

Employee Benefits Program Committee Meeting

May 6, 2024

ACWA JPIA MEMBERSHIP SUMMIT

Spring 2024

Celebrating a Commitment to Excellence



Bruce Rupp

Employee Benefits Program Committee Chair

Page
11

Approve Consent Calendar



Jennifer Jobe
Director of Pooled Programs

Page
19

**Introduction of New
Employee Benefits Manager
Adam Dedmon**



Jennifer Jobe
Director of Pooled Programs

Page
20

Membership Report



Tom Sher
Senior Vice President
Alliant Insurance Services

Page
28

State of the Market





ACWA JPIA Employee Benefit Market Trends

2024 Membership Summit

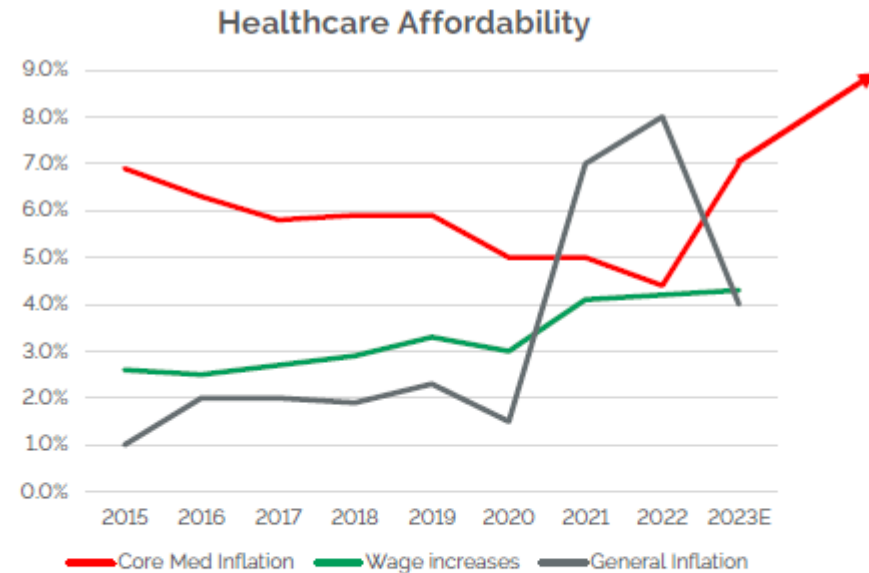
Tom Sher, Senior Vice President
May 6, 2024





Healthcare Costs are Accelerating **Post-Pandemic**

**"The cost of treating patients is on the rise.
The healthcare industry is under pressure..."**
- PwC

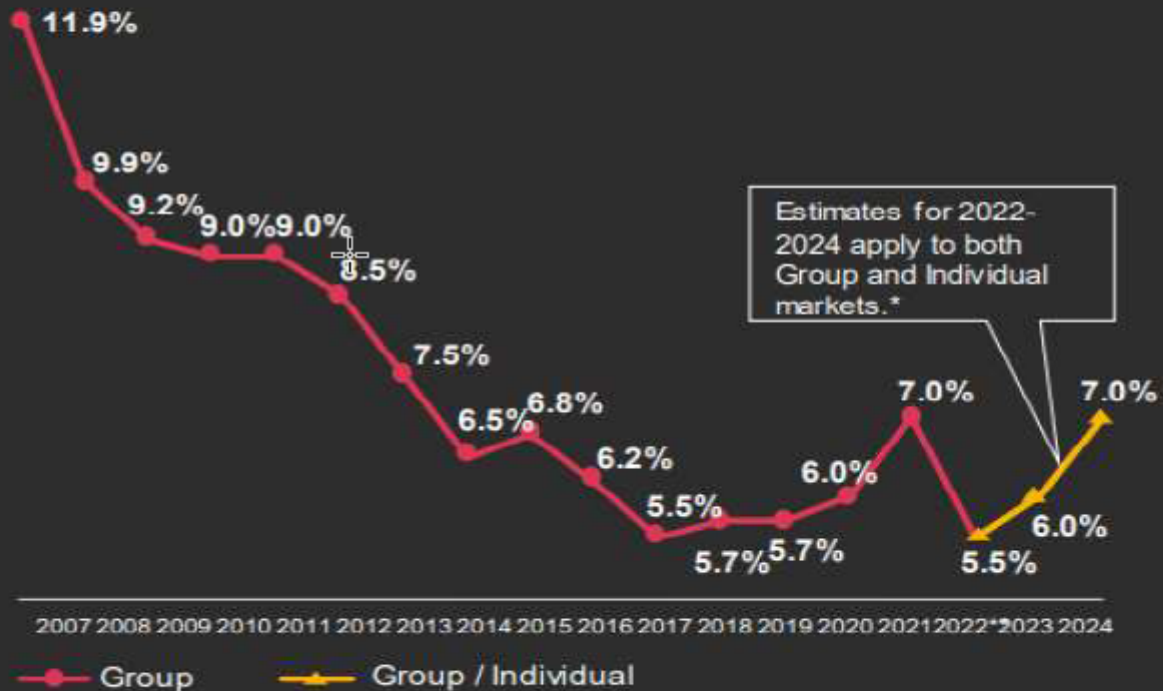




2023-2024 Medical Trend

PwC Health Research Institute medical cost trends, 2009-2024

HRI projects medical cost trend to be 7.0% in 2024, up from 6.0% in 2023



Source: Source: PwC Health Research Institute medical cost trends, 2009-2024

Factors Driving Nationwide Healthcare Costs

COVID Impact

Deferment of care now being realized.

60% drop in annual preventive visits.



Increase in Mental health conditions & alcohol-related disorders.¹

Contract Negotiations & Government Relations



Cost shifting to private payers to offset **reduced revenue** from increased Medicare and Medicaid population.³



Strained contract negotiations between providers & insurance carriers.



Provider group **consolidation** & **higher reimbursement** for specialty services.³

Inflation

Highest levels of inflation since the **1970s**.

Healthcare inflation expected increase

7.1%

over next 5 years (expected economic growth of 4.7%).²

Hospital price inflation is the largest component of **2023 projected medical trend increases**.³



Healthcare industry wages **escalating**.³

Labor shortages



In next three years: the U.S. is projected to face a **shortage of 200,000+ registered nurses** and **50,000+ physicians**.⁴

\$170B

Incremental cost of wage growth & scarcity of resources from clinical labor shortage.⁵

In the last two years, contract labor for hospital costs increased

300%

per American Hospital Association.

Pharmacy & High-Cost Claims

55%

of spending - Specialty drugs/biologics.

Propelled by growth in **autoimmune, oncology therapies and diabetes**.³

Million-dollar claims on a per million covered employees basis **rose**

15% in the past year

45% over the past four years.

High-Cost Drugs now on the market.

\$3.5M

single use cost of Hemgenix (treatment of Hemophilia B).

¹ "High-cost claims and injectable drug trends analysis," Sun Life, 2023 Edition

² McKinsey & Company, "The Gathering Storm: The Uncertain Future of US Healthcare," September 2022.

³ "Segal Health Plan Cost Trend Survey Report," 2022.

⁴ Gretchen Berlin, Meredith Lapointe, Mhoire Murphy, and Joanna Wexler, "Assessing the lingering impact of COVID-19 on the nursing workforce," McKinsey, May 11, 2022; The complexities of physical supply and demand: Projections from 2019 to 2034, Association of American Medical Colleges, prepared by IHS Markit Ltd., June 2021.

⁵ McKinsey & Company, "The gathering storm: The transformative impact of inflation on the healthcare sector," September 2022.

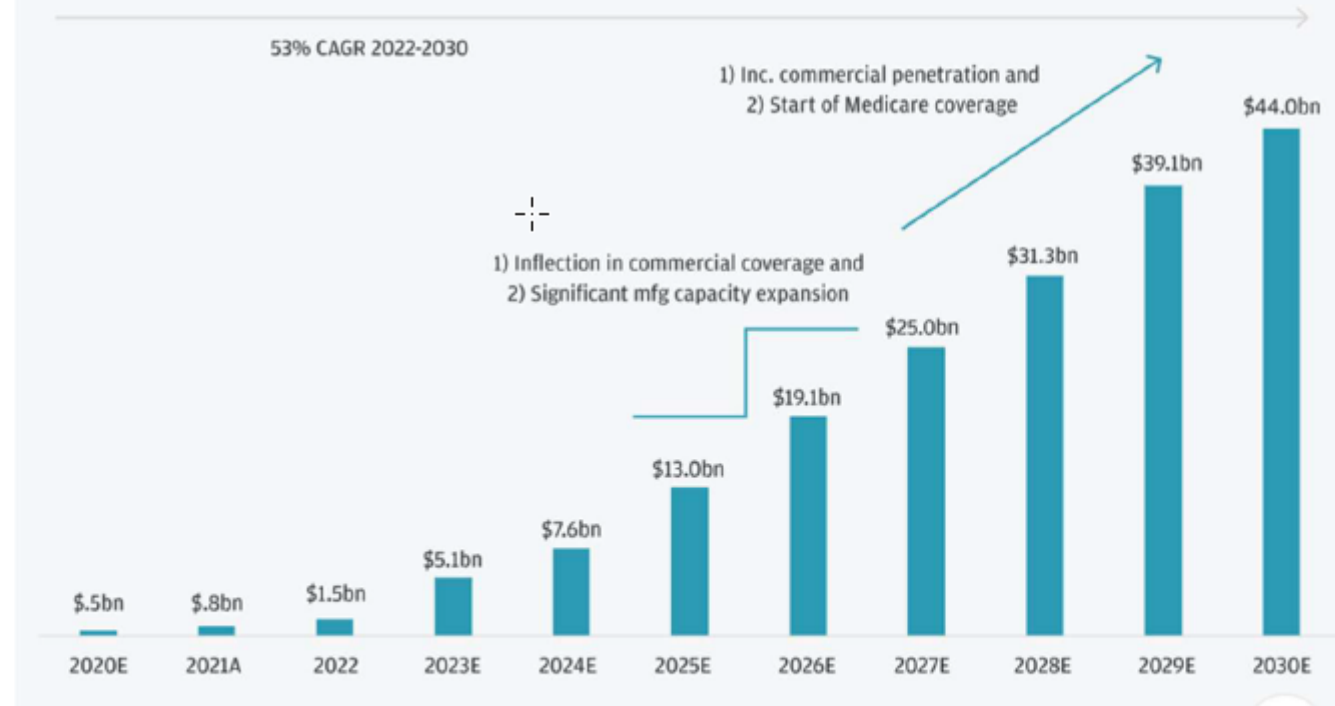


Wall Street's Perspective

Weight Loss treatments are impacting the health care market in an unprecedented way.

“We believe this marks the beginning of a paradigm shift in the way that obesity is treated, with physicians moving to a weight-centric treatment of multiple co-morbidities associated with the condition. We expect this to drive substantial uptake of GLP-1s” – JP Morgan

The U.S. obesity market is expanding rapidly





Top Issues: Provider Access & Quality

The AAMC estimates the US will have a shortage of as many as 48k Primary Care Physicians in 10 years

US is facing a serious shortage of medical professionals.

- -124,000 doctors
- -48,000 primary care doctors
- -195,000 nurses
- 63% of medical professionals experiencing burnout
- 1 in 5 medical professionals quit their job during the pandemic

Quality is hard to measure, but by most indications is mixed.

One measure of hospital quality rated 3,000 hospitals across the US:

29% A
26% B
39% C
7% D & F

Patients engaged with Primary Care are healthier and cost 5-10% less.

Patients with a PCP show significantly lower healthcare costs and lower mortality and morbidity rates

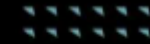
In highest-risk patients, PCP oversight can save up to \$16k annually

Primary care effectiveness is limited by lack of access and funding.

Only 4-7% of dollars go towards primary care to support 55% of all office visit volume

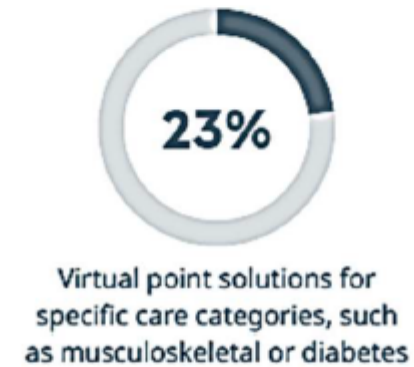
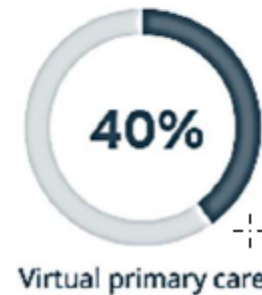
How Virtual Care Seeks to Mitigate Impact of Provider Shortages

Alliant Insurance Services



Most employers will offer virtual care solutions beyond telemedicine in 2023 and beyond

Offer or plan to offer in 2023



**Source: 2023 Mercer Health Benefit Strategies Survey*

Alliant Insurance Services



Artificial Intelligence

AI will impact every facet of the health care industry with impact accelerating over the next ten years

AI in Benefits and Healthcare



FPOV

24/7 SUPPORT

INSTANT RESPONSE

PERSONALIZED RECOMMENDATIONS

CLAIMS ASSISTANCE

HEALTHCARE GUIDANCE

RISK ASSESSMENT & PREVENTION

POLICY MANAGEMENT

LANGUAGE SUPPORT

FEEDBACK ANALYSIS



CONTINUOUS LEARNING

Jennifer Jobe
Director of Pooled Programs

Page
38

Review of 2023 Utilization

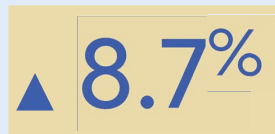


Anthem Self-Funded PPO

Enrollment

Membership increased 8.7% in the current period. The average member age was 37.0 compared to 37.1 for the benchmark.

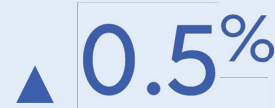
Total Trends



Avg membership
9,775



Avg member age



Contract size



Employees

73%
Male

49.1
Avg age
(50.5 bmrk)

38%
Generation X
(1965-1980)



Total Members

52%
Male

37.0
Avg age

2.5
Contract size

667
Members age 65+



Benchmark

53%
Male

37.1
Avg age

2.3
Contract size

Anthem Self-Funded PPO

Executive Summary (Medical)

What was the trend?

▼ **-11.3%**
Current Period PMPM trend

Benchmark trend: ▲ 2.3%

▼ **-30.4%**
**High-Cost Claimant
PMPM trend**

Non-HCC PMPM: ▲ 0.8%

30.5%
of plan spend from HCCs
38.8% prior

\$57.5M
Total plan spend
\$59.7M prior

What were the top conditions?

36%
of plan spend from top 3 conditions
% of spend

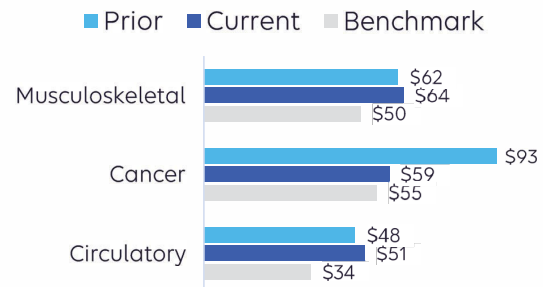
Current Top 3

- 13% Musculoskeletal
- 12% Cancer
- 10% Circulatory

Prior Top 3

- 17% Cancer
- 11% Musculoskeletal
- 9% Circulatory

Top 3 Conditions by PMPM



What's impacting members?

% of members

33.2%
**Chronic
Conditions**
33.4% prior
(33.6% bmrk)

12.8%
**Behavioral
Health Claim**
12.7% prior
(13.8% bmrk)

Are members visiting PCPs & completing wellness checks?

% of members

65.8%
**Primary Care
Physician Visit**
66.8% prior
(71.2% bmrk)

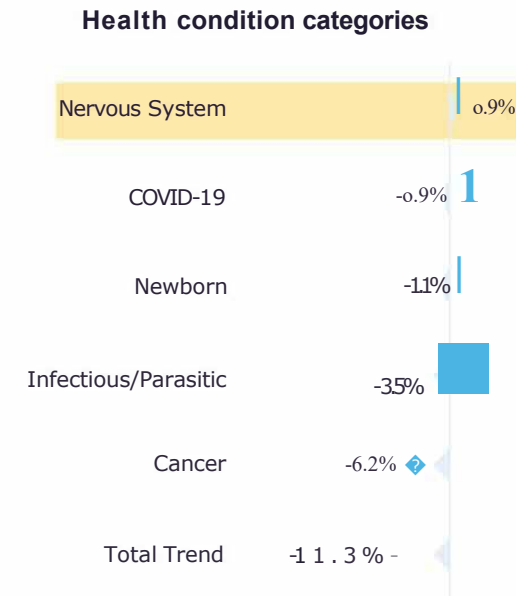
37.7%
**Adult Wellness
Compliance**
37.6% prior
(43.5% bmrk)

Anthem Self-Funded PPO

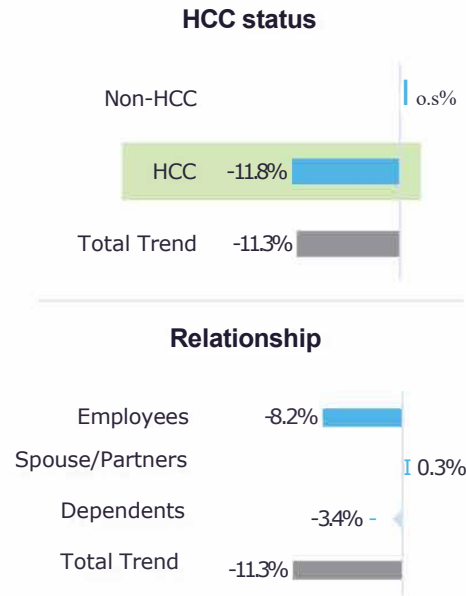
Components of Medical Trend

Total medical PMPM decreased -11% in the current period. The charts below show the contributing components(% of total PMPM change).

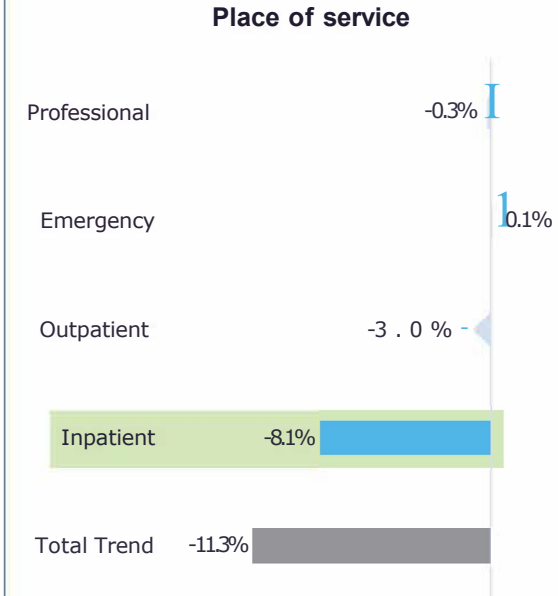
What conditions contributed to trend?



Who was driving trend?

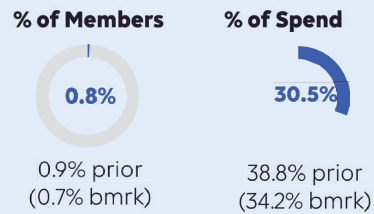


What place of service contributed to trend?



