

Employee Benefits Program Committee Meeting



YOUR BEST PROTECTION

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

Monday
July 18, 2022
8:30 AM

Chairman: J. Bruce Rupp, Humboldt Bay Municipal Water District

Vice-chair: Melody A. McDonald, San Bernardino Valley WCD

Stephanie Dosier, Orange County Water District

Kelley Geyer, Byron-Bethany Irrigation District

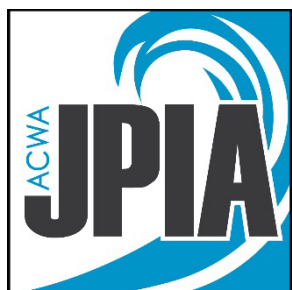
Karen Gish, Amador Water Agency

James Linthicum, Three Valleys Municipal Water District

Roberta Perez, Cucamonga Valley Water District

Anjanette Shadley, Western Canal Water District

Laures Stiles, San Luis & Delta-Mendota Water Authority



YOUR BEST PROTECTION

EMPLOYEE BENEFITS PROGRAM COMMITTEE MEETING

AGENDA

JPIA Executive Conference Room
2100 Professional Drive, Roseville, CA 95661
(800) 231-5742- WWW.ACWAJPIA.COM

Monday, July 18, 2022, 8:30 a.m.

Zoom Link Meeting ID:661 516 2566; Password: 1234; Telephone No.: 1 (669) 900-6833

This meeting shall consist of a simultaneous Zoom teleconference call at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661, and the following remote sites:

- Stephanie Dosier - 18700 Ward Street, Fountain Valley
- Kelley Geyer - 7996 Bruns Road, Byron
- Karen Gish – 15430 Tyler Road, Fiddletown
- James Linthicum - 39178 Robin Road, Big Bear Lake
- Roberta Perez - 10440 Ashford, Rancho Cucamonga
- Anjanette Shadley – 1409 Yosemite Drive, Chico

WELCOME

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

ANNOUNCEMENT RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the California Brown Act.

PUBLIC COMMENT Members of the public will be allowed to address the Employee Benefits Program Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chairman know.

INTRODUCTIONS

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

Page#

Rupp

*

I. Approval of minutes of the meeting of August 18, 2021.

5

All

II. Report on meetings attended on behalf of JPIA.

<u>Presenter</u>		<u>Page#</u>
Smith	* III. Overview of Program History and Current Status.	10
Sells	* IV. Review reserve fund balance.	17
Smith/Sells	* V. Review and possibly make recommendation on Anthem PPO benefit options.	
	a. Family Building	22
	b. Mental Health	27
	c. Carrum Oncology	29
	d. Virtual Physical Therapy	32
Smith	* VI. Review and possibly make recommendation on stop loss coverage.	35
Smith	* VII. Review and make recommendation on Anthem PPO 2023 medical plan pricing.	37
Smith	* VIII. Review and make recommendation on Anthem HMO 2023 medical plans.	42
Smith	* IX. Review and make recommendation on Kaiser 2023 medical plans.	45
Smith	* X. Review and make recommendation on 2023 Medicare Advantage PPO medical plan.	50
Smith	* XI. Review and make recommendation on 2023 dental plans.	53
Smith	* XII. Review and make recommendation on 2023 vision plans.	55
Smith	* XIII. Review and make recommendation on 2023 employee assistance plan.	57
Smith	* XIV. Review and make recommendation on 2023 life and disability plans.	58
Rech	* XV. Review 2023 Wellness Grants.	59
Rupp	* XVI. Discuss next meeting date.	61

ADJOURN

*Related items enclosed.

Americans with Disabilities Act – *The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Michelle Stites, Benefits Administrator II, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m. (Government Code Section 54954.2, subdivision. (a)(1).)*

Written materials relating to an item on this Agenda that are distributed to the JPIA's Employee Benefits Program Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700: telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.



Unapproved Minutes

Employee Benefits Program Committee Meeting

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661
(800) 231-5742

August 18, 2021

This meeting consisted of a simultaneous Zoom teleconference meeting at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661, and remote sites.

