



CITY OF SURPRISE
Health Benefits Trust Fund Board Meeting
16000 N. Civic Center Plaza
Surprise, AZ 85374
Wednesday, August 28, 2024 @ 4:00 PM
COUNCIL CHAMBERS OVERFLOW ROOM

- A. Call To Order
- B. Roll Call
- C. Pledge of Allegiance
- D. Current Events and Reports
- E. Staff Reports
- F. Health Benefits Trust Fund Board Agenda

CALL TO THE PUBLIC:

INSTRUCTIONS: In order to address the Board\Commission, you will need to fill out a Call to the Public Form available at the front counter, and then turn it in to the Secretary before the meeting begins.

Note: A.R.S. 38-431.01(H) - During this time members of the public may address the Board\Commission only on issues within the jurisdiction of the Board\Commission which are not an item on the agenda. At the conclusion of the open call, the Board\Commission may respond to criticism, may ask staff to review the matter or may ask that the matter be put on a future agenda. No discussion or action shall take place on any item raised.

CONSENT AGENDA:

- 1. Citywide Consideration and action pertaining to the approval of Finance
the June 5, 2024 meeting minutes.

REGULAR AGENDA ITEM - NON-PUBLIC HEARING:

- 2. Citywide Presentation and discussion pertaining to CBIZ Finance
Consulting FY2024 4th Quarter Report.

- G. Other Business and Future Agenda Items
- H. Adjournment

KRISTI PASSARELLI, CITY CLERK

POSTED: Tuesday, August 27th, 2024 @ 9:00 AM

SPECIAL NOTE: PERSONS WITH SPECIAL ACCESSIBILITY NEEDS, INCLUDING LARGE PRINT MATERIALS OR INTERPRETER, SHOULD CONTACT THE CITY CLERK'S OFFICE @ 623.222.1200 OR TTY 623.222.1002, BY NO LATER THAN 24 HOURS IN ADVANCE OF THE REGULAR SCHEDULED MEETING TIME.



CITY OF SURPRISE
Health Benefits Trust Fund Board Meeting

Council Meeting Date: August 28, 2024
Submitting Department: Finance
Staff Recommendations:

Contact Person:
District: Citywide

Consent: Yes Regular: No Public Hearing: No Report/Discussion: No

Agenda Wording:

Consideration and action pertaining to the approval of the June 5, 2024 meeting minutes.

Motion:

I move to approve the June 5, 2024 Health Benefits Trust Fund Board meeting minutes.

Background:

Objective Analysis:

Policy Compliant:

Financial Impact:

No financial impact.

Budget Impact:

No budget impact.

FTE Impact:

ATTACHMENTS:

1. HBTF MINUTES 06.05.24 DRAFT
-

CITY OF SURPRISE

**HEALTH BENEFITS TRUST FUND BOARD
16000 North Civic Center Plaza
Surprise, AZ 85374**

June 5, 2024

MEETING MINUTES

CALL TO ORDER

Vice Chairperson William Coniam called the Health Benefits Trust Fund Meeting to order at 4:04 p.m. at Surprise City Hall, 16000 North Civic Center Plaza, Surprise, Arizona 85374, on Wednesday, June 5, 2024.

ROLL CALL

In attendance were Vice Chair William Coniam, Board Member Barb Minick, Board Member Candice Rachal, and Board Member Andrea Davis. Chairperson Renee Pastor was absent, excused.

STAFF PRESENT:

Donna Meuse, Human Resources Director; Paige Gearhart, Human Resources Manager; Jenna Klidas, Financial Analyst – Senior; Erick Martin, Assistant Director – Finance; Julie Ralls, Accountant – Senior; Laura Roybal, Administrative Services Assistant.

PLEDGE OF ALLEGIANCE

CURRENT EVENTS REPORT

None

STAFF REPORT

Donna Meuse gave a brief presentation regarding the awards the city has received for being one of Arizona's healthiest and safest employers.

CALL TO THE PUBLIC

None

CONSENT AGENDA

Item 1: Consideration and action pertaining to the approval of the March 6, 2024 Health Benefits Trust Fund Board Meeting Minutes.

- Board Member Andrea Davis made a motion to approve the minutes for the March 6, 2024 meeting. Board Member Barb Minick seconded the motion. Motion passed.

REGULAR AGENDA ITEMS NOT REQUIRING A PUBLIC HEARING

Item 2: Presentation and discussion pertaining to CBIZ Consulting FY2024 3rd Quarter Report.

- Mike Barberio presented CBIZ Consulting's FY2024 3rd Quarter Report. Mike Zucarelli presented the city's pharmacy spend and rebate summary.
- Board member Barb Minick requested additional pharmacy cost information (i.e. how much of the pharmacy increase we are experiencing is related to inflation versus the cost of utilization). CBIZ stated they will provide this information at the next meeting.

Item 3: Presentation and discussion of the City's unaudited Employee Healthcare and Workers' Compensation Self Insurance Funds Financial Report for FY2024 3rd Quarter.

- Erick Martin presented the FY2024 3rd Quarter Financial Reports.

OTHER BUSINESS

EXECUTIVE SESSION

No executive session was held.

ADJOURNMENT

Board Member Minick made a motion to adjourn the meeting. Vice Chair Coniam seconded the motion. Motion passed. Hearing no further business, Vice Chair Coniam adjourned the Health Benefits Trust Fund meeting at 4:50 p.m.

Renee Pastor, Chair
Health Benefits Trust Fund Board



CITY OF SURPRISE
Health Benefits Trust Fund Board Meeting

Council Meeting Date: August 28, 2024
Submitting Department: Finance
Staff Recommendations: None

Contact Person:
District: Citywide

Consent: No Regular: Yes Public Hearing: No Report/Discussion: No

Agenda Wording:

Presentation and discussion pertaining to CBIZ Consulting FY2024 4th Quarter Report.

Motion:

None: Discussion only.

Background:

CBIZ Consulting will present the 4th Quarter self-funded medical, dental, and vision report for plan year FY2024 for the City. This report contains financial information and claims activity.

Objective Analysis:

Policy Compliant:

Financial Impact:

None at this time; however, topics in this presentation could lead to future actions which may have a fiscal impact on the fund's operation.

Budget Impact:

None at this time; however, topics in this presentation could lead to future actions which may have a fiscal impact on the fund's operation.

FTE Impact:

ATTACHMENTS:

1. City of Surprise Medical, Dental & Vision Experience 06 24 - Final
-



City of Surprise

Medical, Pharmacy, Dental & Vision Experience

Plan Year: July 2023 – June 2024

Month End: June 2024

Presented by your CBIZ Team

Mike Barberio, Melissa Barbakoff, and Lindsey Steinhoff





Executive Summary

Medical and Pharmacy

The experience report illustrates claims paid through the fourth quarter of the plan year. Although the plan year has concluded, there is a 12-month runout period for additional claims, which will finalize the 2023-2024 policy year. Overall claims have increased compared to previous years, but there are two quarters of pharmacy rebates outstanding that will be applied during the runout period. CBIZ projects the City of Surprise will realize approximately \$1,452,000 in rebates for the 2023-24 plan year, which will lower overall claim liability. Expected claims through the fourth quarter are at 87.7% of expected claims and 77.4% of maximum claims liability. Average covered lives have increased by 8.67%.

Gross runout claims for the 2022-23 plan year through June were \$1,044,571. After rebates, reversals, and stop loss recoveries, the amount drops to \$275,623. The final loss ratio for the 2022-23 plan period with runout is 101.1% of expected claims.

Loss Ratio by Quarter 2023-2024

- Quarter 1: 76.4%
- Quarter 2: 103%
- Quarter 3: 72.2%
- Quarter 4: 98.7%

Claims Spend & Loss Ratio by Plan Design:

- **HMO** -44% of total claims, 100.3% loss ratio
- **PPO** – 37% of total claims, 95% loss ratio
- **EPO** – 19% of total claims, 71.2% loss ratio

Large Claims

Eighteen large claims exceed the \$100,000 threshold before runout is considered. **Two** claimants have hit the individual stop loss deductible. Large claims over \$100,000 represent 25.2% of overall spend, with runout still to be calculated. For the 2023-2024 plan year, there have been \$523,156 in stop loss reimbursements. Of the eighteen large claimants over \$100K, six are driven by specialty pharmacy (Claimants – 3, 4, 7, 11, 13, and 14). In 2022-23, large claims represented 28.7% of total claims spend with nineteen claimants above the \$100,000 threshold, and six hit the individual stop loss deductible. For the completed policy period, there were \$753,712 in stop loss reimbursements.



Annual Cost Comparison

On the Annual Cost Comparison slide, the grid all the way the right-hand side illustrates the year over year total cost history increase or decrease. The CBIZ analytics team is projecting total costs for the current plan year to be 1.2% **lower** than the prior plan period. In the current plan year, medical claims include a completion factor, and they are coming in 9.1% below the prior plan year and pharmacy claims are 25% higher than the prior plan year. Medical and pharmacy claims have been adjusted for the enrollment increase of 8.67%.

The main driver for the increase in pharmacy claims spend is increased brand and specialty costs and utilization totals.

