$1.95 | \$1.94 | \$1.95 | \$1.95 | \$1.94 | \$1.94 | \$2.03 | \$1.95 | \$1.94 | \$1.89 | \$1.88 | \$18,000 | \$1,500 | \$1,500 | 0.00% |
| 6 | Total Fixed | \$80.19 | \$80.20 | \$80.19 | \$80.20 | \$80.20 | \$80.19 | \$80.19 | \$80.28 | \$80.20 | \$80.19 | \$80.14 | \$80.13 | \$743,456 | \$61,955 | \$60,090 | 3.10% |
| 7 | Exposures | 773 | 770 | 774 | 770 | 769 | 773 | 773 | 738 | 770 | 773 | 792 | 796 | 9,271 | 773 | 757 | 2.00% |
| 8 | Employee Fixed Costs | \$61,987 | \$61,753 | \$62,066 | \$61,753 | \$61,674 | \$61,987 | \$61,987 | \$59,249 | \$61,753 | \$61,987 | \$63,474 | \$63,787 | \$743,456 | \$61,955 | \$60,090 | 3.10% |
| 9 | Total Gross Claims | \$662,036 | \$487,457 | \$474,243 | \$490,026 | \$638,552 | \$572,895 | \$876,873 | \$742,330 | \$647,256 | \$535,701 | \$392,343 | \$641,513 | \$7,161,224 | \$596,769 | \$534,757 | 11.60% |
| 10 | Gross Plan Costs | \$724,023 | \$549,209 | \$536,309 | \$551,778 | \$700,226 | \$634,883 | \$938,860 | \$801,579 | \$709,009 | \$597,688 | \$455,817 | \$705,300 | \$7,904,680 | \$658,723 | \$594,846 | 10.74% |
| 11 | Stop-Loss Reimbursements | (\$23,860) | (\$100,450) | (\$17,554) | \$0 | \$0 | \$0 | \$0 | (\$13,977) | \$0 | (\$112,114) | (\$6,813) | \$0 | (\$274,768) | (\$22,897) | (\$59,929) | -61.79% |
| 12 | Net Plan Costs | \$700,163 | \$448,759 | \$518,755 | \$551,778 | \$700,226 | \$634,883 | \$938,860 | \$787,602 | \$709,009 | \$485,574 | \$449,004 | \$705,300 | \$7,629,912 | \$635,826 | \$534,917 | 18.86% |
| 13 | Per Employee Gross Plan Costs | \$936.64 | \$713.26 | \$692.91 | \$716.60 | \$910.57 | \$821.32 | \$1,214.57 | \$1,086.15 | \$920.79 | \$773.21 | \$575.53 | \$886.05 | \$10,231.49 | \$852.62 | \$785.36 | 8.56% |
| 14 | Per Employee Net Plan Costs | \$905.77 | \$582.80 | \$670.23 | \$716.60 | \$910.57 | \$821.32 | \$1,214.57 | \$1,067.21 | \$920.79 | \$628.17 | \$566.92 | \$886.05 | \$9,875.84 | \$822.99 | \$706.24 | 16.53% |
| DEPENDENT | | | | | | | | | | | | | | | | | |
| 15 | Specific Stop Loss (+ 1 Dep.) | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$78,219 | \$6,518 | \$5,980 | 9.00% |
| 16 | Specific Stop Loss (+ Fam.) | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$63.80 | \$72,923 | \$6,077 | \$6,875 | -11.60% |
| 17 | Dependent Units (+ 1 Dep.) | 107 | 103 | 104 | 103 | 104 | 103 | 108 | 99 | 99 | 98 | 100 | 98 | 1,226 | 102 | 100 | 181.91% |
| 18 | Dependent Units (Fam.) | 97 | 94 | 93 | 94 | 92 | 93 | 93 | 93 | 98 | 99 | 98 | 99 | 1,143 | 95 | 115 | -17.35% |
| 19 | Dependent Fixed Costs | \$13,015 | \$12,569 | \$12,569 | \$12,569 | \$12,505 | \$12,505 | \$12,824 | \$12,250 | \$12,569 | \$12,632 | \$12,569 | \$151,142 | \$12,595 | \$12,855 | -2.02% | |
| 20 | Total Gross Claims | \$195,486 | \$173,011 | \$136,144 | \$152,588 | \$213,057 | \$177,130 | \$160,962 | \$316,817 | \$99,493 | \$151,868 | \$155,323 | \$116,096 | \$2,047,974 | \$170,665 | \$217,160 | -21.41% |
| 21 | Gross Plan Costs | \$208,501 | \$185,580 | \$148,712 | \$165,157 | \$225,562 | \$189,634 | \$173,786 | \$329,066 | \$112,061 | \$164,436 | \$167,956 | \$128,664 | \$2,199,116 | \$183,260 | \$230,014 | -20.33% |
