

Orange County Department of Education

Health Benefits Review Committee

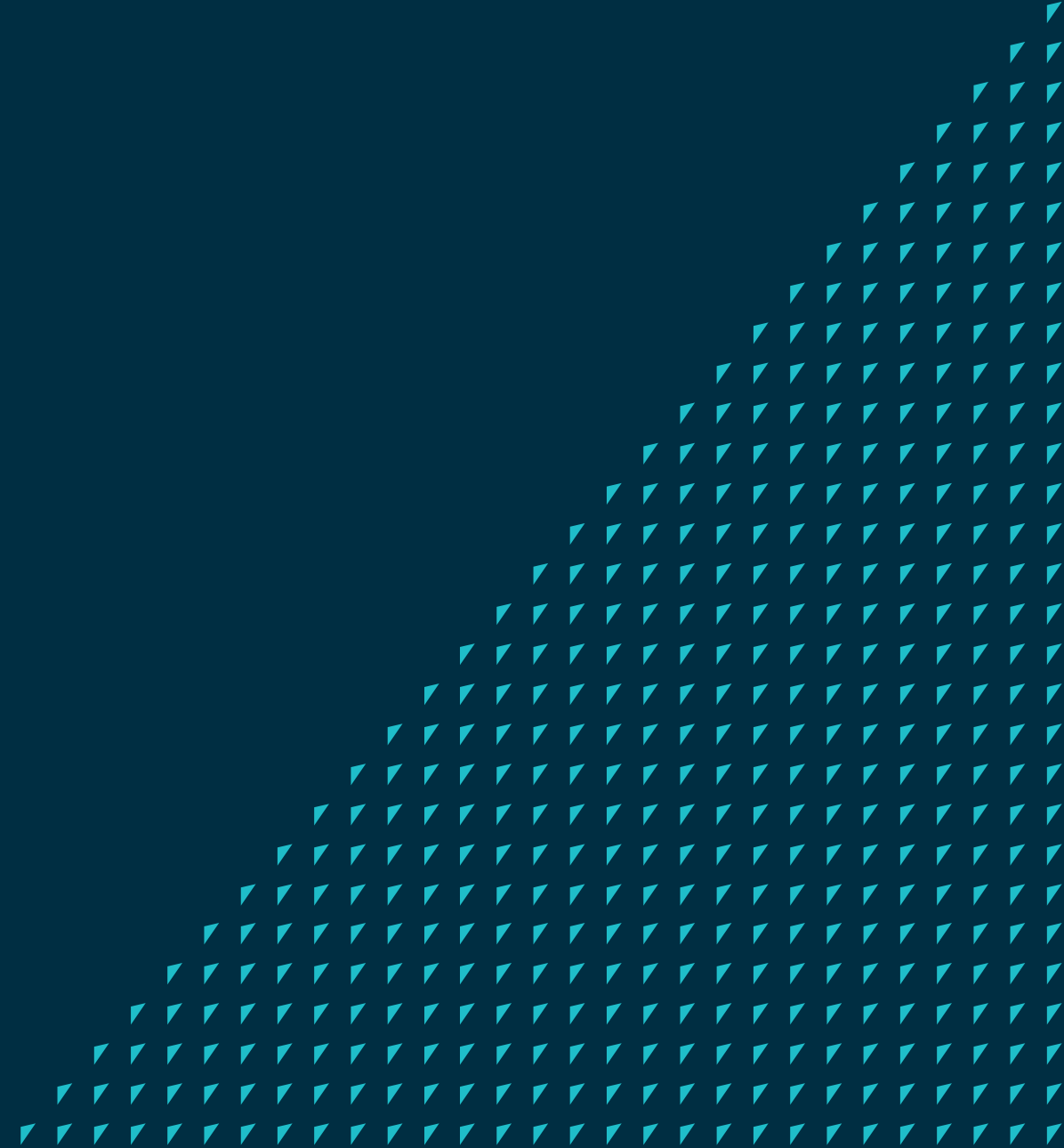
February 8, 2023



Agenda

- ❖ Compliance Updates
- ❖ Blue Shield Update – COVID-19 Tests
- ❖ Educational Topics
 - Accumulators vs. Plan Year (Renewal)
 - Preventive Health – Medical, Dental & Vision
 - Market Trends
- ❖ Next Steps & Renewal Timeline
- ❖ Appendix
 - Experience (Medical, Dental, Vision & Teladoc)
 - Committee Meeting Schedule

Compliance Updates



Updated PCORI Fee

The Fee goes On...to 2028!

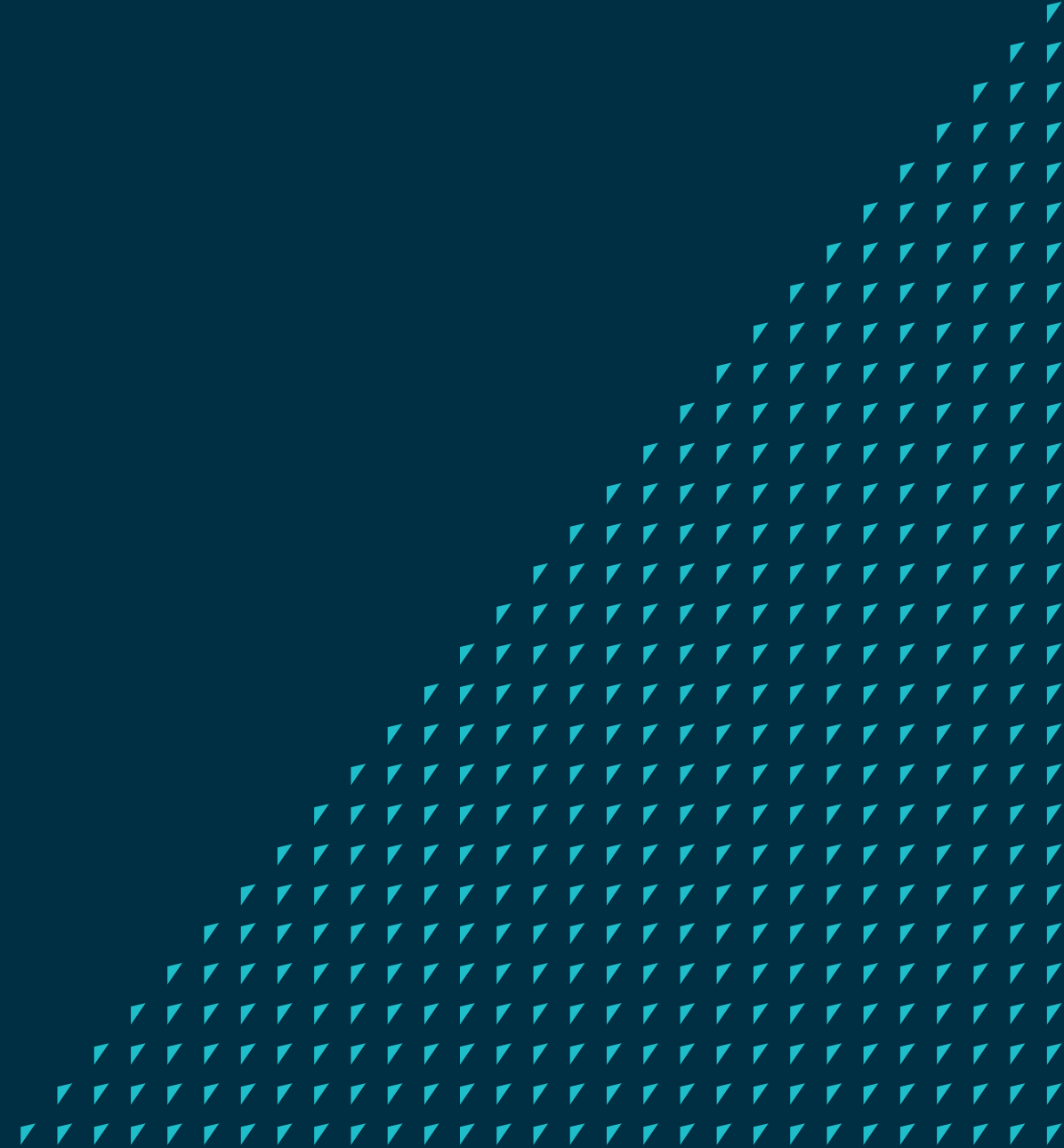
- The Patient-Centered Outcomes Research Institute (PCORI) Fee is a per-covered life fee paid by certain health insurers and sponsors of self-funded health plans to fund the Patient-Centered Outcomes Research Institute.
- The fee was scheduled to sunset with plan years ending after September 30, 2019, but was extended by budget legislation passed in December 2019 to plan or policy years beginning through October 1, 2028 (ending after 9/30/29).

PCORI Fee 2022

- Plan years beginning 2/1/21 (ending 1/31/22) through 10/1/21 (ending 9/30/22) must pay and report the fee by 7/31/2023.
- The PCORI fee for plan years beginning 10/1/21 (ending 9/30/22) is \$2.79 per covered life.

Note: Since OCDE is Fully Insured the PCORI fee is submitted by Blue Shield.