Anthem Self-Funded PPO

High-Cost Claimants (Medical)



HCC PMPM decreased -30%

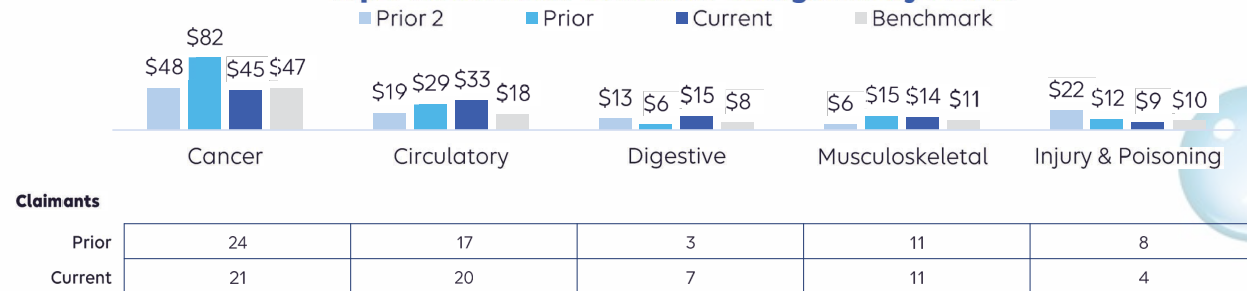
- **Claimants per 1,000** ▼-11%
- **Cost per claimant** ▼-22%

Medical Specialty Drugs
accounted for **17%** of HCC
spend, 16% prior (21% bmrk)

86 Claimants, 89 prior

- **44%** employees, 51% prior
- **17%** repeat HCCs (28% bmrk)

Top 5 HCC Health Condition Categories by PMPM

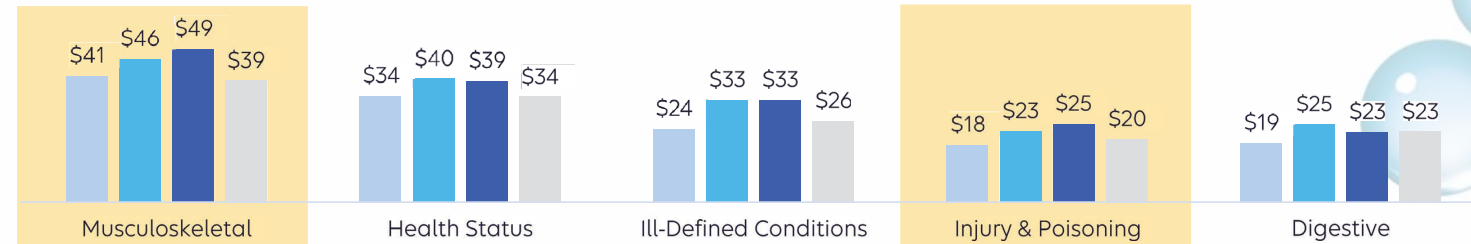


Anthem Self-Funded PPO

Non-HCC Top 5 Health Condition Categories

Top 5 Categories by PMPM

■ Prior 2 ■ Prior ■ Current ■ Benchmark



Key Metrics	#1 Musculoskeletal	#2 Health Status	#3 Ill-Defined Conditions	#4 Injury & Poisoning	#5 Digestive
	\$5.8M 3124 Claimants	\$4.6M 5837 Claimants	\$3.9M 3796 Claimants	\$3.0M 1516 Claimants	\$2.6M 1218 Claimants
% of members	29%	55%	36%	14%	11%
% of total spend	14%	11%	10%	7%	7%
Current period PMPM trend	▲ 7%	▼ -2%	▼ 0.3%	▲ 10%	▼ -10%

Top diagnoses % of spend

- 18% Osteo of Knee
- 13% Joint Disorder
- 11% Back Pain

- 34% Cancer Screenings
- 26% Wellness Exam
- 7% Office Visit

- 16% Abdominal/Pelvic Pain
- 15% Throat/Chest Pain
- 5% Loss Of Consciousness

- 17% Knee Dislocation
- 5% Open Wound Head

- 14% Gallstones
- 11% Hernia
- 8% Colitis

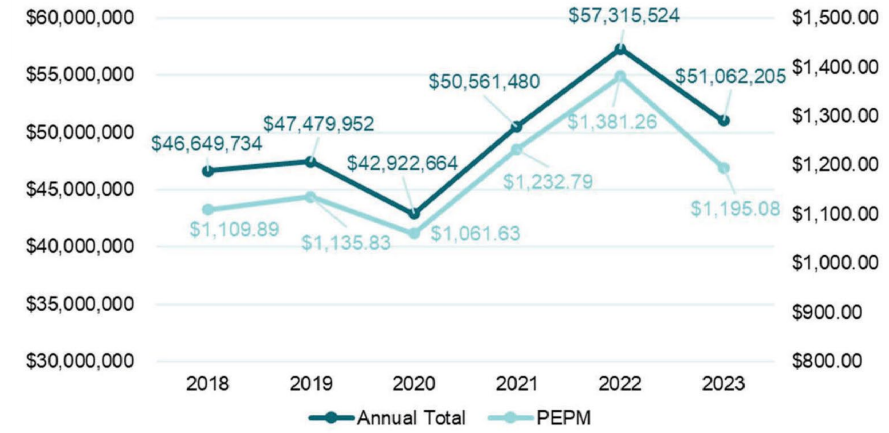
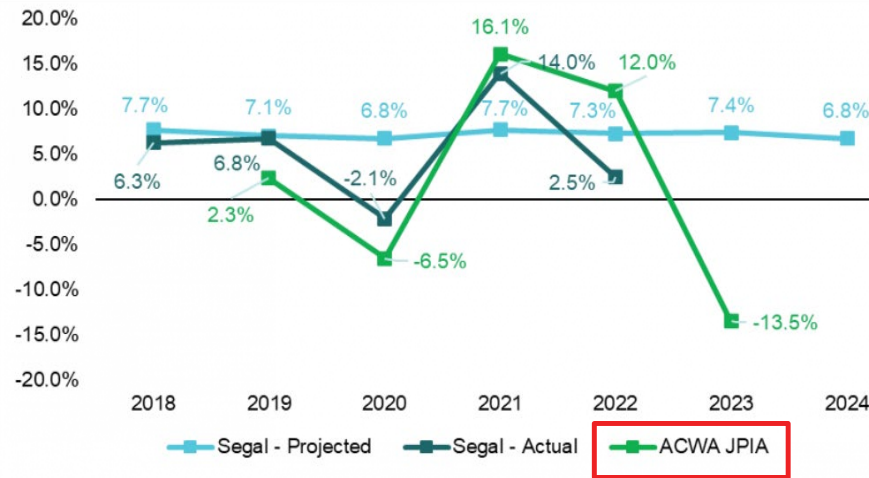
All high-cost claimant claims and costs are excluded from this report, regardless of primary diagnosis

Anthem Self-Funded PPO

Alliant Insurance Services

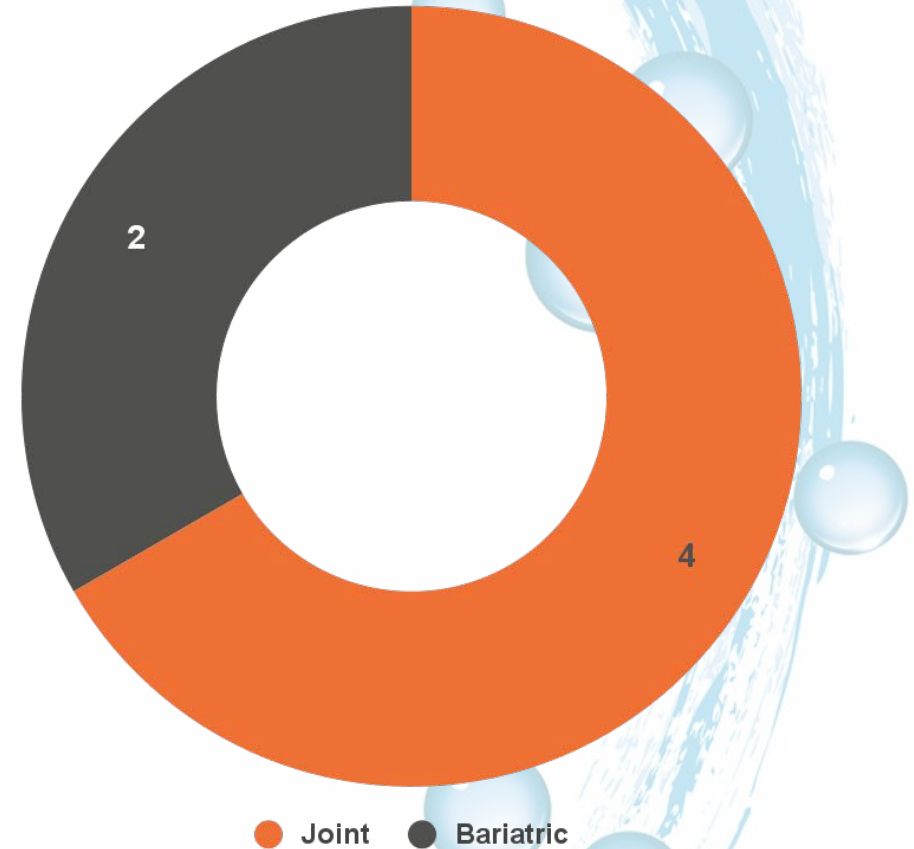
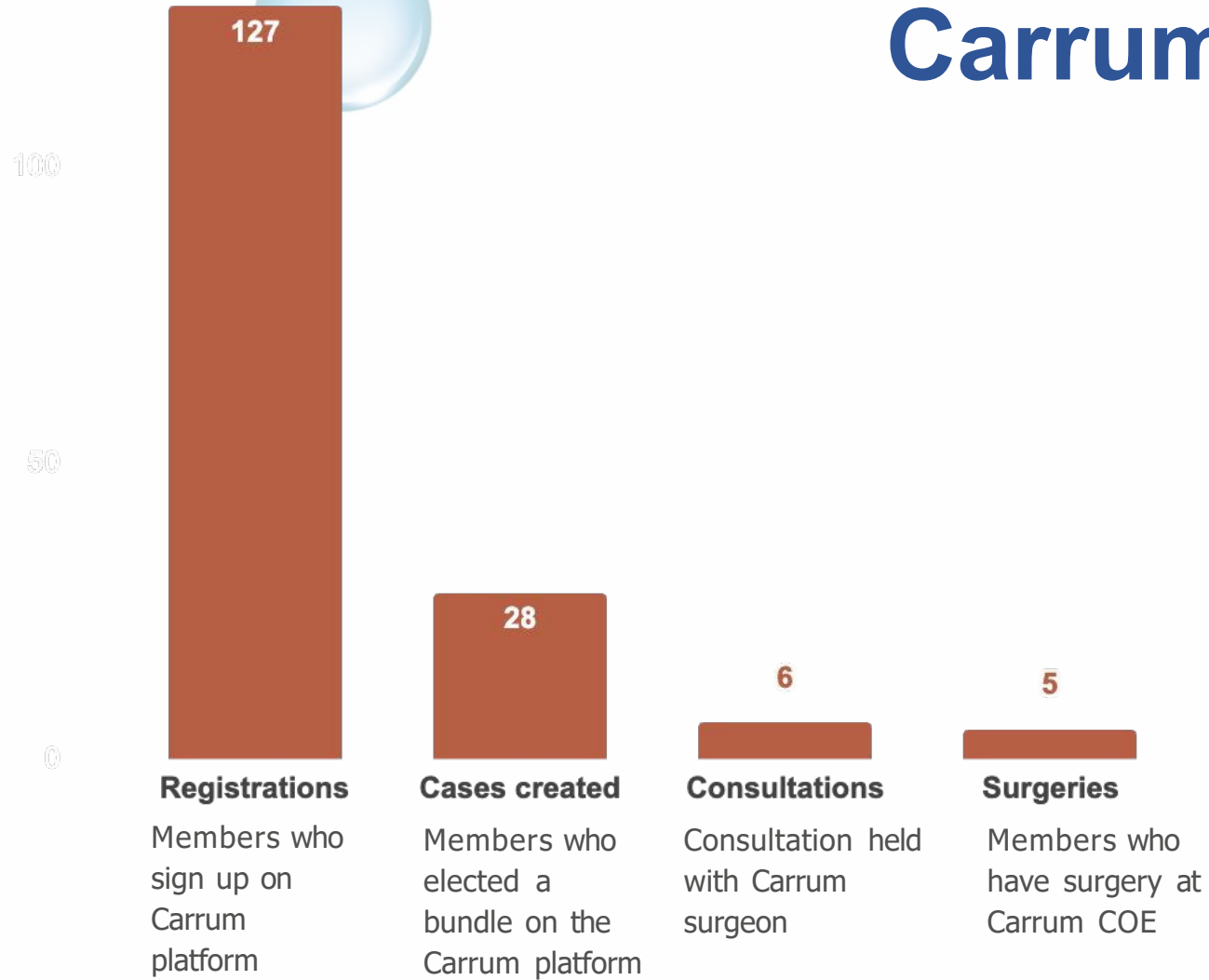


2025 Medical & Pharmacy Trend Forecast ACWA JPIA vs Nationwide Survey Data

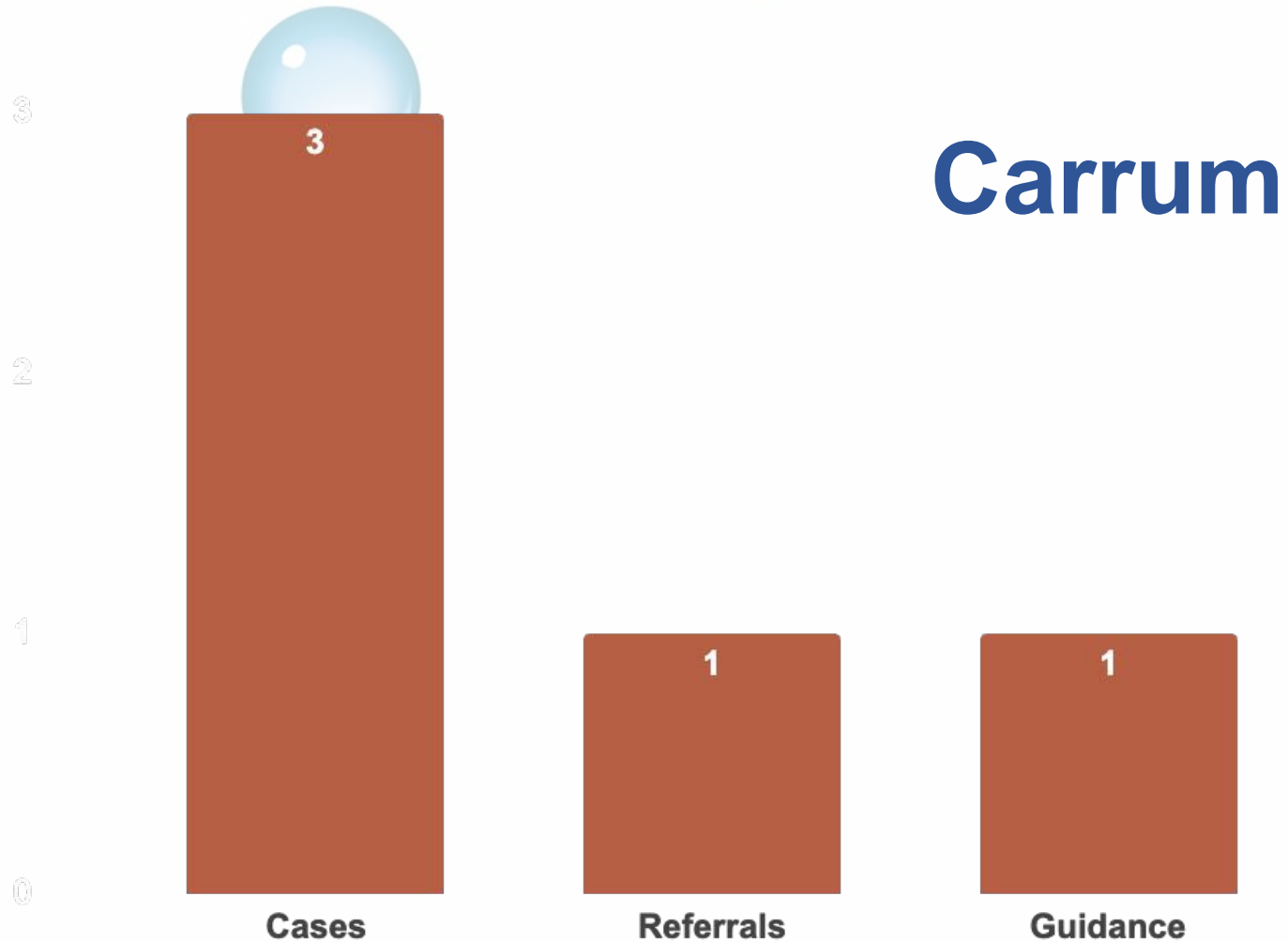


2023 engagement overview

Carrum



2023 cancer care program engagement



COE selected:

- AccessHope
 - 1 guidance case - blood cancer

Hinge Health 2023 impact summary

Cohort start date: 1/1/2023 Data as of: 12/31/2023

ACWA JPIA 2023 summary metrics

Engagement

212

Members Engaged (192 Chronic, 18 acute, 2 prevention)

7,446

Total member ET sessions completed

8.6/10

Member program satisfaction rating

Outcomes

50%

Reduction in pain

80%

Members reaching MCID

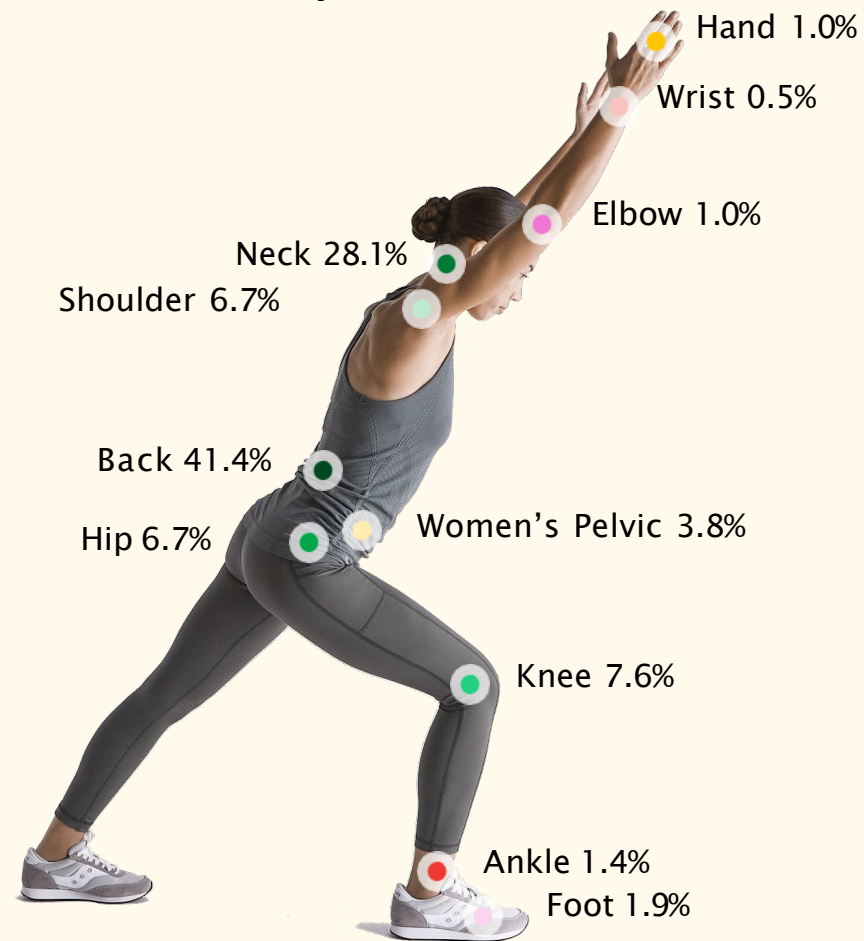
86%

Reduction in surgery intent

3.4x

Projected ROI

Engagement by body part across all programs



Progyny

Since launch in
2023, Progyny has
supported

65

members on their
individual fertility
and family building
journeys

3

children!