| 22 | Stop-Loss Reimbursements | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | (\$52,548) | -100.00% |
| 23 | Net Plan Costs | \$208,501 | \$185,580 | \$148,712 | \$165,157 | \$225,562 | \$189,634 | \$173,786 | \$329,066 | \$112,061 | \$164,436 | \$167,956 | \$128,664 | \$2,199,116 | \$183,260 | \$177,466 | 3.26% |
| 24 | Per Dependent Unit Gross Plan Costs | \$1,022.07 | \$942.03 | \$754.89 | \$838.36 | \$1,150.82 | \$967.52 | \$864.61 | \$1,713.89 | \$568.84 | \$834.70 | \$848.26 | \$653.12 | \$11,159.10 | \$929.93 | \$1,067.35 | -12.88% |
| 25 | Per Dependent Unit Net Plan Costs | \$1,022.07 | \$942.03 | \$754.89 | \$838.36 | \$1,150.82 | \$967.52 | \$864.61 | \$1,713.89 | \$568.84 | \$834.70 | \$848.26 | \$653.12 | \$11,159.10 | \$929.93 | \$823.51 | 12.92% |
| 26 | Per Dependent Net Plan Costs | \$551.59 | \$509.83 | \$411.95 | \$458.77 | \$628.31 | \$525.30 | \$472.24 | \$919.18 | \$303.69 | \$443.22 | \$453.93 | \$344.94 | \$6,022.96 | \$501.91 | \$409.84 | 22.47% |
| EMPLOYEE + DEPENDENT | | | | | | | | | | | | | | | | | |
| 27 | *Fixed Costs | \$78,499 | \$78,907 | \$77,326 | \$79,312 | \$76,942 | \$76,755 | \$80,019 | \$76,600 | \$76,797 | \$77,943 | \$82,811 | \$78,797 | \$940,707 | \$78,392 | \$72,944 | 7.47% |
| 28 | Total Claims | \$857,522 | \$660,468 | \$610,387 | \$642,614 | \$851,608 | \$750,025 | \$1,037,835 | \$1,059,147 | \$746,749 | \$687,569 | \$547,666 | \$757,609 | \$9,209,198 | \$767,433 | \$751,916 | 2.06% |
| 29 | Gross Plan Costs | \$936,020 | \$739,375 | \$687,714 | \$721,926 | \$928,550 | \$826,780 | \$1,117,854 | \$1,135,747 | \$823,546 | \$765,511 | \$630,477 | \$836,406 | \$10,149,905 | \$845,825 | \$824,861 | 2.54% |
| 30 | Stop-Loss Reimbursements | (\$23,860) | (\$100,450) | (\$17,554) | \$0 | \$0 | \$0 | \$0 | (\$13,977) | \$0 | (\$112,114) | (\$6,813) | \$0 | (\$274,768) | (\$22,897) | (\$112,477) | -79.64% |
| 31 | Pharmacy Rebates | (\$78,776) | \$0 | \$0 | (\$87,222) | \$0 | \$0 | (\$83,750) | \$0 | \$0 | (\$82,715) | \$0 | \$0 | (\$332,464) | (\$27,705) | (\$26,003) | 6.55% |
| 32 | Net Plan Costs | \$833,385 | \$638,924 | \$670,160 | \$634,704 | \$928,550 | \$826,780 | \$1,034,103 | \$1,121,770 | \$823,546 | \$570,682 | \$623,664 | \$836,406 | \$9,542,673 | \$795,223 | \$686,380 | 15.86% |
| 33 | Composite Gross Plan Cost Per Employee | \$1,210.89 | \$960.23 | \$888.52 | \$937.77 | \$1,207.48 | \$1,069.57 | \$1,446.12 | \$1,538.95 | \$1,069.54 | \$990.31 | \$796.06 | \$1,050.76 | \$13,137.62 | \$1,094.80 | \$1,089.04 | 0.53% |
| 34 | Composite Net Plan Cost Per Employee | \$1,078.12 | \$829.77 | \$865.84 | \$824.29 | \$1,207.48 | \$1,069.57 | \$1,337.78 | \$1,520.01 | \$1,069.54 | \$738.27 | \$787.45 | \$1,050.76 | \$12,351.64 | \$1,029.30 | \$906.21 | 13.58% |
| 35 | Composite Net Plan Cost Per Member | \$724.05 | \$563.43 | \$590.45 | \$561.68 | \$823.18 | \$729.08 | \$906.31 | \$1,023.51 | \$723.04 | \$498.85 | \$536.72 | \$715.49 | \$7,902.29 | \$658.52 | \$597.43 | 10.23% |