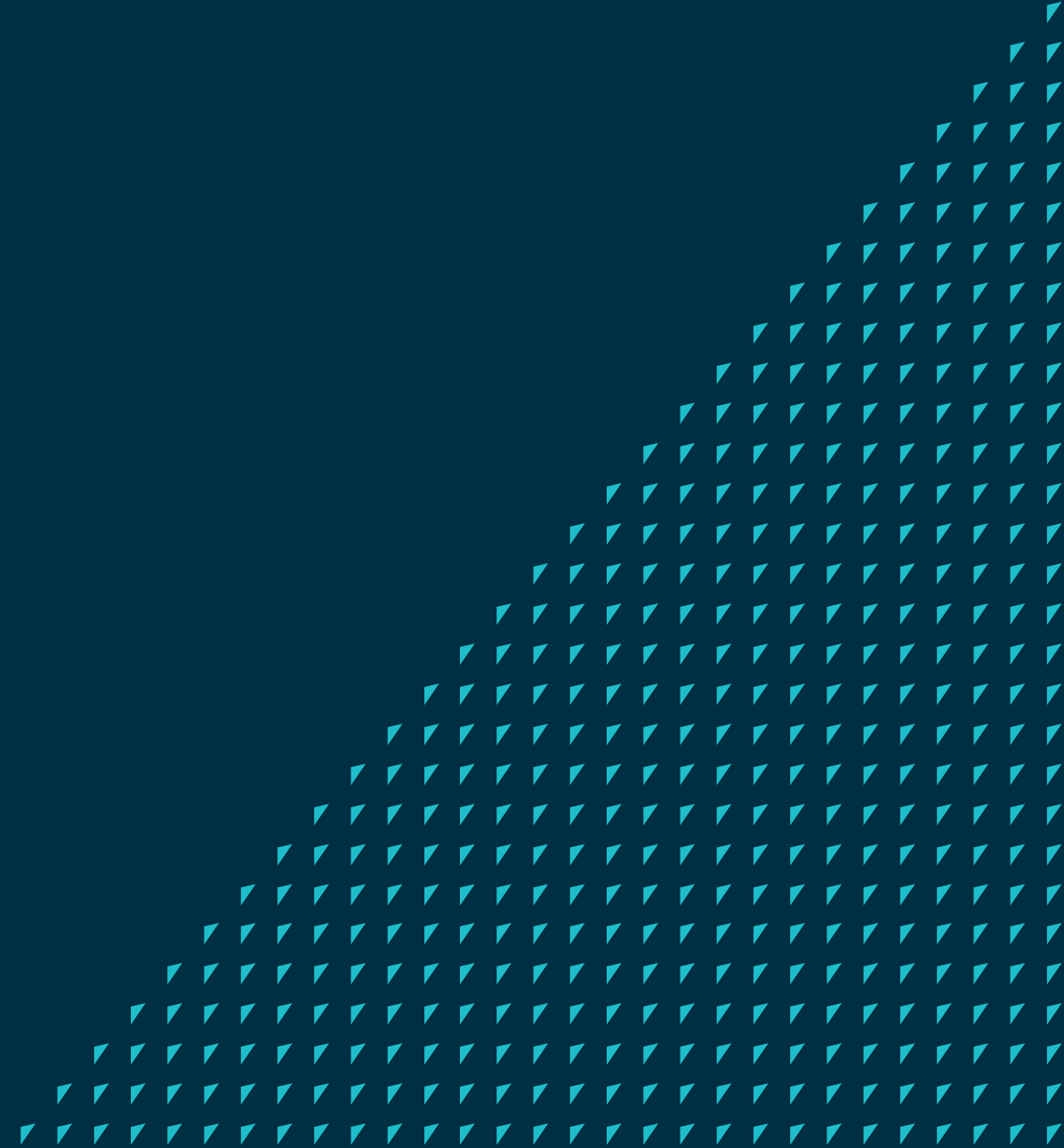
Blue Shield Update – COVID-19 Tests



Blue Shield Update – COVID-19 Tests

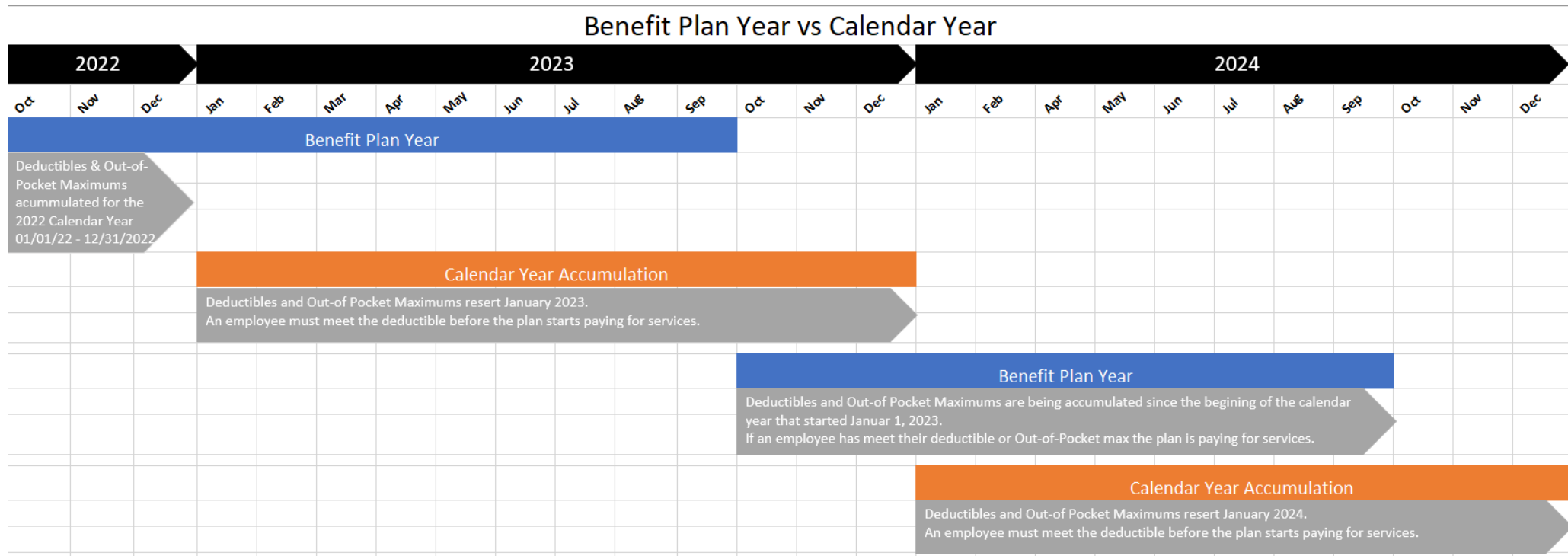
- Blue Shield of California believes prioritizing the use of lower-cost, over-the-counter, at-home test kits for screening over PCR tests and seeking in-network providers and labs when PCR tests are deemed appropriate, are all cost-effective COVID-19 testing methods.
- There are things you can do to keep testing costs low for longer term affordability and sustainability:
 - Choose over-the-counter, antigen, at-home test kits over provider based, PCR, testing for purposes such as return to work or school, when appropriate. The [California Department of Public Health](#) now recommends that antigen testing be considered the primary option as opposed to PCR for screening in schools.
 - Remind members they can order free test kits from the government [here](#) and be reimbursed for up to 8 test kits per month from Blue Shield. Instructions on how to get reimbursed can be found [here](#).
 - If onsite PCR testing is needed, contact one of Blue Shield's contracted labs ([Fulgent](#), [LabCorp](#), [Quest](#), [Color](#), and [IMD Pathology](#)).
 - When requiring a test conducted by a provider, encourage your members to seek in-network testing services. A list of testing locations can be found [here](#).
- Stay up to date with the latest COVID-19 information by visiting Blue Shield's [Member Resources Page](#) and [News Center](#).

Educational Topics



Educational Topics: Accumulators vs. Plan Year (Renewal)

- **What is the difference between Benefit Plan Year and Calendar Year Accumulation?**
- Benefit plan year runs any 12-month period within the year. OCDE's benefit plan year is from October 1st to September 30th.
- Calendar plan year accumulation is a 12-month period that runs from January 1 – December 31. Items like deductible, maximum out-of-pocket expenses, etc. accumulate during this time frame and will reset every January.




Educational Topics: Preventive Health – Medical

- Blue Shield has preventative health guidelines on their [website](#).
 - Under each gender/age the guidelines indicate the recommended screenings, tests and immunization.
- There is an interactive "[preventative care tool](#)" that illustrates what is covered in a preventative care visit.

Stay healthy with preventive care

Live your healthiest life by staying up to date with the recommended screenings and tests appropriate to your age, gender, medical and family history and current health. Put our preventive health guidelines into practice. Please review your Evidence of Coverage (EOC) or Certificate of Insurance (COI) for full detail on coverage of preventive services under your plan.

Try our interactive [preventive care tool](#) to create a customized plan for you and your doctor.




Explore preventive health guidelines

Men
(age 20-49)

Women
(age 20-49)

Children
(age 0-19)


Seniors
(age 50+)



[What is preventive care](#)[Take charge today](#)


Understanding your preventive care benefits

Even if you're feeling fine, scheduling an appointment with your doctor for preventive care services is important. Through a preventive exam and routine health screenings, your doctor can determine your current health status and detect early warning signs of more serious, costly problems.



What's covered in a preventive care visit

During your visit, your doctor will determine what tests or health screenings are right for you based on factors such as your age, gender, health status, and health and family history. Plus, your medical plan covers 100% of the costs for preventive health services when care is provided through network providers.




What's not considered a preventive care visit

If you discuss new medical concerns or a current illness, the entire visit may be considered a medical treatment visit and would not be covered as preventive care. You will be required to pay the plan's physician office copayment or coinsurance.

Covered or not

Scroll down to see some common services that may or may not be covered during a preventive care visit.

✓ What's covered	Type of service	✗ What's not
<p>Routine physical exams where your doctor reviews the following:</p> <ul style="list-style-type: none">• Past medical, social, and family history• Medications• Age-/gender-appropriate screening tests	<div><h4>Physical exam</h4><p>This exam is prevention focused, not problem focused.</p></div>	<ul style="list-style-type: none">• New health problems discussed with your doctor during your visit• Diagnoses that need to be addressed such as high blood pressure, diabetes, skin rash, and headaches

Educational Topics: Preventive Health – Dental

- Get all the tips you need to keep your teeth and body healthy with preventative care articles, quizzes and more with [Delta Dental](#)
- [Preventative Care articles](#)
- When members sign up to Delta as a user, they have access to the cost estimator. Members can estimate how much they will pay for services

Click **I need** to go back to the full list of procedures.

Looking for a procedure not listed? Scroll to the bottom of the page for a link to a longer list.

Can't find what you're looking for? Try the [Delta Dental Plans Association Cost Estimator](#) to find more procedures. Although you won't be able to find your specific costs based on your level of benefits, you will be able to find the average dentists fees for that procedure in your area.

Clicking **Explain cost details** will expand the breakdown of how your estimate was calculated.

To change the dentists shown, click **Change compared dentists**. Select your options, then click **Show cost**.

[I need a filling](#)

on October 24, 2018
for John Smith
Delta Dental PPO

Typical cost of a filling at your dentist
Last visited on 10/20/2016

\$17.80 out-of-pocket

[Explain cost details](#)

Mike Jones
General Dentist Out-of-Network
Mike Jones DDS Inc
100 Montgomery St
San Francisco, CA 94105

Current Benefits

Calendar Individual Maximum
\$1659.10 of \$2000.00 available
(details)

Lifetime Individual Maximum
\$1800.00 of \$1800.00 available
(details)

The benefits sidebar will show the current status of your maximums and deductibles, if applicable.

Typical cost of a filling at nearby dentists in your network

\$7.50 out-of-pocket

[Hide cost details](#)

Jane Smith
General Dentist In-Network
JaneSmith DDS Inc
100 Sutter St
San Francisco, CA 94105
(415) 555-1234

About This Visit

Includes a typical silver-colored filling for a back tooth. Consult your dentist for actual treatment and diagnosis.
(details)

This section summarizes the type of visit or procedure selected.

\$285.00	Typical Submitted Fees*
-\$210.00	Network Savings
-\$67.50	Delta Dental Pays
=\$7.50	You Pay

What's your dental risk?

Download and fill out these fun quizzes to assess your risk for cavities, gum disease and more.



Cavity risk assessment quiz

Some people are more prone to cavities than others. Take this quiz to find out your cavity risk and learn what you can do to fight back.

[What's your cavity risk?](#)



Gum disease risk assessment quiz

Are you at risk for gum disease? This five-minute quiz will help you calculate your risk and learn how to fight gum disease.

[Assess your gum disease risk](#)



Kids' cavity quiz

Teach kids about the causes of cavities and what they can do to prevent them with this fun quiz.

[Take the kids' cavity quiz](#)

Educational Topics: Preventive Health – Vision

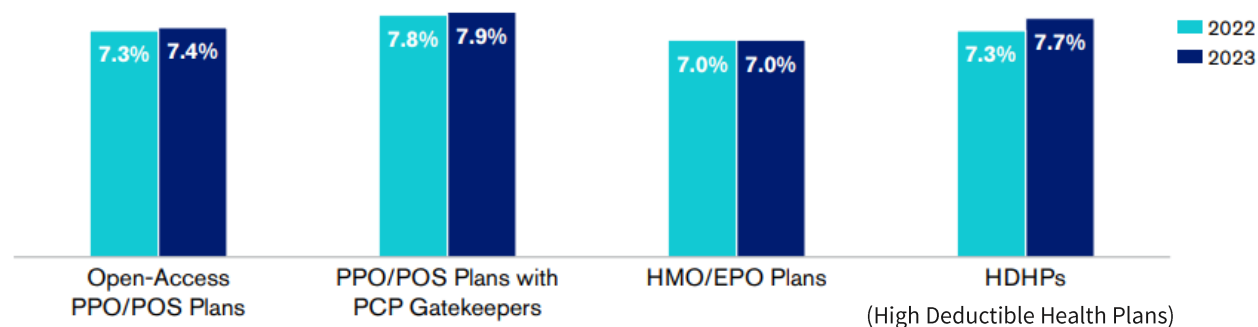
- An eye exam can help detect signs of eye disease and other health conditions before they progress even if you have 20/20 vision.
 - Such as diabetes, high blood pressure, cataracts, glaucoma, macular degeneration, etc.
- VSP's website has articles and videos that can help you prepare for your eye exam.
 - "Dr. Kirschbaum, VSP network eye doctor, recommends people get their vision checked every year, starting when they are very young. Children should have their first eye exam at six months old, then at three years old, before starting school and yearly thereafter. According to the American Optometric Association, 80% of learning is visual. Annual comprehensive eye exams help ensure that kids can do their best in school, sports and other activities they enjoy."
- [Protection & Prevention](#)
- [Eye Exam 101](#) "The puff test"

Educational Topics: Market Trends

What we're seeing in HealthCare trends:

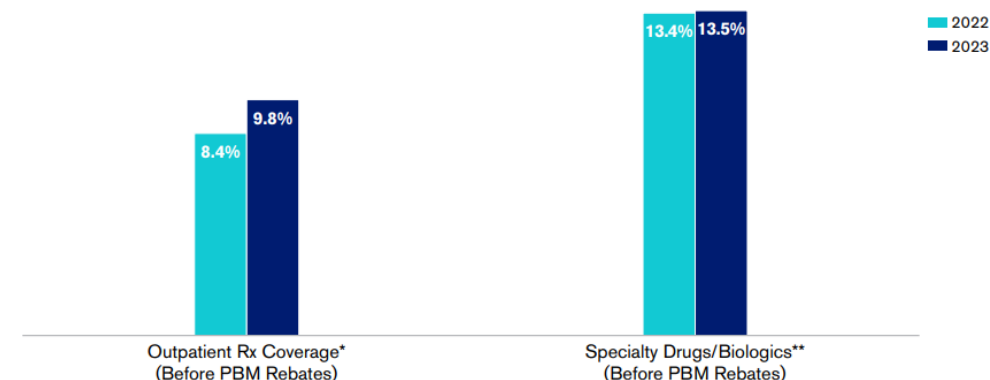
- Plan cost trends continue to outpace both inflation and wage growth by a factor of more than two
- Price increase continues to be the primary driver for medical and pharmacy trends
- Reimbursement rates for hospital networks are projected to increase at a higher rate than physician claims
- According to Segal Consulting's 2023 Health Plan Trend Survey forecasts are as follows:
 - PPO Medical 7.9%, HMO/EPO Medical 7.0%, HDHP Medical 7.7%, Rx Non-Specialty 9.8%, Rx Specialty, 13.5%, Dental PPO 4.0% and Vision 2.8%
 - COVID impacts – surging claims for delayed or abandoned care during the pandemic

Medical Trend Projections* for 2023 Are Expected to Be Similar to Pre-Pandemic Levels, Despite Prior Year Fluctuations



* Projections are for actives and early retirees and exclude Rx.

Projected Prescription Drug Trend for Specialty Drugs Is Considerably Higher than the Projected Trend for Overall Outpatient Rx Coverage



Educational Topics: Market Trends

2023 Medical Trend by Carrier (Southern CA)

Mid-Size Group Projected Carrier Renewals				
Carrier	Aetna ⁷	Anthem BC	Blue Shield ⁶	HealthNet
HMO	N/A	12.5%	12.9% ¹	N/A
PPO	N/A	12.5%	12.9%	N/A
HSA	N/A	12.5%	12.9%	N/A
Rx	N/A	Built in	Built in	N/A
Overall	11.9-14.9% ²	12.5% ⁵	N/A	N/A ⁸

Trend Factors						
Carrier	Aetna ⁷	Anthem BC ⁴	Blue Shield	HealthNet	Cigna	UHC
HMO	5.9%	N/A	6.66% ¹	7.2%	6.67%	5.5%
PPO	8.1%	N/A	8.97%	9.5%	6.75%	7.9%
HSA	8.1%	N/A	8.97%	9.5%	6.75%	7.9%
Rx	11.0%	N/A	11.15%	9.0%	6.91%	12.7%
Overall	N/A	N/A	N/A	N/A	N/A	N/A

¹ Blue Shield Trio ACO HMO pooled renewal is 10.9% and trend factor is 5.73%.