MEMBERS PRESENT

Chairman: J. Bruce Rupp, Humboldt Bay Municipal Water District
Vice-chair: Melody McDonald, San Bernardino Valley Water Conservation District
Stephanie Dosier, Orange County Water District
Kelley Geyer, Byron-Bethany Irrigation District
Karen Gish, Amador Water Agency
James Linthicum, Three Valleys Municipal Water District
Roberta Perez, Cucamonga Valley Water District
Anjanette Shadley, Western Canal Water District
Laures Stiles, San Luis & Delta Mendota Water Authority

STAFF PRESENT

Chief Executive Officer/Secretary: Walter "Andy" Sells
Sonya Baker, Benefits System Analyst II
Chimene Camacho, Executive Assistant to the CEO
Veronica Cobian, Benefits Administrator II
David deBernardi, Director of Finance
Robert Greenfield, General Counsel
Allison Hartill, Benefits Analyst
Ben Hayden, Lead Benefits Analyst
Jackie Rech, Employee Benefits Account Manager
Patricia Slaven, Director of Human Resources and Administration
Sandra Smith, Employee Benefits Manager
Dan Steele, Finance Manager
Michelle Stites, Benefits Administrator II (Recording Secretary)

OTHERS IN ATTENDANCE

E.G. "Jerry" Gladbach, Santa Clarita Valley Water District
Fred Bockmiller, Mesa Water District
David A. Drake, Rincon Del Diablo Municipal Water District
Brent Hastey, Yuba Water Agency
Randall Reed, Cucamonga Valley Water District

Pamela Tobin, San Juan Water District
Katie Davanaugh, Municipal Water District of Orange County
Thomas Sher, Alliant Employee Benefits

WELCOME

Chairman Rupp welcomed everyone in attendance.

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

Chairman Rupp called the meeting to order at 9:02 a.m. He announced there was a quorum.

ANNOUNCEMENT RECORDING OF MEETING

Chairman Rupp announced that the meeting would be recorded to assist in preparation of minutes. Recordings are only kept 30 days following the meeting, as mandated by the California Brown Act.

PUBLIC COMMENT

Chairman Rupp noted that, as the agenda stated, members of the public would be allowed to address the Employee Benefits Program Committee on any agenda item prior to the Committee's decision on that item. Comments on any issues on the agenda, or not on the agenda, were also welcomed. No comments were brought forward.

INTRODUCTIONS

Chairman Rupp recognized everyone in attendance.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Chairman Rupp asked for any additions to, or deletions from, the agenda; none requested.

CONSENT AGENDA

Chairman Rupp called for approval of the minutes of the July 15, 2021.

M/S/C (Gish/Dosier) (Dosier-Yes; Geyer-Yes; Gish-Yes; Linthicum-Yes; McDonald-Yes; Perez-Yes; Rupp-Yes; Shadley-Yes; Stiles-Yes): That the Employee Benefits Program Committee approve the minutes of the July 15, 2021, meeting, as presented.

MEETINGS ATTENDED ON BEHALF OF JPIA

None.

RESERVE FUND BALANCE

The ACWA JPIA Employee Benefits Program maintains an excess Reserves Fund (Fund) for the self-insured programs: medical, dental, and vision. The largest influence in the Fund balance is fluctuating claims costs. Mr. Sells explained that when costs exceed revenues, the result is a reduction in the Fund balance. The opposite occurs when costs are less than revenues. The result is an increase in the Fund balance.

The JPIA set a target balance of \$19.2 million for the Reserve Fund in 2018.

As of December 2020, the Employee Benefits Program Reserve Fund balance was approximately \$78 million.

Mr. Sells verified with Mr. Steele that the Anthem PPO program comprised about \$42 million, Delta Dental, \$8.4 million, and VSP \$1.6 million dollars to the reserved account.

Mr. Rupp noted that contributing factors to the increasing balance in the Reserve Fund are changes that the Committee implemented over the years and lower utilization.

The meeting today was to discuss options to manage the Reserve Fund on a long-term basis.

The California Water Insurance Fund (CWIF) was discussed as an option available to invest a portion of the Reserve Fund, which could add earnings to the funds available to subsidize rates for members.

After much discussion, a motion was made.

M/S/C (McDonald/Gish) (Dosier-Yes; Geyer-Yes; Gish-Yes; Linthicum-Yes; McDonald-Yes; Perez-Yes; Rupp-Yes; Shadley-Yes; Stiles-Yes):
That the Employee Benefits Committee recommend that the Executive Committee to transfer \$60 million to CWIF.

NEXT MEETING DATE

Availability for Upcoming Meeting(s)

There are no further Employee Benefits Program Committee meetings scheduled for the remainder of the year.

The Employee Benefits Program Committee meeting adjourned at 10:19 a.m.

Recommendations Included in the Packet

Anthem PPO plan options

That the Employee Benefits Program Committee recommend that the Executive Committee approve adding **Progyny family building benefits** to the self-funded PPO plan benefits, effective January 1, 2023.