*MAXOR Admin Fee Added to Employee & Dependent Fixed Costs

Douglas County School District
TOTAL PLAN COSTS



Douglas County School District

MEDICAL CLAIMS ONLY IN EXCESS OF \$125,000 (Accumulative Paid Amounts Year to Date)

| CLAIMANT | | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 |
|-----------------|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Claim # | <i>Total Amount of Claim Year to Date</i> | | | | | | | | | | | | |
| 1 | Subscriber | \$0 | \$0 | \$143,273 | \$184,532 | \$213,889 | \$243,379 | \$263,977 | \$303,121 | \$309,361 | \$349,120 | \$368,674 | \$389,217 |
| 2 | Subscriber | \$0 | \$0 | \$0 | \$171,087 | \$209,889 | \$210,072 | \$210,361 | \$322,969 | \$322,985 | \$323,543 | \$329,006 | \$329,140 |
| 3 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$126,612 | \$132,424 | \$137,737 | \$138,841 | \$138,995 | \$139,860 | \$142,335 |
| 4 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$144,079 | \$145,305 | \$145,331 | \$145,659 | \$146,154 | \$146,190 | \$146,206 |
| 5 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$131,313 | \$146,642 | \$171,051 | \$205,590 | \$221,437 | \$223,226 |
| 6 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$241,001 | \$241,212 | \$241,212 | \$241,212 | \$241,212 | \$241,212 |
| 7 | Dependent | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$143,721 | \$152,016 | \$188,502 | \$197,491 | \$213,008 |
| 8 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$144,186 | \$147,412 | \$147,542 | \$147,542 |
| 9 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$227,367 |
| 10 | Dependent | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$145,937 |

| | | | | | | | | | | | | |
|--------------------------------------|------------|------------|------------------|------------------|------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Total | \$0 | \$0 | \$143,273 | \$355,619 | \$423,778 | \$724,142 | \$1,124,381 | \$1,440,734 | \$1,625,309 | \$1,740,528 | \$1,791,412 | \$2,059,254 |
| Increase Over Previous Month: | | \$0 | \$143,273 | \$212,346 | \$68,159 | \$300,363 | \$400,239 | \$316,354 | \$184,575 | \$115,219 | \$50,883 | \$265,842 |

| Claim # | <i>Amount Over Specific Stop-Loss (\$250,000)</i> | | | | | | | | | | | | |
|---------|--|-----|-----|-----|-----|-----|-----|----------|----------|----------|----------|-----------|-----------|
| 1 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$13,977 | \$53,121 | \$59,361 | \$99,120 | \$118,674 | \$139,217 |
| 2 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$72,969 | \$72,985 | \$73,543 | \$79,006 | \$79,140 |
| 3 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 5 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 6 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 7 | Dependent | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 8 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 9 | Subscriber | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 10 | Dependent | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

| | | | | | | | | | | | | | |
|--------------------------------------|------------|------------|------------|------------|------------|------------|------------|-----------------|------------------|------------------|------------------|------------------|------------------|
| Total | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$13,977 | \$126,091 | \$132,345 | \$172,663 | \$197,680 | \$218,357 |
| Increase Over Previous Month: | | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$13,977 | \$112,114 | \$6,255 | \$40,318 | \$25,016 | \$20,677 |

Douglas County School District

Hometown Health self-funded health plan reserve as of December 31, 2023

Based on claims from January 01, 2023 through December 31, 2023

FORMULA

Estimated IBNR = (Most recent 12 months of Actual Net Paid Claims) x (Lag Days/365)
 x (Current Employee Count / Average 12 month Lagged Employee Count)