² Aetna pooled renewal outliers are around 20.9 + %.

⁴ Anthem is unable to disclose trend factors, as Anthem is part of a true pool

⁵ Anthem substandard and outliers will range between 24.8% and 45%

⁶ Blue Shield outlier pool renewals are +24.9% or +49.0%.

⁷ Aetna trends are for Q1 2024.

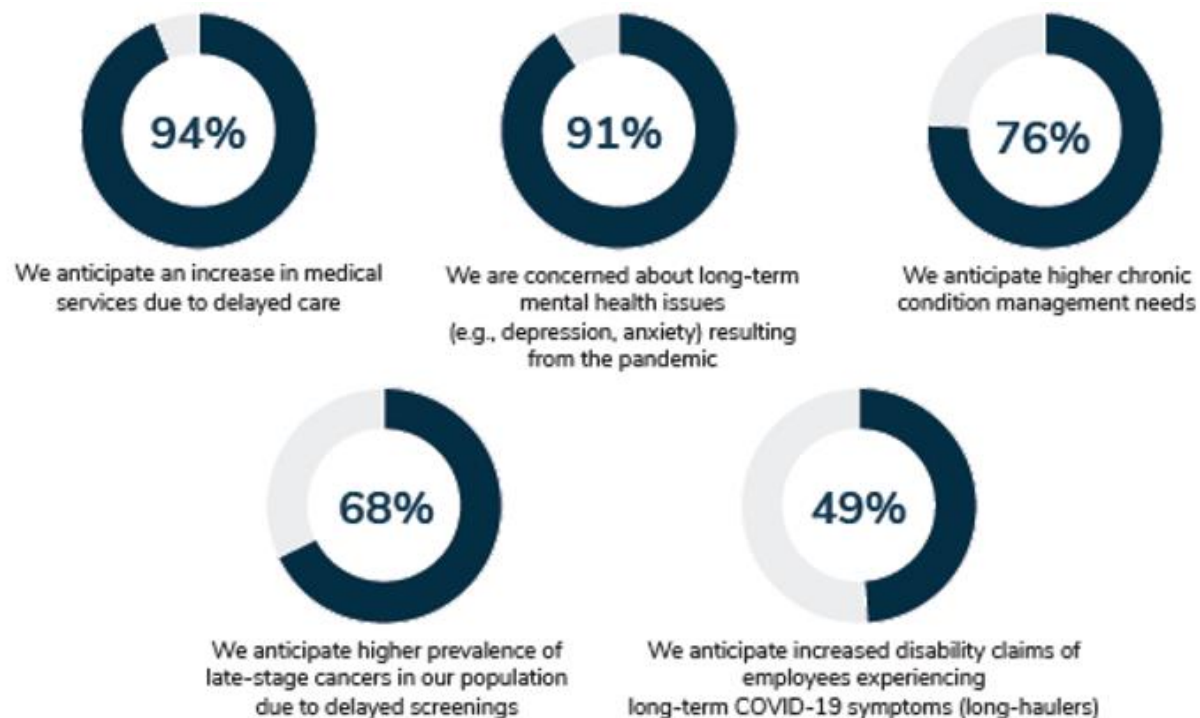
⁸ HealthNet standard renewal increases for pooled groups are reviewed quarterly. In 2022, the last two quarters ranged from 11.4% to 24.99%.

Educational Topics: Market Trends

COVID-19 Impacts

COVID-19's potential long-term impact on employees:

- *Staying at home during numerous lockdowns meant that **doctor visits and preventive screenings were delayed** or missed altogether*
- **Social isolation** and uncertainty due to the fluid nature of the pandemic proved to be an impetus for **depression, anxiety and substance use disorders**
- *As a result, employers anticipate seeing an **increase in medical services, late-stage cancer diagnoses, greater numbers of people with long-term mental health and substance use issues** and other adverse effects*
- *These could last well into future years*



2022 Large Employers' HEALTH CARE STRATEGY AND PLAN DESIGN SURVEY

© 2021 Business Group on Health

Next Steps & Renewal Timeline



Next Steps

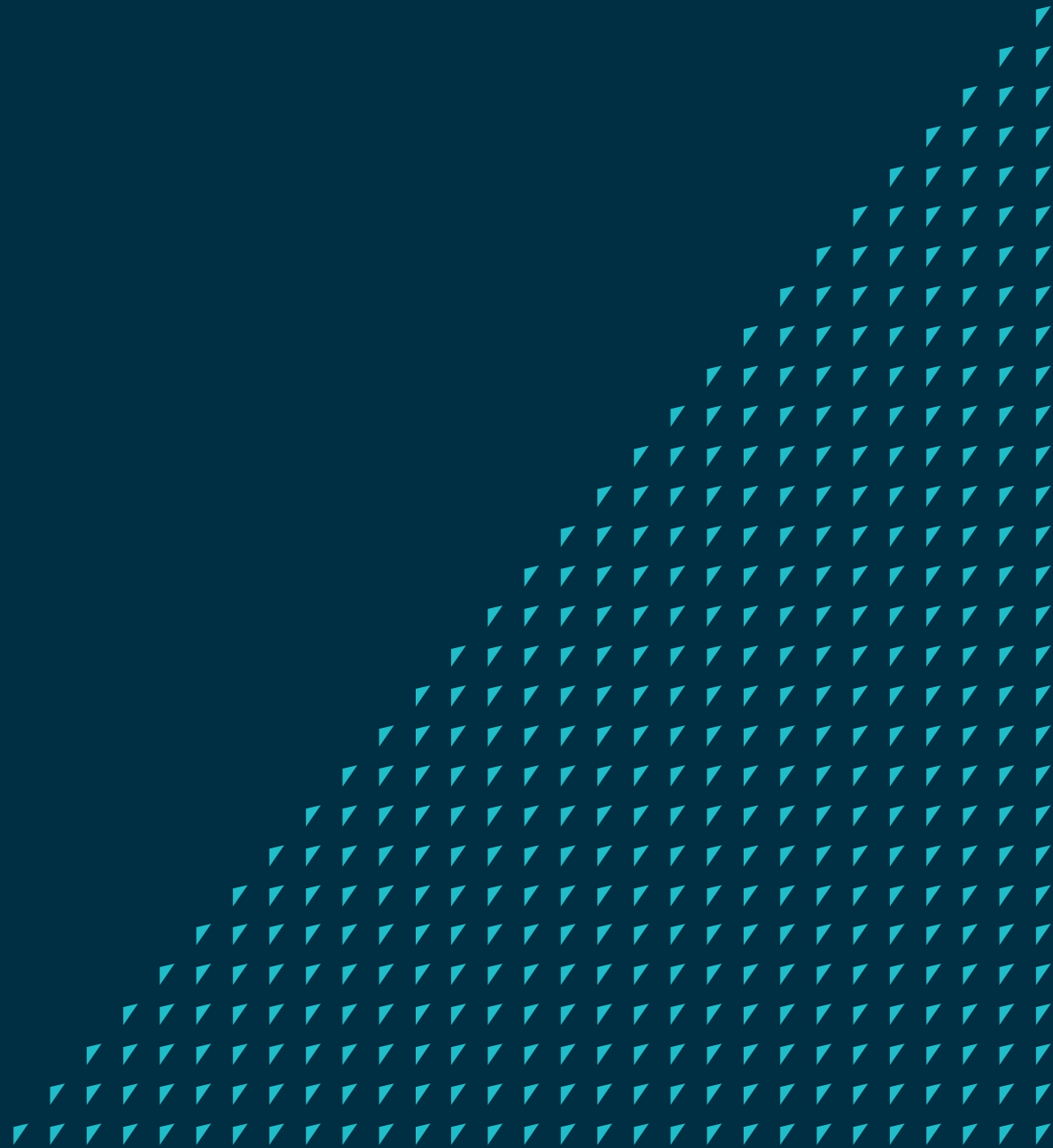
- Looking forward to the 10/1/2023 renewal, Committee members should start thinking about the following to prepare:
 - Get feedback from employees (i.e. send out a survey of what employees like/dislike about their benefit package).
 - Think about what plan design changes we may want to review, if any.

Renewal Timeline

Renewal Timeline	Date*
▪ Renewal Requests / Strategy	March 2023
▪ Renewal Receipts	April / May 2023
▪ Preliminary Renewal Results	April 2023 HBRC Meeting
▪ Final Renewal Presentation	May 2023 HBRC Meeting
▪ HBRC Recommendations	June 2023 HBRC Meeting
▪ Open Enrollment	August 2023
▪ Effective Date	October 1, 2023

*Dates listed are illustrative and subject to change.

Appendix



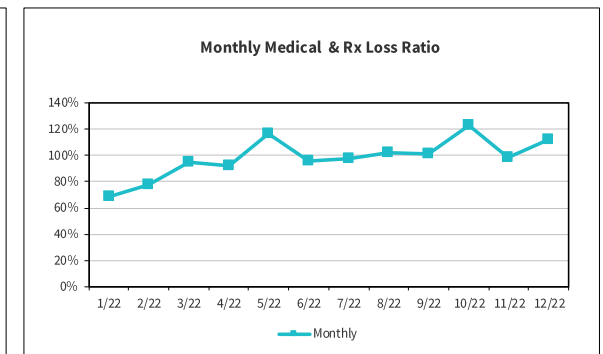
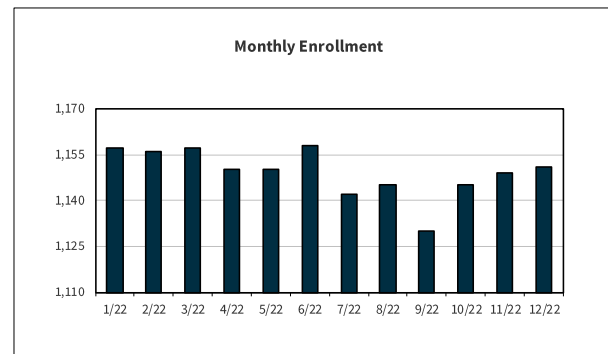
Experience



Medical Experience – All Plan Roll-Up

All Medical Plans

Enrollment	Medical						Rx			Medical & Rx Loss Ratio
	Total	Premium	Claims	Capitation	TOTAL	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Jan-21	1,205	\$1,544,014	\$210,329	\$516,064	\$726,394	47.0%	\$379,353	\$348,750	91.9%	55.9%
Feb-21	1,195	\$1,536,018	\$195,179	\$515,913	\$711,093	46.3%	\$377,200	\$349,529	92.7%	55.4%
Mar-21	1,194	\$1,526,823	\$286,828	\$515,112	\$801,940	52.5%	\$374,895	\$418,542	111.6%	64.2%
Apr-21	1,187	\$1,523,210	\$398,761	\$517,273	\$916,034	60.1%	\$374,098	\$421,906	112.8%	70.5%
May-21	1,182	\$1,517,810	\$521,529	\$519,774	\$1,041,303	68.6%	\$372,854	\$342,865	92.0%	73.2%
Jun-21	1,187	\$1,520,236	\$321,283	\$522,834	\$844,117	55.5%	\$373,499	\$374,308	100.2%	64.3%
Jul-21	1,174	\$1,502,826	\$770,149	\$516,034	\$1,286,183	85.6%	\$370,407	\$368,116	99.4%	88.3%
Aug-21	1,166	\$1,494,341	\$883,579	\$513,725	\$1,397,304	93.5%	\$367,036	\$333,597	90.9%	93.0%
Sep-21	1,163	\$1,488,755	\$844,905	\$522,569	\$1,367,473	91.9%	\$365,782	\$472,825	129.3%	99.2%
Oct-21	1,153	\$1,488,021	\$787,496	\$529,810	\$1,317,306	88.5%	\$367,778	\$409,862	111.4%	93.1%
Nov-21	1,155	\$1,488,131	\$573,052	\$528,657	\$1,101,709	74.0%	\$366,574	\$429,615	117.2%	82.6%
Dec-21	1,157	\$1,487,644	\$760,870	\$528,348	\$1,289,218	86.7%	\$366,466	\$475,726	129.8%	95.2%
Jan-22	1,157	\$1,493,109	\$246,521	\$549,186	\$795,708	53.3%	\$367,673	\$478,092	130.0%	68.5%
Feb-22	1,156	\$1,485,424	\$472,815	\$556,793	\$1,029,608	69.3%	\$365,369	\$404,174	110.6%	77.5%
Mar-22	1,157	\$1,484,421	\$725,983	\$557,906	\$1,283,889	86.5%	\$365,073	\$471,622	129.2%	94.9%
Apr-22	1,150	\$1,475,717	\$748,304	\$557,007	\$1,305,311	88.5%	\$362,700	\$384,519	106.0%	91.9%
May-22	1,150	\$1,473,671	\$1,151,890	\$561,200	\$1,713,090	116.2%	\$362,249	\$422,769	116.7%	116.3%
Jun-22	1,158	\$1,483,512	\$822,397	\$567,209	\$1,389,606	93.7%	\$364,539	\$382,144	104.8%	95.9%
Jul-22	1,142	\$1,460,288	\$755,917	\$567,549	\$1,323,466	90.6%	\$358,205	\$455,096	127.0%	97.8%
Aug-22	1,145	\$1,460,898	\$804,964	\$567,809	\$1,372,772	94.0%	\$358,211	\$480,296	134.1%	101.9%
Sep-22	1,130	\$1,433,106	\$786,953	\$562,409	\$1,349,362	94.2%	\$350,352	\$461,663	131.8%	101.5%
Oct-22	1,145	\$1,540,998	\$1,270,645	\$579,792	\$1,850,438	120.1%	\$373,965	\$496,578	132.8%	122.6%
Nov-22	1,149	\$1,547,830	\$863,035	\$585,497	\$1,448,532	93.6%	\$375,415	\$452,125	120.4%	98.8%
Dec-22	1,151	\$1,548,160	\$1,030,821	\$583,609	\$1,614,430	104.3%	\$375,291	\$537,339	143.2%	111.9%
2020-2021 PY	14,266	\$18,294,112	\$6,823,130	\$6,158,722	\$12,981,853	71.0%	\$4,496,570	\$4,695,277	104.4%	77.6%
2021-2022 PY	13,810	\$17,713,943	\$8,637,162	\$6,633,882	\$15,271,044	86.2%	\$4,355,187	\$5,255,580	120.7%	93.0%
2022-2023 PY	3,445	\$4,636,988	\$3,164,502	\$1,748,899	\$4,913,401	106.0%	\$1,124,671	\$1,486,043	132.1%	111.1%
Rolling 12	13,790	\$17,887,134	\$9,680,246	\$6,795,966	\$16,476,212	92.1%	\$4,379,041	\$5,426,419	123.9%	98.4%



Notes:

1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.