100.0% lower
multiples birth rate
vs natl. avg

\$124.1K
in cost avoidance

-
fewer treatments, miscarriages,
multiples and a better Rx
experience

Jennifer Jobe
Director of Pooled Programs

Page
49

2024 Pharmacy Benefit Manager Transition & Implementation of Anthem Health Guide



Jennifer Jobe
Director of Pooled Programs

Page
51

2025 and Beyond: Plan Designs



Anthem. 

 carelon

 KAISER PERMANENTE®

 DELTA DENTAL®

 UnitedHealthcare®

 progyny
Smarter Fertility Benefits

 vsp
vision care

 Modern Health

 carrum health

 TheStandard®

 Hinge
Health

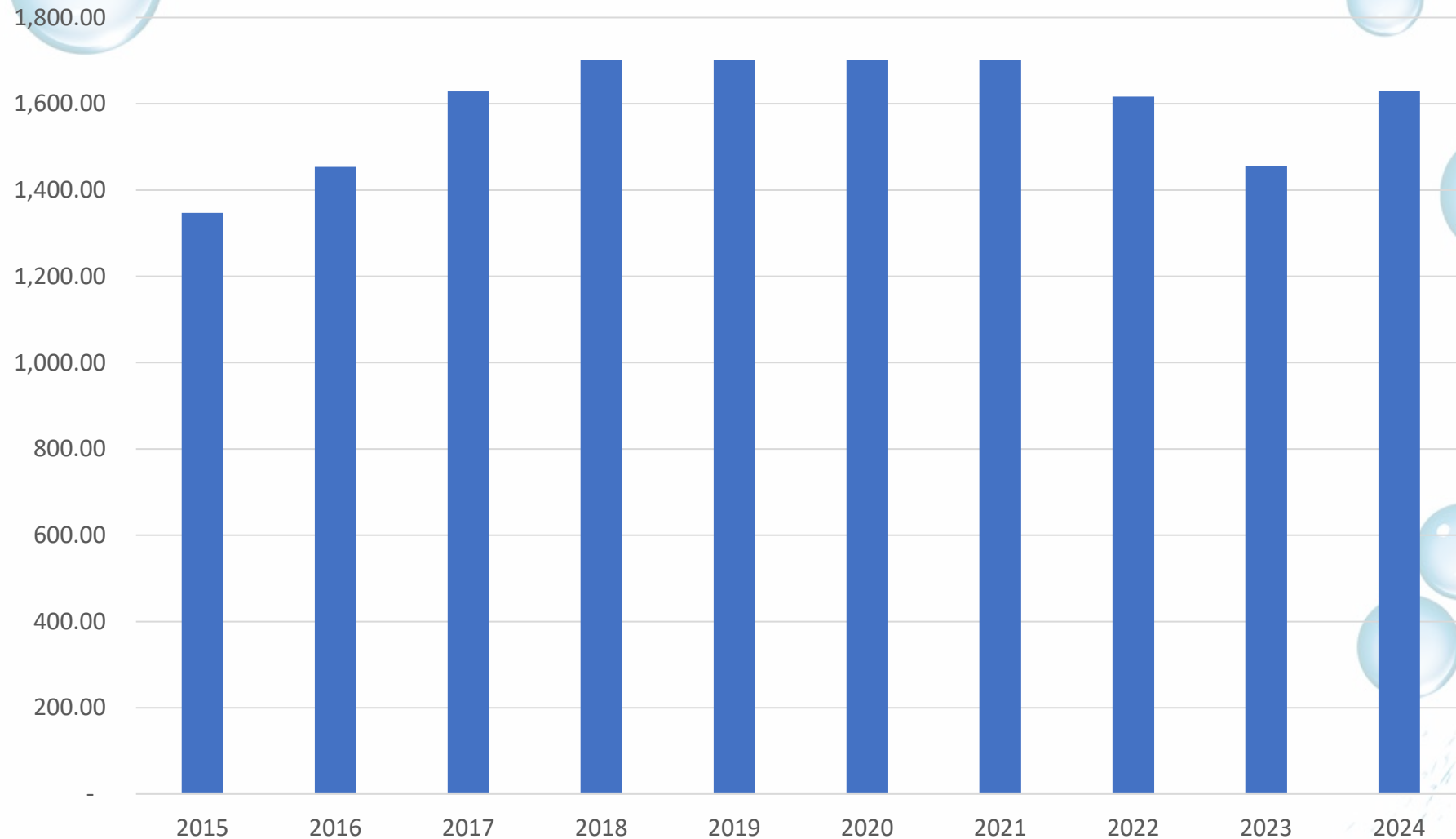
Adrienne Beatty
Chief Executive Officer

Page
52

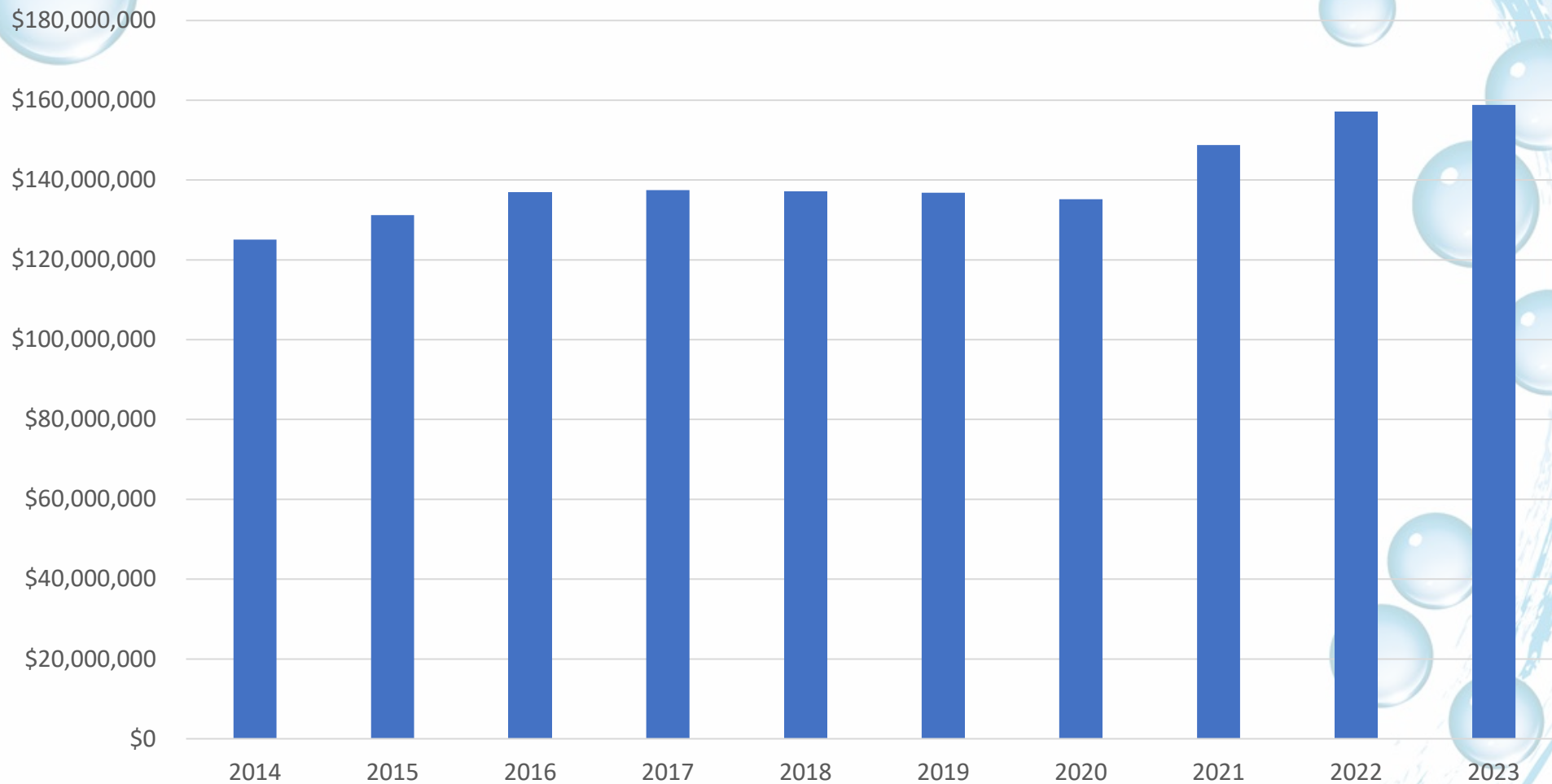
Reserve Balance & Rating Strategy



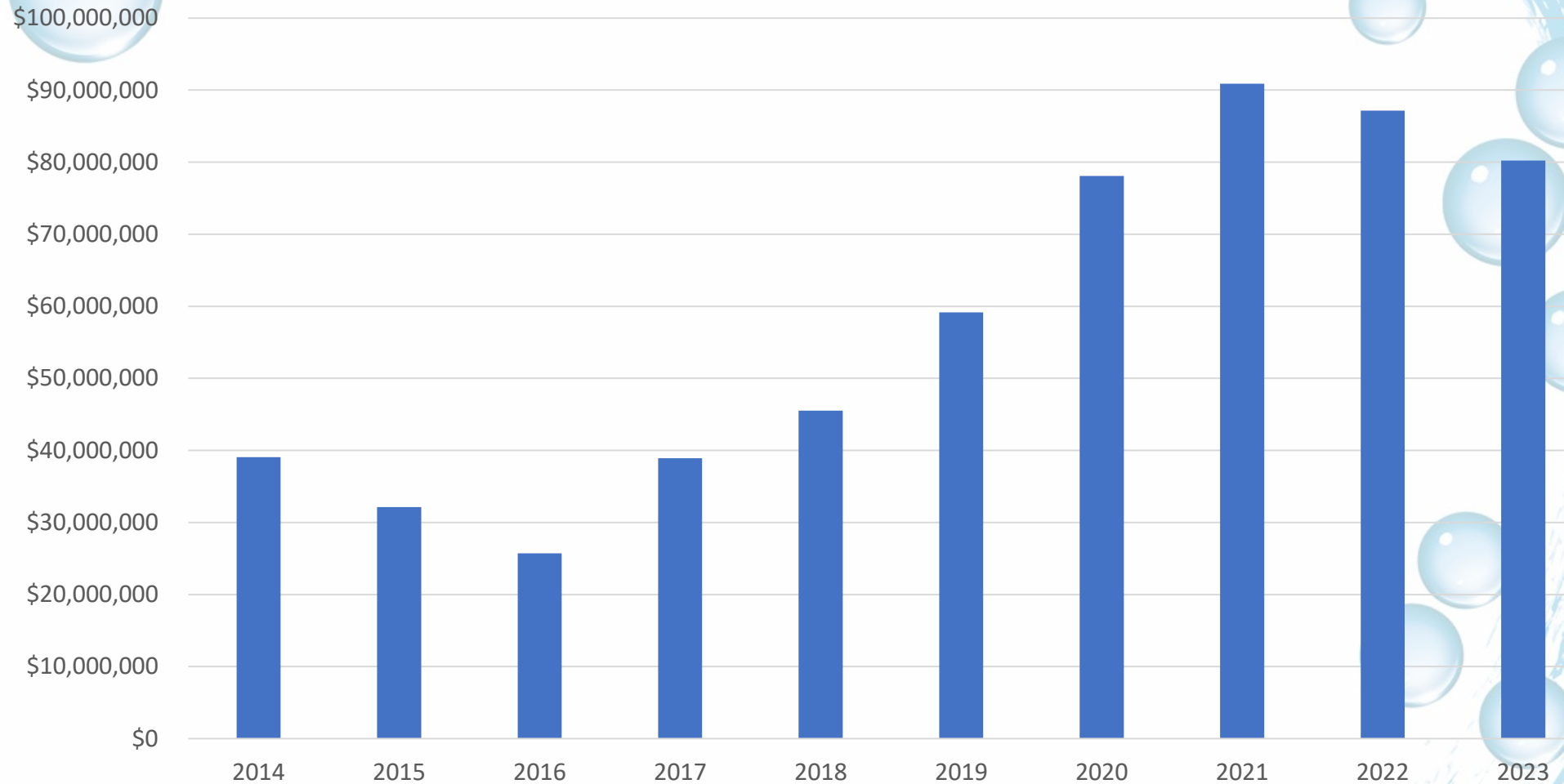
Historical Rates



Total Expenses



Reserve Fund Balance



Jennifer Jobe
Director of Pooled Programs

Page
56

Director of Pooled Programs Update



Bruce Rupp

Employee Benefits Program Committee Chair

Page
57

**The Next Employee Benefits Program
Committee Meeting is Scheduled for
July 31, 2024 at 9:30 AM**



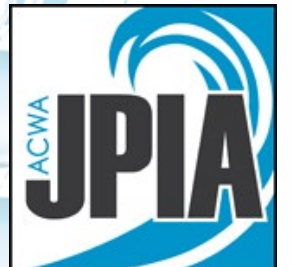
Executive Committee Meeting

May 6, 2024

ACWA JPIA MEMBERSHIP SUMMIT

Spring 2024

Celebrating a Commitment to Excellence



Melody McDonald
Executive Committee Chair

Page
61

Approve the Consent Agenda



Jennifer Jobe
Director of Pooled Programs

Page
68

Ancillary Pooled Programs Update



Underground Storage Tank Liability

Ironshore (Liberty)
\$3M
(\$500k deductible)

JPIA Pooled
\$500,000
(\$10k SIR)

OPTION 1 Dissolve Pool

Distribute Surplus
Group Purchase

Option 2 3-Year Phase Out

Year 1: \$1M Pooled /
\$100K SIR
Year 2: \$1M Pooled /
\$250K SIR
Year 3: \$1M Pooled /
\$500K SIR

Jennifer Jobe
Director of Pooled Programs

Page
69

Liability and Property Renewal Update

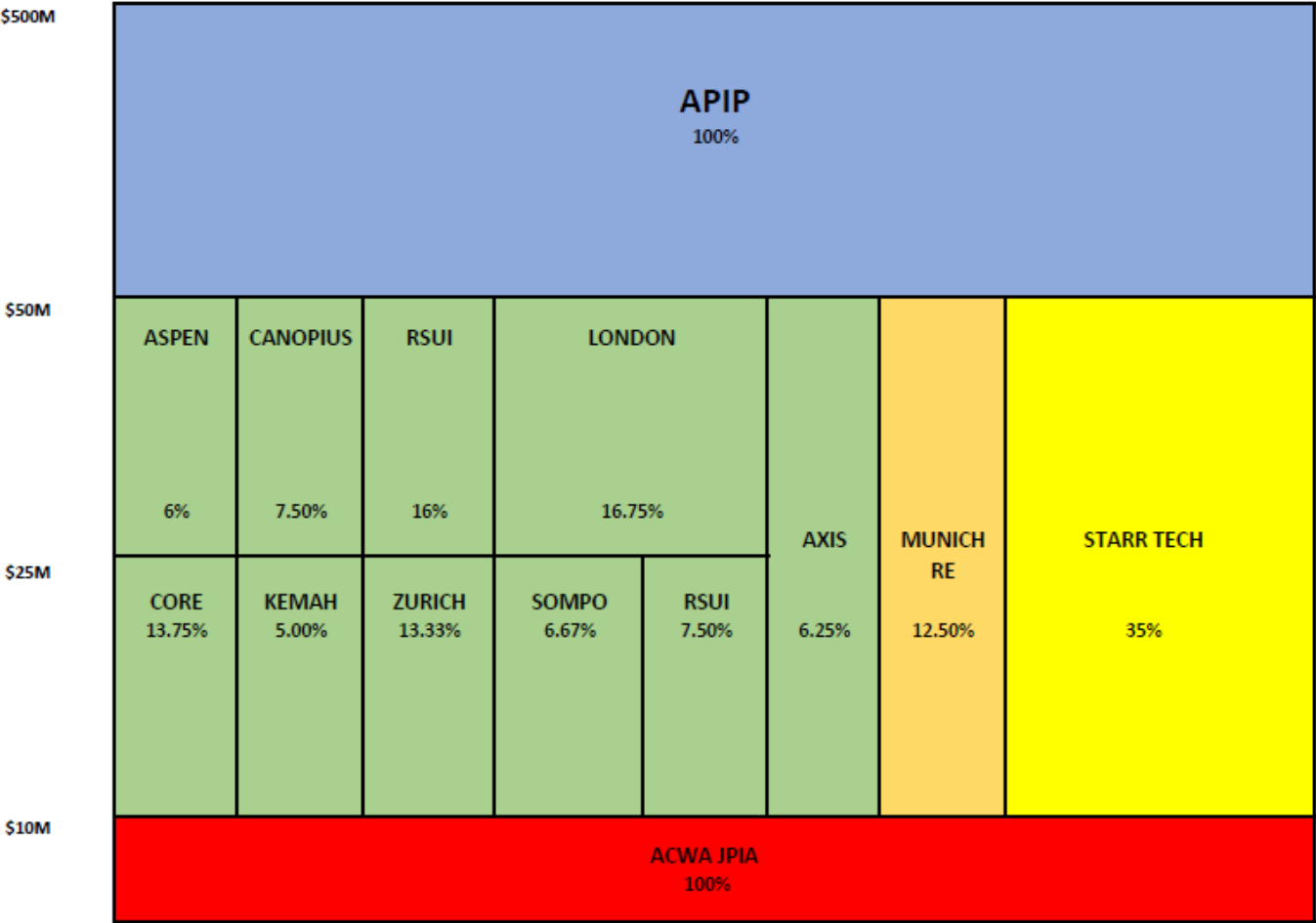


2023/24 Liability Program

55M	SCOR \$5M x \$50			
50M	Starstone \$5 x \$45M			
45M	AWAC \$10M x \$35M			
35M	Midvale \$5M x \$30M			
30M	Everest \$4M p/o \$10M x \$20M	Great American \$2.5M p/o \$10M x \$20M	Applied \$1.5M p/o \$10M x \$20M	Upland \$2M p/o \$10M x \$20M
20M	JPIA CAPTIVE \$10M x \$10M \$30M Total Aggregate			
10M	Safety National \$5M xs \$5M Liability			
5M	ACWA JPIA \$5M Pooled Retention			



2023/24 Property Program



Bruce Rupp

Employee Benefits Program Committee Chair

Page
72

Review of the Employee Benefits Program Committee Meeting



Adrienne Beatty
Chief Executive Officer

Page
74

CEO Update



Core Pooling Categories

- **Commerciality**
 - Financial value
- **Member Relationships**
 - Symbiotic exchange
- **Public Sector Ecosystem**
 - Public entity and pool-to-pool sharing
- **Shaping Markets**
 - Innovating coverage
- **Community Relationship**
 - Broader community benefit
- **Ethics and Mindset**
 - Culture: relationships not profit

Measures that Matter

Member visits

- 323 non-paper districts
- 58 large districts
 - Payroll above \$5M
 - Represent 69% of total membership payroll
- 64 total visits
 - 46 members (14%)
 - 28 large districts (48%)

If you would like a visit/presentation – please let us know!



Melody McDonald
Executive Committee Chair

Page
75

**Review Availability of the Committee
Members for Upcoming
Meeting on June 21, 2024**



Board of Directors' Meeting May 6, 2024

ACWA JPIA MEMBERSHIP SUMMIT

Spring 2024

Celebrating a Commitment to Excellence



Meeting Participation Guidelines

Call for Motion and Second

- When calling for a motion (or speaking) during the meeting, **please wait for microphone runner** to get to you.
- Stand and state your name and the member you represent.

The President will announce to begin voting.





Scan QR Code

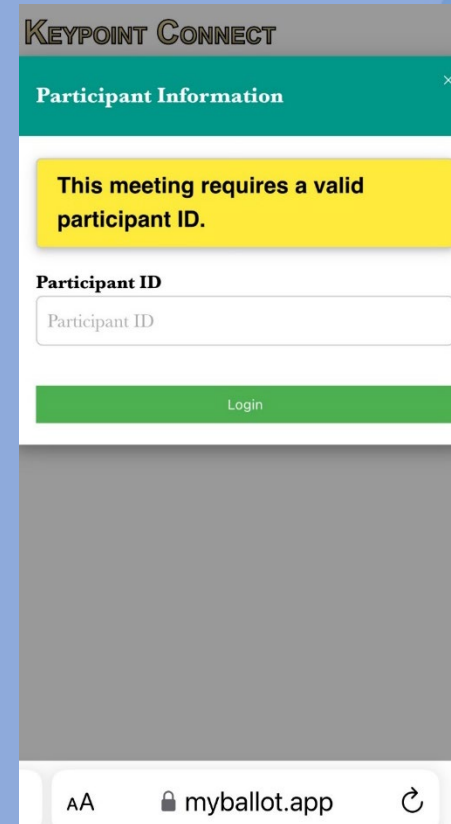


URL: myballot.app Meeting ID: ACWAJPIA



Enter your Participant ID #

*The Participant ID # is your
unique identification number for
voting purposes.*

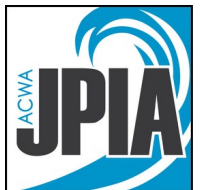
A screenshot of a mobile application interface titled 'KEYPOINT CONNECT'. Below the title is a teal header with the text 'Participant Information' and a close button. A yellow warning box contains the text 'This meeting requires a valid participant ID.' Below this is a section labeled 'Participant ID' with a text input field containing the placeholder 'Participant ID'. A green 'Login' button is positioned below the input field. The bottom of the screen shows a mobile status bar with the text 'AA', a lock icon, 'myballot.app', and a refresh icon.



Ready to Vote

You have now entered the
ACWA JPIA LiveTally Connect
Meeting Page.

The virtual keypad will display
"No current question."