That the Employee Benefits Program Committee recommend that the Executive Committee approve renewal of **Modern Health** and including the benefit as a component of **all** Anthem PPO, Anthem HMO, and Kaiser medical plans, effective January 1, 2023.

That the Employee Benefits Program Committee recommend that the Executive Committee approve adding City of Hope **cancer treatment bundles** and **Oncology Guidance** through Memorial Sloan Kettering Cancer Center and City of Hope to the Carrum benefits available through the self-funded PPO plan benefits, effective January 1, 2023.

That the Employee Benefits Program Committee recommend that the Executive Committee approve adding **Hinge Health virtual physical therapy** benefits to the Anthem PPO plan benefits, effective January 1, 2023.

Stop Loss

That the Employee Benefits Program Committee recommend that the Executive Committee approve **elimination of stop loss coverage** for the self-funded medical plans, effective January 1, 2023.

Anthem PPO pricing

That the Employee Benefits Committee recommend that the Executive Committee approve a **decrease of 10%** for the Anthem self-funded PPO plans, effective January 1, 2023.

Anthem HMOs

That the Employee Benefits Committee recommend that the Executive Committee approve an **increase of 5.52%, including Modern Health mental health benefits**, for the Anthem Blue Cross HMO plans, effective January 1, 2023.

Kaiser HMOs

That the Employee Benefits Committee recommend that the Executive Committee approve an **aggregate increase of 0.88%** to Kaiser rates, including **Modern Health** mental health benefits and variations for Standard and **Incentive** Rates, effective January 1, 2023.

United HealthCare Medicare Advantage PPO

That the Employee Benefits Committee determine whether to recommend that the Executive Committee approve **no change** in rates for UnitedHealthcare Medicare Advantage PPO **or increase the hearing aid allowance and corresponding rate** reflected above, effective January 1, 2023.

Delta Dental PPOs and HMO

That the Employee Benefits Committee recommend that the Executive Committee approve renewal of Delta Dental PPO and DeltaCare HMO with **no change** in rates, effective January 1, 2023.

Vision Service Plan

That the Employee Benefits Committee recommend that the Executive Committee approve renewal of VSP vision plans, adding enhanced coverage for custom progressives, with **no change** in rates, effective January 1, 2023.

EAP

That the Employee Benefits Committee recommend that the Executive Committee approve renewal of Anthem Employee Assistance Program, with a **4.2% increase** in rates, effective January 1, 2023.

Standard Life and Disability

That the Employee Benefits Committee recommend that the Executive Committee approve renewal of life and long-term disability with a **10% decrease** in rates, **and** renewal of short-term disability, AD&D, dependent life, and child life with **no change** in rates, effective January 1, 2023.

ACWA JPIA
Overview of Program History and Current Status
July 18, 2022

BACKGROUND

JPIA began administering Employee Benefits plans July 1, 2012. Each year plan status and options for program renewal are thoroughly evaluated, with the goal of providing the best possible coverage at the best possible price.

CURRENT SITUATION

This section includes information for the Committee regarding:

- Employee Benefits rate history
- Plan changes to date
- Current medical plan offerings
- Medical plan enrollment and history

RECOMMENDATIONS

None, informational only.

ACWA JPIA Rate History

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	3 year average	11 year average
Anthem Blue Cross													
Classic PPOs	2%	8%	6%	0%	8%	12%	5%	0%	0%	0%	-5%	-2%	3%
CalCare HMOs	0%	4%	6%	8%	-1%	12%	8%	0%	8%	8%	4%	7%	5%
Kaiser													
Kaiser North	8%	4%	5%	-3%	6%	6%	5%	3%	2%	9%	-2%	3%	4%
Kaiser North CDHP		4%	5%	-3%	7%	-3%	5%	3%	2%	9%	-2%	3%	3%
Kaiser South	0%	1%	18%	-2%	2%	2%	13%	3%	2%	9%	-2%	3%	4%
Kaiser South CDHP		1%	16%	-2%	3%	-8%	13%	3%	2%	9%	-2%	3%	3%
Dental													
Delta Dental PPO	4%	2%	0%	5%	-3%	0%	0%	0%	0%	0%	0%	0%	1%
DeltaCare HMO	0%	0%	8%	0%	0%	0%	0%	0%	5%	0%	0%	2%	1%
Vision													
Vision Service Plan	0%	0%	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Employee Assistance Program													
MHN EAP	0%	0%	-28%	0%	-8%	0%	0%	0%	9%	-7%	0%	1%	-3%
Life & Disability													
Basic Life	0%	20%	0%	0%	0%	0%	0%	0%	9%	-5%	0%	1%	2%
Supplemental Life	0%	0%	0%	0%	0%	0%	0%	0%	0%	-5%	0%	-2%	0%
Short Term Disability	0%	20%	0%	30%	0%	0%	0%	0%	0%	0%	0%	0%	5%
Long Term Disability	0%	0%	0%	20%	0%	0%	0%	0%	0%	-5%	0%	-2%	1%