2) Information provided by Blue Shield. Data is restated monthly and updated accordingly

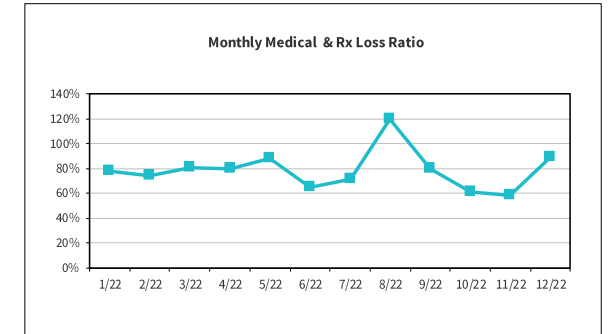
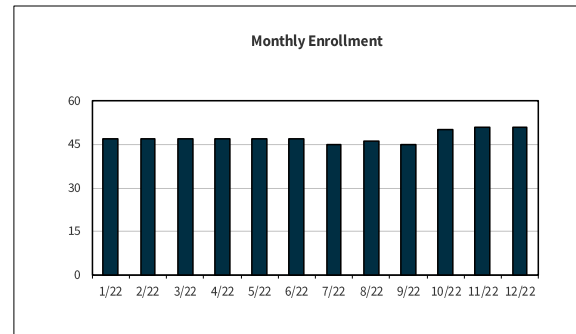
3) Reporting data switched from CRN to Intelligent Health

* Experience does not reflect the plan year 2020 SPA credit of \$100,000 or the COVID premium credit of \$192,099.69. Both credits were captured on the November 2020 Blue Shield invoice

Medical Experience – Full HMO (Certificated)

Blue Shield Full HMO - Certificated

	Enrollment						Medical			Rx			Medical & Rx Loss Ratio
	Total	Premium	Claims	Capitation	TOTAL	Loss Ratio	Premium	Claims	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Oct-20	55	\$77,214	\$30,150	\$34,121	\$64,271	83.2%	\$17,042	\$38,432	225.5%	\$17,042	\$38,432	225.5%	109.0%
Nov-20	55	\$77,882	\$18,049	\$34,758	\$52,807	67.8%	\$17,190	\$42,743	248.7%	\$17,190	\$42,743	248.7%	100.5%
Dec-20	55	\$77,882	\$2,616	\$34,666	\$37,282	47.9%	\$17,190	\$19,432	113.0%	\$17,190	\$19,432	113.0%	59.7%
Jan-21	54	\$76,865	\$1,830	\$35,297	\$37,127	48.3%	\$16,965	\$16,287	96.0%	\$16,965	\$16,287	96.0%	56.9%
Feb-21	55	\$77,473	\$2,827	\$35,617	\$38,443	49.6%	\$17,100	\$24,372	142.5%	\$17,100	\$24,372	142.5%	66.4%
Mar-21	55	\$77,473	\$972	\$36,023	\$36,995	47.8%	\$17,100	\$16,176	94.6%	\$17,100	\$16,176	94.6%	56.2%
Apr-21	55	\$77,473	\$11,680	\$36,518	\$48,198	62.2%	\$17,100	\$31,985	187.0%	\$17,100	\$31,985	187.0%	84.8%
May-21	55	\$77,473	\$7,402	\$36,923	\$44,325	57.2%	\$17,100	\$26,967	157.7%	\$17,100	\$26,967	157.7%	75.4%
Jun-21	54	\$75,102	\$19,050	\$35,134	\$54,184	72.1%	\$16,576	\$31,466	189.8%	\$16,576	\$31,466	189.8%	93.4%
Jul-21	51	\$71,371	\$28,335	\$31,003	\$59,338	83.1%	\$15,753	\$29,849	189.5%	\$15,753	\$29,849	189.5%	102.4%
Aug-21	51	\$71,371	\$9,451	\$31,211	\$40,662	57.0%	\$15,753	\$32,222	204.5%	\$15,753	\$32,222	204.5%	83.7%
Sep-21	50	\$70,786	\$138,251	\$31,098	\$169,349	239.2%	\$15,624	\$35,777	229.0%	\$15,624	\$35,777	229.0%	237.4%
Oct-21	47	\$64,782	\$9,190	\$32,169	\$41,359	63.8%	\$14,299	\$23,985	167.7%	\$14,299	\$23,985	167.7%	82.6%
Nov-21	47	\$64,782	\$5,844	\$32,271	\$38,115	58.8%	\$14,299	\$26,294	183.9%	\$14,299	\$26,294	183.9%	81.4%
Dec-21	47	\$64,782	\$4,452	\$32,357	\$36,809	56.8%	\$14,299	\$35,784	250.3%	\$14,299	\$35,784	250.3%	91.8%
Jan-22	47	\$64,782	\$5,784	\$33,161	\$38,945	60.1%	\$14,299	\$22,611	158.1%	\$14,299	\$22,611	158.1%	77.8%
Feb-22	47	\$65,242	\$4,573	\$33,825	\$38,398	58.9%	\$14,400	\$21,094	146.5%	\$14,400	\$21,094	146.5%	74.7%
Mar-22	47	\$65,242	\$4,806	\$33,887	\$38,693	59.3%	\$14,400	\$25,482	177.0%	\$14,400	\$25,482	177.0%	80.6%
Apr-22	47	\$65,242	\$22,266	\$34,170	\$56,436	86.5%	\$14,400	\$7,358	51.1%	\$14,400	\$7,358	51.1%	80.1%
May-22	47	\$65,242	\$20,694	\$34,439	\$55,133	84.5%	\$14,400	\$15,112	104.9%	\$14,400	\$15,112	104.9%	88.2%
Jun-22	47	\$65,242	\$9,818	\$34,739	\$44,558	68.3%	\$14,400	\$6,947	48.2%	\$14,400	\$6,947	48.2%	64.7%
Jul-22	45	\$61,578	\$7,169	\$32,716	\$39,885	64.8%	\$13,591	\$13,859	102.0%	\$13,591	\$13,859	102.0%	71.5%
Aug-22	46	\$63,365	\$39,773	\$33,247	\$73,020	115.2%	\$13,986	\$19,588	140.1%	\$13,986	\$19,588	140.1%	119.7%
Sep-22	45	\$62,091	\$10,342	\$31,725	\$42,067	67.7%	\$13,705	\$18,436	134.5%	\$13,705	\$18,436	134.5%	79.8%
Oct-22	50	\$72,875	\$8,582	\$30,688	\$39,269	53.9%	\$16,085	\$15,144	94.1%	\$16,085	\$15,144	94.1%	61.2%
Nov-22	51	\$74,876	\$4,804	\$32,149	\$36,953	49.4%	\$16,527	\$16,388	99.2%	\$16,527	\$16,388	99.2%	58.4%
Dec-22	51	\$74,876	\$30,108	\$32,601	\$62,709	83.8%	\$16,527	\$18,611	112.6%	\$16,527	\$18,611	112.6%	89.0%
2020-2021 PY	645	\$908,368	\$270,612	\$412,370	\$682,982	75.2%	\$200,490	\$345,707	172.4%	\$200,490	\$345,707	172.4%	92.8%
2021-2022 PY	559	\$772,373	\$144,710	\$398,707	\$543,417	70.4%	\$170,478	\$236,550	138.8%	\$170,478	\$236,550	138.8%	82.7%
2022-2023 PY	152	\$222,628	\$43,494	\$95,437	\$138,931	62.4%	\$49,139	\$50,143	102.0%	\$49,139	\$50,143	102.0%	69.6%
Rolling 12	570	\$800,653	\$168,719	\$397,347	\$566,065	70.7%	\$176,721	\$200,630	113.5%	\$176,721	\$200,630	113.5%	78.4%



Notes:

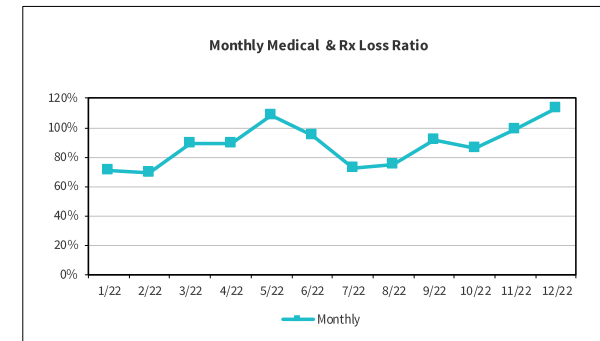
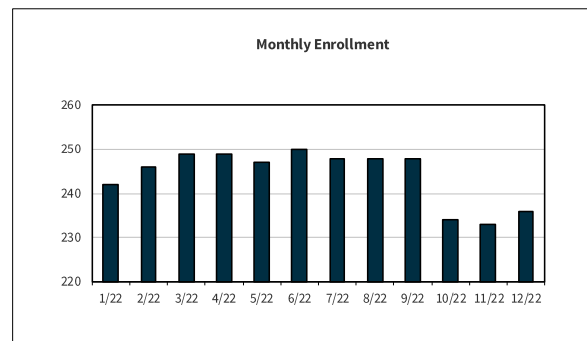
- 1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.
- 2) As of October 2017, the only division on this plan is the Certificated employees.
- 3) Information provided by Blue Shield. Data is restated monthly and updated accordingly.
- 4) Reporting data switched from CRN to Intelligent Health

Medical Experience – Full HMO (Classified/Management)

Blue Shield Full HMO - Classified/Management

	Enrollment	Medical					Rx			Medical & Rx Loss Ratio
	Total	Premium	Claims	Capitation	TOTAL	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Oct-20	272	\$364,413	\$53,896	\$139,072	\$192,968	53.0%	\$80,433	\$94,846	117.9%	64.7%
Nov-20	270	\$360,846	\$42,002	\$140,005	\$182,008	50.4%	\$79,646	\$107,668	135.2%	65.8%
Dec-20	271	\$363,841	\$75,855	\$141,117	\$216,972	59.6%	\$80,307	\$88,399	110.1%	68.8%
Jan-21	275	\$364,436	\$9,219	\$149,207	\$158,426	43.5%	\$80,438	\$96,164	119.5%	57.2%
Feb-21	268	\$361,998	\$35,526	\$148,177	\$183,703	50.7%	\$79,900	\$81,595	102.1%	60.0%
Mar-21	272	\$360,274	\$28,336	\$148,619	\$176,955	49.1%	\$79,520	\$121,670	153.0%	67.9%
Apr-21	269	\$358,491	\$13,392	\$149,541	\$162,933	45.4%	\$79,126	\$112,713	142.4%	63.0%
May-21	267	\$356,648	\$53,548	\$150,065	\$203,613	57.1%	\$78,719	\$71,602	91.0%	63.2%
Jun-21	266	\$356,053	\$35,196	\$150,297	\$185,492	52.1%	\$78,588	\$77,525	98.6%	60.5%
Jul-21	265	\$355,421	\$132,866	\$149,534	\$282,400	79.5%	\$78,449	\$71,710	91.4%	81.6%
Aug-21	263	\$352,054	\$148,614	\$148,593	\$297,207	84.4%	\$77,705	\$54,766	70.5%	81.9%
Sep-21	260	\$347,892	\$56,441	\$150,158	\$206,599	59.4%	\$76,787	\$87,583	114.1%	69.3%
Oct-21	242	\$316,329	\$116,182	\$141,987	\$258,169	81.6%	\$69,820	\$63,872	91.5%	83.4%
Nov-21	240	\$313,998	\$89,251	\$142,362	\$231,613	73.8%	\$69,306	\$66,394	95.8%	77.7%
Dec-21	239	\$311,610	\$54,637	\$141,801	\$196,438	63.0%	\$68,779	\$79,552	115.7%	72.6%
Jan-22	242	\$316,751	\$47,360	\$148,017	\$195,378	61.7%	\$69,914	\$77,205	110.4%	70.5%
Feb-22	246	\$319,839	\$54,046	\$149,976	\$204,022	63.8%	\$70,595	\$66,272	93.9%	69.2%
Mar-22	249	\$322,228	\$130,627	\$151,392	\$282,018	87.5%	\$71,123	\$68,309	96.0%	89.1%
Apr-22	249	\$322,869	\$149,198	\$151,976	\$301,174	93.3%	\$71,264	\$49,403	69.3%	88.9%
May-22	247	\$321,266	\$209,726	\$152,033	\$361,760	112.6%	\$70,910	\$63,870	90.1%	108.5%
Jun-22	250	\$324,783	\$157,755	\$153,562	\$311,317	95.9%	\$71,687	\$63,757	88.9%	94.6%
Jul-22	248	\$325,424	\$58,894	\$154,861	\$213,755	65.7%	\$71,828	\$75,330	104.9%	72.8%
Aug-22	248	\$324,783	\$86,516	\$154,799	\$241,316	74.3%	\$71,687	\$56,478	78.8%	75.1%
Sep-22	248	\$324,667	\$136,298	\$155,341	\$291,639	89.8%	\$71,661	\$72,372	101.0%	91.8%
Oct-22	234	\$334,833	\$125,010	\$144,012	\$269,022	80.3%	\$73,903	\$81,545	110.3%	85.8%
Nov-22	233	\$332,175	\$198,785	\$143,817	\$342,602	103.1%	\$73,317	\$58,053	79.2%	98.8%
Dec-22	236	\$336,523	\$236,012	\$145,244	\$381,256	113.3%	\$74,277	\$83,189	112.0%	113.1%