Until President McDonald announces that voting ends, you are allowed to change your vote by pressing a different number on your screen

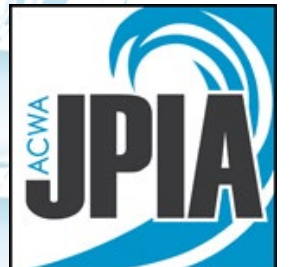
KEYPOINT CONNECT

Please respond.

**Board of Directors
Meeting**

**Approve the minutes of
the November 27, 2023
meeting.**

- ☐ 1 Yes
- ☐ 2 No
- ☐ 3 Abstain



Test Vote

The JPIA Captive, California Water Insurance Fund, was established in 2023.

1 – Yes

2 – No

3 – Abstain



Answer

2 - No

CWIF was established in 2019.



**Approve the Minutes of the
November 27, 2023
Board of Directors' Meeting**



CWIF Election

Page
92

Review Voting Procedures and Qualified Candidate



CWIF Election

Andy Morris
Santa Rosa Regional
Resources Authority
(incumbent)



CWIF Election

Time to Vote



Melody McDonald

Board President

**Page
94**

Ratify New Member Agencies



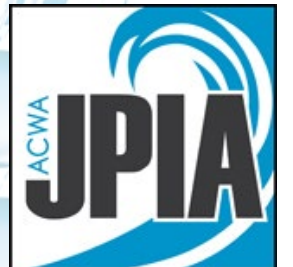
Dave Eggerton

Executive Director

Page
95

ACWA

Association of California Water Agencies



David deBernardi
Director of Finance

**Page
96**

Presentation of the GFOA Award



David deBernardi
Director of Finance

Page
97

**Review and Approve the Audited
Financial Statements for Year Ending
September 30, 2023**



David deBernardi
Director of Finance

Page
184

**Proposed Operating Budget for the
Fiscal Year October 1, 2024 -
September 30, 2025**



Line 1 – Staff Salaries

- One approved position:
 - Cost Estimator
- Two *potential* new positions:
 - IT Manager
 - Training Specialist
- 5% aggregate buffer for merit increases



Line 2 – Staff Employee Benefits

- Includes \$500k for OPEB/PERS contributions to fully fund
- 12% health insurance increase
- Fiscal year 2023 had favorable actuary adjustment of \$26,000
- PERS contributions ~ \$800,000



Line 3 – Office Buildings

- \$100k provision for additional space



Line 12 – Staff Ed/Training Seminars

- New employees more training
- Increased emphasis on participating in industry conferences (examples below)
 - CAJPA
 - AGRiP
 - PARMA
 - GFOA
 - KnowBe4



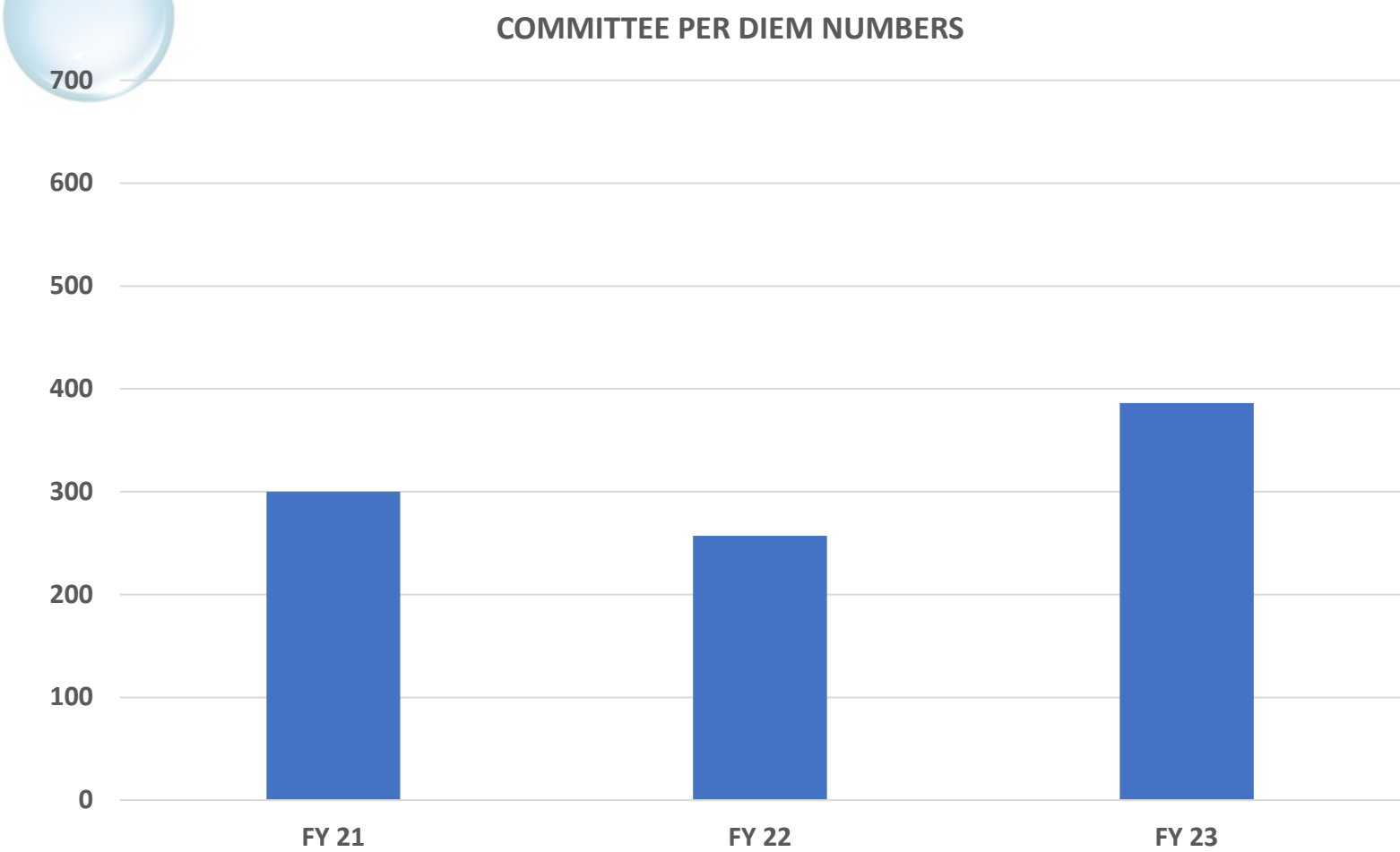
Line 14 – Staff Travel Related Expenses

Line 15 – Staff Risk Assessment Travel

- Increased emphasis on member visits
- COVID rebound



Line 20 – Executive Committee Member Expenses



Line 36 – Total General & Administrative

- 10.2% increase overall; ~4% of this is due to the provisions for the new positions
- New employees (lots of retirements) – more training
- COVID rebound – more travel



**Approve the Proposed Operating Budget
for the Fiscal Year
October 1, 2024 – September 30, 2025**



Jennifer Jobe

Director of Pooled Programs

**Page
186**

Pooled Programs Update



Programs

```
graph LR; P[Programs] --- L[Liability]; P --- PR[Property]; P --- WC[Workers' Comp]; P --- EB[Employee Benefits];
```

Liability

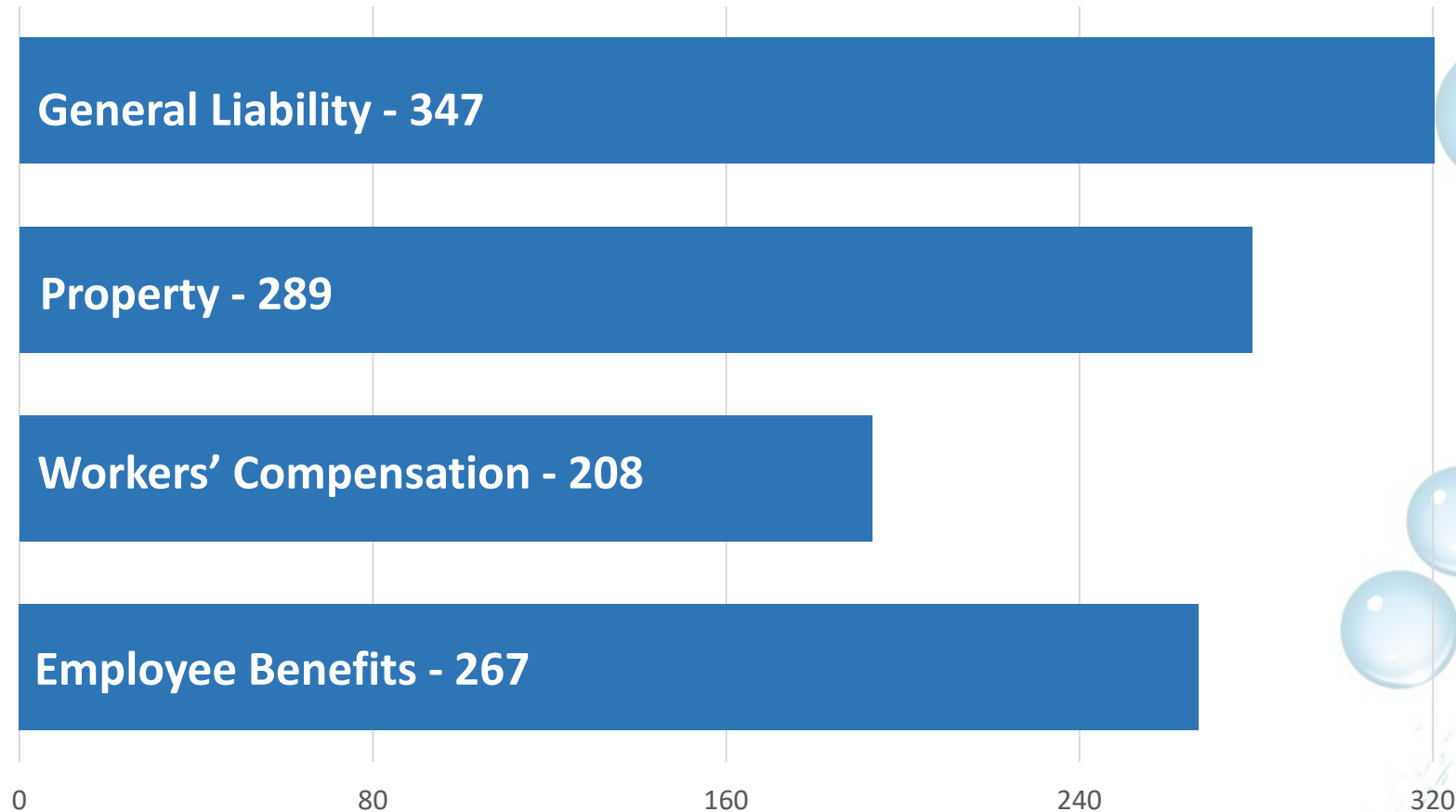
Property

**Workers'
Comp**

**Employee
Benefits**

Membership

As of April 30, 2024

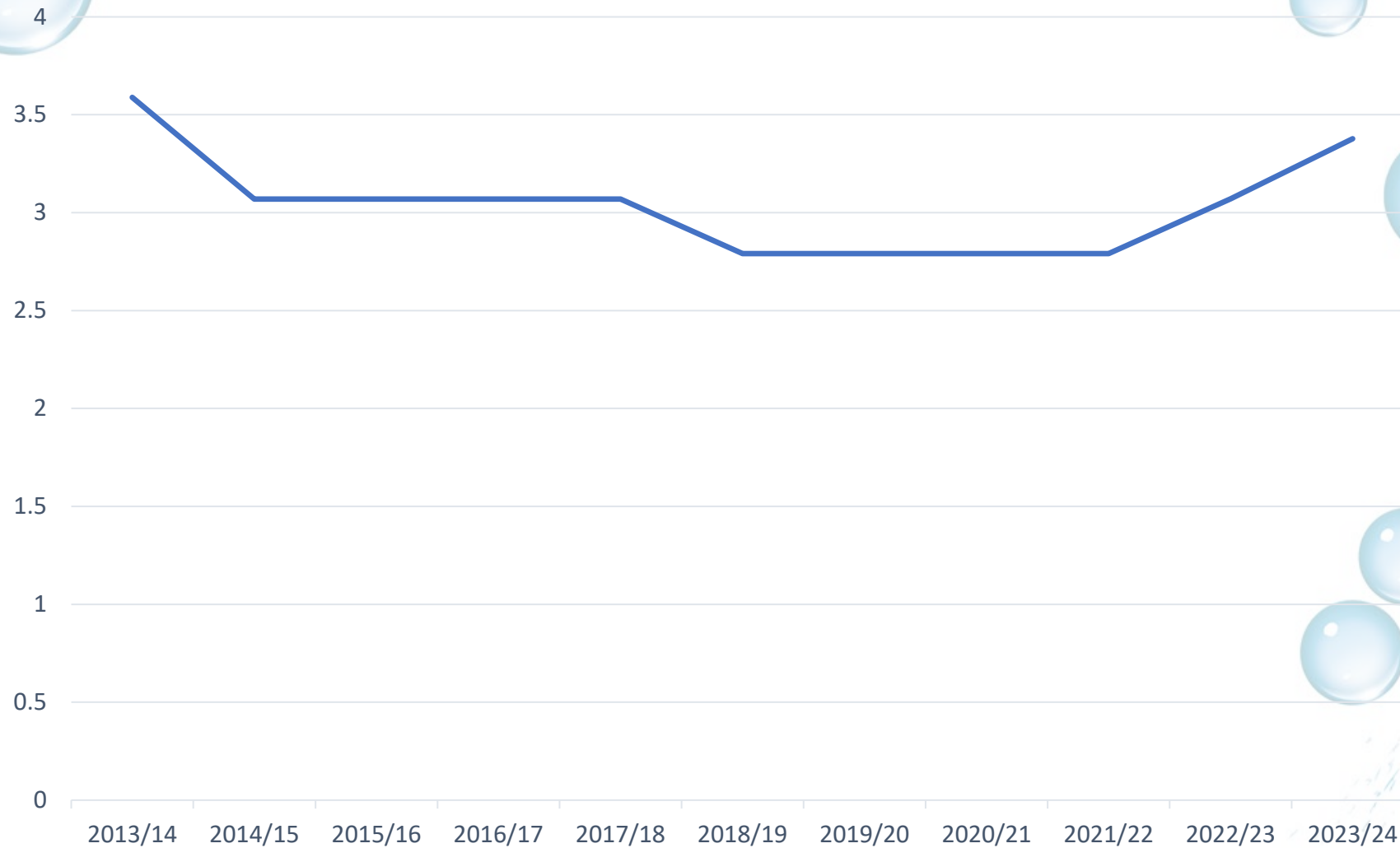


Liability Program

- 347 members
- \$5M pool retention
- \$55M total limits
- 10% rate increase

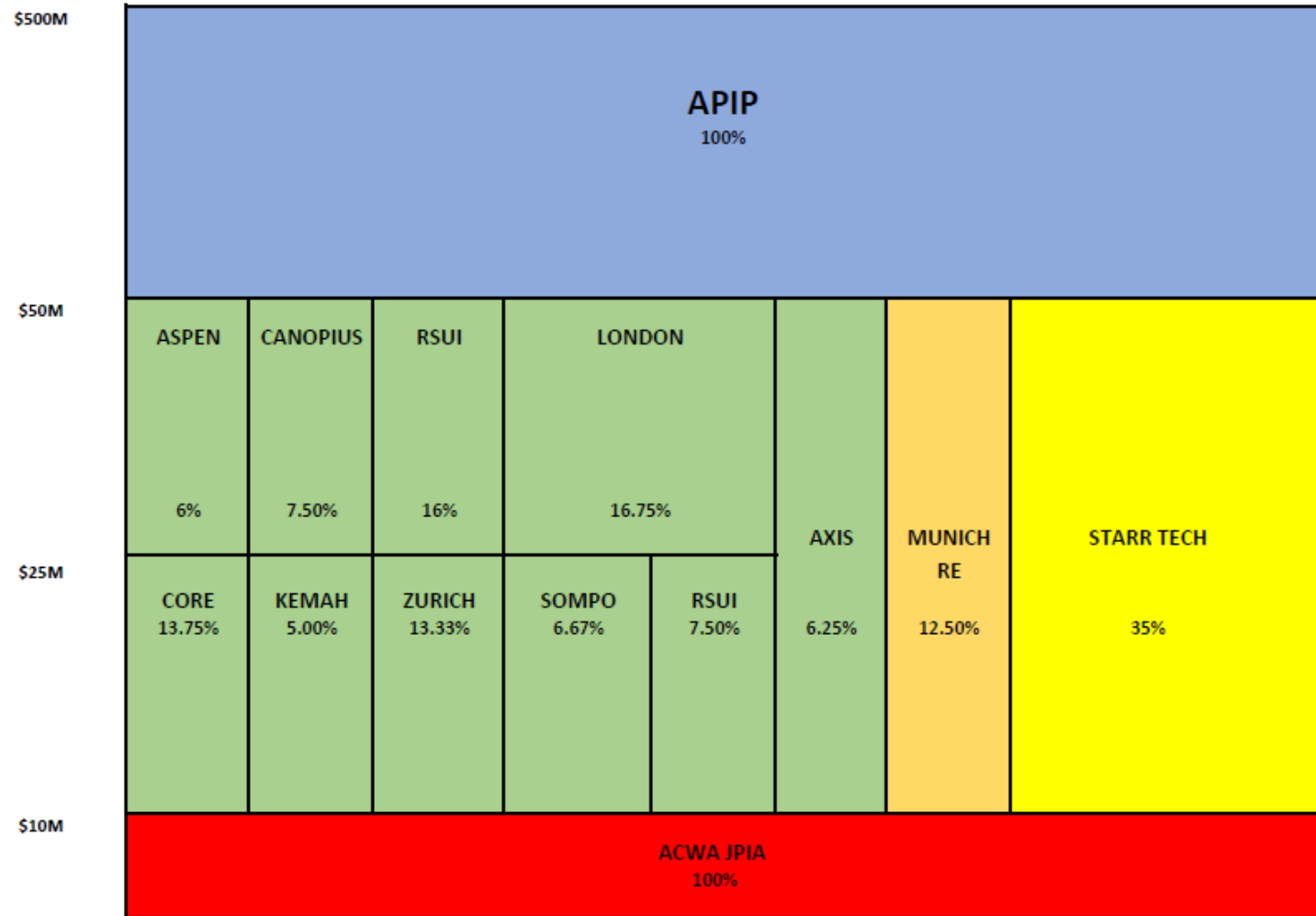
55M	SCOR \$5M x \$50			
50M	Starstone \$5 x \$45M			
45M	AWAC \$10M x \$35M			
35M	Midvale \$5M x \$30M			
30M	Everest \$4M p/o \$10M x \$20M	Great American \$2.5M p/o \$10M x \$20M	Applied \$1.5M p/o \$10M x \$20M	Upland \$2M p/o \$10M x \$20M
20M	JPIA CAPTIVE \$10M x \$10M \$30M Total Aggregate			
10M	Safety National \$5M xs \$5M Liability			
5M	ACWA JPIA \$5M Pooled Retention			