Net Paid Claims from January 01, 2023 through December 31, 2023

| | |
|---------------------------|---------------------|
| Medical | \$ 6,805,705 |
| Dental | \$ 545,060 |
| Prescription Drugs | \$ 1,528,351 |
| Vision | <u>\$ 55,314</u> |
| Total Claims | \$ 8,934,430 |

Average Estimated Lag Days

| | |
|---------|---------|
| Medical | 55 Days |
| Dental | 30 Days |
| Rx | 11 Days |
| Vision | 22 Days |

Number of employees covered:

Current enrollment all Medical Plans = 796 : 60 day lagged enrollment = 768
 Current enrollment all Dental Plans = 796 : 60 day lagged enrollment = 768
 Current enrollment all Rx Plans = 796 : 60 day lagged enrollment = 768
 Current enrollment all Vision Plans = 796 : 60 day lagged enrollment = 768

Estimated IBNR Calculation

| | | | |
|---|--------------------------------------|---------------------|--------------|
| Medical | \$6,805,705 X (55/365) X (796/768) = | \$ 1,062,791 | 15.6% |
| + | | | |
| Dental | \$545,060 X (30/365) X (796/768) = | \$ 46,428 | 8.5% |
| + | | | |
| Rx | \$1,528,351 X (11/365) X (796/768) = | \$ 47,734 | 3.1% |
| + | | | |
| Vision | \$55,314 X (22/365) X (796/768) = | <u>\$ 3,455</u> | 6.2% |
| = | | | |
| Total estimated IBNR as of December 31, 2023 = | | \$ 1,160,407 | 13.0% |

Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers.
 These reserve estimates are calculated based on claims for the period stated above.

Douglas County School District

Hometown Health self-funded health plan reserve as of November 30, 2023

Based on claims from December 01, 2022 through November 30, 2023

FORMULA

Estimated IBNR = (Most recent 12 months of Actual Net Paid Claims) x (Lag Days/365)
x (Current Employee Count / Average 12 month Lagged Employee Count)

Net Paid Claims from December 01, 2022 through November 30, 2023

| | |
|---------------------------|------------------|
| Medical | \$ 6,833,509 |
| Dental | \$ 538,271 |
| Prescription Drugs | \$ 1,503,661 |
| Vision | <u>\$ 53,381</u> |
| Total Claims | \$ 8,928,821 |

Average Estimated Lag Days

| | |
|---------|---------|
| Medical | 55 Days |
| Dental | 30 Days |
| Rx | 11 Days |
| Vision | 22 Days |

Number of employees covered:

Current enrollment all Medical Plans = 792 : 60 day lagged enrollment = 766

Current enrollment all Dental Plans = 792 : 60 day lagged enrollment = 766

Current enrollment all Rx Plans = 792 : 60 day lagged enrollment = 766

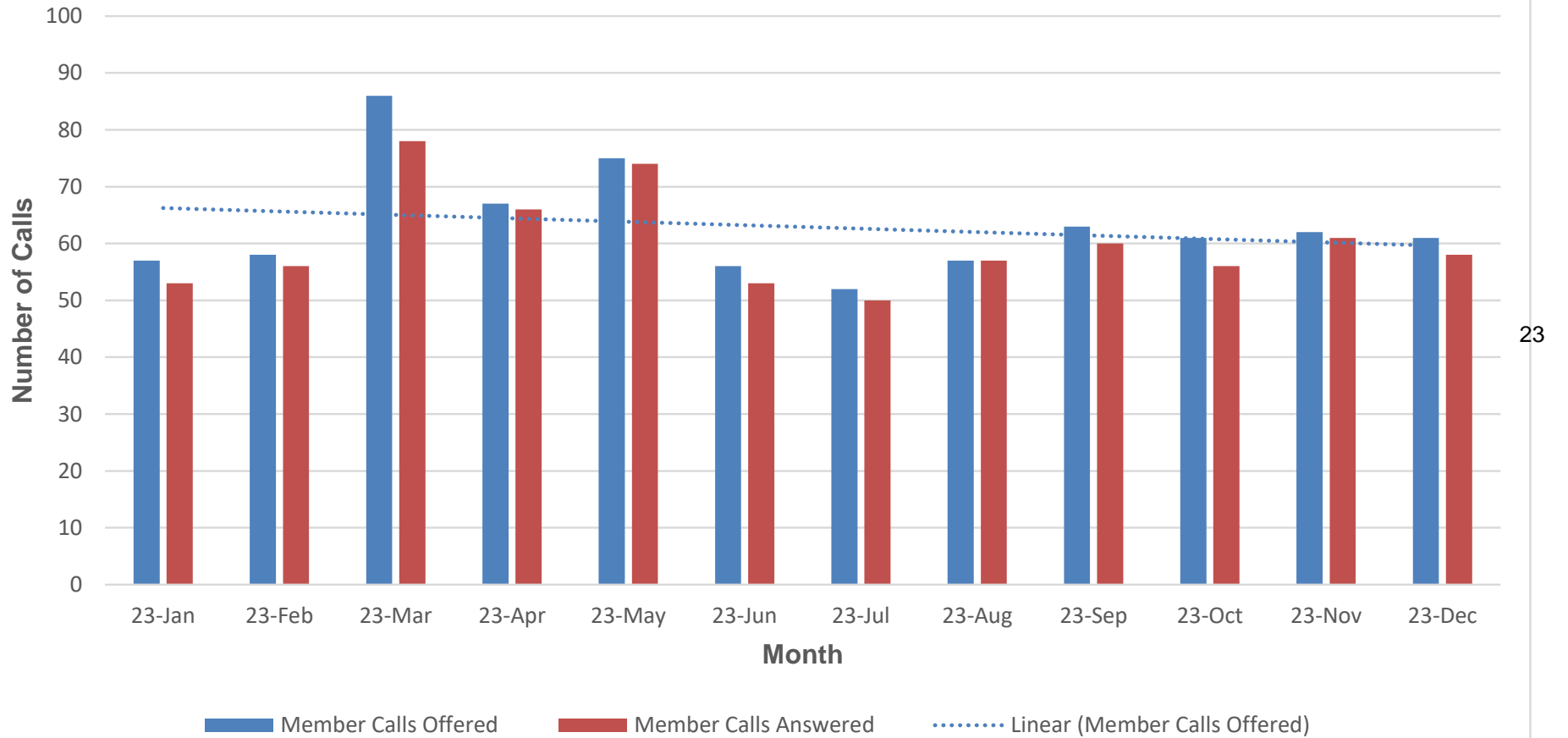
Current enrollment all Vision Plans = 792 : 60 day lagged enrollment = 766

Estimated IBNR Calculation

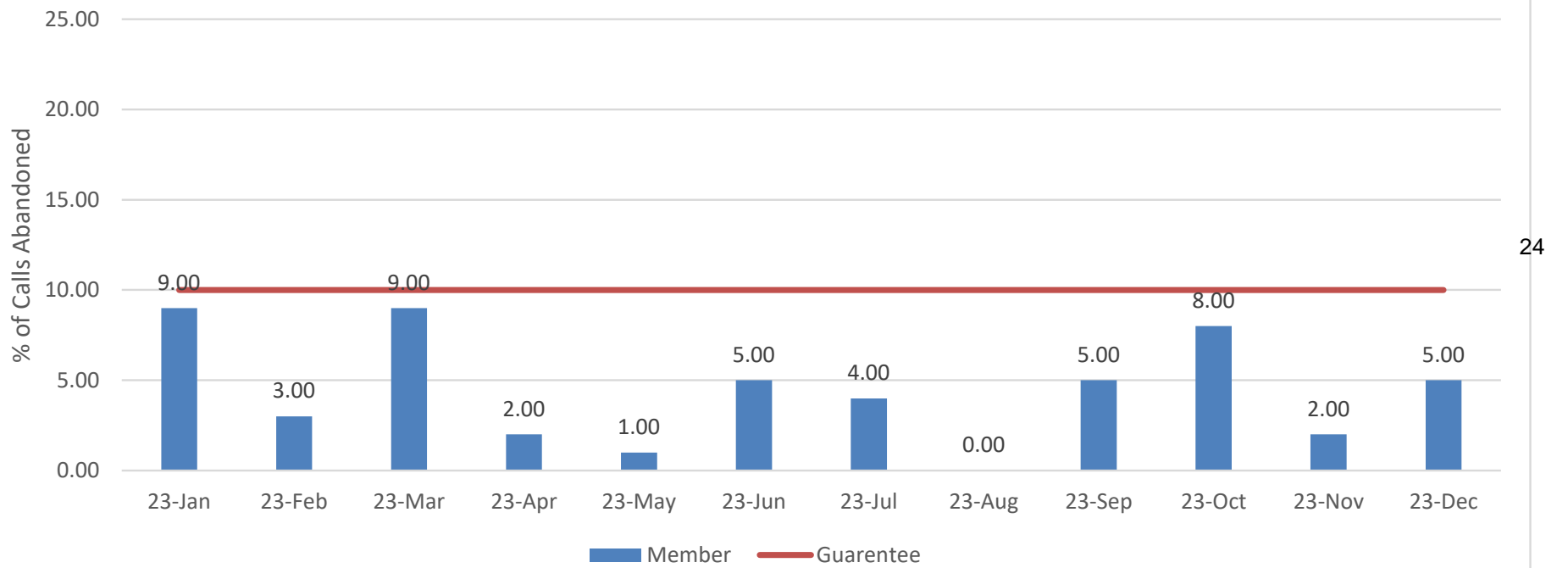
| | | | |
|---|--------------------------------------|---------------------|--------------|
| Medical | \$6,833,509 X (55/365) X (792/766) = | \$ 1,064,889 | 15.6% |
| + | | | |
| Dental | \$538,271 X (30/365) X (792/766) = | \$ 45,753 | 8.5% |
| + | | | |
| Rx | \$1,503,661 X (11/365) X (792/766) = | \$ 46,864 | 3.1% |
| + | | | |
| Vision | \$53,381 X (22/365) X (792/766) = | <u>\$ 3,327</u> | 6.2% |
| = | | | |
| Total estimated IBNR as of November 30, 2023 = | | \$ 1,160,834 | 13.0% |

Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers. These reserve estimates are calculated based on claims for the period stated above.

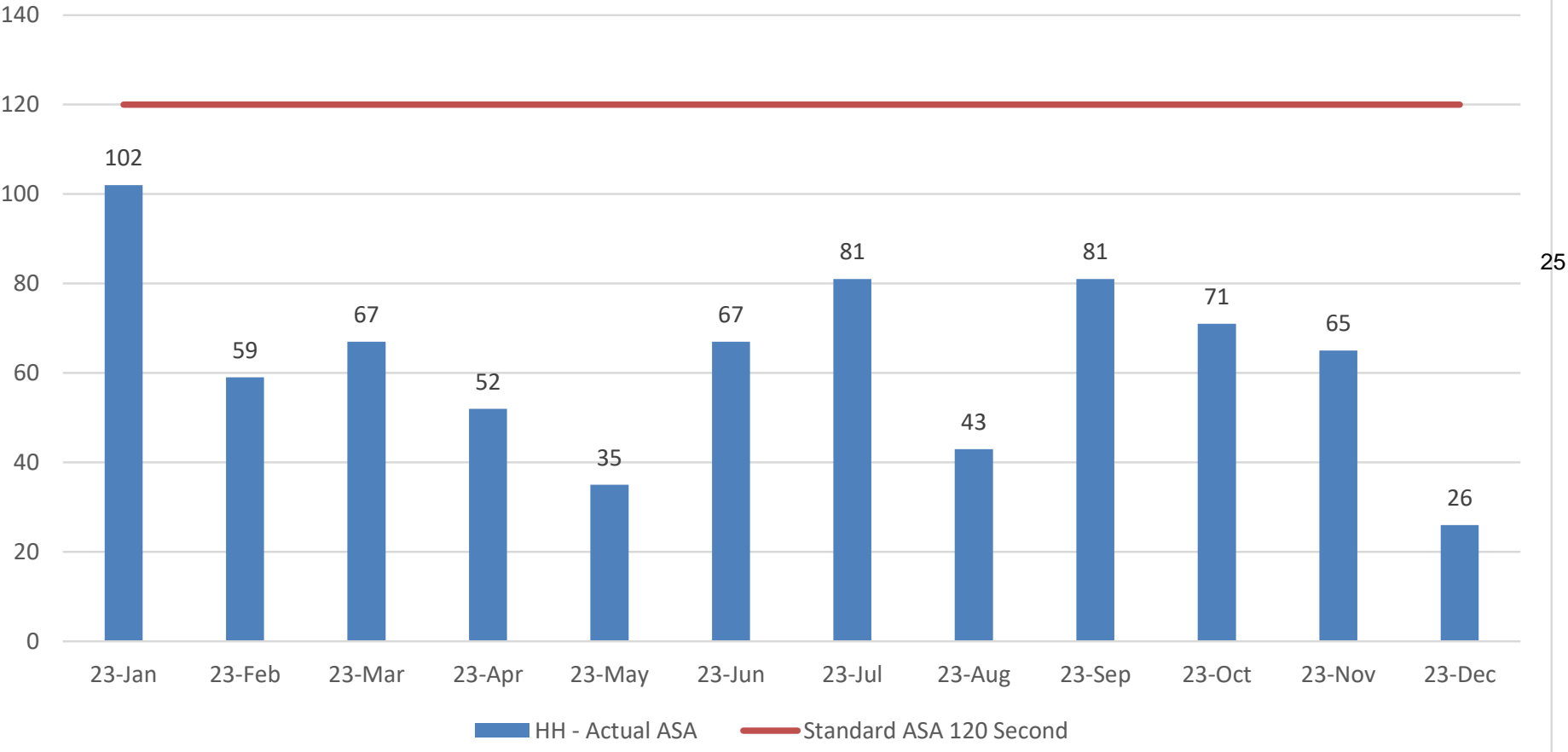
Douglas County School District Call Volume