- **Average Brand Cost per unit for 2024 Q1** - \$166.67 (269 members)
- **Average Brand Cost per unit for 2024 Q2** - \$198.30 (287 members)
- **Average Specialty Cost per unit for 2024 Q1** - \$80.87 (25 members)
- **Average Specialty Cost per unit for 2024 Q2** - \$88.96 (24 members)

Now that the prior plan year is complete, the total cost history comparison for the 2021/2022 plan year came in at 10.2% over the 2020/2021 plan year.

Dental

Dental claims are slightly higher than the FY23 plan year. The policy period ended with a 96.7% loss ratio, which is favorable. The last quarter of the plan year saw higher than normal dental claims with an \$86.96 average PEPM. The City of Surprise enhanced the dental benefit for FY24 by adding adult ortho coverage and increasing the annual plan maximum to \$2,500.

Vision

Vision plan is running very steady. The current plan year has ended with an 84.3% loss ratio. On the vision annual cost comparison slide vision is running 15.7% above the 2022-23 plan year. The PEPM of \$10.94 is right in line with your historical experience.



City of Surprise
Paid Claims and Administration
Plan Year: July 2023 to June 2024 (as of June 2024)
Incurred and Paid

BlueCross BlueShield of Arizona and Optum Rx- All Plans														Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates & Performance Guarantees	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimbursement PEPM	Total Claims & Fees PEPM
Jul-23	914	\$ 1,302,975	\$ 1,476,250	\$ 285,090	\$ 308,604	\$ -	\$ 1,549	\$ 7,507	\$ -	\$ -	\$ 602,750	\$ 134,384	\$ 737,134	46.3%	40.8%	\$321.82	\$337.64	\$659.46	\$659.46	\$806.49
Aug-23	920	\$ 1,311,270	\$ 1,485,268	\$ 880,685	\$ 392,501	\$ -	\$ 2,205	\$ 7,515	\$ 3,296	\$ -	\$ 1,286,202	\$ 135,266	\$ 1,421,467	98.1%	86.6%	\$971.41	\$426.63	\$1,398.05	\$1,398.05	\$1,545.07
Sep-23	929	\$ 1,322,515	\$ 1,497,799	\$ 744,727	\$ 364,831	\$ -	\$ 2,979	\$ 7,551	\$ 1,630	\$ -	\$ 1,121,719	\$ 136,588	\$ 1,258,306	84.8%	74.9%	\$814.73	\$392.71	\$1,207.45	\$1,207.45	\$1,354.47
Oct-23	932	\$ 1,328,013	\$ 1,504,163	\$ 1,224,363	\$ 334,637	\$ -	\$ 2,474	\$ 7,583	\$ 1,569	\$ -	\$ 1,570,626	\$ 137,030	\$ 1,707,656	118.3%	104.4%	\$1,326.17	\$359.05	\$1,685.22	\$1,685.22	\$1,832.25
Nov-23	946	\$ 1,347,849	\$ 1,525,754	\$ 1,239,627	\$ 416,335	\$ -	\$ 4,948	\$ 7,712	\$ 1,352	\$ (149,866)	\$ 1,520,109	\$ 139,086	\$ 1,659,195	112.8%	99.6%	\$1,325.20	\$440.10	\$1,765.30	\$1,606.88	\$1,753.91
Dec-23	953	\$ 1,352,708	\$ 1,531,307	\$ 683,033	\$ 356,274	\$ -	\$ 6,226	\$ 7,715	\$ 2,118	\$ -	\$ 1,055,366	\$ 140,113	\$ 1,195,479	78.0%	68.9%	\$733.57	\$373.84	\$1,107.41	\$1,107.41	\$1,254.44
Jan-24	948	\$ 1,348,558	\$ 1,526,313	\$ 761,724	\$ 404,634	\$ (329,160)	\$ 2,299	\$ 7,723	\$ -	\$ (52)	\$ 847,168	\$ 139,380	\$ 986,548	62.8%	55.5%	\$814.08	\$426.83	\$893.69	\$893.64	\$1,040.66
Feb-24	959	\$ 1,360,003	\$ 1,539,642	\$ 643,329	\$ 366,796	\$ -	\$ 2,703	\$ 7,753	\$ 4,072	\$ (462)	\$ 1,024,190	\$ 140,996	\$ 1,165,186	75.3%	66.5%	\$685.98	\$382.48	\$1,068.46	\$1,067.98	\$1,215.00
Mar-24	958	\$ 1,360,159	\$ 1,540,464	\$ 874,283	\$ 379,876	\$ -	\$ 2,192	\$ 7,732	\$ 2,270	\$ (198,900)	\$ 1,067,454	\$ 140,851	\$ 1,208,305	78.5%	69.3%	\$925.34	\$396.53	\$1,321.87	\$1,114.25	\$1,261.28
Apr-24	975	\$ 1,380,958	\$ 1,564,182	\$ 970,571	\$ 373,929	\$ -	\$ 2,051	\$ 7,870	\$ 2,105	\$ (712)	\$ 1,355,814	\$ 143,351	\$ 1,499,165	98.2%	86.7%	\$1,007.79	\$383.52	\$1,391.31	\$1,390.58	\$1,537.61
May-24	974	\$ 1,379,161	\$ 1,561,936	\$ 1,112,587	\$ 495,982	\$ -	\$ 2,056	\$ 7,858	\$ 2,032	\$ (34,423)	\$ 1,586,093	\$ 143,204	\$ 1,729,296	115.0%	101.5%	\$1,154.55	\$509.22	\$1,663.77	\$1,628.43	\$1,775.46
Jun-24	985	\$ 1,395,491	\$ 1,579,781	\$ 1,228,011	\$ 448,664	\$ (396,965)	\$ 4,976	\$ 7,911	\$ 1,840	\$ (138,740)	\$ 1,155,698	\$ 144,820	\$ 1,300,517	82.8%	73.2%	\$1,261.66	\$455.50	\$1,314.15	\$1,173.30	\$1,320.32
Total	11,393	\$ 16,189,658	\$ 18,332,859	\$ 10,648,030	\$ 4,643,063	\$ (726,125)	\$ 36,659	\$ 92,430	\$ 22,286	\$ (523,156)	\$ 14,193,187	\$ 1,675,068	\$ 15,868,255	87.7%	77.4%	\$947.90	\$407.54	\$1,291.70	\$1,245.78	\$1,392.81
Avg	949																			

Administrative Fees	PPO Plan			HMO Plan			EPO Plan		
	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family
Administration	\$57.44	\$57.44	\$57.44	\$57.44	\$57.44	\$57.44	\$57.44	\$57.44	\$57.44
Specific Stoploss 12/24 \$250,000 ISL	\$84.84	\$84.84	\$84.84	\$84.84	\$84.84	\$84.84	\$84.84	\$84.84	\$84.84
Aggregate Stoploss (125%)	\$5.10	\$5.10	\$5.10	\$4.55	\$4.55	\$4.55	\$4.55	\$4.55	\$4.55
Total Admin Fees	\$147.38	\$147.38	\$147.38	\$146.83	\$146.83	\$146.83	\$146.83	\$146.83	\$146.83

Claim Expenses	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family
Expected Liability	\$607.20	\$1,362.86	\$1,967.40	\$633.61	\$1,415.31	\$2,040.69	\$559.31	\$1,266.37	\$1,832.01
Maximum Liability (ICAP)	\$805.70	\$1,602.99	\$2,240.82	\$812.58	\$1,616.85	\$2,260.28	\$684.17	\$1,361.35	\$1,903.12