Historical Rates

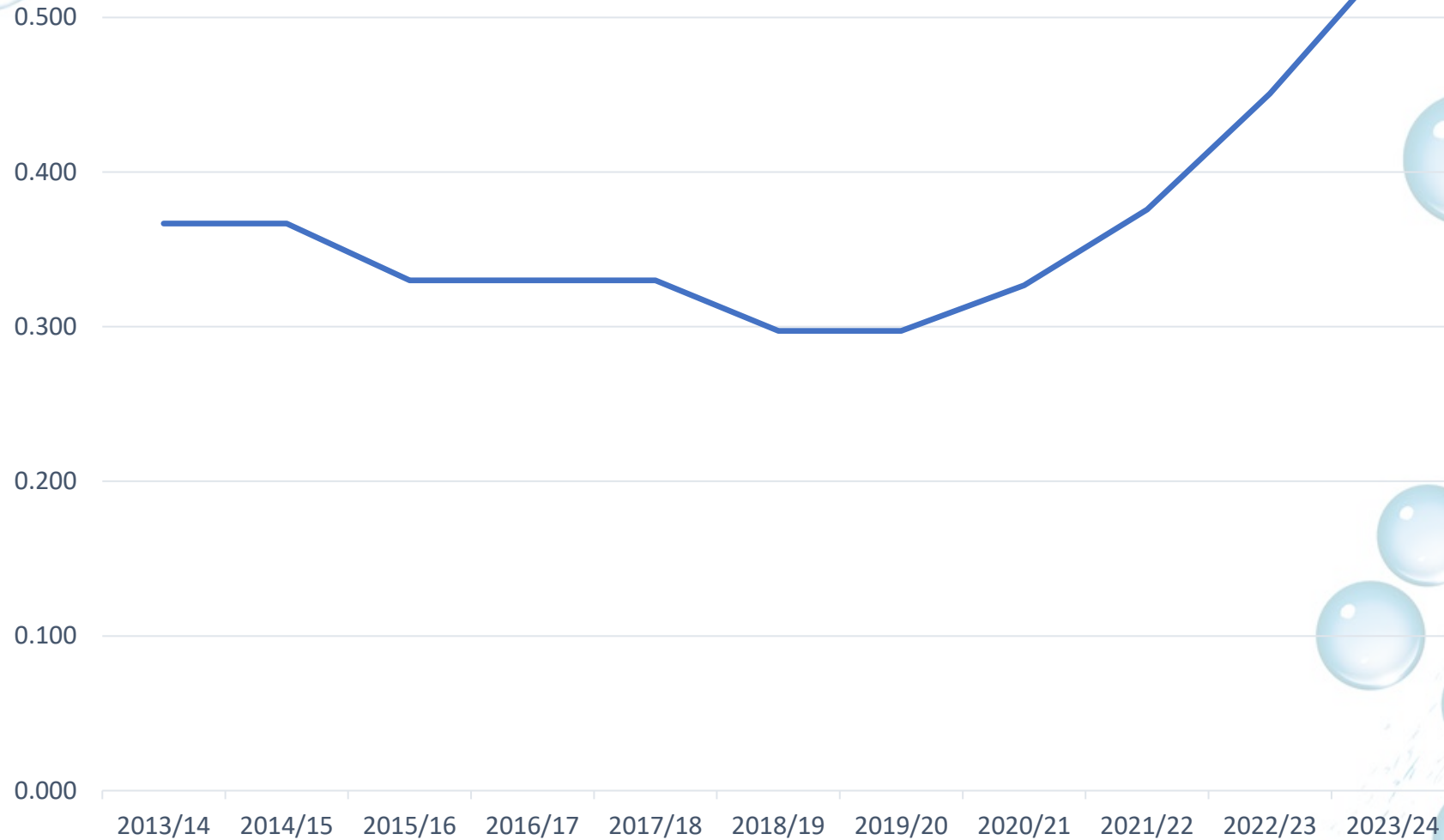


Property Program

- 289 Members
- \$12B TIV
- \$10M retention
- \$500M limit
- 20% rate increase



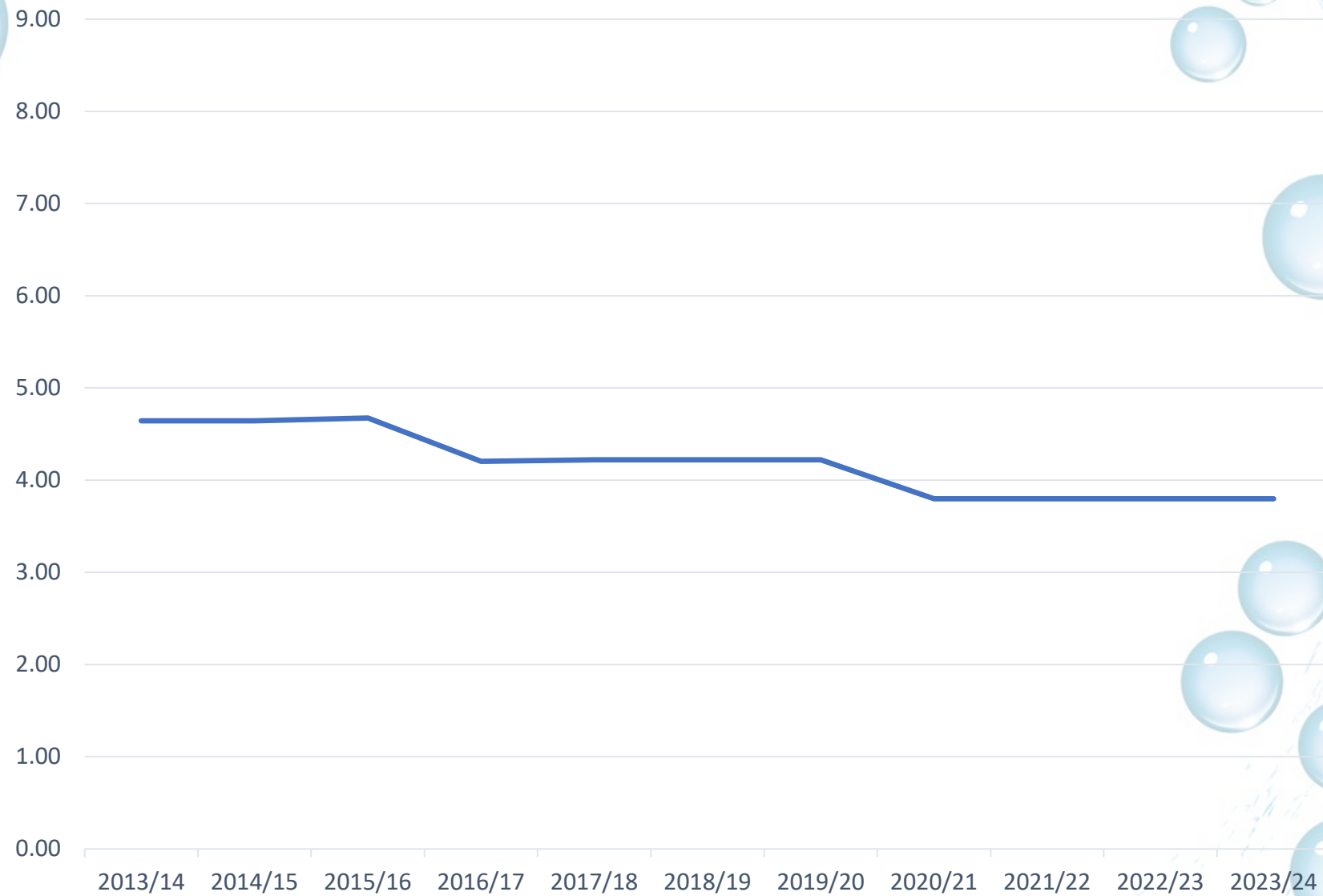
Historical Rates



Workers' Compensation Program

- 208 members
- Approximately 7,500 employees covered
- \$2M self-insured retention
- Full statutory limits
- 2023/24 - flat rate renewal
 - Reinsurer offered 5% rate *decrease* + 2-year rate guarantee (up to -3%)

Historical Rates



Employee Benefits Program

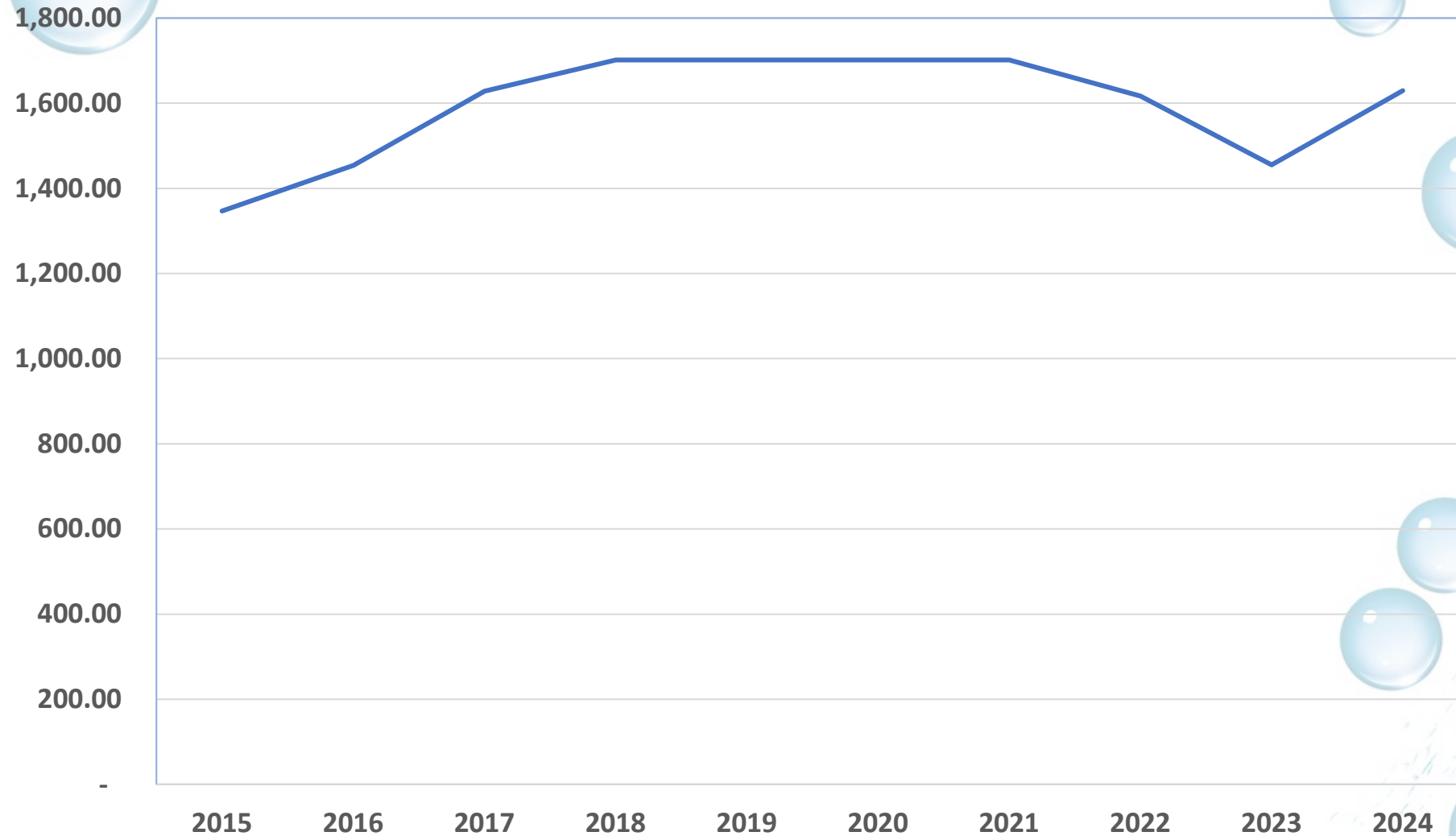
- 267 Members
- 2024 Rates:
 - self-funded PPO +12%
 - dental/vision - flat
 - insured programs - flat to +10%

Employee Benefits Program

- 2024 Program Changes:
 - PBM transition
 - Health Guide implementation
 - Wellness grants
 - Dental/Vision plan changes
- Anthem PPO enhanced coverages:
 - Carrum incentive



Historical Rates



Cyber Insurance

- 275 group-purchasers
- \$50-\$100K deductible
- \$5 million total policy aggregate limit/\$3 million per member

Year	Premium	% Change
• 2020/21	\$127,000	+38%
• 2021/22	\$929,000	+641%
• 2022/23	\$1,100,000	+29%
• 2023/24	\$1,100,000	0%





Sarah Crawford

Training Manager

**Page
188**

Leadership Essentials for the Water Industry Program



Leadership Essentials for the Water Industry



- **2015** Program Began
- **16** cohorts (**8** NorCal; **8** SoCal)
- **184** leader graduates

Applications NOW OPEN for 2024-2025 - Close June 14

Jerry Gladbach Leadership Grant



Jerry Gladbach
JPIA Director
2002-2022

- Grant applications now available through June 14, 2024
- Will cover cost of tuition and travel for one participant in both NorCal and SoCal cohorts
- Recruiting from our program alumni to join our selection committee

Robin Flint

Risk Control Manager

**Page
190**

**H.R. LaBounty Safety Award
Spring 2024 Winners**



**Alameda County Flood Control and Water
Control District**
(Zone 7 Water Agency)
Elke Rank

American River Flood Control District
David Diaz

Centerville Community Services District
Tina Teuscher

Elsinore Valley Municipal Water District
Andrew Saucedo
Daniel Lohre
Jennifer Aguirre

Humboldt Bay Municipal Water District
Essex Staff

Mission Springs Water District
David Weaver

Oakdale Irrigation District
Mike Ayres

Rainbow Municipal Water District
Bernardo Nunez

Sacramento Suburban Water District
Shawn Chaney

Sweetwater Authority

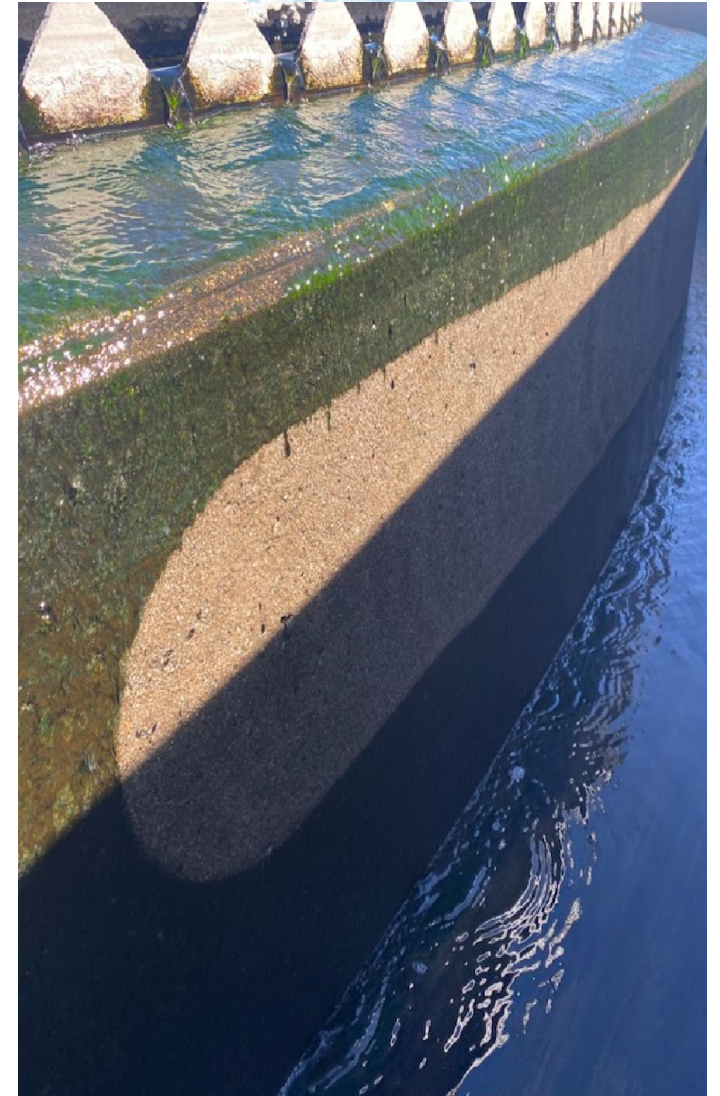
Jason Le	Richard Kerouac
Adam Dingley	Jim Dickerson
Mark De Alba	Victor Guas
Travis Northington	Craig Rasmussen
Matt Kloska	Miles Teague
Richard Cortez	

Walnut Valley Water District
Shawna Seals



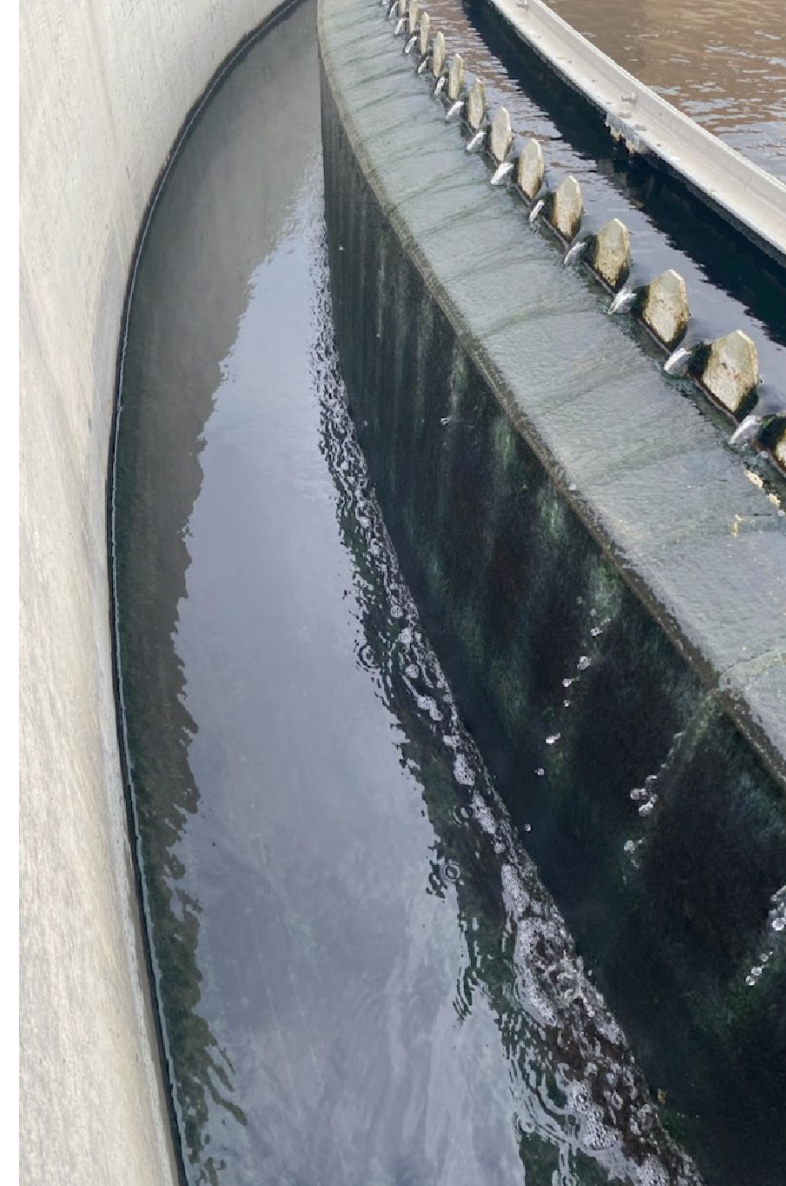


- **David Weaver,
Wastewater Treatment
Plant Operator II**
- Clarifier Scrubber
- C2E Loss Reduction Focus Areas:
 - Ergonomics
 - Fall Prevention
- Safety Improvement Impacts
 - 7 employees
- Cost to Implement: \$500





- **Engineering Controls**
 - Improves Ergonomics and Fall Prevention Hazards
- The hydro scrubbing cleans all algae off in a matter of minutes
- Staff requirements down to 1 staff member, 7 hours from 2 staff members at 16 hours

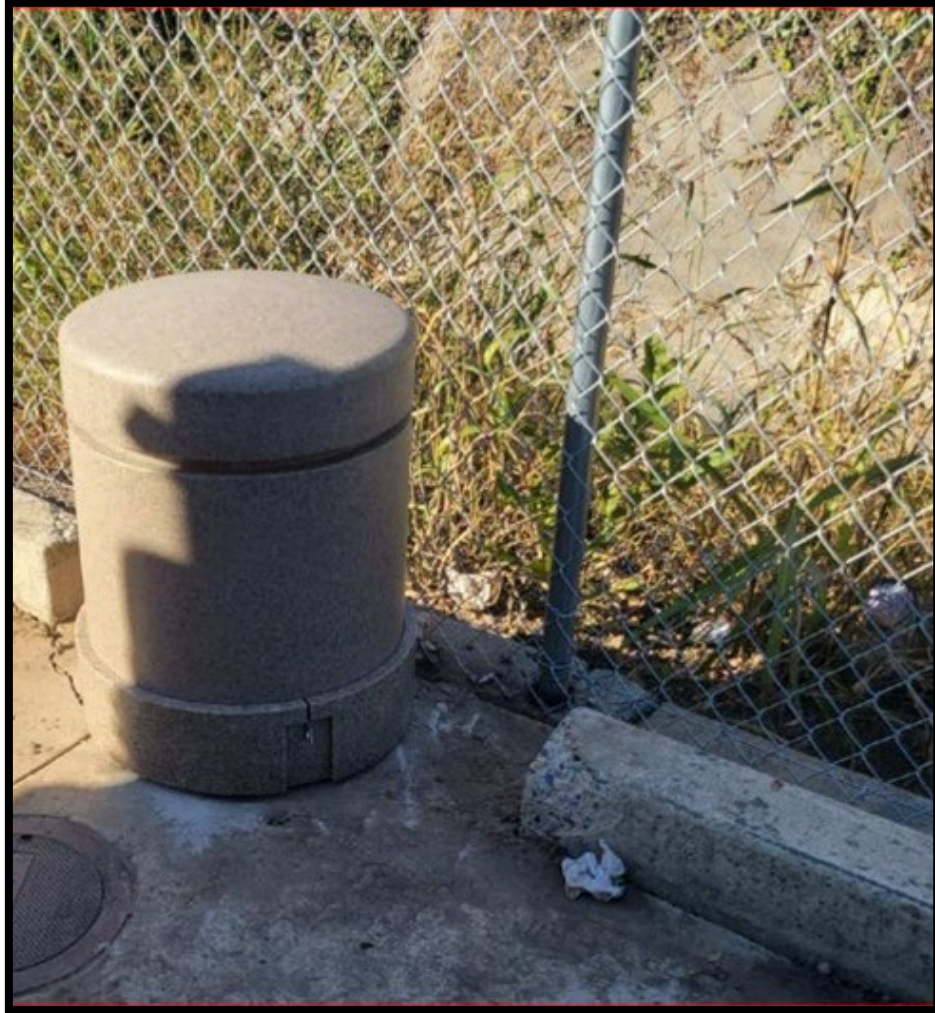




- **Shawn Chaney,
Distribution Foreman**
- Lighter Weight Air Release Valve Enclosures
- C2E Loss Reduction Focus Areas:
 - Ergonomics
 - Infrastructure
- Safety Improvement Impacts
 - 10 Employees
- Existing Air Release Valves Weigh 120 Pounds



Two Types of Existing Enclosures



- Poly enclosure: 40 pounds
- Two operators can lift without using a mini excavator
- **Substitution Control**



Fieldercise

The goal for "Fieldercise" is to warm up muscles (flexibility), joints (range of motion), and prepare the nervous system prior to performing labored field work. This warm-up is one that incorporates all the necessary components of stretching. If you experience discomfort with any of these stretches, do not perform. If you have had any recent health problems, injury, or surgery, or if any of these actions cause you any pain, consult a health professional before continuing/starting this program. Don't forget to "Breathe!"