Note: Regional differences may apply to medical rates; overall funding increase/decrease is reflected above.



Benefit Plan Rate History

Year	HEALTH				
	Blue Cross Classic & Advantage (PPO)	Blue Cross HealthFund (PPO / HSA compat)	Blue Cross CaliforniaCare (HMO)	Kaiser North	Kaiser South
1999	6.02%		4.73%	6.88%	6.88%
2000	14.10%		11.80%	7.60%	7.60%
2001	11.18%		9.37%	10.30%	10.30%
2002	14.70%		17.53%	10.90%	10.90%
2003	20.07%		23.79%	19.20%	19.20%
2004	24.30%		13.12%	17.10%	17.10%
2005	1 to 10%		1 to 10%	15.00%	26.20%
2006	3.00%		12.00%	9.00%	9.00%
2007	12.90%	<i>new plan</i>	14.00%	5.70%	17.80%
2008	4.38%	0.96%	9.08%	7.00%	5.00%
2009	Classic: 1.44 to 12.4% Advantage: 7.55 to 3.8%	0 to 3%	5.57 to 13.7%	10.30%	2.50%
2010	Classic: 3.27% Advantage: none	none	8.00%	14.70%	none
2011	Classic: 12% Advantage: 12%	12.00%	18.96%	4.50%	8.80%
Notes	2005 - implemented regional pricing 2009 - consolidated options, implemented self funding and Standard / Incentive rate structure				

Employee Benefits Programs Committee Meeting

ACWA JPIA Plan Changes to Date and Annual Savings

2022

- Replaced Anthem plans for retirees with Medicare with UHC Medicare Advantage PPO, providing enhanced benefits and reduced cost; estimated savings **\$2,700,000** (26% comparatively). Held extensive communication campaign, including weekly webinars for retirees.
- Enhanced dental benefits to cover diagnostic/preventive at 100% on all plans.
- Enhanced vision benefits to cover anti-reflective coating, increased contact lens allowance.
- Enhanced Kaiser CDHP to cover certain maintenance medications before deductible.

2021

- Added Modern Health virtual mental wellness benefit for active employees in all medical plans.
- Enhanced Kaiser Senior Advantage (for retirees with Medicare) to include post-hospitalization meal delivery benefits and transportation benefits for doctor's appointments.
- Enhanced Anthem CDHP to cover certain maintenance medications before deductible.

2020

- Enhanced Kaiser Senior Advantage (for retirees with Medicare) to include Silver & Fit (formerly Silver Sneakers) gym benefit.

2019

- Anthem PPOs and Anthem PPO and HMO Medicare plans
 - Changed Pharmacy Benefit Manager from Express Scripts to MedImpact; estimated savings **\$3,079,569** (4% of plan cost)

2018

- Anthem Classic PPO
 - Changed out of pocket max from \$1,000 per individual and \$2,000 per family to \$2,000 per individual and \$4,000 per family; estimated savings **\$1,200,000**
 - Changed hospitalization coverage from 100% to 90%; estimated savings **\$270,000**
- Anthem PPOs
 - Changed Pharmacy Benefit Manager arrangement to direct reimbursement for rebates rather than an estimated offset credit in advance

- Reduced Pharmacy Benefit Manager expenses by approximately 8% (2% of total plan cost) by marketing the business to other vendors; estimated savings of **\$1,670,000**
- Limited Out-of-Network Facility benefits to flat dollar maximums (3/1/18); estimated savings **\$1,000,000 to \$3,000,000**
- Anthem PPOs and HMOs
 - Implemented Solera Diabetes Prevention Program (2/1/18)
- Vision Service Plans
 - Increased frame allowance from \$120 to \$150 (plus \$20 for certain brands)

2017

- Anthem PPOs
 - Implemented Carrum Health bundled surgery benefit (4/1/17); estimated savings **\$900,000** *if* 100% participation
- Anthem PPOs
 - Waived co-pays for Live Health Online doctor visits