City of Surprise
Paid Claims and Administration
Plan Year: July 2023 to June 2024 (as of June 2024)
Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - PPO Plan										Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-23	330	\$ 468,637	\$ 548,919	\$ 101,707	\$ 127,164	\$ -	\$ 228,871	\$ 48,635	\$ 277,506	48.8%	41.7%	\$308.20	\$385.35	\$693.55	\$840.93
Aug-23	331	\$ 467,884	\$ 548,289	\$ 396,237	\$ 115,821	\$ -	\$ 512,058	\$ 48,783	\$ 560,841	109.4%	93.4%	\$1,197.09	\$349.91	\$1,547.00	\$1,694.38
Sep-23	332	\$ 470,003	\$ 550,689	\$ 293,851	\$ 96,774	\$ -	\$ 390,625	\$ 48,930	\$ 439,555	83.1%	70.9%	\$885.09	\$291.49	\$1,176.58	\$1,323.96
Oct-23	335	\$ 476,207	\$ 557,731	\$ 749,731	\$ 97,471	\$ -	\$ 847,202	\$ 49,372	\$ 896,574	177.9%	151.9%	\$2,238.00	\$290.96	\$2,528.96	\$2,676.34
Nov-23	336	\$ 480,139	\$ 562,045	\$ 749,792	\$ 117,479	\$ (149,866)	\$ 717,404	\$ 49,520	\$ 766,924	149.4%	127.6%	\$2,231.52	\$349.64	\$2,581.16	\$2,282.51
Dec-23	335	\$ 478,172	\$ 559,804	\$ 284,175	\$ 100,769	\$ -	\$ 384,944	\$ 49,372	\$ 434,316	80.5%	68.8%	\$848.28	\$300.80	\$1,149.09	\$1,296.47
Jan-24	336	\$ 480,139	\$ 562,045	\$ 228,767	\$ 118,572	\$ (52)	\$ 347,287	\$ 49,520	\$ 396,806	72.3%	61.8%	\$680.85	\$352.89	\$1,033.75	\$1,180.97
Feb-24	339	\$ 484,832	\$ 567,491	\$ 227,049	\$ 120,101	\$ (462)	\$ 346,688	\$ 49,962	\$ 396,650	71.5%	61.1%	\$669.76	\$354.28	\$1,024.04	\$1,170.06
Mar-24	342	\$ 489,979	\$ 573,417	\$ 346,949	\$ 116,581	\$ (198,900)	\$ 264,630	\$ 50,404	\$ 315,034	54.0%	46.1%	\$1,014.47	\$340.88	\$1,355.35	\$921.15
Apr-24	349	\$ 499,670	\$ 584,797	\$ 384,095	\$ 131,291	\$ (712)	\$ 514,674	\$ 51,436	\$ 566,110	103.0%	88.0%	\$1,100.56	\$376.19	\$1,476.75	\$1,622.09
May-24	348	\$ 498,156	\$ 583,035	\$ 363,279	\$ 133,285	\$ (678)	\$ 495,886	\$ 51,288	\$ 547,174	99.5%	85.1%	\$1,043.90	\$383.00	\$1,426.91	\$1,572.34
Jun-24	349	\$ 498,763	\$ 583,840	\$ 407,018	\$ 122,982	\$ (77,460)	\$ 452,540	\$ 51,436	\$ 503,976	90.7%	77.5%	\$1,166.24	\$352.38	\$1,518.63	\$1,444.06
Total	4,062	\$ 5,792,583	\$ 6,782,101	\$ 4,532,650	\$ 1,398,291	\$ (428,131)	\$ 5,502,809	\$ 598,658	\$ 6,101,467	95.0%	81.1%	\$1,115.87	\$344.24	\$1,460.10	\$1,502.08
Avg	339														

Administrative Fees	PPO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	\$57.44	\$57.44	\$57.44
Specific Stoploss 12/24 \$250,000 ISL	\$84.84	\$84.84	\$84.84
Aggregate Stoploss (125%)	\$5.10	\$5.10	\$5.10
Total Admin Fees	\$147.38	\$147.38	\$147.38

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	\$607.20	\$1,362.86	\$1,967.40
Maximum Liability (ICAP)	\$805.70	\$1,602.99	\$2,240.82

Month	Number of Enrollees by Month			Total
	EE	EE + 1	EE + Fam	
July	103	67	160	330
August	105	67	159	331
September	104	69	159	332
October	102	73	160	335
November	101	72	163	336
December	101	72	162	335
January	101	72	163	336
February	101	74	164	339
March	102	73	167	342
April	105	73	171	349
May	106	70	172	348
June	107	70	172	349
Totals	1,238	852	1,972	4,062

City of Surprise
Paid Claims and Administration
Plan Year: July 2023 to June 2024 (as of June 2024)
Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - HMO Plan										Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-23	333	\$ 526,803	\$ 595,517	\$ 122,296	\$ 103,842	\$ -	\$ 226,138	\$ 48,894	\$ 275,032	42.9%	38.0%	\$367.26	\$311.84	\$679.09	\$825.92
Aug-23	336	\$ 529,641	\$ 598,920	\$ 340,050	\$ 209,070	\$ -	\$ 549,120	\$ 49,335	\$ 598,455	103.7%	91.7%	\$1,012.05	\$622.23	\$1,634.29	\$1,781.12
Sep-23	337	\$ 532,308	\$ 601,823	\$ 349,183	\$ 164,038	\$ -	\$ 513,221	\$ 49,482	\$ 562,702	96.4%	85.3%	\$1,036.15	\$486.76	\$1,522.91	\$1,669.74
Oct-23	337	\$ 532,308	\$ 601,823	\$ 360,698	\$ 162,419	\$ -	\$ 523,117	\$ 49,482	\$ 572,599	98.3%	86.9%	\$1,070.32	\$481.96	\$1,552.28	\$1,699.11
Nov-23	339	\$ 533,575	\$ 603,449	\$ 296,196	\$ 210,728	\$ -	\$ 506,924	\$ 49,775	\$ 556,700	95.0%	84.0%	\$873.73	\$621.62	\$1,495.35	\$1,642.18
Dec-23	340	\$ 534,365	\$ 604,422	\$ 299,359	\$ 146,153	\$ -	\$ 445,512	\$ 49,922	\$ 495,434	83.4%	73.7%	\$880.47	\$429.86	\$1,310.33	\$1,457.16
Jan-24	336	\$ 528,234	\$ 597,472	\$ 293,266	\$ 173,454	\$ -	\$ 466,720	\$ 49,335	\$ 516,055	88.4%	78.1%	\$872.82	\$516.23	\$1,389.05	\$1,535.88
Feb-24	339	\$ 530,917	\$ 600,714	\$ 297,857	\$ 164,159	\$ -	\$ 462,016	\$ 49,775	\$ 511,791	87.0%	76.9%	\$878.63	\$484.24	\$1,362.88	\$1,509.71
Mar-24	341	\$ 534,373	\$ 604,591	\$ 339,365	\$ 163,994	\$ -	\$ 503,360	\$ 50,069	\$ 553,429	94.2%	83.3%	\$995.21	\$480.92	\$1,476.13	\$1,622.96
Apr-24	343	\$ 537,047	\$ 607,664	\$ 432,574	\$ 166,461	\$ -	\$ 599,035	\$ 50,363	\$ 649,398	111.5%	98.6%	\$1,261.15	\$485.31	\$1,746.46	\$1,893.29
May-24	342	\$ 534,225	\$ 604,599	\$ 647,613	\$ 226,551	\$ (33,745)	\$ 840,419	\$ 50,216	\$ 890,634	157.3%	139.0%	\$1,893.60	\$662.43	\$2,556.03	\$2,604.19
Jun-24	346	\$ 540,511	\$ 611,710	\$ 613,788	\$ 226,742	\$ (61,280)	\$ 779,250	\$ 50,803	\$ 830,053	144.2%	127.4%	\$1,773.95	\$655.32	\$2,429.28	\$2,399.00
Total	4,069	\$ 6,394,306	\$ 7,232,704	\$ 4,392,245	\$ 2,117,611	\$ (95,024)	\$ 6,414,831	\$ 597,451	\$ 7,012,283	100.3%	88.7%	\$1,079.44	\$520.43	\$1,599.87	\$1,723.34
Avg	339														

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	\$57.44	\$57.44	\$57.44
Specific Stoploss 12/24 \$250,000 ISL	\$84.84	\$84.84	\$84.84
Aggregate Stoploss (125%)	\$4.55	\$4.55	\$4.55
Total Admin Fees	\$146.83	\$146.83	\$146.83

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	\$633.61	\$1,415.31	\$2,040.69
Maximum Liability (ICAP)	\$812.58	\$1,616.85	\$2,260.28

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	77	71	185	333
August	78	74	184	336
September	78	73	186	337
October	78	73	186	337
November	80	73	186	339
December	80	75	185	340
January	79	74	183	336
February	81	75	183	339
March	81	76	184	341
April	82	76	185	343
May	83	75	184	342
June	83	78	185	346
Totals	960	893	2,216	4,069