2020-2021 PY	3,218	\$4,302,369	\$684,890	\$1,764,385	\$2,449,276	56.9%	\$949,619	\$1,066,242	112.3%	66.9%
2021-2022 PY	2,948	\$3,844,549	\$1,290,491	\$1,798,107	\$3,088,599	80.3%	\$848,574	\$802,813	94.6%	82.9%
2022-2023 PY	703	\$1,003,530	\$559,807	\$433,073	\$992,880	98.9%	\$221,497	\$222,787	100.6%	99.2%
Rolling 12	2,930	\$3,906,143	\$1,590,228	\$1,805,031	\$3,395,259	86.9%	\$862,165	\$815,782	94.6%	88.3%



Notes:

- 1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.
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Medical Experience – Trio HMO

Blue Shield Trio HMO

Oct-20
Nov-20
Dec-20
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Oct-22
Nov-22
Dec-22

Enrollment	Medical					Rx			Medical & Rx Loss Ratio
Total	Premium	Claims	Capitation	TOTAL	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
519	\$495,649	\$78,052	\$305,286	\$383,338	77.3%	\$109,397	\$104,740	95.7%	80.7%
518	\$498,616	\$114,598	\$307,551	\$422,149	84.7%	\$110,052	\$94,251	85.6%	84.8%
523	\$505,135	\$189,334	\$310,035	\$499,368	98.9%	\$111,491	\$100,026	89.7%	97.2%
523	\$504,790	\$71,924	\$312,758	\$384,682	76.2%	\$111,415	\$82,579	74.1%	75.8%
522	\$504,607	\$15,541	\$313,509	\$329,051	65.2%	\$111,374	\$104,049	93.4%	70.3%
520	\$501,371	\$59,315	\$312,132	\$371,447	74.1%	\$110,660	\$113,201	102.3%	79.2%
516	\$499,542	\$71,097	\$312,956	\$384,053	76.9%	\$110,256	\$94,582	85.8%	78.5%
513	\$496,793	\$138,199	\$313,853	\$452,052	91.0%	\$109,650	\$98,168	89.5%	90.7%
519	\$500,497	\$37,859	\$318,259	\$356,119	71.2%	\$110,467	\$92,586	83.8%	73.4%
514	\$495,245	\$96,612	\$316,574	\$413,186	83.4%	\$109,308	\$90,954	83.2%	83.4%
511	\$493,387	\$103,516	\$315,047	\$418,563	84.8%	\$108,898	\$100,341	92.1%	86.2%
513	\$493,468	\$178,333	\$322,485	\$500,818	101.5%	\$108,916	\$149,219	137.0%	107.9%
538	\$519,711	\$130,257	\$338,588	\$468,845	90.2%	\$114,891	\$155,035	134.9%	98.3%
543	\$523,480	\$58,427	\$337,475	\$395,902	75.6%	\$115,722	\$150,078	129.7%	85.4%
546	\$525,381	\$75,580	\$337,668	\$413,248	78.7%	\$116,142	\$160,077	137.8%	89.4%
543	\$520,118	\$22,540	\$349,356	\$371,896	71.5%	\$114,797	\$196,874	171.5%	89.6%
542	\$518,245	\$110,279	\$353,448	\$463,727	89.5%	\$114,384	\$167,594	146.5%	99.8%
541	\$515,996	\$66,744	\$353,106	\$419,850	81.4%	\$113,887	\$180,620	158.6%	95.3%
538	\$513,606	\$168,978	\$353,358	\$522,336	101.7%	\$113,360	\$187,552	165.4%	113.2%
540	\$513,163	\$346,279	\$357,208	\$703,487	137.1%	\$113,262	\$149,106	131.6%	136.1%
544	\$517,667	\$187,787	\$359,882	\$547,670	105.8%	\$114,256	\$141,734	124.0%	109.1%
545	\$517,442	\$209,785	\$362,693	\$572,479	110.6%	\$114,206	\$179,339	157.0%	119.0%
547	\$518,884	\$237,601	\$362,488	\$600,089	115.6%	\$114,525	\$211,932	185.1%	128.2%
548	\$519,045	\$189,363	\$359,353	\$548,717	105.7%	\$114,560	\$169,613	148.1%	113.4%
594	\$609,410	\$781,668	\$390,811	\$1,172,478	192.4%	\$134,511	\$211,490	157.2%	186.0%
600	\$617,784	\$207,028	\$395,250	\$602,278	97.5%	\$136,359	\$200,993	147.4%	106.5%
600	\$616,791	\$328,473	\$392,798	\$721,271	116.9%	\$136,140	\$224,812	165.1%	125.7%

2020-2021 PY

6,211	\$5,989,099	\$1,154,380	\$3,760,446	\$4,914,826	82.1%	\$1,321,885	\$1,224,695	92.6%	84.0%
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2021-2022 PY

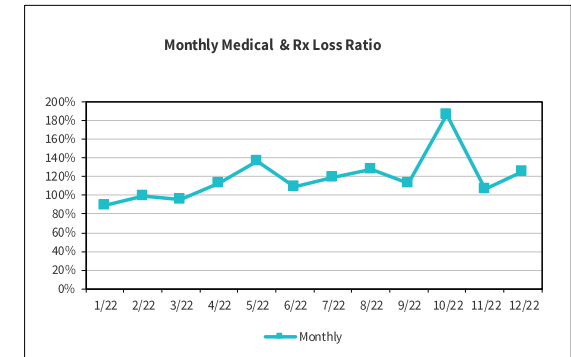
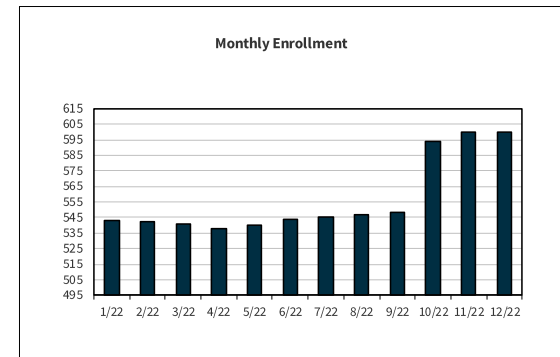
6,515	\$6,222,737	\$1,803,621	\$4,224,624	\$6,028,245	96.9%	\$1,373,992	\$2,049,555	149.2%	106.3%
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2022-2023 PY

1,794	\$1,843,985	\$1,317,169	\$1,178,859	\$2,496,027	135.4%	\$407,010	\$637,295	156.6%	139.2%
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Rolling 12

6,682	\$6,498,150	\$2,856,526	\$4,389,751	\$7,246,277	111.5%	\$1,434,248	\$2,221,659	154.9%	119.4%
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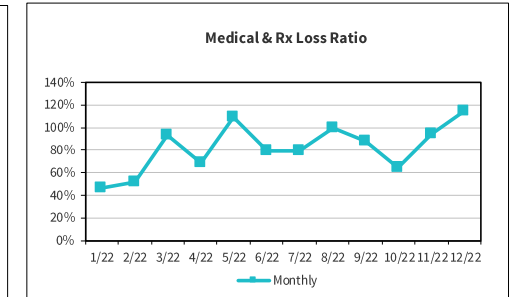
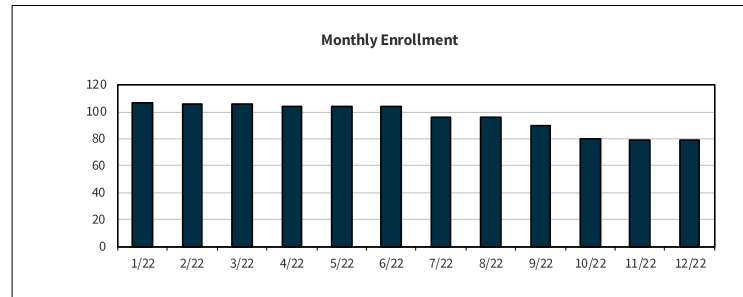
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Medical Experience – PPO (Certificated)

Blue Shield PPO - Certificated

	Enrollment	Medical					Rx			Medical & Rx Loss Ratio
		Premium	Claims	Capitation	Total	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Oct-20	119	\$197,947	\$252,695	\$6,290	\$258,984	130.8%	\$56,456	\$75,378	133.5%	129.0%
Nov-20	119	\$198,778	\$160,407	\$6,280	\$166,686	83.9%	\$56,694	\$56,718	100.0%	85.0%
Dec-20	117	\$195,311	\$370,614	\$6,198	\$376,812	192.9%	\$55,703	\$79,757	143.2%	179.4%
Jan-21	117	\$195,126	\$39,019	\$6,590	\$45,608	23.4%	\$55,650	\$56,490	101.5%	38.1%
Feb-21	116	\$193,392	\$39,888	\$6,519	\$46,407	24.0%	\$55,155	\$58,775	106.6%	39.7%
Mar-21	115	\$191,389	\$83,666	\$6,423	\$90,089	47.1%	\$54,583	\$55,806	102.2%	56.7%
Apr-21	115	\$191,389	\$138,943	\$6,385	\$145,328	75.9%	\$54,583	\$71,886	131.7%	85.7%
May-21	115	\$191,389	\$129,956	\$6,639	\$136,595	71.4%	\$54,583	\$41,592	76.2%	69.7%
Jun-21	115	\$191,389	\$74,978	\$6,621	\$81,599	42.6%	\$54,583	\$66,803	122.4%	57.6%
Jul-21	113	\$186,987	\$147,858	\$6,573	\$154,431	82.6%	\$54,583	\$72,512	132.8%	91.2%
Aug-21	114	\$187,091	\$267,893	\$6,520	\$274,413	146.7%	\$53,325	\$55,018	103.2%	134.3%
Sep-21	114	\$187,059	\$131,443	\$6,632	\$138,075	73.8%	\$53,355	\$76,452	143.3%	86.5%
Oct-21	106	\$182,431	\$122,939	\$4,804	\$127,743	70.0%	\$53,346	\$36,003	67.5%	67.4%
Nov-21	106	\$182,890	\$175,162	\$4,839	\$180,002	98.4%	\$52,217	\$50,959	97.6%	96.2%
Dec-21	106	\$182,890	\$259,962	\$4,857	\$264,819	144.8%	\$52,217	\$51,306	98.3%	132.4%
Jan-22	107	\$188,971	\$43,034	\$6,471	\$49,505	26.2%	\$53,864	\$68,491	127.2%	45.9%
Feb-22	106	\$186,900	\$82,398	\$6,903	\$89,301	47.8%	\$53,272	\$40,551	76.1%	51.2%
Mar-22	106	\$186,900	\$160,680	\$6,950	\$167,630	89.7%	\$53,272	\$63,025	118.3%	93.1%
Apr-22	104	\$183,583	\$142,739	\$6,240	\$148,978	81.2%	\$52,325	\$20,595	39.4%	69.2%
May-22	104	\$183,583	\$192,311	\$6,270	\$198,581	108.2%	\$52,325	\$64,140	122.6%	108.7%
Jun-22	104	\$183,583	\$159,284	\$6,740	\$166,024	90.4%	\$52,325	\$28,619	54.7%	79.7%
Jul-22	96	\$169,064	\$120,508	\$4,926	\$125,434	74.2%	\$48,267	\$51,173	106.0%	79.0%
Aug-22	96	\$170,015	\$186,456	\$4,961	\$191,418	112.6%	\$48,538	\$31,909	65.7%	99.9%
Sep-22	90	\$159,749	\$126,606	\$4,565	\$131,172	82.1%	\$45,606	\$54,319	119.1%	88.1%
Oct-22	80	\$149,402	\$73,607	\$3,761	\$77,368	51.8%	\$42,680	\$50,212	117.6%	64.5%
Nov-22	79	\$148,543	\$150,418	\$3,732	\$154,150	103.8%	\$42,435	\$30,612	72.1%	94.8%
Dec-22	79	\$149,576	\$159,994	\$3,394	\$163,387	109.2%	\$42,730	\$60,027	140.5%	114.4%
2020-2021 PY	1,389	\$2,307,249	\$1,837,359	\$77,670	\$1,915,029	83.0%	\$659,253	\$767,187	116.4%	87.8%
2021-2022 PY	1,231	\$2,160,558	\$1,772,079	\$68,526	\$1,840,605	85.2%	\$617,574	\$561,087	90.9%	84.0%
2022-2023 PY	238	\$447,522	\$384,019	\$10,886	\$394,905	88.2%	\$127,844	\$140,851	110.2%	91.2%
Rolling 12	1,151	\$2,059,868	\$1,598,035	\$64,912	\$1,662,946	77.6%	\$587,639	\$563,672	95.9%	81.7%