1. Start your workday off at the jobsite with a series of stretches. Gather your crew in a safe location & have everyone stand with enough distance apart from one another.
2. Perform daily! Not only are we delivering blood to the muscles when stretching, we are delivering blood to the brain! You will be more alert & have better attentiveness for the day.
3. Have the field crew perform lighter tasks for the first 10-15 minutes before moving to heavier tasks. Repeat stretches again after lunch.



1. DEEP BREATHING:
Stand in place, Inhale through your nose and exhale through your mouth, letting your stomach expand & contract. Repeat 6 times.

REACHING HIGH:
Stand in place and raise your arms over your head, stretching as high as you can. Then bring your arms back down, rest a moment. Repeat 2 times.



2. WRIST ROTATIONS:
Stand in place, feet placed at a normal stance with arms straight at the side. Make a fist with each hand, and rotate at the wrist, turning your fist clockwise with your left hand; and counterclockwise with your right. After 10-12 repetitions, reverse the rotation and repeat.



4. ARM CIRCLES (SMALL & LARGE):
Stand in place, feet placed about shoulder width apart with arms extended straight out to your sides. Begin by rotating the entire arm forward in a circular fashion. After 10-12 repetitions, reverse the movement and perform circular motions going backwards. Repeat for Large circles.



5. ARM SWINGS:
Begin in standing position, feet placed at a comfortable stance, arms placed straight at sides. Raise both arms straight out to the sides, allowing for a natural bend at the elbows. With arms relatively straight, now, swing both arms inward simultaneously so as to "crisscross" across the chest. From the arms crossed position, extend arms back to their starting position out towards your side & repeat this motion for 10-12 repetitions.



3. SHOULDER SHRUGS & ROLLS:

SHRUGS-Stand in place, feet placed about shoulder width apart with arms extended straight down at your sides. Shrug shoulders up, hold for 10-20 seconds and relax for 10-20 seconds. Repeat 2 times.

SHRUGS-Stand in place, feet placed about shoulder width apart with arms extended straight down at your sides. Roll shoulders up & back for 10-20 seconds and relax for 10-20 seconds. Repeat 2 times. Switch directions and repeat.



6. NECK STRETCH:
Stand in place, feet placed at a normal stance with arms straight at the side, straight back, shoulders back & relaxed. Slowly turn your head to one side so your chin is over your shoulder. Keep your shoulders straight while you turn your head. Hold in place for 5 seconds once you feel the stretch down the side of your neck. Slowly turn your head to the other side and hold for 5 seconds. Repeat on both sides at 3 times.

- Shawna Seals, HR Analyst
- Exercise Charts
- Cost to Implement: \$0
- Staff Time Required: 15 Minutes a Day
- Impact: All 57 Employees
- C2E: Ergonomics and Fall Prevention
- Administrative Control



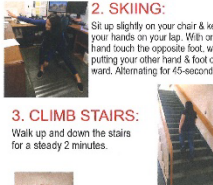
Deskercise!

20 WAYS TO GET MOVING WHILE YOU WORK

The term "Deskercise" refers to exercise that can be performed throughout your workday, from your desk, and intended to be taken every hour for 30-180 seconds throughout your workday to provide more energy and productivity. There are a variety of movements available, but here are 20 ways to effectively add more movement into your day. If you experience discomfort with any of these exercises, do not perform. If you have had any recent health problems, injury, or surgery, or if any of these actions cause you any pain, consult a health professional before continuing/starting this program. Don't forget to "Breathe!"

CARDIOVASCULAR

1. JOG IN PLACE:
Seated or standing. Continue the movement for 1-2 minutes. If standing, increase intensity by picking up your knees.



2. SKIING:
Sit up slightly on your chair & keep your hands on your lap. With one hand touch the opposite foot, while putting your other hand & foot outward. Alternating for 45-seconds.



3. CLIMB STAIRS:
Walk up and down the stairs for a steady 2 minutes.



4. ARM CIRCLES:
Sit tall on the edge of your chair with arms fully extended to the side. Make small circles and work your way up to large circles. Continue for one minute.



5. PUNCH IT OUT:
Seated or Standing. Take jabs into the air continuously for one minute. To ramp up intensity, grab full water bottles for added weight.

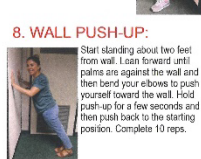


6. DANCE:
Dance in place like no one is watching for 1-minute & get your heart pumping.



STRENGTH

7. WALL SIT:
Squat down with your thighs parallel to the floor against a wall, make 90° angle with your legs & hold for 30 seconds, repeat 3 times.



8. WALL PUSH-UP:
Stand at the very edge of a sturdy desk or non-rolling chair & place hands on sides of body. Plant feet on floor and take 1-2 steps away from desk/chair. Bend Elbows to a 90° angle, hold, and re-straighten. Complete 8-10 reps.



9. DESK DIP:
Stand at the very edge of a sturdy desk or non-rolling chair & place hands on sides of body. Plant feet on floor and take 1-2 steps away from desk/chair. Bend Elbows to a 90° angle, hold, and re-straighten. Complete 8-10 reps.



10. SQUEEZE:
Perform an isometric hold on either your glutes or abdominals for 10 seconds & release. Repeat 5 times.



11. CHAIR SQUAT:
Sit on the edge of chair with feet shoulder-width apart. Stand up without hand support and then return to your sit. Don't forget to stick your backside out and keep your knees from crossing your toes. Repeat 8-10 times.



12. CHEST FLY:
Grab two objects and hold in each hand. Begin with arms fully extended in front of your body. With objects in hand, keep the extension, move your arms out to the side and pull them back to starting position. Complete 3 reps of 15 motions.



13. SHOULDER ROLL BACK:
Roll your shoulders back & squeeze shoulder blades together, holding for 10-seconds. Repeat five times.



FLEXIBILITY

14. FINGER & WRIST FLEXOR STRETCH:
Straighten your elbow with palm up. Point fingers toward the floor. Use other hand to gently pull down on your palm & fingers. Hold for 10 seconds, switch to other hand & repeat 3 times.



15. CHEST OPENER:
Sit up & bring feet together. Put your hands at your side, elbows should be bent & palms facing forward. Bring your arms back to allow your chest to open. Hold for 10-seconds & repeat 3 times.



16. OVERHEAD TRICEPS EXTENSION:
Seated upright with feet flat on the floor, hold the back with both hands behind your head. Lift arms to position the back overhead. Repeat three reps of 15 motions.



17. HAMSTRING STRETCH:
Place your heel on ground in front of you with knee straight. Keep back straight, look up at ceiling, and bend forward at your hips. Hold for 15-30 seconds.



18. ARM-SHOULDER STRETCH:
Sit straight, make a fist with both hands, with your shoulders down & relaxed, reach one arm across your chest, parallel to the floor. With other arm, pull your elbow towards your body and gently push towards your chest. Hold stretch for 15 seconds.



19. LOW BACK FLEXOR STRETCH:
Place your hands on your hips. Gently lean back. Hold for 10-15 seconds.



20. SEATED TORSO ROTATION:
Sitting upright on your chair, reach your RIGHT arm toward your leg & your LEFT arm toward the ceiling, hold this stretch for 30-seconds & repeat on the other side.





- Essex staff collaborated with its Safety Committee
- Identified manufacturer has a support boom
- **Engineering control** improves Ergonomics and Fall Prevention

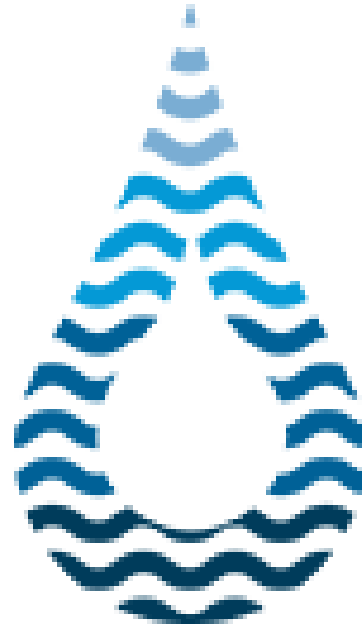


Humboldt Bay MWD

- Compare and contrast their Ergonomic equipment improvements



- Daniel Lohre, Safety Specialist
- Andrew Saucedo, Water Production Operation III
- Boater Safety Program & Practical
- Cost to implement: \$250
- Staff time: 16 hours
- Employees impacted: 20




**ELSINORE
VALLEY**

MUNICIPAL WATER DISTRICT

Water Employee Services Authority Safety Manual

Section 34

Boating Safety

Revision	Approved By	Date
1		03/2023



Practical Assessment Form

Name: Miguel Savall	Date: 08/03/2023
Department: Facilities Maintenance	Evaluator: Andrew Saucedo/Daniel Lohre

*A – Acceptable *NI – Needs Improvement *U/A – Unacceptable

A	NI	UA	Task	Notes
			Safe Boarding	
			Location of Life Vest	
			Location of First Aid Kit	
			Location of Registration/Insurance	
			Location of Fire Extinguisher	
			Location of Paddle	
			Location of the Horn	
			Location of Lights	
			Pulling in/out of the Slip	
			Backing	
			Using the "No Wake Zone"	
			Control of Boat at Differing Speeds	
			Keeping Distance from the Dam	
			Rules of Canyon Lake	
			Docking the Boat	

Number of marks needed to not pass: Unacceptable (1) or Needs Improvement (4)

_____ Pass

_____ Fail

Employee Signature: _____

Evaluator Signature: _____

C2E Category: Vehicles / Boating **Administrative Control**



Practical Exam Photos

Thank You



Adrienne Beatty

Chief Executive Officer

CEO Update

**Page
192**





Retrospective Contribution Adjustment Process

RSF Flow



```
graph TD; A[Contributions] --> B[Retrospective Contribution Adjustments]; B --> C[Rate Stabilization Fund]; C --> D[Refunds];
```

The diagram illustrates the flow of funds through four stages, represented by stacked, staggered rectangular boxes. The first box is orange and labeled 'Contributions'. An arrow points down to the second box, which is a darker orange and labeled 'Retrospective Contribution Adjustments'. Another arrow points down to the third box, which is a brownish-orange and labeled 'Rate Stabilization Fund'. A final arrow points down to the fourth box, which is gray and labeled 'Refunds'. The background features a decorative blue wave with bubbles on the right side.

Contributions

Retrospective Contribution Adjustments

Rate Stabilization Fund

Refunds

**Retrospective Contribution
Adjustments (RCA)**



**Liability
CAT Fund**



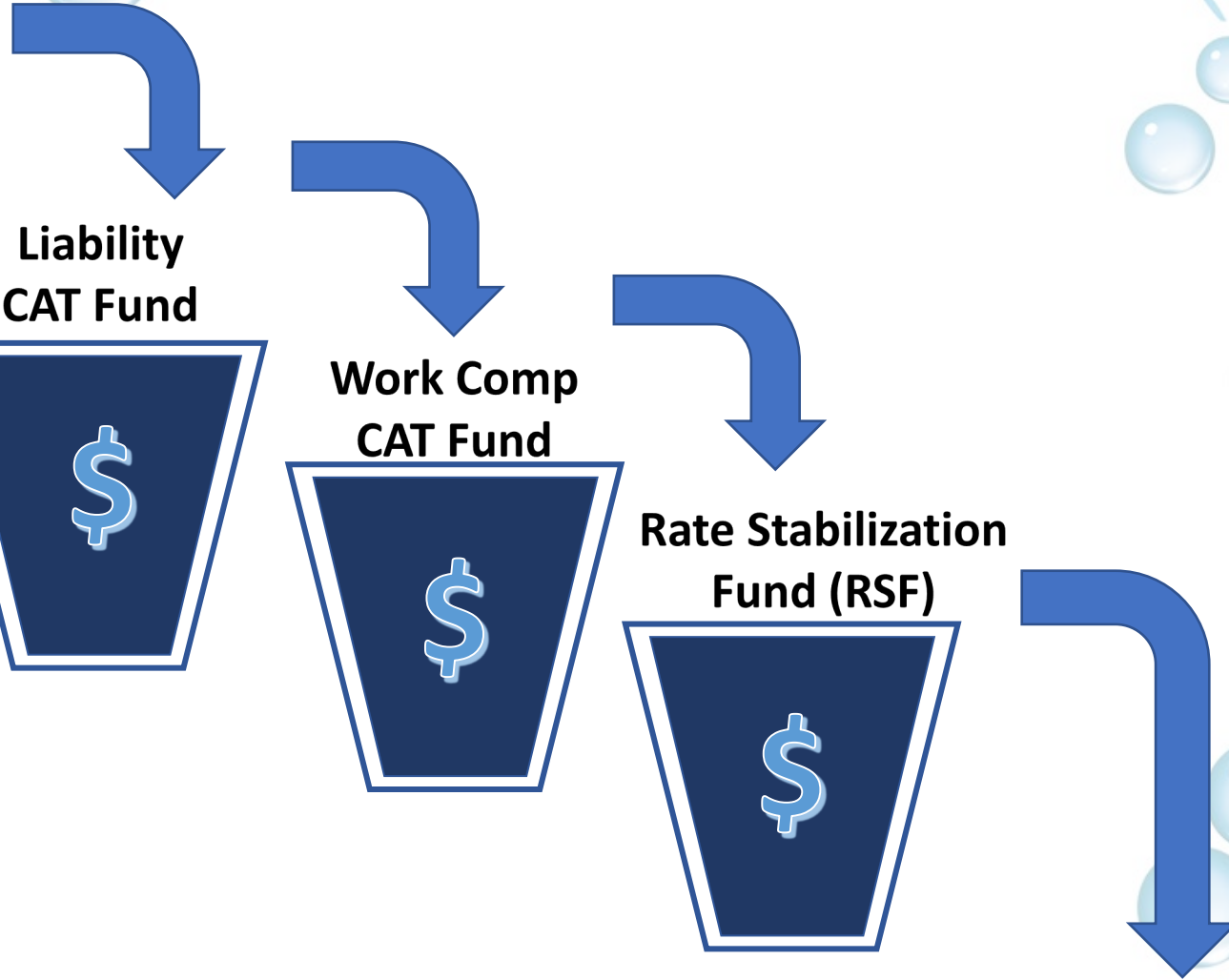
**Work Comp
CAT Fund**



**Rate Stabilization
Fund (RSF)**



Refund to Members



**Retrospective Contribution
Adjustments (RCA)**



**Liability
CAT Fund**



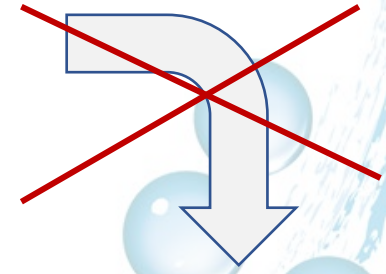
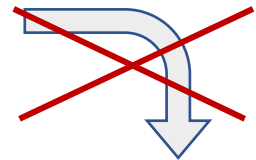
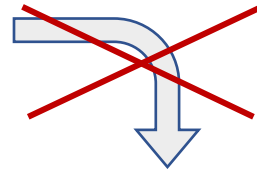
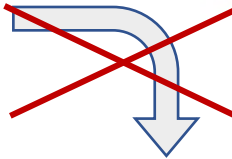
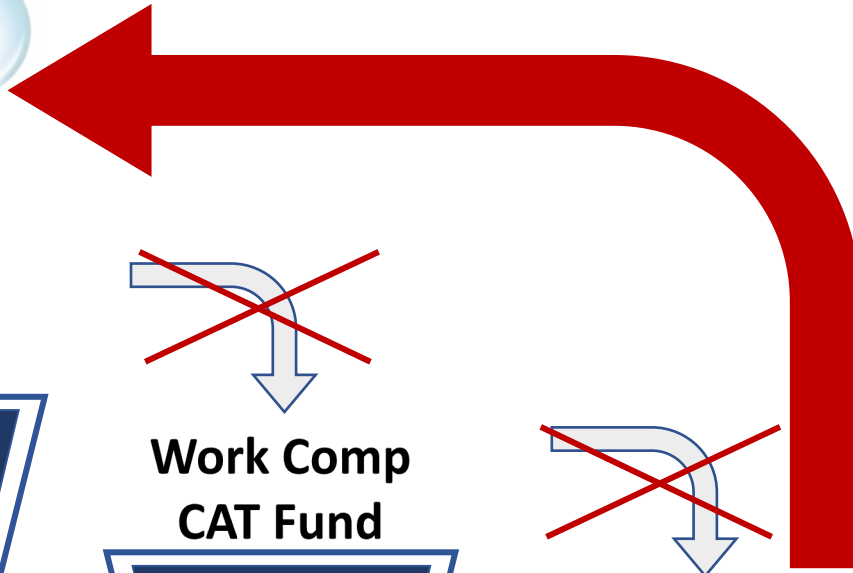
**Work Comp
CAT Fund**