City of Surprise
Paid Claims and Administration
Plan Year: July 2023 to June 2024 (as of June 2024)
Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - EPO Plan										Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-23	251	\$ 307,535	\$ 331,815	\$ 61,087	\$ 77,598	\$ -	\$ 138,684	\$ 36,854	\$ 175,539	45.1%	41.8%	\$243.37	\$309.15	\$552.53	\$699.36
Aug-23	253	\$ 313,744	\$ 338,059	\$ 144,397	\$ 67,610	\$ -	\$ 212,007	\$ 37,148	\$ 249,155	67.6%	62.7%	\$570.74	\$267.23	\$837.97	\$984.80
Sep-23	260	\$ 320,205	\$ 345,286	\$ 101,693	\$ 104,020	\$ -	\$ 205,713	\$ 38,176	\$ 243,889	64.2%	59.6%	\$391.13	\$400.08	\$791.20	\$938.03
Oct-23	260	\$ 319,498	\$ 344,609	\$ 113,934	\$ 74,747	\$ -	\$ 188,682	\$ 38,176	\$ 226,857	59.1%	54.8%	\$438.21	\$287.49	\$725.70	\$872.53
Nov-23	271	\$ 334,135	\$ 360,261	\$ 193,639	\$ 88,128	\$ -	\$ 281,767	\$ 39,791	\$ 321,558	84.3%	78.2%	\$714.54	\$325.20	\$1,039.73	\$1,186.56
Dec-23	278	\$ 340,171	\$ 367,082	\$ 99,500	\$ 109,351	\$ -	\$ 208,851	\$ 40,819	\$ 249,670	61.4%	56.9%	\$357.91	\$393.35	\$751.26	\$898.09
Jan-24	276	\$ 340,184	\$ 366,797	\$ 239,691	\$ 112,609	\$ -	\$ 352,299	\$ 40,525	\$ 392,824	103.6%	96.0%	\$868.44	\$408.00	\$1,276.45	\$1,423.28
Feb-24	281	\$ 344,253	\$ 371,437	\$ 118,423	\$ 82,536	\$ -	\$ 200,959	\$ 41,259	\$ 242,218	58.4%	54.1%	\$421.43	\$293.72	\$715.16	\$861.99
Mar-24	275	\$ 335,807	\$ 362,456	\$ 187,969	\$ 99,300	\$ -	\$ 287,269	\$ 40,378	\$ 327,647	85.5%	79.3%	\$683.52	\$361.09	\$1,044.62	\$1,191.45
Apr-24	283	\$ 344,241	\$ 371,721	\$ 153,902	\$ 76,177	\$ -	\$ 230,079	\$ 41,553	\$ 271,632	66.8%	61.9%	\$543.82	\$269.18	\$813.00	\$959.83
May-24	284	\$ 346,780	\$ 374,302	\$ 101,695	\$ 136,146	\$ -	\$ 237,841	\$ 41,700	\$ 279,541	68.6%	63.5%	\$358.08	\$479.39	\$837.47	\$984.30
Jun-24	290	\$ 356,216	\$ 384,231	\$ 207,205	\$ 98,940	\$ -	\$ 306,145	\$ 42,581	\$ 348,726	85.9%	79.7%	\$714.50	\$341.17	\$1,055.67	\$1,202.50
Total	3,262	\$ 4,002,769	\$ 4,318,054	\$ 1,723,135	\$ 1,127,161	\$ -	\$ 2,850,296	\$ 478,959	\$ 3,329,255	71.2%	66.0%	\$528.24	\$345.54	\$873.79	\$1,020.62
Avg	272														

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	\$57.44	\$57.44	\$57.44
Specific Stoploss 12/24 \$250,000 ISL	\$84.84	\$84.84	\$84.84
Aggregate Stoploss (125%)	\$4.55	\$4.55	\$4.55
Total Admin Fees	\$146.83	\$146.83	\$146.83

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	\$559.31	\$1,266.37	\$1,832.01
Maximum Liability (ICAP)	\$684.17	\$1,361.35	\$1,903.12

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	97	51	103	251
August	95	51	107	253
September	100	51	109	260
October	101	50	109	260
November	104	53	114	271
December	108	56	114	278
January	106	54	116	276
February	110	54	117	281
March	108	54	113	275
April	112	56	115	283
May	111	57	116	284
June	110	62	118	290
Totals	1,262	649	1,351	3,262

City of Surprise
Paid Claims and Administration
Plan Year: July 2022 to June 2023 (as of June 2024)
Incurred and Paid

BlueCross BlueShield of Arizona and Optum Rx- All Plans														Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates & Performance Guarantees	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimbursement PEPM	Total Claims & Fees PEPM
Jul-22	835	\$ 1,068,539	\$ 1,308,684	\$ 442,434	\$ 238,089	\$ -	\$ (736)	\$ 7,205	\$ 1,525	\$ -	\$ 688,518	\$ 122,080	\$ 810,597	64.4%	52.6%	\$539.44	\$285.14	\$824.57	\$824.57	\$970.78
Aug-22	840	\$ 1,076,111	\$ 1,317,343	\$ 891,987	\$ 327,946	\$ -	\$ 2,215	\$ 7,214	\$ 1,593	\$ -	\$ 1,230,954	\$ 122,811	\$ 1,353,765	114.4%	93.4%	\$1,075.01	\$390.41	\$1,465.42	\$1,465.42	\$1,611.63
Sep-22	854	\$ 1,088,911	\$ 1,333,157	\$ 790,408	\$ 243,833	\$ -	\$ 1,843	\$ 7,266	\$ 1,579	\$ (8,989)	\$ 1,035,940	\$ 124,858	\$ 1,160,797	95.1%	77.7%	\$938.05	\$285.52	\$1,223.57	\$1,213.04	\$1,359.25
Oct-22	859	\$ 1,090,382	\$ 1,334,846	\$ 892,054	\$ 247,293	\$ -	\$ 2,516	\$ 7,281	\$ 1,548	\$ (559)	\$ 1,150,133	\$ 125,585	\$ 1,275,718	105.5%	86.2%	\$1,051.69	\$287.88	\$1,339.57	\$1,338.92	\$1,485.12
Nov-22	870	\$ 1,105,225	\$ 1,353,271	\$ 816,196	\$ 311,403	\$ -	\$ 1,832	\$ 7,384	\$ 1,491	\$ (392)	\$ 1,137,914	\$ 127,197	\$ 1,265,111	103.0%	84.1%	\$950.46	\$357.93	\$1,308.40	\$1,307.95	\$1,454.15
Dec-22	875	\$ 1,104,156	\$ 1,352,836	\$ 845,213	\$ 197,352	\$ -	\$ 2,497	\$ 7,360	\$ 1,596	\$ (13,320)	\$ 1,040,699	\$ 127,929	\$ 1,168,628	94.3%	76.9%	\$979.05	\$225.55	\$1,204.59	\$1,189.37	\$1,335.58
Jan-23	871	\$ 1,099,735	\$ 1,347,346	\$ 958,944	\$ 253,384	\$ (242,805)	\$ 3,842	\$ 7,304	\$ 1,639	\$ (2,390)	\$ 979,918	\$ 127,345	\$ 1,107,263	89.1%	72.7%	\$1,115.65	\$290.91	\$1,127.79	\$1,125.05	\$1,271.25
Feb-23	872	\$ 1,097,952	\$ 1,345,188	\$ 769,767	\$ 277,603	\$ -	\$ 2,544	\$ 7,304	\$ 1,622	\$ (50,383)	\$ 1,008,458	\$ 127,490	\$ 1,135,948	91.8%	75.0%	\$895.92	\$318.35	\$1,214.27	\$1,156.49	\$1,302.69
Mar-23	887	\$ 1,111,117	\$ 1,362,245	\$ 1,185,912	\$ 222,255	\$ -	\$ 2,662	\$ 7,375	\$ 1,581	\$ (3,119)	\$ 1,416,665	\$ 129,686	\$ 1,546,351	127.5%	104.0%	\$1,350.09	\$250.57	\$1,600.66	\$1,597.14	\$1,743.35
Apr-23	901	\$ 1,116,831	\$ 1,370,466	\$ 716,960	\$ 296,745	\$ (232,766)	\$ 2,162	\$ 7,351	\$ 1,485	\$ (82,061)	\$ 709,876	\$ 131,732	\$ 841,608	63.6%	51.8%	\$807.94	\$329.35	\$878.95	\$787.88	\$934.08
May-23	908	\$ 1,129,019	\$ 1,384,403	\$ 1,467,887	\$ 401,680	\$ -	\$ 2,361	\$ 7,501	\$ 1,415	\$ (275,216)	\$ 1,605,628	\$ 132,754	\$ 1,738,381	142.2%	116.0%	\$1,629.03	\$442.38	\$2,071.41	\$1,768.31	\$1,914.52
Jun-23	912	\$ 1,135,232	\$ 1,391,906	\$ 822,878	\$ 342,889	\$ -	\$ 5,811	\$ 7,513	\$ 1,494	\$ (97,844)	\$ 1,082,741	\$ 133,339	\$ 1,216,079	95.4%	77.8%	\$918.53	\$375.97	\$1,294.50	\$1,187.22	\$1,333.42
Total	10,484	\$ 13,223,211	\$ 16,201,691	\$ 10,600,641	\$ 3,360,471	\$ (475,571)	\$ 29,549	\$ 88,058	\$ 18,568	\$ (534,273)	\$ 13,087,444	\$ 1,532,803	\$ 14,620,247	99.0%	80.8%	\$1,024.11	\$320.53	\$1,299.29	\$1,248.33	\$1,394.53
Avg	874																			

BCBS and Optum Rx Runout							
Month	Paid Medical	Paid Rx	Optum Rx Rebates*	Blue Card Claims Expense	Capitation (Chiro FFS Costs)	Stop Loss Recovery	Total Paid Claims
Jul-23	\$ 271,813	\$ 4,795.41	\$ (266,865)	\$ 1,242	\$ (44)	\$ (21,347)	\$ (10,405)
Aug-23	\$ 163,328	\$ 523.48	\$ -	\$ 60	\$ (50)	\$ (1,002)	\$ 162,860
Sep-23	\$ 307,172	\$ 7,366.72	\$ -	\$ 51	\$ (35)	\$ (196,977)	\$ 117,578
Oct-23	\$ 77,377	\$ 44.70	\$ (338,275)	\$ 23	\$ -	\$ -	\$ (260,831)
Nov-23	\$ 161,700	\$ -	\$ -	\$ (1,918)	\$ -	\$ -	\$ 159,782
Dec-23	\$ 6,045	\$ 3,999.11	\$ -	\$ (3)	\$ -	\$ -	\$ 10,042
Jan-24	\$ 5,131	\$ -	\$ -	\$ 13	\$ -	\$ (104)	\$ 5,040
Feb-24	\$ 11,016	\$ 167	\$ -	\$ 157	\$ -	\$ (10)	\$ 11,330
Mar-24	\$ 6,587	\$ -	\$ -	\$ (1,100)	\$ -	\$ -	\$ 5,487
Apr-24	\$ 20,210	\$ 40,401	\$ -	\$ (10)	\$ -	\$ -	\$ 60,602
May-24	\$ 7,022	\$ -	\$ -	\$ (54)	\$ -	\$ -	\$ 6,968
Jun-24	\$ 7,168	\$ -	\$ -	\$ 2	\$ -	\$ -	\$ 7,170
Total	\$ 1,044,571	\$ 57,297	\$ (605,140)	\$ (1,537)	\$ (129)	\$ (219,439)	\$ 275,623