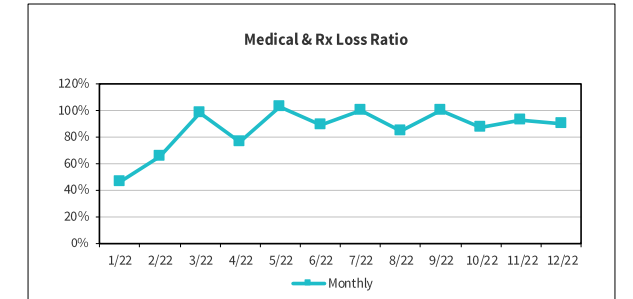
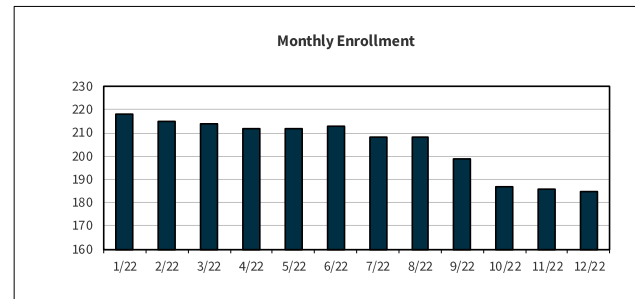
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Medical Experience – PPO (Classified/Management)

Blue Shield PPO - Classified/Management

	Enrollment	Medical					Rx			Medical & Rx Loss Ratio
	Total	Premium	Claims	Capitation	Total	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Oct-20	240	\$408,097	\$315,744	\$11,291	\$327,035	77.4%	\$116,398	\$108,199	93.0%	80.8%
Nov-20	240	\$409,744	\$375,372	\$11,399	\$386,771	91.6%	\$116,868	\$121,492	104.0%	94.4%
Dec-20	240	\$408,723	\$311,208	\$11,355	\$322,562	76.1%	\$116,578	\$132,757	113.9%	84.5%
Jan-21	236	\$402,797	\$88,338	\$12,212	\$100,550	21.9%	\$114,885	\$97,231	84.6%	35.8%
Feb-21	234	\$398,548	\$101,397	\$12,091	\$113,488	25.4%	\$113,671	\$80,738	71.0%	35.6%
Mar-21	232	\$396,315	\$114,538	\$11,915	\$126,453	28.9%	\$113,033	\$111,688	98.8%	44.4%
Apr-21	232	\$396,315	\$163,649	\$11,873	\$175,522	41.3%	\$113,033	\$110,741	98.0%	53.9%
May-21	232	\$395,507	\$192,424	\$12,294	\$204,718	48.7%	\$112,802	\$104,536	92.7%	58.4%
Jun-21	233	\$397,193	\$154,200	\$12,522	\$166,722	38.8%	\$113,284	\$105,929	93.5%	51.0%
Jul-21	231	\$393,802	\$364,477	\$12,350	\$376,826	92.6%	\$112,315	\$103,091	91.8%	92.4%
Aug-21	227	\$390,439	\$354,105	\$12,354	\$366,460	90.7%	\$111,354	\$91,249	81.9%	88.8%
Sep-21	226	\$389,549	\$340,437	\$12,196	\$352,632	87.4%	\$111,100	\$123,794	111.4%	92.7%
Oct-21	220	\$404,768	\$408,927	\$12,263	\$421,190	101.0%	\$115,422	\$130,969	113.5%	103.8%
Nov-21	219	\$402,980	\$244,368	\$11,709	\$256,077	60.6%	\$115,030	\$135,890	118.1%	73.4%
Dec-21	219	\$402,980	\$366,239	\$11,665	\$377,904	90.9%	\$115,030	\$149,007	129.5%	99.5%
Jan-22	218	\$402,487	\$127,803	\$12,182	\$139,985	31.8%	\$114,799	\$112,912	98.4%	46.5%
Feb-22	215	\$395,198	\$221,519	\$12,641	\$234,160	56.1%	\$112,717	\$108,663	96.4%	65.0%
Mar-22	214	\$394,056	\$363,126	\$12,572	\$375,697	92.2%	\$112,391	\$134,187	119.4%	98.2%
Apr-22	212	\$390,417	\$265,123	\$11,263	\$276,387	67.9%	\$111,351	\$119,611	107.4%	76.7%
May-22	212	\$390,417	\$382,880	\$11,250	\$394,130	98.1%	\$111,351	\$130,542	117.2%	102.3%
Jun-22	213	\$392,237	\$307,753	\$12,285	\$320,038	78.5%	\$111,871	\$141,087	126.1%	89.0%
Jul-22	208	\$386,780	\$359,560	\$12,353	\$371,913	93.0%	\$110,312	\$135,396	122.7%	99.6%
Aug-22	208	\$383,850	\$254,617	\$12,313	\$266,930	66.3%	\$109,475	\$160,389	146.5%	84.1%
Sep-22	199	\$367,555	\$324,344	\$11,423	\$335,768	88.2%	\$104,820	\$146,923	140.2%	99.8%
Oct-22	187	\$374,478	\$281,779	\$10,521	\$292,301	75.2%	\$106,785	\$138,188	129.4%	87.3%
Nov-22	186	\$374,453	\$302,000	\$10,549	\$312,549	80.7%	\$106,778	\$146,079	136.8%	93.1%
Dec-22	185	\$370,393	\$276,235	\$9,573	\$285,807	74.6%	\$105,618	\$150,699	142.7%	89.7%
2020-2021 PY	2,803	\$4,787,028	\$2,875,889	\$143,851	\$3,019,741	60.1%	\$1,365,322	\$1,291,445	94.6%	67.7%
2021-2022 PY	2,557	\$4,713,725	\$3,626,260	\$143,918	\$3,770,178	80.0%	\$1,344,569	\$1,605,575	119.4%	86.4%
2022-2023 PY	558	\$1,119,323	\$860,014	\$30,643	\$890,657	79.6%	\$319,180	\$434,966	136.3%	90.0%
Rolling 12	2,457	\$4,622,320	\$3,466,740	\$138,925	\$3,605,665	75.0%	\$1,318,268	\$1,624,676	123.2%	85.7%



Notes:

- 1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.
- 2) As of October 2017, the only divisions on this plan are the Management & Admin, and Classified employees.
- 3) Information provided by Blue Shield. Data is restated monthly and updated accordingly.
- 4) Reporting data switched from CRN to Intelligent Health

Medical Experience – HMO Large Claims

HMO Medical Claims over \$50,000

1/1/2022 through 12/31/2022

#	Total Paid	Leading Diagnosis
1	\$731,135	S06 Intracranial injury
2	\$523,547	Complement Inhibitors
3	\$284,989	C15 Malignant neoplasm of esophagus
4	\$256,949	C91 Lymphoid leukemia
5	\$248,029	C64 Malignant neoplasm of kidney, except renal pelvis
6	\$219,010	I12 Hypertensive chronic kidney disease
7	\$204,617	F50 Eating disorders
8	\$171,712	C90 Multiple myeloma and malignant plasma cell neoplasms
9	\$151,547	I25 Chronic ischemic heart disease
10	\$150,464	J96 Respiratory failure, not elsewhere classified
11	\$116,293	E10 Type 1 diabetes mellitus
12	\$109,539	Cmv Agents
13	\$96,540	F64 Gender identity disorders
14	\$85,274	M51 Thoracic, thoracolumbar, and lumbosacral intervertebral disc disorders
15	\$79,790	Soluble Tumor Necrosis Factor Receptor Agents
16	\$78,725	Anti-tnf-alpha - Monoclonal Antibodies
17	\$77,391	S44 Injury of nerves at shoulder and upper arm level
18	\$70,185	Soluble Tumor Necrosis Factor Receptor Agents
19	\$69,004	Opioid Combinations
20	\$66,825	F33 Major depressive disorder, recurrent
21	\$66,069	S02 Fracture of skull and facial bones
22	\$65,847	O88 Obstetric embolism
23	\$65,082	Anti-tnf-alpha - Monoclonal Antibodies
24	\$64,354	Antipsoriatics
25	\$62,180	S42 Fracture of shoulder and upper arm
26	\$61,431	D35 Benign neoplasm of other and unspecified endocrine glands
27	\$58,825	S52 Fracture of forearm
28	\$57,435	R07 Pain in throat and chest
29	\$56,832	Antiretrovirals
30	\$53,630	Anti-cataplectic Agents
31	\$53,198	Multiple Sclerosis Agents
32	\$51,030	Multiple Sclerosis Agents
33	\$50,353	Immunomodulators
Total Large Claims Over \$50,000		\$4,557,834
Total Claims Over Pooling Point		\$968,276

Note: Large claim pooling point for PY 2021-2022 is \$250,000.

Medical Experience – PPO Large Claims

PPO Medical Claims over \$50,000

1/1/2022 through 12/31/2022

#	Total Paid	Leading Diagnosis
1	\$416,165	Z51 Encounter for other aftercare and medical care
2	\$274,011	S14 Injury of nerves and spinal cord at neck level
3	\$213,293	J45 Asthma
4	\$172,412	Antipsoriatics
5	\$155,222	C50 Malignant neoplasm of breast
6	\$145,638	C85 Oth and unspecified types of non-Hodgkin lymphoma
7	\$144,329	D83 Common variable immunodeficiency
8	\$140,922	Antineoplastic Enzyme Inhibitors
9	\$126,415	C50 Malignant neoplasm of breast
10	\$117,128	Antirheumatic - Enzyme Inhibitors
11	\$115,928	Z51 Encounter for other aftercare and medical care
12	\$115,044	R07 Pain in throat and chest
13	\$106,134	Antineoplastic - Hormonal And Related Agents
14	\$102,462	Q21 Congenital malformations of cardiac septa
15	\$96,785	Soluble Tumor Necrosis Factor Receptor Agents
16	\$96,721	O42 Premature rupture of membranes
17	\$95,993	Anti-tnf-alpha - Monoclonal Antibodies
18	\$94,533	A41 Other sepsis
19	\$91,612	M50 Cervical disc disorders
20	\$82,963	K57 Diverticular disease of intestine
21	\$75,211	I48 Atrial fibrillation and flutter
22	\$71,308	H25 Age-related cataract
23	\$70,629	Soluble Tumor Necrosis Factor Receptor Agents
24	\$70,363	C78 Secondary malignant neoplasm of resp and digestive organs
25	\$70,068	D80 Immunodeficiency with predominantly antibody defects
26	\$69,085	Z51 Encounter for other aftercare and medical care
27	\$67,187	C24 Malignant neoplasm of other and unsp parts of biliary tract
28	\$66,449	Antipsoriatics
29	\$65,912	Incretin Mimetic Agents
30	\$64,510	Soluble Tumor Necrosis Factor Receptor Agents
31	\$64,437	Anti-tnf-alpha - Monoclonal Antibodies
32	\$64,238	K31 Other diseases of stomach and duodenum
33	\$62,644	Antirheumatic - Enzyme Inhibitors
34	\$59,871	Antipsoriatics
35	\$59,300	Antiretrovirals
36	\$57,447	G54 Nerve root and plexus disorders
37	\$55,250	Systemic Lupus Erythematosus Agents
38	\$54,634	Antipsoriatics
39	\$54,445	I48 Atrial fibrillation and flutter
40	\$53,136	L97 Non-pressure chronic ulcer of lower limb, NEC
41	\$51,329	E66 Overweight and obesity
42	\$50,365	C43 Malignant melanoma of skin
Total Large Claims Over \$50,000	\$4,281,527	
Total Claims Over Pooling Point	\$190,176	

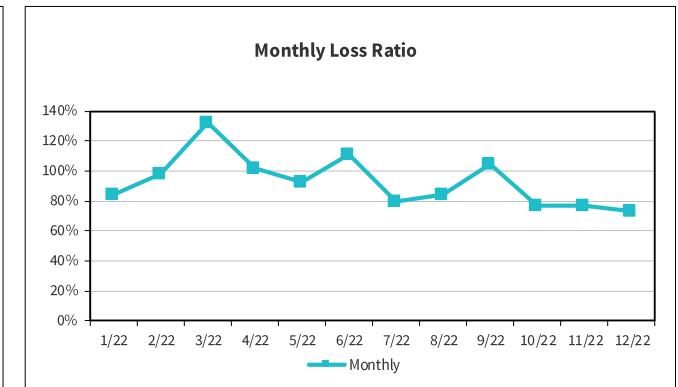
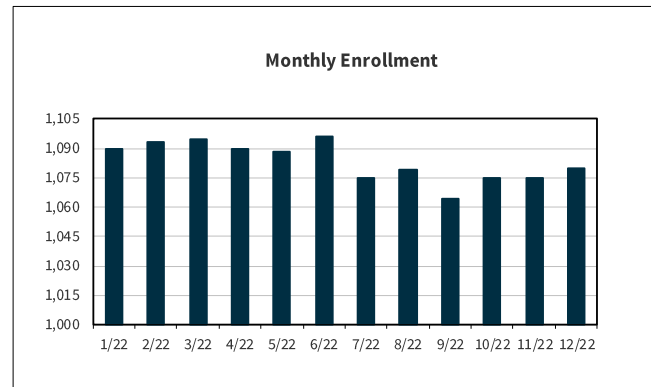
Note: Large claim pooling point for PY 2021-2022 is \$250,000.