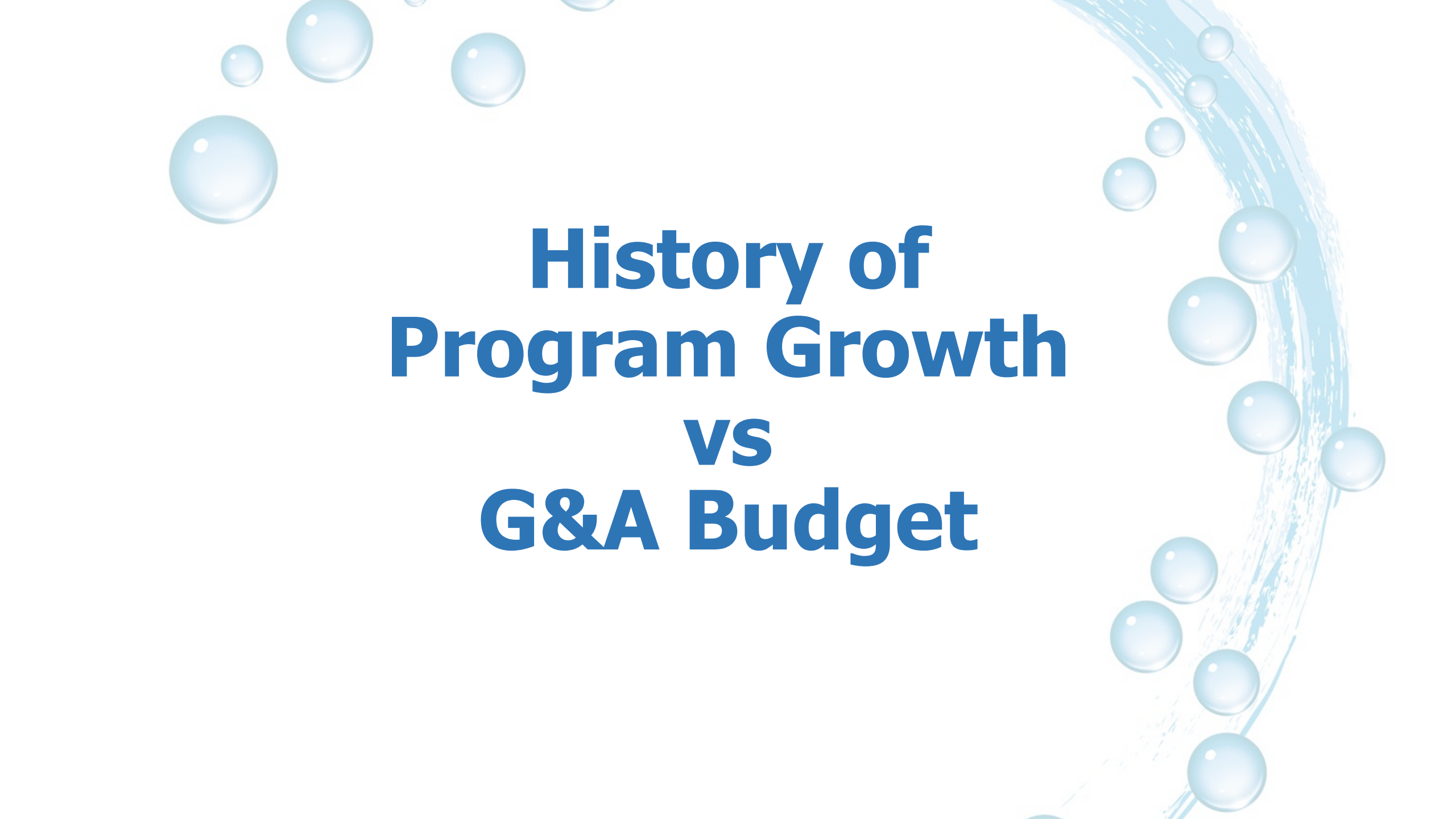


**Rate Stabilization
Fund (RSF)**



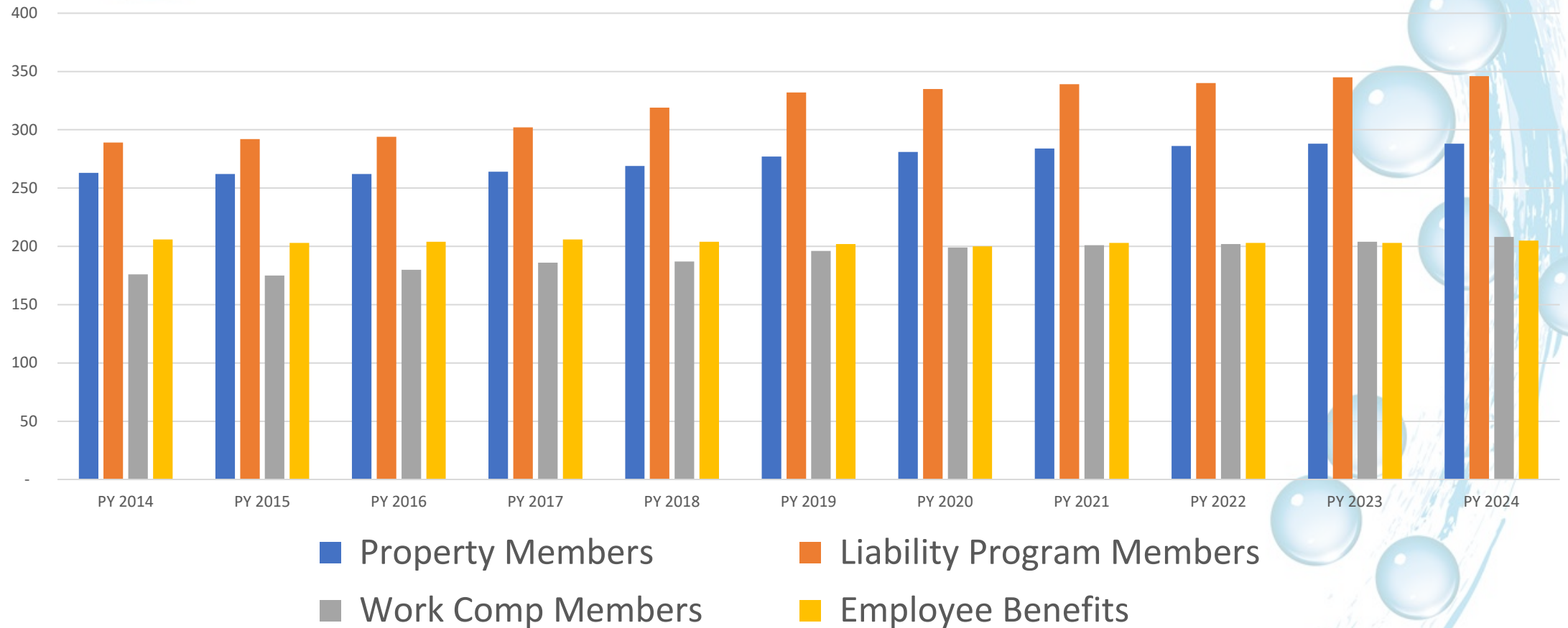
Refund to Members



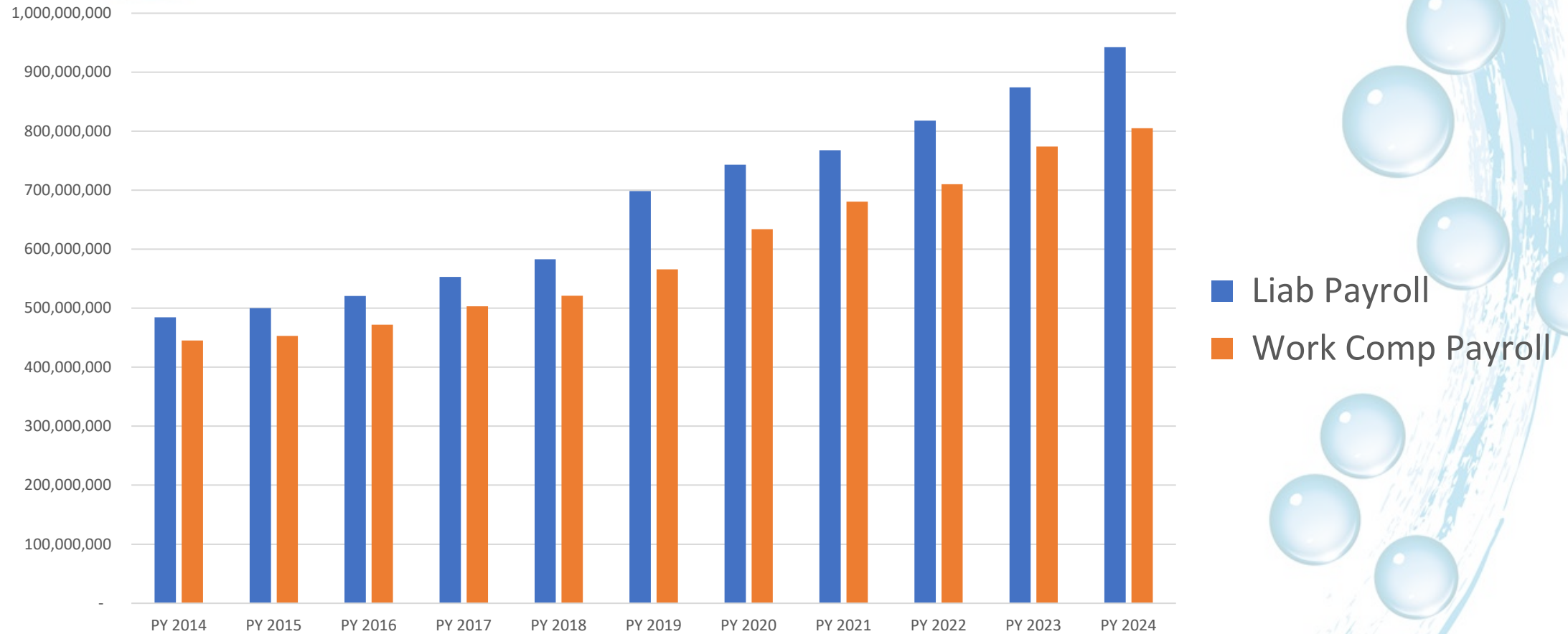


History of Program Growth vs G&A Budget

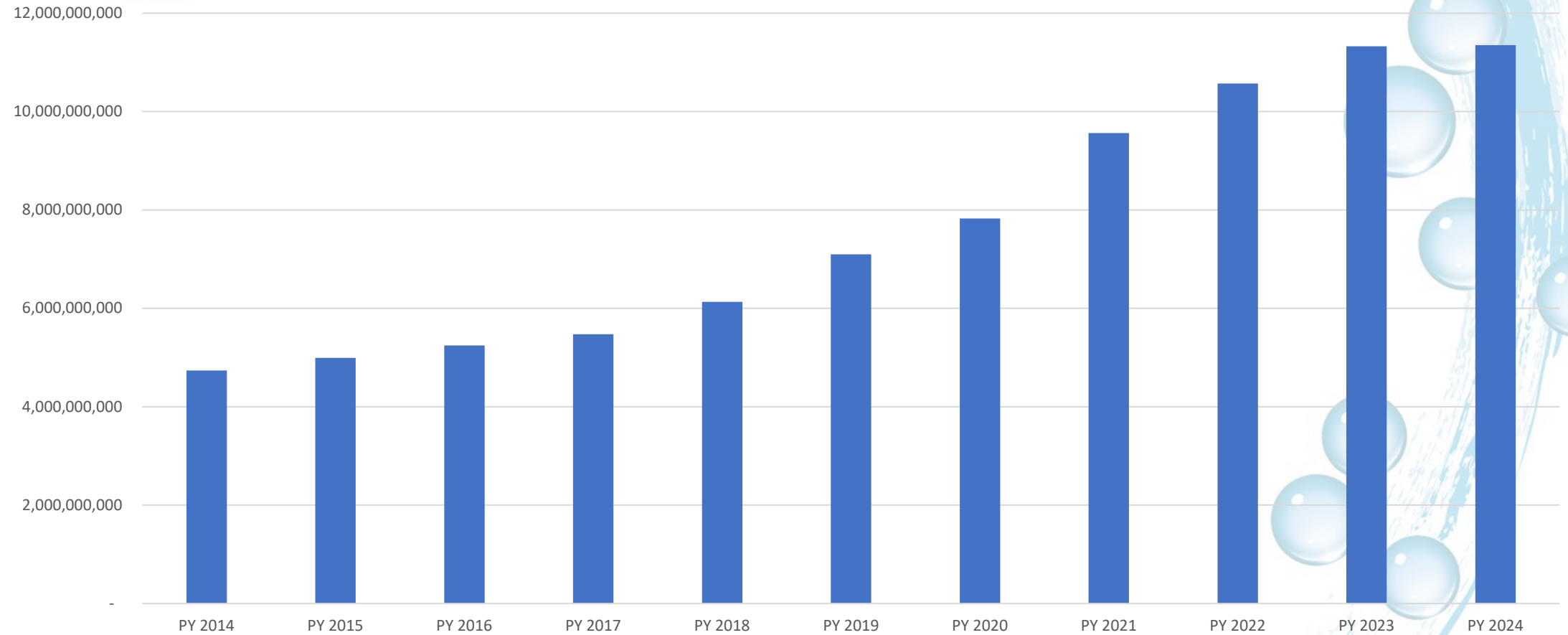
Program Membership Counts



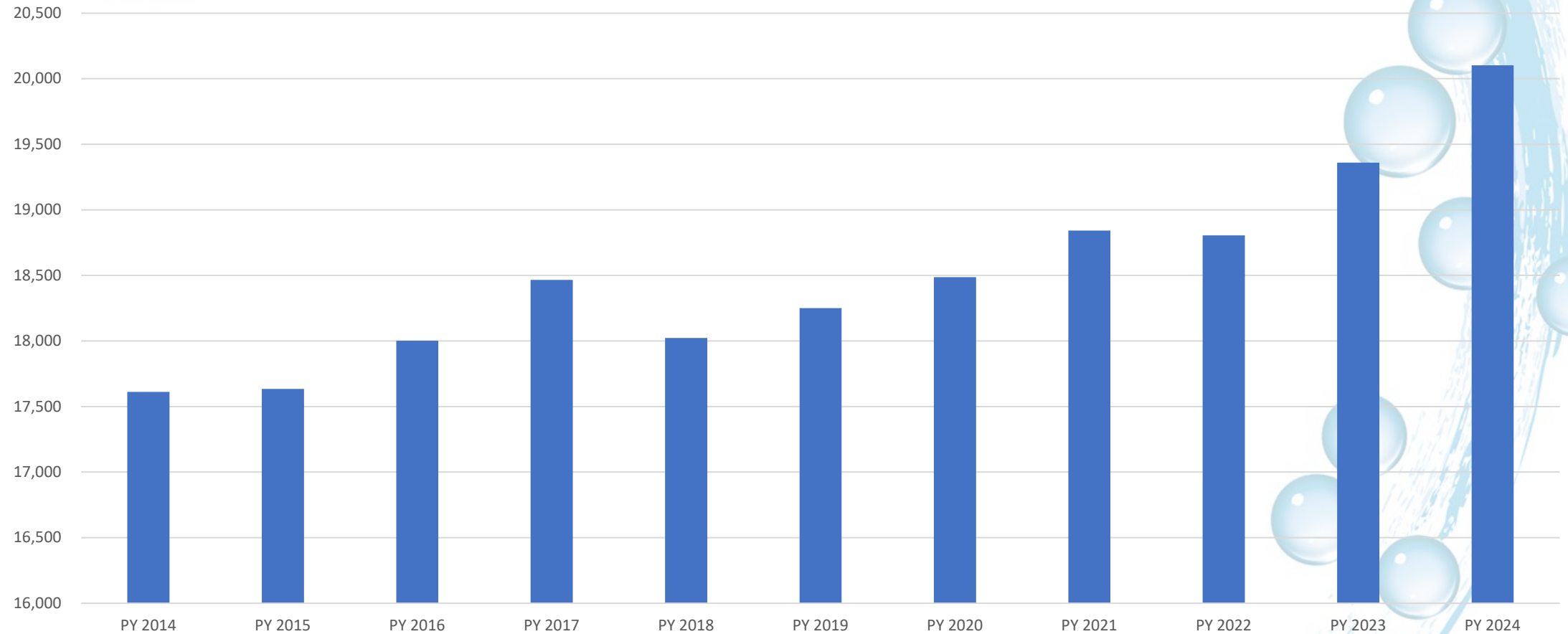
Member Liability and Work Comp Payroll



Member Property TIV



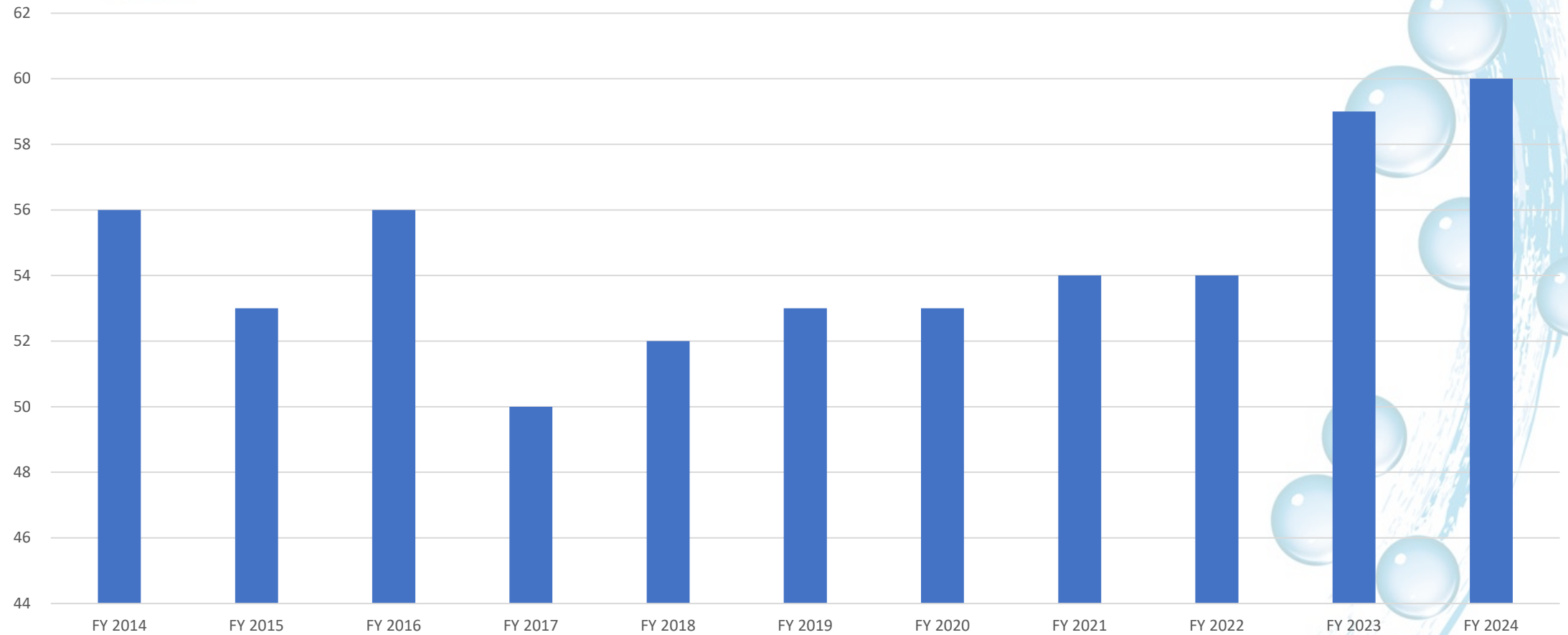
EB Coverage Counts - Medical



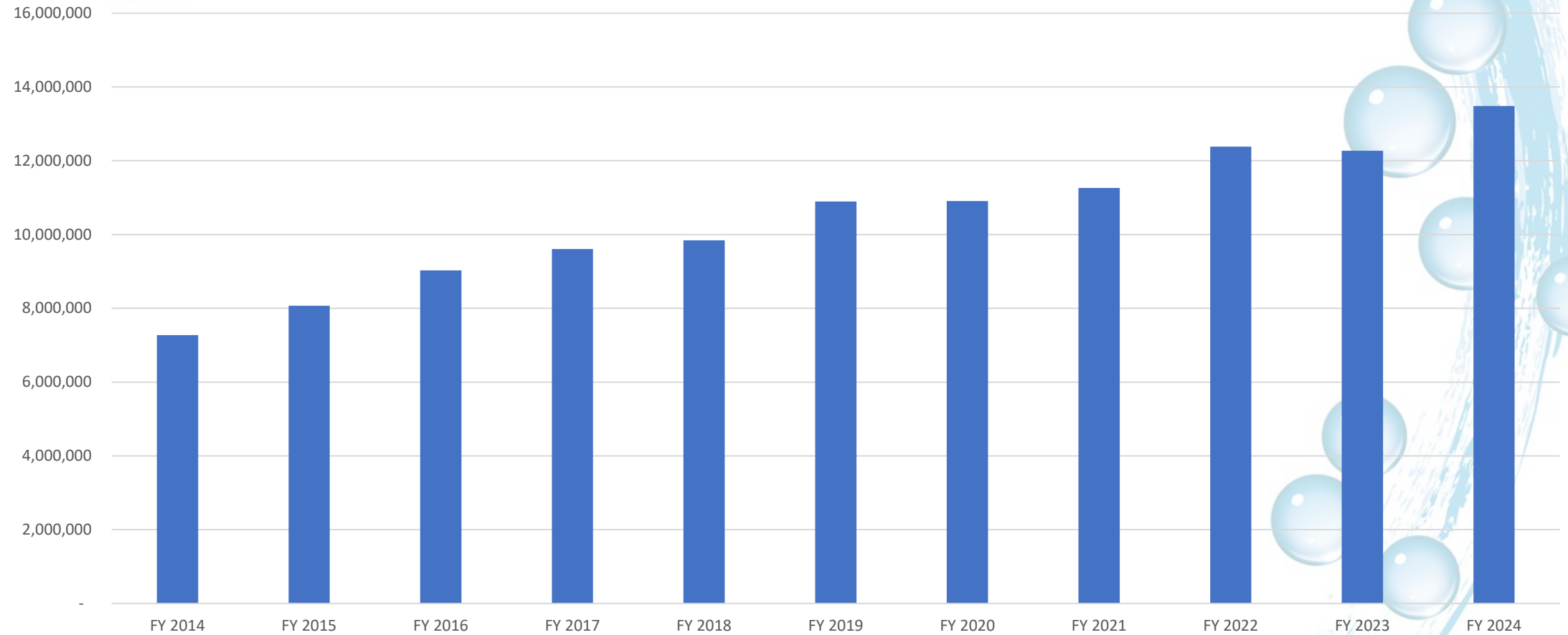
The background features several light blue, glossy bubbles of varying sizes. A thick, light blue curved line sweeps across the right side of the image, with more bubbles clustered along its path.