2022-2023 Medical Plan Costs with Runout

Total Claims Incurred for Time Period	Total Stop Loss Recovery	Total Paid Claims Net Runout	Total Admin Fees	Total Paid Claims and Admin Costs	% Actual Claims vs. Expected	% Actual Claims vs. Maximum Claim Liability	Total Paid Claims & Admin Costs PEPM
\$ 14,116,779	\$ (753,712)	\$ 13,363,067	\$ 1,532,803	\$ 14,895,870	101.1%	82.5%	\$ 1,420.82

City of Surprise
Plan Year: July 2022 to June 2023 (as of June 2024)
Annual Cost Comparison Analysis
Incurred and Paid - 2022/2023 vs. 2023/2024

Cost Categories	2022/2023 with Runout	PEPM Costs	2023/2024 Estimated Annual	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM Total Cost History		Increase/Decrease
									2014/2015	2015/2016	
Medical Claims Costs*	\$11,645,212	\$1,110.76	\$11,499,872	\$1,009.38	-1.25%	(\$145,340)	-9.1%	(\$101.38)	2014/2015	\$1,079.93	
Rx Claims Costs	\$3,417,768	\$326.00	\$4,643,063	\$407.54	35.85%	\$1,225,294	25.0%	\$81.54	2015/2016	\$1,160.82	7.5%
Rx Rebates	(\$1,080,711)	(\$103.08)	(\$1,452,250)	(\$127.47)	34.38%	(\$371,539)	23.7%	(\$24.39)	2016/2017	\$1,202.07	3.6%
Blue Card, Capitation Expenses, Misc and Value Based Services	\$134,509	\$12.83	\$151,375	\$13.29	12.54%	\$16,866	3.6%	\$0.46	2017/2018	\$1,151.77	-4.2%
Stop Loss Recoveries	(\$753,712)	(\$71.89)	(\$523,156)	(\$45.92)	n/a	\$230,556	n/a	\$25.97	2018/2019	\$1,200.23	4.2%
Admin Fees	\$1,532,803	\$146.20	\$1,675,068	\$147.03	9.28%	\$142,265	0.6%	\$0.82	2019/2020	\$1,201.50	0.1%
Total Costs	\$14,895,870	\$1,420.82	\$15,993,972	\$1,403.84	7.4%	\$1,098,102	-1.2%	(\$16.98)	2020/2021	\$1,178.50	-1.9%
									2021/2022	\$1,289.40	9.4%
									2022/2023	\$1,420.82	10.2%
									2023/2024	\$1,403.84	-1.2%

	Annual
Enrollment	10,484

Annualized
11,393

% Enrollment Change	# Enrollment Change
8.67%	909

*2022/2023 Medical Claims Costs includes an 8% completion factor

Incurred and Paid - 2021/2022 vs. 2022/2023

Cost Categories	2021/2022 with Runout	PEPM Costs	2022/2023 with Runout	PEPM Costs	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change
Rx Claims Costs	\$2,740,965	\$281.50	\$3,417,768	\$326.00	24.69%	\$676,804	15.8%	\$44.50
Rx Rebates	(\$697,652)	(\$71.65)	(\$1,080,711)	(\$103.08)	54.91%	(\$383,059)	43.9%	(\$31.43)
Blue Card, Capitation Expenses, Misc and Value Based Services	\$120,601	\$12.39	\$134,509	\$12.83	11.53%	\$13,908	3.6%	\$0.44
Stop Loss Recoveries***	(\$154,266)	(\$15.84)	(\$753,712)	(\$71.89)	n/a	(\$599,445)	n/a	(\$56.05)
Admin Fees	\$1,337,272	\$137.34	\$1,532,803	\$146.20	14.62%	\$195,531	6.5%	\$8.86
Total Costs	\$12,554,840	\$1,289.40	\$14,895,870	\$1,420.82	18.6%	\$2,341,031	10.2%	\$131.42

	Annual
Enrollment	9,737

Annualized
10,484

% Enrollment Change	# Enrollment Change
7.67%	747

City of Surprise

Blue Cross Blue Shield - Large Claims over \$100k

Plan Year: July 2023 to June 2024 (as of June 2024)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Month	Previous Month's YTD Paid Claims	Change from Prior Month's Claims	% of \$250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
1	F005	Y	Active	PPO	\$678,131	\$0	\$678,131	\$600,671	\$77,460	100.0%	(\$428,131)	\$250,000
2	F001	Y	Active	HMO	\$345,024	\$0	\$345,024	\$283,745	\$61,280	100.0%	(\$95,024)	\$250,000
3	E004	Y	Active	PPO	\$4,478	\$237,813	\$242,291	\$242,233	\$59	96.9%		\$242,291
4	A007	Y	Active	HMO	\$3,743	\$219,487	\$223,230	\$223,138	\$92	89.3%		\$223,230
5	G009	N	Active	HMO	\$200,285	\$20,488	\$220,772		\$220,772	88.3%		\$220,772
6	F002	Y	Termed	HMO	\$218,117	\$40	\$218,157	\$174,937	\$43,220	87.3%		\$218,157
7	C006	Y	Active	EPO	\$1,078	\$216,735	\$217,813	\$217,813	\$0	87.1%		\$217,813
8	G004	N	Active	PPO	\$192,135	\$24,862	\$216,997	\$159,635	\$57,362	86.8%		\$216,997
9	G001	N	Active	PPO	\$209,717	\$6	\$209,724	\$209,337	\$387	83.9%		\$209,724
10	E002	Y	Active	PPO	\$208,810	\$0	\$208,810	\$188,809	\$20,002	83.5%		\$208,810
11	G007	N	Termed	HMO	\$0	\$187,184	\$187,184	\$187,184	\$0	74.9%		\$187,184
12	G003	N	Active	EPO	\$164,586	\$254	\$164,839	\$164,799	\$40	65.9%		\$164,839
13	F004	Y	Active	HMO	\$1,169	\$134,248	\$135,416	\$135,416	\$0	54.2%		\$135,416
14	C014	Y	Active	PPO	\$782	\$132,563	\$133,345	\$133,345	\$0	53.3%		\$133,345
15	G002	N	Active	EPO	\$126,186	\$0	\$126,186	\$126,186	\$0	50.5%		\$126,186
16	G006	N	Active	PPO	\$105,129	\$6,869	\$111,998	\$111,484	\$514	44.8%		\$111,998
17	G008	N	Active	HMO	\$101,035	\$2,656	\$103,691	\$103,048	\$644	41.5%		\$103,691
18	G005	N	Active	PPO	\$102,407	\$0	\$102,407	\$102,059	\$348	41.0%		\$102,407

Total	\$2,662,811	\$1,183,204	\$3,846,015	\$3,363,837	\$482,178
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(\$523,156)	\$3,322,860
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Percentage of Large Claims vs. Medical & Rx Claims	25.2%
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City of Surprise

Blue Cross Blue Shield - Large Claims over \$100k

Plan Year: July 2022 to June 2023 (as of June 2024)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Month	Previous Month's YTD Paid Claims	Change from Prior Month's Claims	% of \$250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
1	F005	N	Active	PPO	\$591,391	\$0	\$591,391	\$591,391	\$0	100.0%	(\$341,391)	\$250,000
2	E002	Y	Active	PPO	\$441,529	\$0	\$441,529	\$441,529	\$0	100.0%	(\$191,529)	\$250,000
3	F001	N	Active	HMO	\$364,896	\$0	\$364,896	\$364,896	\$0	100.0%	(\$114,896)	\$250,000
4	C014	Y	Active	HMO	\$0	\$307,280	\$307,280	\$307,280	\$0	100.0%	(\$57,280)	\$250,000
5	E014	Y	Active	PPO	\$293,553	\$814	\$294,368	\$294,368	\$0	100.0%	(\$44,368)	\$250,000
6	E015	Y	Termed	HMO	\$254,249	\$0	\$254,249	\$254,249	\$0	100.0%	(\$4,249)	\$250,000
7	C013	Y	Termed	PPO	\$238,587	\$214	\$238,801	\$238,801	\$0	95.5%		\$238,801
8	F002	N	Termed	HMO	\$207,968	\$111	\$208,078	\$208,078	\$0	83.2%		\$208,078
9	C006	Y	Active	EPO	\$492	\$182,934	\$183,426	\$183,426	\$0	73.4%		\$183,426
10	E004	Y	Active	PPO	\$9,176	\$155,003	\$164,179	\$164,179	\$0	65.7%		\$164,179
11	F010	N	Active	PPO	\$163,779	\$0	\$163,779	\$163,779	\$0	65.5%		\$163,779
12	F003	N	Active	PPO	\$162,002	\$66	\$162,068	\$162,068	\$0	64.8%		\$162,068
13	F007	N	Active	PPO	\$158,089	\$0	\$158,089	\$158,089	\$0	63.2%		\$158,089
14	E017	Y	Termed	PPO	\$154,232	\$156	\$154,388	\$154,388	\$0	61.8%		\$154,388
15	F006	N	Active	HMO	\$142,820	\$8,336	\$151,156	\$151,156	\$0	60.5%		\$151,156
16	E022	Y	Termed	PPO	\$138,803	\$0	\$138,803	\$139,015	-\$213	55.5%		\$138,803
17	F009	N	Active	PPO	\$128,564	\$0	\$128,564	\$128,564	\$0	51.4%		\$128,564
18	F004	N	Active	HMO	\$7,729	\$103,387	\$111,117	\$111,117	\$0	44.4%		\$111,117
19	F008	N	Termed	PPO	\$106,445	\$55	\$106,500	\$106,500	\$0	42.6%		\$106,500