Douglas County School District Abandonment Rate



Douglas County School District Average Speed of Answer In seconds



25



Claims Turnaround Time

332 - DOUGLAS COUNTY SCHOOL DISTRICT

| | 2023 Avg | January | February | March | April | May | June |
|--|----------|---------|----------|-------|-------|-------|-------|
| Total | | | | | | | |
| Total Claims Received During Month | 1,308 | 1,172 | 1,229 | 1,257 | 1,244 | 1,268 | 1,638 |
| Total Claims Paid During Month | 1,602 | 978 | 1,983 | 2,070 | 1,816 | 1,601 | 1,734 |
| Claims Open at End of Month | 264 | 906 | 408 | 239 | 174 | 150 | 166 |
| Percentage of Claims Paid Within 30 Days | 97.7% | 90.0% | 98.5% | 91.1% | 98.0% | 98.0% | 99.4% |
| Number of Claims Paid Over 30 Days | 37 | 98 | 30 | 184 | 36 | 32 | 11 |

| July | August | September | October | November | December |
|-------|--------|-----------|---------|----------|----------|
| 1,189 | 1,395 | 1,278 | 1,325 | 1,268 | 1,432 |
| 1,538 | 1,581 | 1,481 | 1,431 | 1,485 | 1,525 |
| 175 | 157 | 172 | 188 | 216 | 216 |
| 98.0% | 98.9% | 99.8% | 99.9% | 99.9% | 99.9% |
| 30 | 17 | 3 | 1 | 1 | 2 |