Dental Experience

*NOTE: Updated Quarterly

Delta Dental Financial Report

	Enrollment	Claims Paid	Base Admin fee (no ACSIG)	Admin Fee (with ACSIG)	Total Expenses	Funding	Loss Ratio
							Monthly
Jan-21	1,132	\$97,246	\$5,679	\$6,358	\$103,605	\$140,018	74.0%
Feb-21	1,123	\$97,153	\$5,674	\$6,348	\$103,501	\$139,181	74.4%
Mar-21	1,120	\$114,029	\$6,659	\$7,331	\$121,360	\$138,548	87.6%
Apr-21	1,118	\$141,064	\$8,238	\$8,909	\$149,973	\$138,146	108.6%
May-21	1,113	\$89,111	\$5,204	\$5,872	\$94,983	\$137,678	69.0%
Jun-21	1,115	\$81,509	\$4,760	\$5,429	\$86,938	\$137,902	63.0%
Jul-21	1,101	\$128,913	\$7,529	\$8,189	\$137,102	\$136,326	100.6%
Aug-21	1,095	\$102,897	\$6,009	\$6,666	\$109,563	\$135,489	80.9%
Sep-21	1,094	\$116,921	\$6,828	\$7,485	\$124,406	\$135,107	92.1%
Oct-21	1,087	\$119,065	\$6,953	\$7,606	\$126,671	\$124,605	101.7%
Nov-21	1,087	\$85,233	\$4,978	\$5,630	\$90,863	\$124,550	73.0%
Dec-21	1,088	\$113,746	\$6,643	\$7,296	\$121,042	\$124,568	97.2%
Jan-22	1,090	\$99,106	\$5,788	\$6,442	\$105,548	\$124,733	84.6%
Feb-22	1,093	\$115,179	\$6,726	\$7,382	\$122,561	\$124,764	98.2%
Mar-22	1,095	\$154,907	\$9,047	\$9,704	\$164,610	\$124,886	131.8%
Apr-22	1,090	\$119,100	\$6,955	\$7,609	\$126,710	\$124,397	101.9%
May-22	1,088	\$108,313	\$6,325	\$6,978	\$115,291	\$124,036	92.9%
Jun-22	1,096	\$130,056	\$7,595	\$8,253	\$138,308	\$125,069	110.6%
Jul-22	1,075	\$92,478	\$5,401	\$6,046	\$98,524	\$123,095	80.0%
Aug-22	1,079	\$97,266	\$5,680	\$6,328	\$103,594	\$123,352	84.0%
Sep-22	1,064	\$120,068	\$7,012	\$7,650	\$127,718	\$121,836	104.8%
Oct-22	1,075	\$89,169	\$5,207	\$5,852	\$95,022	\$123,156	77.2%
Nov-22	1,075	\$89,169	\$5,207	\$5,852	\$95,022	\$123,853	76.7%
Dec-22	1,080	\$84,599	\$4,941	\$5,589	\$90,188	\$123,865	72.8%
2020-2021 PY	13,397	\$1,305,358	\$76,233	\$84,271	\$1,389,629	\$1,656,762	83.9%
2021-2022 PY	13,032	\$1,354,517	\$79,104	\$86,923	\$1,441,440	\$1,489,890	96.7%
2022-2023 PY	3,230	\$262,938	\$15,356	\$17,294	\$280,231	\$370,875	75.6%
Rolling 12	13,000	\$1,299,411	\$75,886	\$83,686	\$1,383,096	\$1,487,042	93.0%

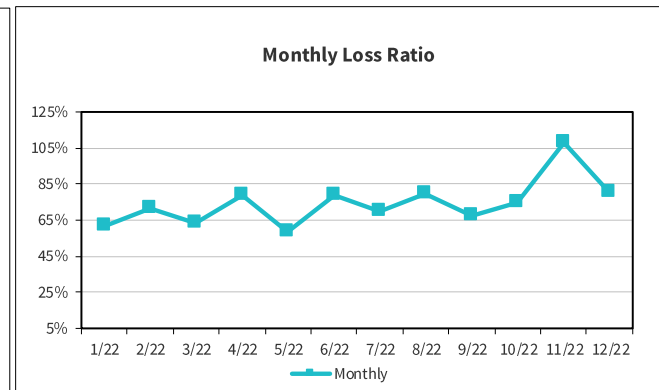
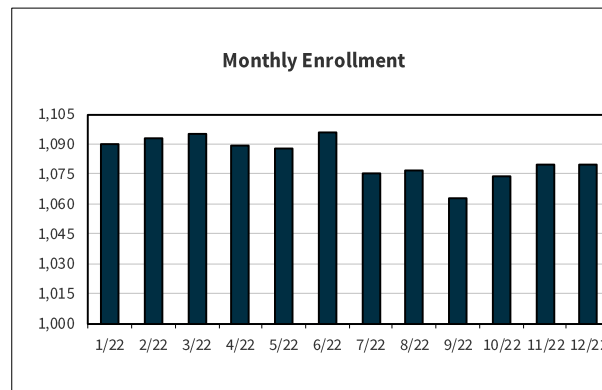


Note: Dental experience will only be released every quarter due to ACSIG's reporting policies

Vision Experience

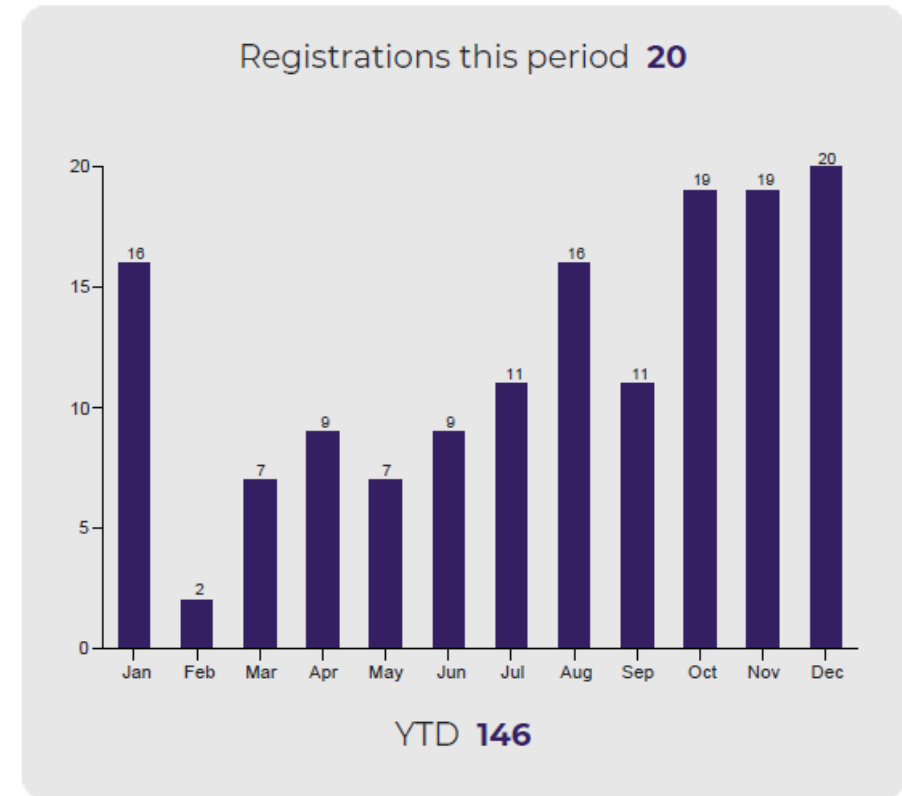
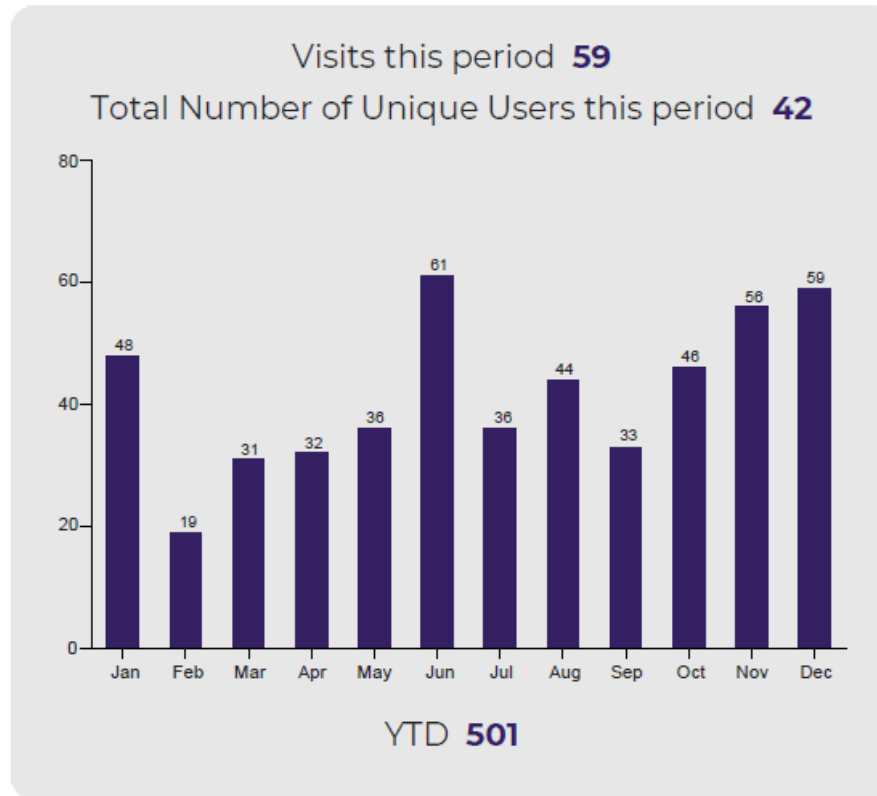
VSP Vision Plan Financial Report

	Enrollment	Premium	Paid Claims	Average Claim Cost Per Employee	Loss Ratio
					Monthly
Jan-21	1,131	\$26,532	\$20,487	\$18.11	77.2%
Feb-21	1,122	\$26,323	\$19,342	\$17.24	73.5%
Mar-21	1,119	\$26,251	\$18,221	\$16.28	69.4%
Apr-21	1,117	\$26,204	\$19,301	\$17.28	73.7%
May-21	1,113	\$26,087	\$16,934	\$15.21	64.9%
Jun-21	1,114	\$26,132	\$15,803	\$14.19	60.5%
Jul-21	1,100	\$25,826	\$23,994	\$21.81	92.9%
Aug-21	1,094	\$25,704	\$22,308	\$20.39	86.8%
Sep-21	1,093	\$25,676	\$20,143	\$18.43	78.5%
Oct-21	1,086	\$25,544	\$20,435	\$18.82	80.0%
Nov-21	1,086	\$25,545	\$26,696	\$24.58	104.5%
Dec-21	1,088	\$25,589	\$18,366	\$16.88	71.8%
Jan-22	1,090	\$25,637	\$15,754	\$14.45	61.4%
Feb-22	1,093	\$25,704	\$18,359	\$16.80	71.4%
Mar-22	1,095	\$25,772	\$16,270	\$14.86	63.1%
Apr-22	1,089	\$25,630	\$20,116	\$18.47	78.5%
May-22	1,088	\$25,606	\$15,016	\$13.80	58.6%
Jun-22	1,096	\$25,788	\$20,298	\$18.52	78.7%
Jul-22	1,075	\$25,302	\$17,605	\$16.38	69.6%
Aug-22	1,077	\$25,342	\$20,256	\$18.81	79.9%
Sep-22	1,063	\$25,010	\$16,941	\$15.94	67.7%
Oct-22	1,074	\$31,039	\$23,315	\$21.71	75.1%
Nov-22	1,080	\$31,176	\$33,745	\$31.24	108.2%
Dec-22	1,080	\$31,175	\$25,023	\$23.17	80.3%
2020-2021 PY	13,387	\$314,115	\$235,883	\$17.62	75.1%
2021-2022 PY	13,026	\$306,470	\$226,112	\$17.36	73.8%
2022-2023 PY	3,234	\$93,390	\$82,082	\$25.38	87.9%
Rolling 12	13,000	\$323,181	\$242,697	\$18.67	75.1%



Teladoc Utilization – General Medical

December 2022



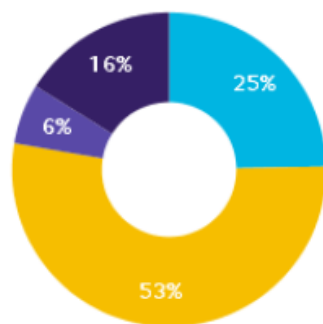
	VISITS		MEMBERSHIP		REGISTRATIONS		MEDICAL HISTORY COMPLETIONS	
	Report Period	YTD	Report Period	YTD AVG	Report Period	Since Inception	Report Period	Since Inception
Primaries	47	414	1,148	1,155	14	901	13	739
Dependents	12	87	1,632	1,635	6	282	5	245
Eligible Lives	59	501	2,780	2,790	20	1,183	18	984

* YTD Average: Sum of each month's eligible lives divided by the number of calendar months the account is effective. Eligible Lives: All members with access to the service (primaries & dependents).