Total	\$3,564,303	\$758,356	\$4,322,659	\$4,322,872	-\$213	(\$753,712)	\$3,568,948
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Percentage of Large Claims vs. Medical & Rx Claims	28.7%
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City of Surprise PBM Summary

January 1, 2024 – June 30, 2024

Per Member Per Month Actual Cost Versus Projection (Accrued Basis)

Prior Calendar Year – 2020

\$53.28 – Results thru March, 2020	(does not include 1 st Q rebates of \$131,400)
\$56.32 – Results thru June, 2020	(does not include 2 nd Q rebates of \$120,281)
\$87.82 – Results thru September, 2020	(does not include 3 rd Q rebates of \$132,089)
\$74.55 – Results thru December, 2020	(does not include 4 th Q rebates of \$125,975)

Prior Calendar Year – 2021

\$84.47 – Results thru March, 2021	(does not include 1 st Q rebates of \$168,260)
\$83.48 – Results thru June, 2021	(does not include 2 nd Q rebates of \$133,310)
\$86.83 – Results thru September, 2021	(does not include 3 rd Q rebates of \$149,160)
\$93.08 – Results thru December, 2021	(does not include 4 th Q rebates of \$152,930)

Prior Calendar Year – 2022

\$94.88 – Results thru March, 2022	(does not include 1 st Q rebates of \$187,775)
\$106.93 – Results thru June, 2022	(does not include 2 nd Q rebates of \$211,432)
\$109.29 – Results thru September, 2022	(does not include 3 rd Q rebates of \$242,805)
\$100.68 – Results thru December, 2022	(does not include 4 th Q rebates of \$236,690)

Prior Calendar Year – 2023

\$100.35 – Results thru March, 2023	(does not include 1 st Q rebates of \$266,865)
\$136.15 – Results thru June, 2023	(does not include 2 nd Q rebates of \$338,275)
\$138.85 – Results thru September, 2023	(does not include 3 rd Q rebates of \$329,160)
\$142.64 – Results thru December, 2023	(does not include 4 th Q rebates of \$358,965)

Current Calendar Year – 2024

\$144.99 – Results thru March, 2024	(does not include 1 st Q rebates of \$396,965)
\$162.95 – Results thru June, 2024	(does not include estimated 2 nd Q rebates of \$300,000)

Your PMPM trend continues to be lower than the overall Optum book of business.

Projected Rebates (CY 24 - 12 months) - \$1,200,000

Projected Rebates Per Quarter (Per CBIZ Funding Projection) average between \$300,000 and \$350,000

Changes in utilization that are unexpected may result in a variance against targets.



Dental Reports



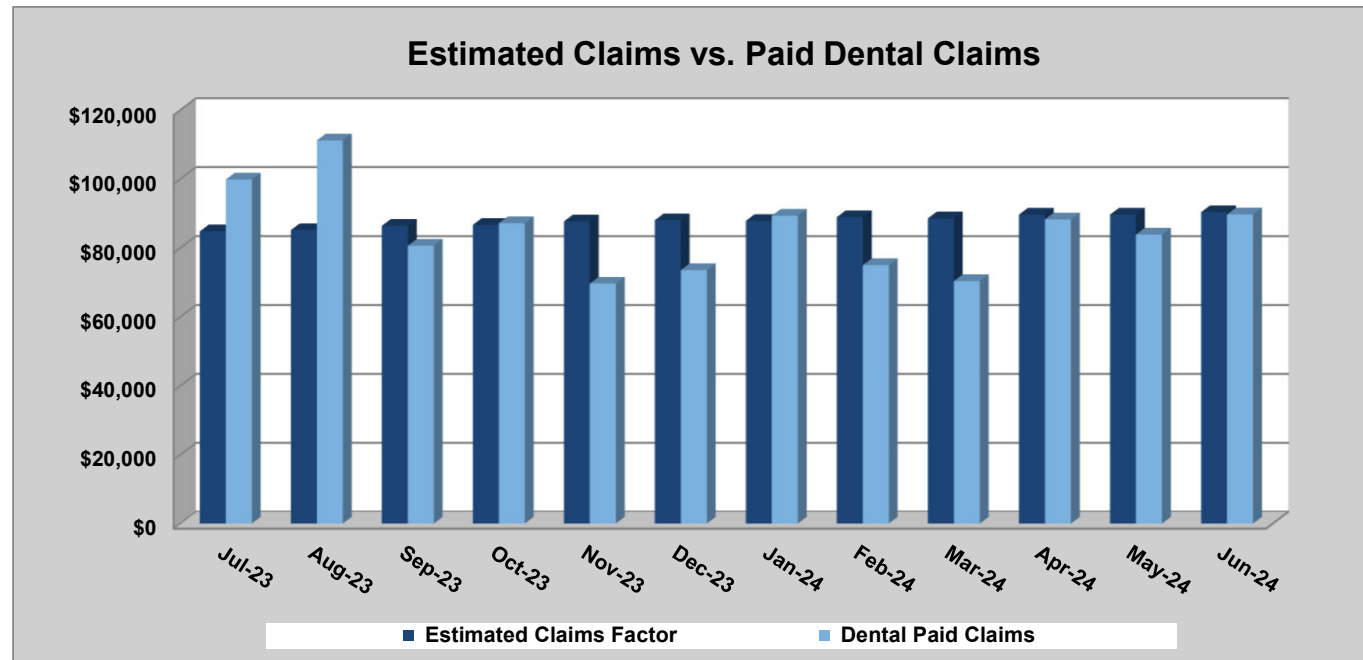
City of Surprise
Delta Dental Self Funded Paid Claims
 Plan Year: July 2023 to June 2024 (as of June 2024)

Delta Dental						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Dental Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Dental Paid Claims PEPM	Total Plan Costs PEPM
Jul-23	947	\$84,794	\$3,362	\$99,836	\$103,198	117.7%	\$105.42	\$108.97
Aug-23	951	\$85,153	\$3,376	\$111,176	\$114,552	130.6%	\$116.90	\$120.45
Sep-23	965	\$86,406	\$3,426	\$80,602	\$84,028	93.3%	\$83.53	\$87.08
Oct-23	968	\$86,675	\$3,436	\$87,147	\$90,583	100.5%	\$90.03	\$93.58
Nov-23	979	\$87,660	\$3,475	\$69,626	\$73,101	79.4%	\$71.12	\$74.67
Dec-23	983	\$88,018	\$3,490	\$73,524	\$77,013	83.5%	\$74.80	\$78.35
Jan-24	981	\$87,839	\$3,483	\$89,328	\$92,810	101.7%	\$91.06	\$94.61
Feb-24	993	\$88,913	\$3,525	\$74,993	\$78,518	84.3%	\$75.52	\$79.07
Mar-24	989	\$88,555	\$3,511	\$70,355	\$73,866	79.4%	\$71.14	\$74.69
Apr-24	1001	\$89,630	\$3,554	\$88,269	\$91,822	98.5%	\$88.18	\$91.73
May-24	1001	\$89,630	\$3,554	\$83,873	\$87,427	93.6%	\$83.79	\$87.34
Jun-24	1009	\$90,346	\$3,582	\$89,724	\$93,306	99.3%	\$88.92	\$92.47
Total	11,767	\$1,053,617	\$41,773	\$1,018,451	\$1,060,224	96.7%	\$86.55	\$90.10
Avg PEPM Enrollment	981							