| | | | | | | | Unaudited data as of 8/9/23 | | | | |
|------------------------|------------------------|------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------------|--------------------|----------------|------------------|------------------|
| Unaudited 2017-2018 | Unaudited 2018-2019 | Unaudited 2019-2020 | 2020-2021 | 2021-2022 | 2022-2023 | 2023-2024 | | 2023-24 | 2023-24 | 2023-24 | 2023-24 |
| 12 Months | Actuals to date | Actuals to date | Actuals to date | Actuals to date | Actuals to date | Actuals to date | | Operating Revenues | Admin Expenses | Claims Expenses | Est Cash Flows |
| \$563,516 | \$433,914 | \$707,103 | \$593,957 | \$1,047,051 | \$649,873 | \$1,008,996 | July | \$728,435.06 | (\$87,515.15) | (\$1,008,995.60) | (\$368,075.69) |
| \$445,585 | \$567,057 | \$504,522 | \$533,442 | \$801,080 | \$937,616 | \$1,112,051 | August | \$621,972.92 | (\$83,196.77) | (\$1,112,051.20) | (\$573,275.05) |
| \$583,849 | \$411,577 | \$419,473 | \$922,103 | \$709,220 | \$540,995 | \$735,590 | September | \$631,583.98 | (\$78,937.27) | (\$735,590.45) | (\$182,943.74) |
| \$441,403 | \$942,438 | \$575,237 | \$580,104 | \$758,601 | \$993,427 | \$399,999 | October | \$633,066.79 | (\$87,523.77) | (\$399,999.55) | \$145,543.47 |
| \$551,472 | \$365,469 | \$751,140 | \$974,578 | \$820,396 | \$214,398 | \$762,960 | November | \$728,050.31 | (\$80,184.02) | (\$762,959.57) | (\$115,093.28) |
| \$658,645 | \$577,289 | \$409,511 | \$606,620 | \$1,754,598 | \$919,954 | \$689,212 | December | \$654,515.57 | (\$84,610.30) | (\$689,211.63) | (\$119,306.36) |
| \$648,966 | \$842,303 | \$585,200 | \$508,567 | \$211,099 | \$520,765 | | January | | | | \$0.00 |
| \$425,514 | \$342,650 | \$425,889 | \$454,486 | -\$155,452 | \$553,752 | | February | | | | \$0.00 |
| \$416,595 | \$298,929 | \$463,808 | -\$63,850 | \$1,124,963 | \$642,894 | | March | | | | \$0.00 |
| \$413,519 | \$580,877 | \$590,274 | \$581,293 | \$116,358 | \$561,828 | | April | | | | \$0.00 |
| \$354,643 | \$595,059 | \$386,887 | \$735,299 | \$610,376 | \$872,626 | | May | | | | \$0.00 |
| \$344,032 | \$506,841 | \$690,699 | \$833,568 | \$997,886 | \$728,608 | | June | | | | \$0.00 |
| \$5,847,739 | \$6,464,403 | \$6,509,743 | \$7,260,167 | \$8,796,176 | \$8,136,736 | \$4,708,808 | TOTAL CLAIMS | \$3,997,624.63 | (\$501,967.28) | (\$4,708,808.00) | (\$1,213,150.65) |
| \$487,311.62 | \$538,700.25 | \$542,478.58 | \$605,013.95 | \$733,014.69 | \$678,061.33 | \$784,801.37 | | | | | |
| (2.09%) | 10.55% | 0.70% | 11.53% | 21.16% | (7.50%) | 15.74% | | | | | |
| 0.93% | (0.42%) | (0.08%) | 5.05% | (3.29%) | (4.56%) | 0.00% | | | | | |
| 783 | 771 | 768 | 795 | 763 | 773 | 773 | | | | | |
| 409 | 416 | 423 | 452 | 443 | 378 | 378 | | | | | |
| 1,192 | 1,187 | 1,191 | 1,247 | 1,206 | 1,151 | 1,151 | | | | | |
| \$ 4,906 | \$ 5,446 | \$ 5,466 | \$ 5,822 | \$ 7,294 | \$ 7,069 | \$ 8,182 | | | | | |
| ACTUALS | ACTUALS | ACTUAL | ACTUAL | ACTUAL | JUNE FINAL | DEC AMEND | | | | | |
| \$ 3,444,437 | \$ 3,485,417 | \$ 2,900,257 | \$ 3,055,107 | \$ 1,713,523 | \$ 659,909 | \$ 322,101 | Fund Balance - 6/30: | | | | |
| \$6,651,392 | \$6,827,457 | \$7,339,180 | \$7,564,729 | \$8,007,604 | \$7,888,920 | \$8,328,096 | Premium Pmts | | | | |
| | | | | \$1,000,000 | \$1,000,000 | \$1,000,000 | Transfer from GF | | | | |
| \$924,365 | \$491,801 | \$452,484 | \$657,098 | \$1,979 | \$0 | \$0 | Insurance Proceeds | | | | |
| (\$11,986) | (\$7,306) | (\$3,890) | (\$3,955) | (\$3,845) | (\$31,030) | (\$9,030) | Other Payments | | | | |
| (\$6,636,580) | (\$6,966,774) | (\$6,731,736) | (\$8,541,210) | (\$9,067,362) | (\$7,950,000) | (\$8,100,000) | Claims Expense | | | | |
| | | | | | | | PEBP Payments | | | | |
| (\$300,590) | (\$306,856) | (\$271,441) | (\$284,913) | (\$287,536) | (\$330,000) | (\$325,000) | Fixed Costs - Admin Payments | | | | |
| (\$628,349) | (\$679,916) | (\$669,791) | (\$742,720) | (\$707,462) | (\$793,000) | (\$900,000) | Fixed Costs - Third-Party Payments | | | | |
| \$42,728 | \$56,434 | \$40,044 | \$9,387 | \$3,008 | \$5,000 | \$10,000 | Interest on Inv / Ck Acct | | | | |
| \$3,485,417 | \$2,900,257 | \$3,055,107 | \$1,713,523 | \$659,909 | \$449,799 | \$326,167 | Est. Ending Fund Balance - 7/1: | | | | |

Notes:
July Premiums reflect the 'wrap-around' effect of the multiple salary schedules.
Revenues associated with premiums that are attributable to FY23/24
but paid out in Jul 2024 are reflected above.