Teladoc Utilization – General Medical

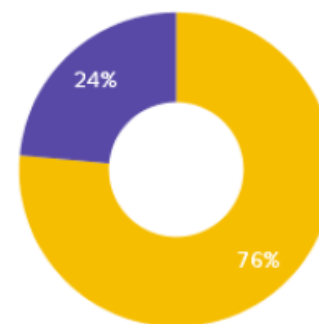
December 2022

Visit request method



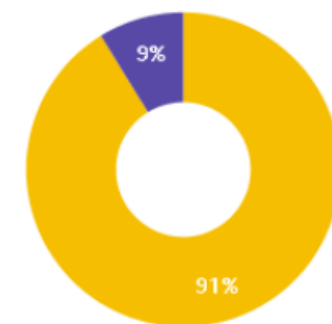
Web App SDK Call

Visit method



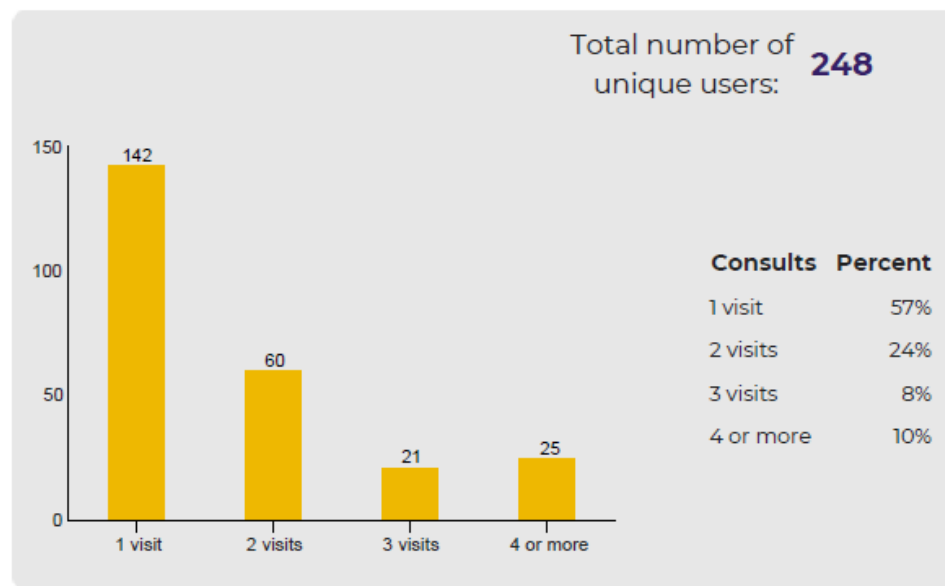
Phone Visualized

On demand vs scheduled

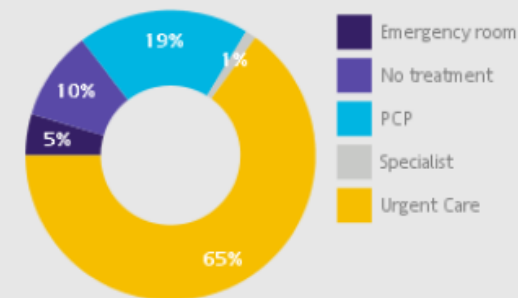


On demand Scheduled

Visit frequency



Where member would have gone if Teladoc were not available



Teladoc Utilization – General Medical

December 2022

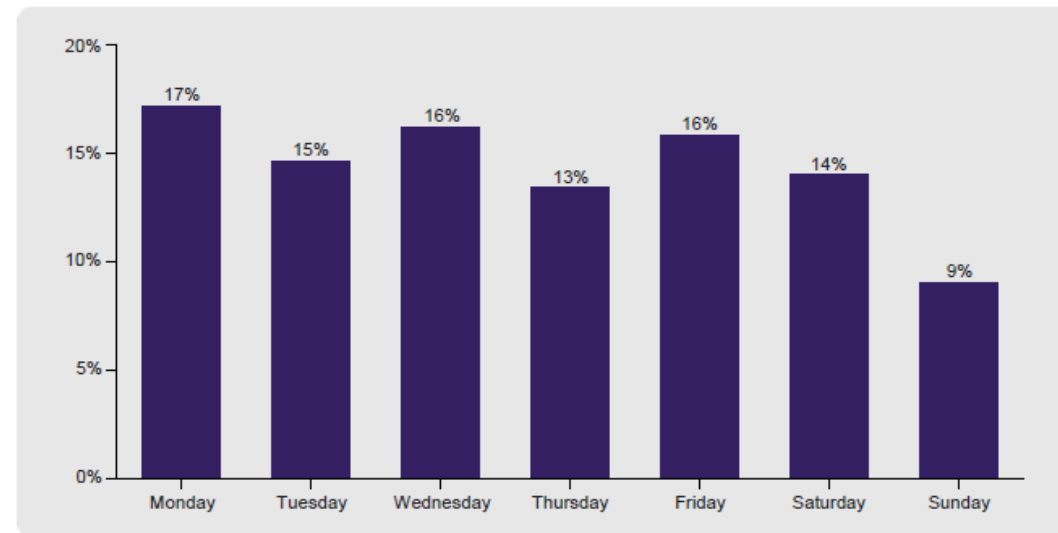
Gender

65% Female

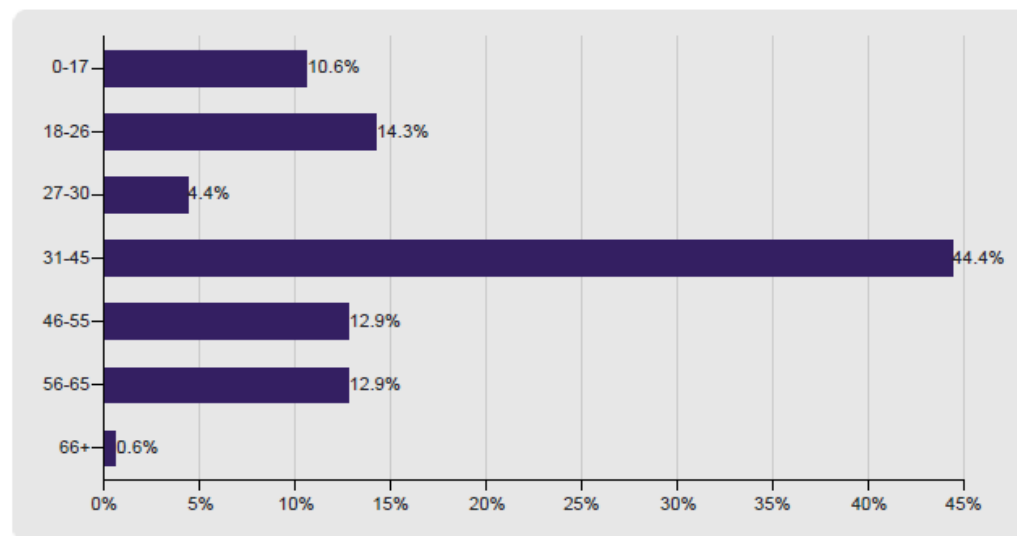
30% Male

5% Other

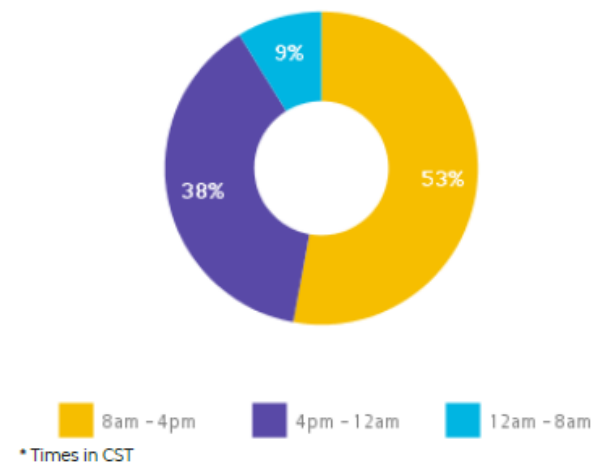
Day of week



Utilization by age



Time of day*



Teladoc Utilization – Behavioral Health

December 2022

UPCOMING VISITS** 3	Sessions		Membership		Utilization*	
	Report Period	YTD	Report Period	YTD	Report Period	YTD
Primaries	4	69	1,148	1,155	1.74%	29.87%
Dependents	0	4	1,632	1,635	0.00%	1.22%
Eligible Lives	4	73	2,780	2,790	0.72%	13.08%

TOTAL # UNIQUE
USERS - YTD

13

Provider type delivery

	Report Period	YTD
Psychiatrist	0	17
Psychologist	0	0
Licensed Therapist	4	56

Session type

	Report Period	YTD
Initial Visits	0	7
Ongoing Visits	4	66
Total	4	73

AVG. VISITS PER
USER - YTD

5.6

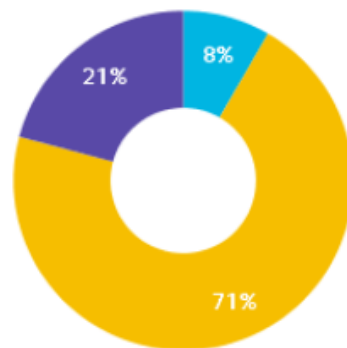
* Mental Health utilization is calculated assuming 20% of the population needs care in a given year. This is in accordance to a Kaiser Family Foundation Analysis of the 2015 National Survey on Drug Use and Health.

** Visits that are scheduled, but have not yet occurred.

Teladoc Utilization – Behavioral Health

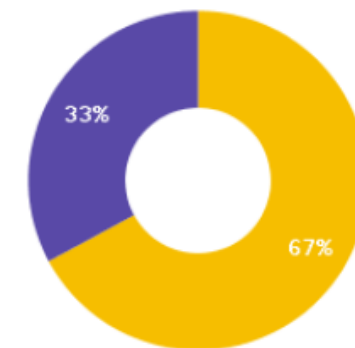
December 2022

Visit request method



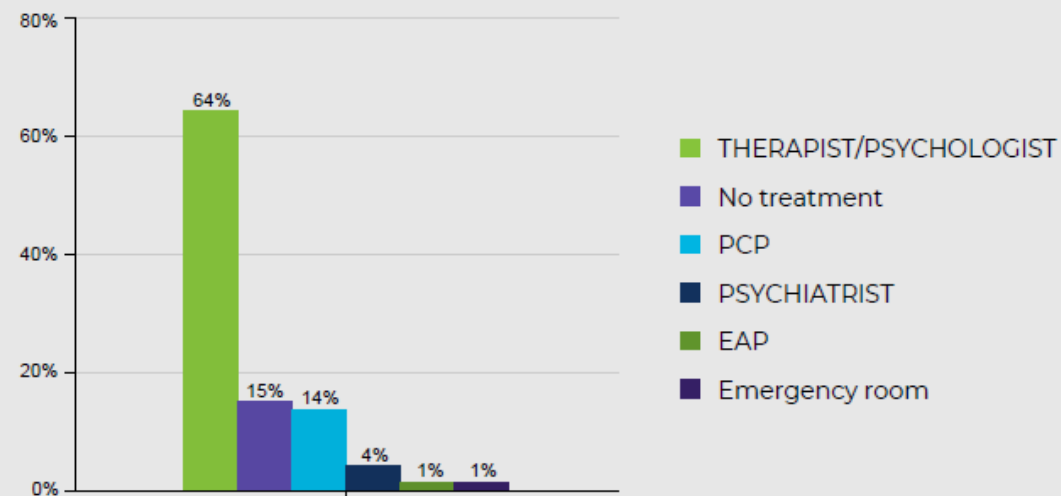
Mobile sdk Website Mobile app

Visit method



Phone Visualized

Where member would have gone
if Teladoc were not available



Teladoc Utilization – Behavioral Health

December 2022

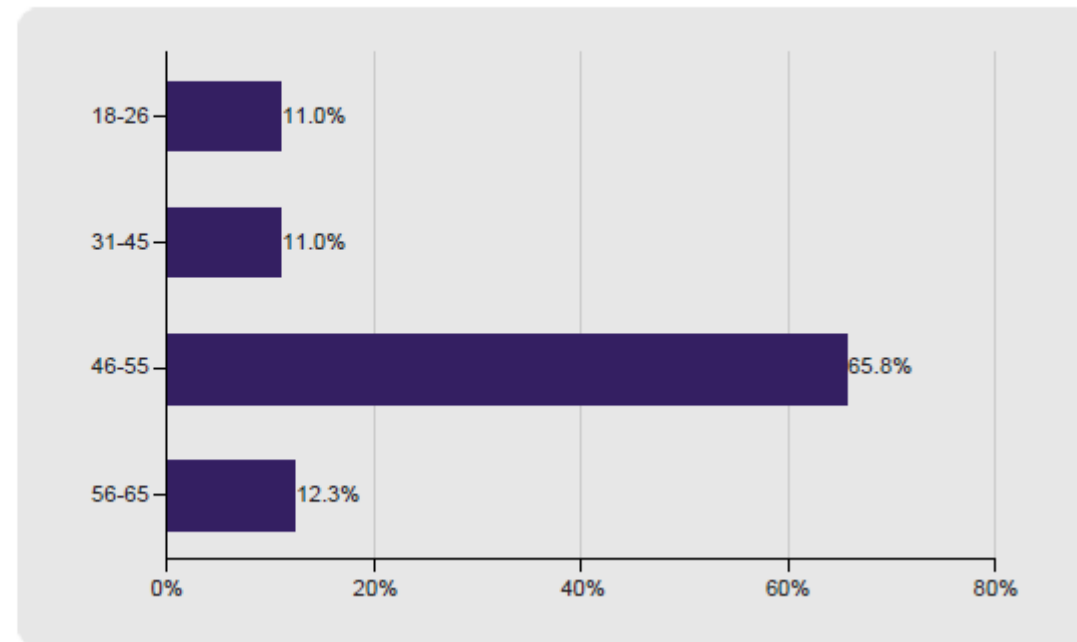
Gender

79% Female

16% Male

4% Other

Utilization by age



Committee Meeting Schedule



Committee Meeting Schedule

Meeting Date	Time
Wednesday, January 11, 2023 – CANCELLED	1:00 PM – 2:30 PM
Wednesday, February 8, 2023	1:00 PM – 2:30 PM
Wednesday, March 8, 2023	1:00 PM – 2:30 PM
Wednesday, April 12, 2023	1:00 PM – 2:30 PM
Wednesday, May 10, 2023	1:00 PM – 2:30 PM
Wednesday, June 14, 2023	1:00 PM – 2:30 PM

Disclosures



Disclosures

Irvine Office

18100 Von Karman Ave., 10th Floor
Irvine, CA 92612

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The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