Admin Fees	Employee
Administration	\$3.55

Claim Expenses	
Estimated Claim Factor	\$89.54

Premium Equivalent Rates		
EE	EE + 1	Family
\$39.40	\$79.28	\$129.84



City of Surprise

Delta Dental Self Funded Paid Claims

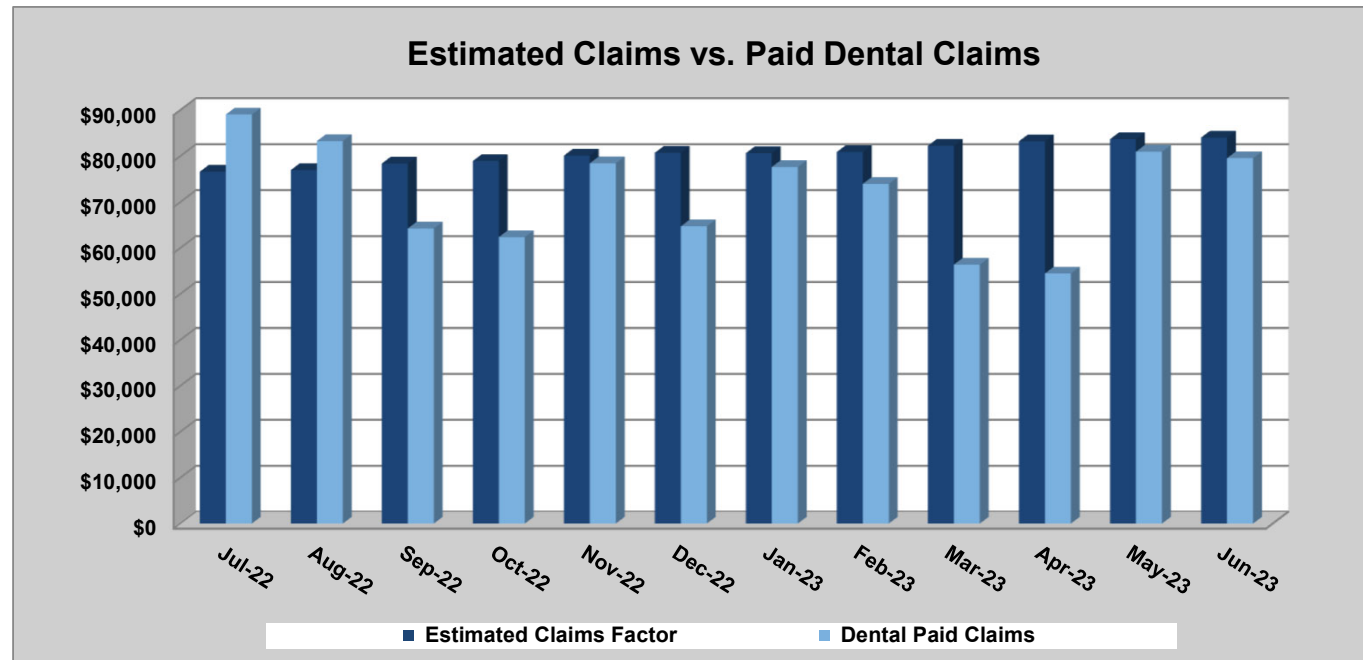
Plan Year: July 2022 to June 2023 (as of June 2023)

Delta Dental						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Dental Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Dental Paid Claims PEPM	Total Plan Costs PEPM
Jul-22	857	\$76,582	\$3,042	\$89,024	\$92,066	116.2%	\$103.88	\$107.43
Aug-22	861	\$76,939	\$3,057	\$83,235	\$86,291	108.2%	\$96.67	\$100.22
Sep-22	877	\$78,369	\$3,113	\$64,218	\$67,332	81.9%	\$73.22	\$76.77
Oct-22	883	\$78,905	\$3,135	\$62,335	\$65,470	79.0%	\$70.59	\$74.14
Nov-22	896	\$80,067	\$3,181	\$78,415	\$81,595	97.9%	\$87.52	\$91.07
Dec-22	903	\$80,692	\$3,206	\$64,689	\$67,895	80.2%	\$71.64	\$75.19
Jan-23	902	\$80,603	\$3,202	\$77,596	\$80,798	96.3%	\$86.03	\$89.58
Feb-23	905	\$80,871	\$3,213	\$73,928	\$77,140	91.4%	\$81.69	\$85.24
Mar-23	920	\$82,211	\$3,266	\$56,353	\$59,619	68.5%	\$61.25	\$64.80
Apr-23	931	\$83,194	\$3,305	\$54,421	\$57,726	65.4%	\$58.45	\$62.00
May-23	936	\$83,641	\$3,326	\$80,923	\$84,250	96.8%	\$86.46	\$90.01
Jun-23	940	\$83,998	\$3,344	\$79,525	\$82,869	94.7%	\$84.60	\$88.16
Total	10,811	\$966,071	\$38,390	\$864,661	\$903,051	89.5%	\$79.98	\$83.53
Avg PEPM Enrollment	901							

Admin Fees	Employee
Administration	\$3.55

Claim Expenses	
Estimated Claim Factor	\$89.36

Premium Equivalent Rates		
EE	EE + 1	Family
\$37.80	\$75.10	\$121.94



City of Surprise Delta Dental Dental Claims

Plan Year: July 2023 to June 2024 (as of June 2024)

Annual Cost Comparison Analysis 2022/2023 vs. 2023/2024

Cost Categories	2022/2023 Estimated Annual Costs	PEPM Costs	2023/2024 Estimated Annual Costs	PEPM Costs
Dental Claims*	\$864,661	\$79.98	\$1,018,451	\$86.55
Admin Fees	\$38,390	\$3.55	\$41,773	\$3.55
Total Costs	\$903,051	\$83.53	\$1,060,224	\$90.10

% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change
17.8%	\$153,790	8.2%	\$6.57
8.8%	\$3,383	0.0%	(\$0.00)
17.4%	\$157,173	7.9%	\$6.57

PEPM Total Cost History		Increase/ Decrease
2014/2015	\$75.97	
2015/2016	\$86.13	13.4%
2016/2017	\$85.96	-0.2%
2017/2018	\$86.59	0.7%
2018/2019	\$91.62	5.8%
2019/2020	\$68.78	-24.9%
2020/2021	\$86.85	26.3%
2021/2022	\$84.16	-3.1%
2022/2023	\$83.53	-0.7%
2023/2024	\$90.10	7.9%

	Annual
Enrollment	10,811

Annualized
11,767

% Enrollment Change	# Enrollment Change
8.8%	956

Annual Cost Comparison Analysis 2021/2022 vs. 2022/2023

Cost Categories	2021/2022 Estimated Annual Costs	PEPM Costs	2022/2023 Estimated Annual Costs	PEPM Costs
Dental Claims*	\$807,999	\$80.61	\$864,661	\$79.98
Admin Fees	\$35,585	\$3.55	\$38,390	\$3.55
Total Costs	\$843,584	\$84.16	\$903,051	\$83.53

% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change
7.0%	\$56,662	-0.8%	(\$0.63)
7.9%	\$2,804	0.0%	\$0.00
7.0%	\$59,467	-0.7%	(\$0.63)

	Annual
Enrollment	10,024

Annualized
10,811

% Enrollment Change	# Enrollment Change
7.9%	787



Vision Reports



City of Surprise

Avesis Vision Self Funded Paid Claims

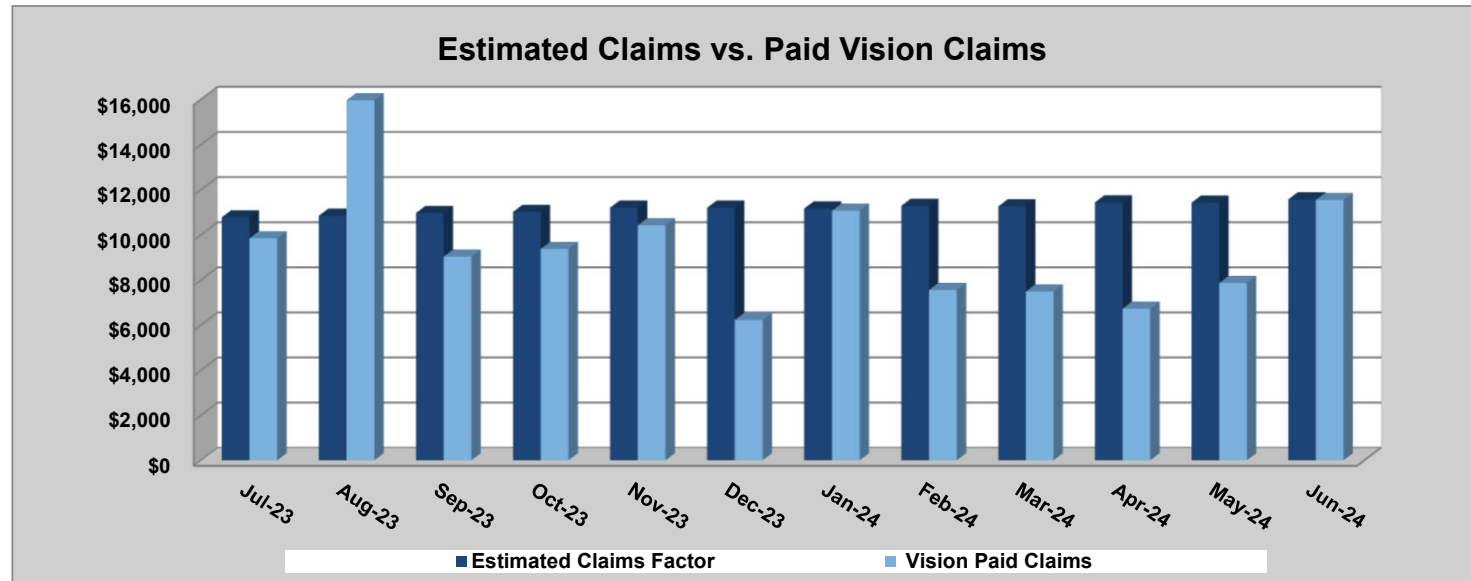
Plan Year: July 2023 to June 2024 (as of June 2024)