G&A Budget vs Revenues

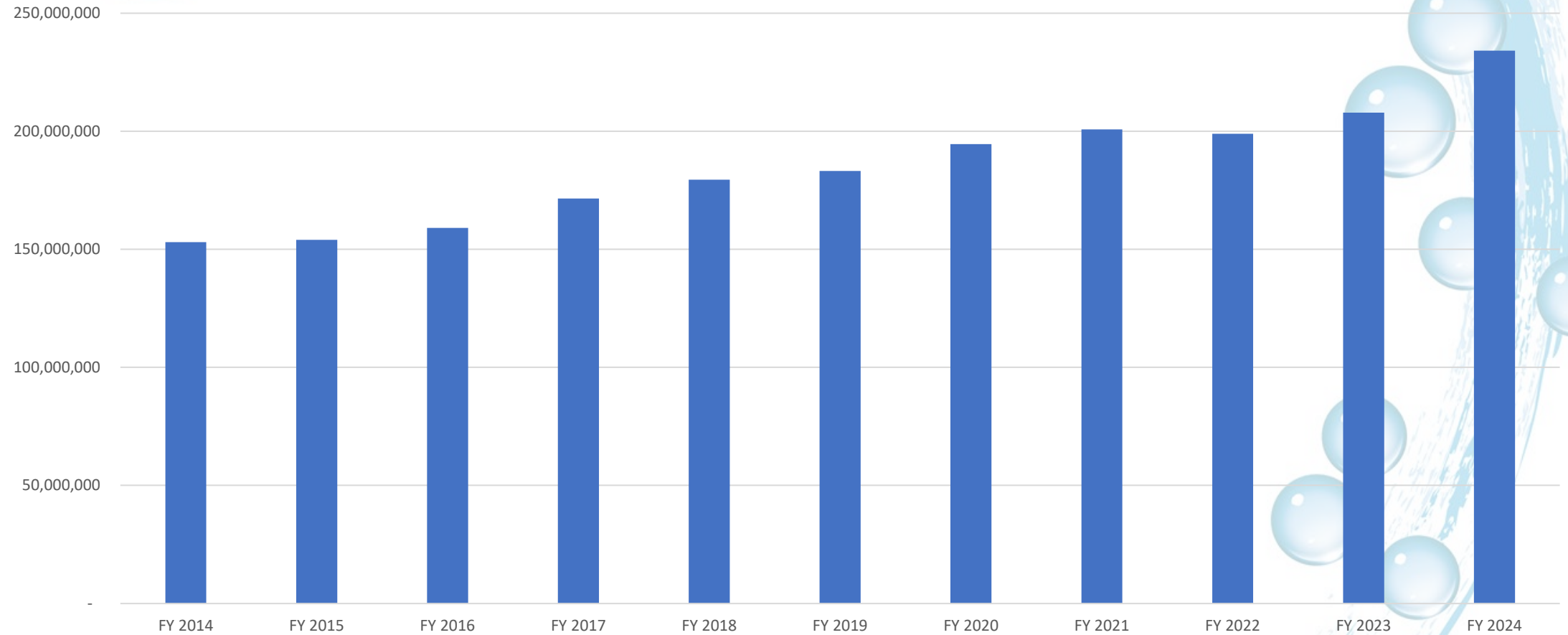
Number of Employees



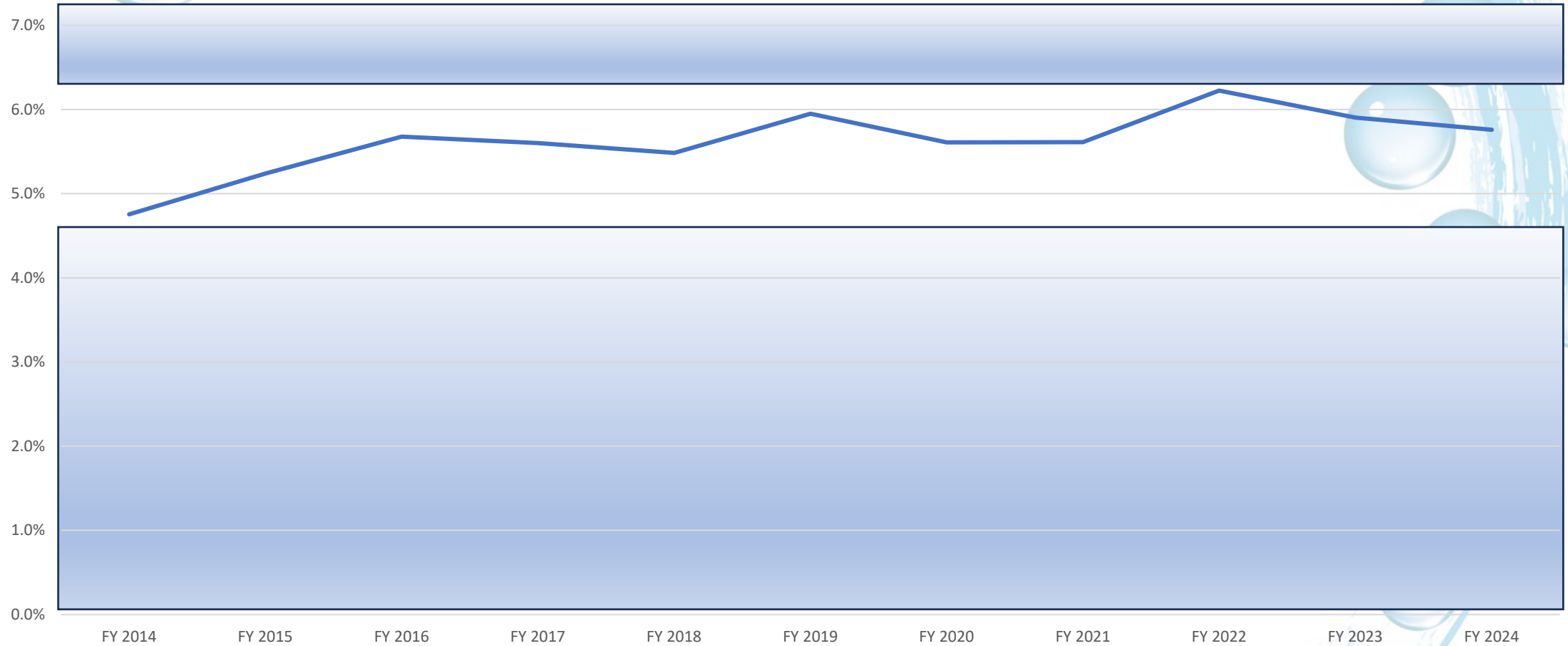
G&A Budget



Actual Revenue



Ratio G&A Budget/Revenue



Melody McDonald

Board President

Page
193



President's Update



Robert Greenfield

General Counsel

Pending Lawsuits



Thank you to our Sponsors

Alliant



AON

ISYS
The Value of Excellence

BARBER
& BAUERMEISTER

FDM
FOZI
DWORK
& MODAFFERI LLP

Davies
Blakemore, LLP

WLG
WENDELSTEIN
LAW GROUP, PC

RANKIN | STOCK | HEABERLIN

Vector
Solutions

sedgwick

Centurisk

OCCU-MED

JU
JACOBSON URBANIC

Yruegui &
Roberts

macropro



End of ACWA JPIA Board of Directors' Meeting

**Please join us for the
ACWA JPIA Reception
Grand Nave Foyer**



Public Entity Pooling Trends

ACWA JPIA
May 7, 2024



A key method to **support essential local services.**

A partnership of public entities covering and sharing in the cost of their risks.

- Property
- Liability
- Workers' Compensation
- Employee Benefits
- Unemployment





1

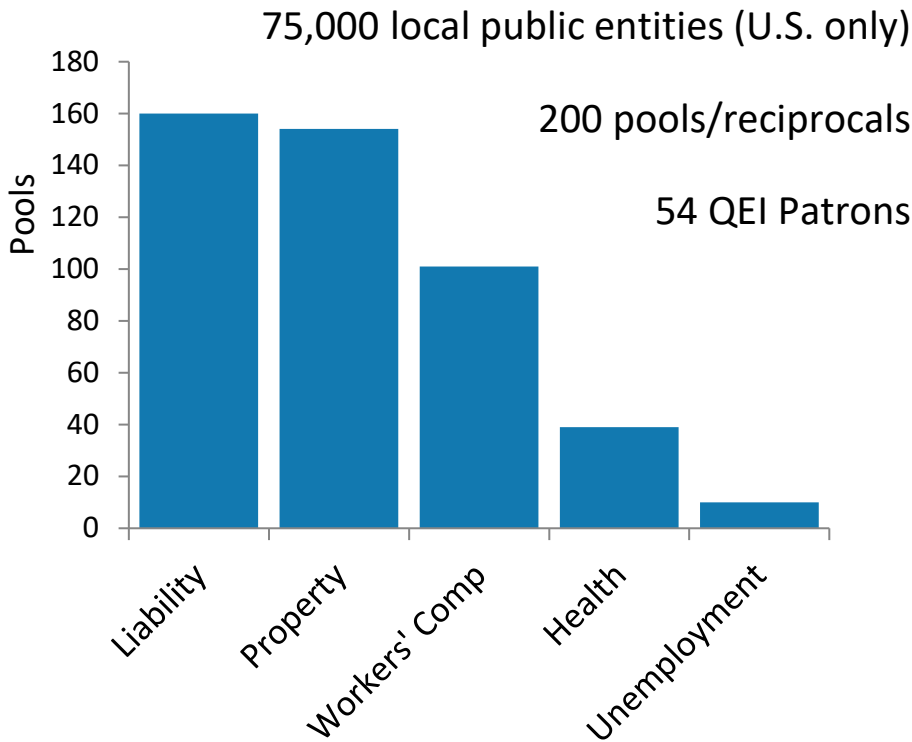
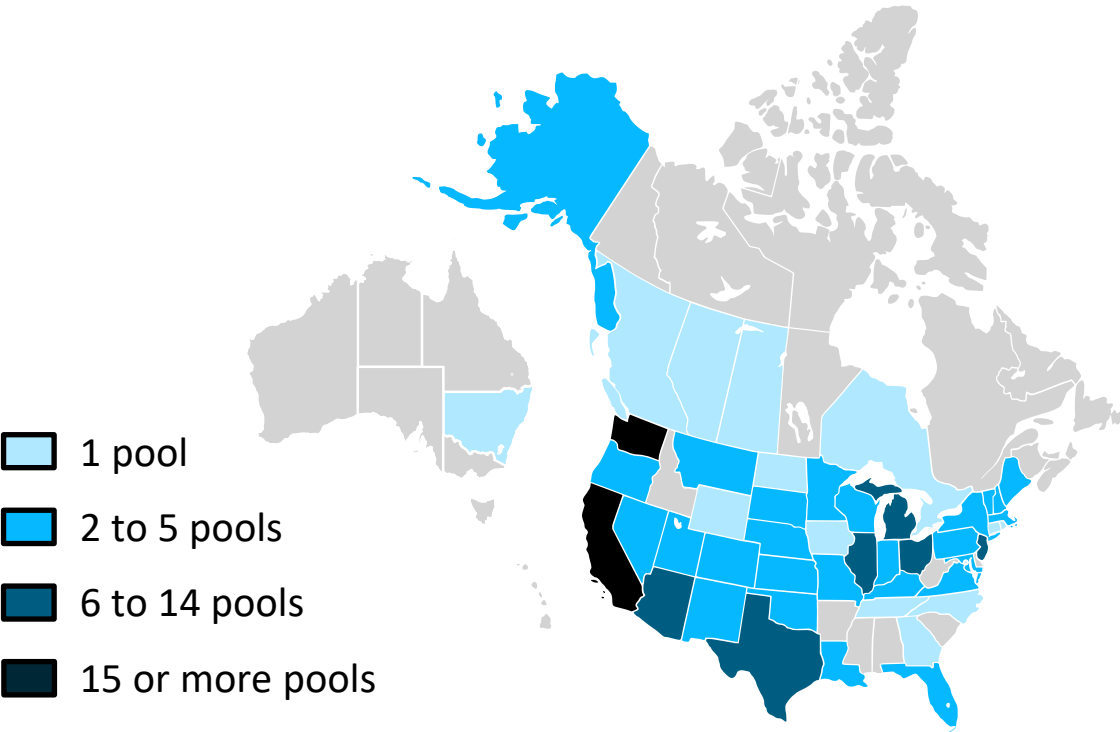
Protect the people, operations and assets of local public entities.

2

Allow public service decisions to be made on factors other than cost of risk.

3

Support local public entities in doing the right thing.



TERRORISM



POLLUTION



CYBER



EMPLOYMENT

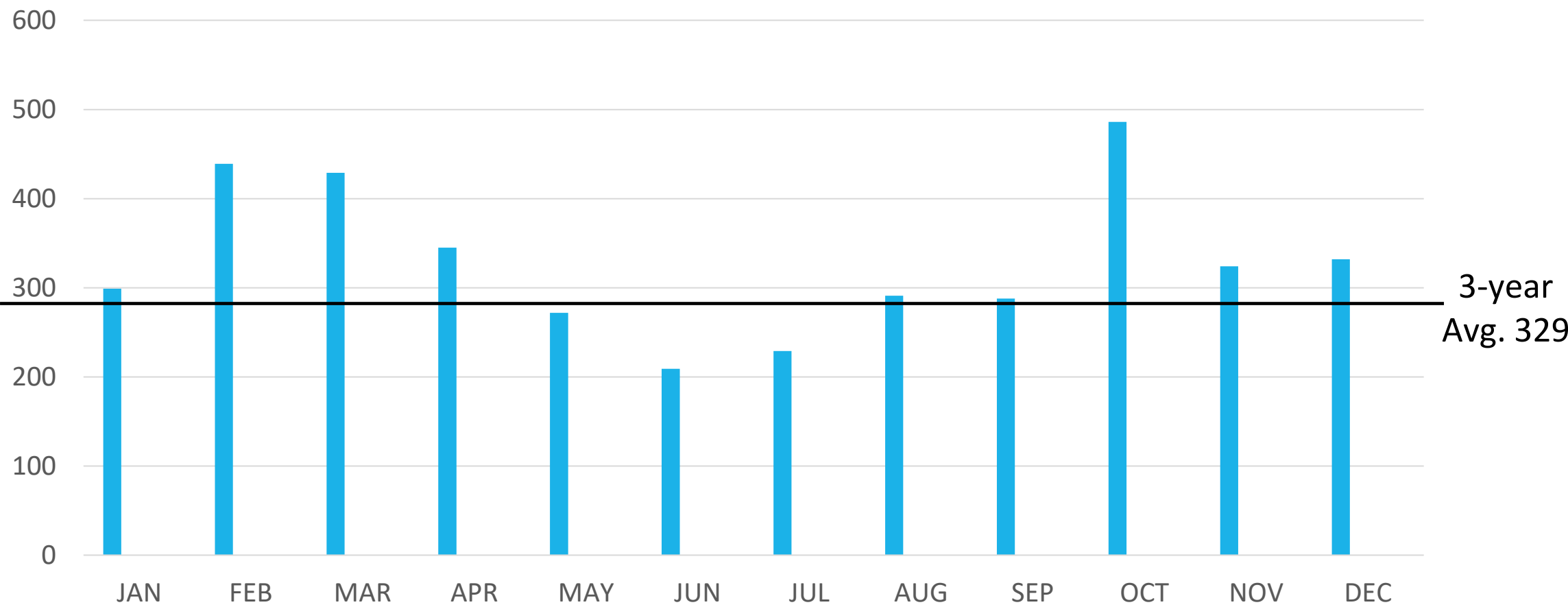


CRIME

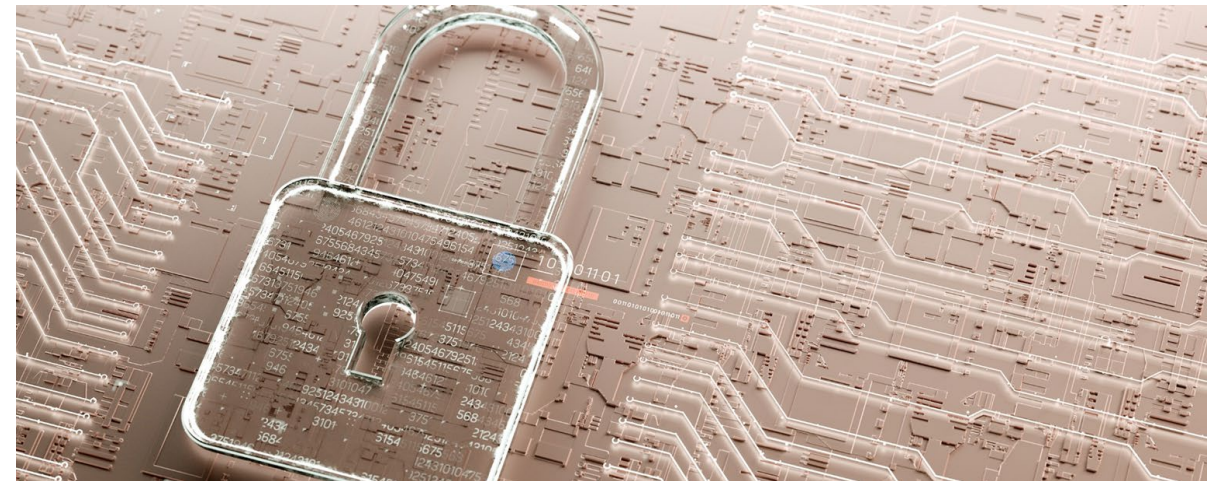


AUTO

Average Monthly Contacts With Members
2021 – present



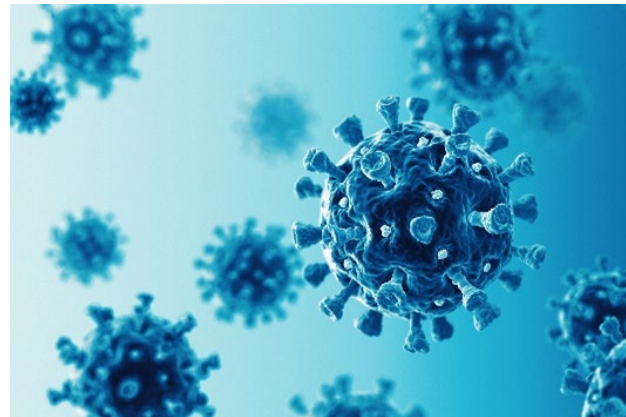
- Weather events
 - Increased frequency
 - Increased severity
 - Unknown patterns
 - Increased property values
- Cyber risks



- Law firm specialization
- Legislative changes
- Social inflation
- Employment, auto
- Law enforcement and corrections
- Sexual abuse and molestation



- Expanded presumptions
 - Covered employees
 - Named conditions
- Ultimate impact of PTSD





- Specialty drug costs, uses
- Mental health
- Post-COVID claims
- Equity modeling



- Capital adequacy and efficiency
- Technology
 - Pace of change
 - Improved efficiencies
 - Member engagement



- Turnover in:
 - Pool staffing teams
 - Expert resources
 - Member contacts and decision makers
 - Pool governing bodies



300 Galleria Officentre, Suite 200
Southfield, MI 48034



(518) 389-2782



info@agrip.org

@PowerOfPooling | X
association-of-governmental-risk-pools | LinkedIn