Avesis Vision						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Vision Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Vision Paid Claims PEPM	Total Plan Costs PEPM
Jul-23	909	\$10,772	\$864	\$9,840	\$10,704	91.4%	\$10.83	\$11.78
Aug-23	915	\$10,843	\$869	\$15,964	\$16,833	147.2%	\$17.45	\$18.40
Sep-23	925	\$10,961	\$879	\$9,026	\$9,905	82.3%	\$9.76	\$10.71
Oct-23	929	\$11,009	\$883	\$9,368	\$10,251	85.1%	\$10.08	\$11.03
Nov-23	945	\$11,198	\$898	\$10,418	\$11,315	93.0%	\$11.02	\$11.97
Dec-23	945	\$11,198	\$898	\$6,222	\$7,120	55.6%	\$6.58	\$7.53
Jan-24	942	\$11,163	\$895	\$11,069	\$11,964	99.2%	\$11.75	\$12.70
Feb-24	952	\$11,281	\$904	\$7,552	\$8,456	66.9%	\$7.93	\$8.88
Mar-24	950	\$11,258	\$903	\$7,483	\$8,386	66.5%	\$7.88	\$8.83
Apr-24	965	\$11,435	\$917	\$6,719	\$7,635	58.8%	\$6.96	\$7.91
May-24	964	\$11,423	\$916	\$7,860	\$8,776	68.8%	\$8.15	\$9.10
Jun-24	976	\$11,566	\$927	\$11,544	\$12,471	99.8%	\$11.83	\$12.78
Total	11,317	\$134,106	\$10,751	\$113,063	\$123,814	84.3%	\$9.99	\$10.94
Avg Enrollment	943							

Admin Fees	Employee
Administration	\$0.95

Claim Expenses	
Estimated Claim Factor	\$11.85

Premium Equivalent Rates	
EE	Family
\$5.04	\$14.30



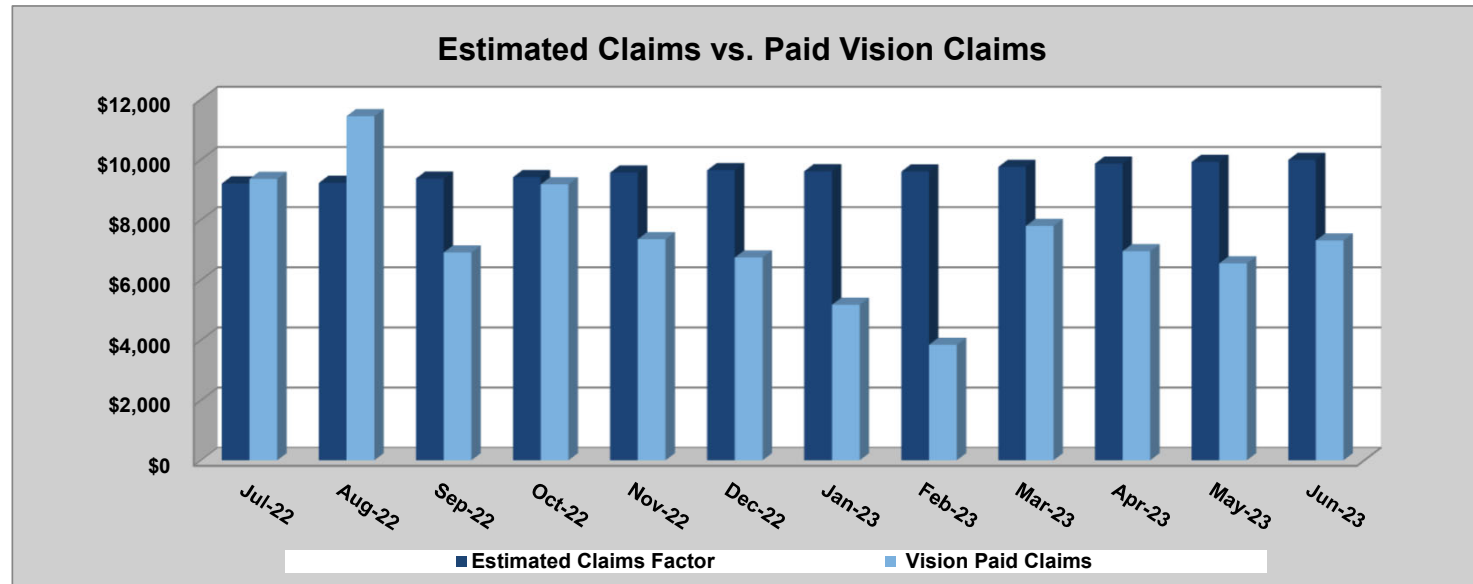
City of Surprise
Avesis Vision Self Funded Paid Claims
 Plan Year: July 2022 to June 2023 (as of June 2023)

Avesis Vision						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Vision Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Vision Paid Claims PEPM	Total Plan Costs PEPM
Jul-22	832	\$9,202	\$790	\$9,359	\$10,149	101.7%	\$11.25	\$12.20
Aug-22	834	\$9,224	\$792	\$11,444	\$12,236	124.1%	\$13.72	\$14.67
Sep-22	847	\$9,368	\$805	\$6,909	\$7,713	73.7%	\$8.16	\$9.11
Oct-22	851	\$9,412	\$808	\$9,174	\$9,982	97.5%	\$10.78	\$11.73
Nov-22	865	\$9,567	\$822	\$7,350	\$8,172	76.8%	\$8.50	\$9.45
Dec-22	872	\$9,644	\$828	\$6,744	\$7,572	69.9%	\$7.73	\$8.68
Jan-23	869	\$9,611	\$826	\$5,171	\$5,996	53.8%	\$5.95	\$6.90
Feb-23	868	\$9,600	\$825	\$3,841	\$4,665	40.0%	\$4.42	\$5.37
Mar-23	882	\$9,755	\$838	\$7,794	\$8,631	79.9%	\$8.84	\$9.79
Apr-23	892	\$9,866	\$847	\$6,951	\$7,798	70.5%	\$7.79	\$8.74
May-23	897	\$9,921	\$852	\$6,546	\$7,398	66.0%	\$7.30	\$8.25
Jun-23	903	\$9,987	\$858	\$7,308	\$8,166	73.2%	\$8.09	\$9.04
Total	10,412	\$115,157	\$9,891	\$88,588	\$98,479	76.9%	\$8.51	\$9.46
Avg Enrollment	868							

Admin Fees	Employee
Administration	\$0.95

Claim Expenses	
Estimated Claim Factor	\$11.06

Premium Equivalent Rates	
EE	Family
\$5.04	\$14.30



City of Surprise
Avesis Vision Claims
Plan Year: July 2023 to June 2024 (as of June 2024)

Annual Cost Comparison Analysis 2022/2023 vs. 2023/2024

Cost Categories	2022/2023 Costs	PEPM Costs	2023/2024 Annual Costs	PEPM Costs
Vision Claims	\$88,588	\$8.51	\$113,063	\$9.99
Admin Fees	\$9,891	\$0.95	\$10,751	\$0.95
Total Costs	\$98,479	\$9.46	\$123,814	\$10.94

% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change
27.6%	\$24,476	17.4%	\$1.48
8.7%	\$860	0.0%	\$0.00
25.7%	\$25,335	15.7%	\$1.48

PEPM Total Cost History		Increase/Decrease
2014/2015	\$9.09	
2015/2016	\$10.33	13.6%
2016/2017	\$10.42	0.9%
2017/2018	\$10.69	2.6%
2018/2019	\$10.81	1.1%
2019/2020	\$9.87	-8.7%
2020/2021	\$11.53	16.8%
2021/2022	\$11.54	0.1%
2022/2023	\$9.46	-18.1%
2023/2024	\$10.94	15.7%

	Annualized
Enrollment	10,412

	Annualized
Enrollment	11,317

% Enrollment Change	# Enrollment Change
8.7%	905

Annual Cost Comparison Analysis 2021/2022 vs. 2022/2023

Cost Categories	2021/2022 Costs	PEPM Costs	2022/2023 Costs	PEPM Costs
Vision Claims	\$103,227	\$10.59	\$88,588	\$8.51
Admin Fees	\$9,258	\$0.95	\$9,891	\$0.95
Total Costs	\$112,484	\$11.54	\$98,479	\$9.46

% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change
-14.2%	(\$14,639)	-19.7%	(\$2.08)
6.8%	\$634	0.0%	\$0.00
-12.5%	(\$14,005)	-18.1%	(\$2.08)

	Annual
Enrollment	9,745

	Annualized
Enrollment	10,412

% Enrollment Change	# Enrollment Change
6.8%	667