2015

- Anthem plans PPOs and HMOs
 - Embedded Medicare Part D coverage to receive reimbursement for Medicare with retiree pharmacy claims – Employer Group Waiver Plan (EGWP); estimated savings **\$1,300,000**
 - Raised co-pays for all tiers except generic drugs by \$5; estimated savings **\$250,000**
 - Implemented Preferred Generics, where participants pay the difference in cost when a generic is available; estimated savings **\$500,000**
- Anthem PPOs
 - Implemented Mandatory Mail Order for maintenance medications; estimated savings **\$500,000**
- All medical plans
 - Required enrollment in Medicare A and B for retirees; **significant savings**

2014

- Anthem PPOs
 - Reduced margin to zero when estimating plan cost for renewal
- Anthem Consumer Driven Health Plan (CDHP)
 - Reduced Out-of-Pocket Maximums from \$5,000 per individual and \$10,000 per family to \$2,500 per individual and \$4,000 per family to encourage participation in the plan

JPIA Overview:

Current Medical Plan Offerings

Anthem Blue Cross

- Prudent Buyer Classic PPO
- Prudent Buyer Advantage PPO
- California Care HMO
- Value HMO
- Consumer Driven Health Plan PPO

Kaiser HMO

- Traditional HMO
- Traditional HMO Value
- Senior Advantage HMO
- Consumer Driven Health Plan HMO

United Medicare

- Medicare Advantage PPO

ACWA JPIA - Current Medical Plans

Anthem Blue Cross	Deductible	Dr. Co-pay	ER Visit	Hospital	Co-insurance	Prescriptions	Med Maximum Out of Pocket	RX Maximum Out of Pocket
Classic PPO	\$200/\$600	\$15	\$50 Copay + 20%	Ded/10%	10-20%	\$5/\$20/\$50	\$2,000/\$4,000	\$5,350 / \$10,200
Advantage PPO	\$500/\$1,000	\$20	\$50 Copay + 20%	Ded/20%	20%	\$5/\$20/\$50	\$3,000/\$6,000	\$3,600 / \$7,200
CalCare HMO	\$0	\$10	\$50 Copay	\$0	N/A	\$5/\$20/\$50	\$500/\$1,500	\$6,100 / \$11,700
Value HMO	\$0	\$30	\$150 Copay	\$250/Admit	N/A	Ded \$5/\$20/\$50	\$2,500/\$5,000	\$4,100 / \$8,200
Consumer Driven Health Plan	\$1,500/\$3,000	Ded/20%	\$100 copay + 20%	Ded/20%	20%	Ded \$5/\$20/\$50	\$2,500/\$4,000	
Kaiser	Deductible	Dr. Co-pay	ER Visit	Hospital	Co-insurance	Prescriptions	Combined Out-of-Pocket Maximums	
HMO with Chiro	\$0	\$10	\$50 Copay	\$0	N/A	\$5/\$15	\$1,500/\$3,000	
HMO with Chiro & Optical	\$0	\$10	\$50 Copay	\$0	N/A	\$5/\$15	\$1,500/\$3,000	
Senior Advantage with Chiro	\$0	\$20	\$50 Copay	\$0	N/A	\$10/\$25	\$1,500/\$3,000	
Value HMO with Chiro	\$0	\$30	\$150 Copay	\$250	N/A	\$10/\$20	\$3,000/\$6,000	
Consumer Driven Health Plan	\$1,500/\$3,000	\$20	\$100 Copay	\$250	N/A	\$10/\$30	\$2,800/\$5,600	
UHC	Deductible	Dr. Co-pay	ER Visit	Hospital	Co-insurance	Prescriptions	Combined Out-of-Pocket Maximums	
NPPO MADP	\$0	\$0	\$50 Copay	\$0	N/A	\$5/\$20	\$200 (individual)	



JPIA Overview:

Commercial Enrollment History

Employee Enrollment History - Anthem Blue Cross								
Anthem Blue Cross Plans	2015	2016	2017	2018	2019	2020	2021	2022
Prudent Buyer (PPO)								
Classic	4,067	3,894	3,840	3,790	3,680	3,776	3,869	2,864
Advantage	387	456	343	384	382	386	413	374
Consumer Driven Health Plan (CDHP)	96	129	206	249	294	334	367	392
Total PPO	4,550	4,479	4,389	4,423	4,356	4,496	4,649	3,630
% Change from Previous Year	1.86%	-1.56%	-2.01%	0.77%	-1.51%	3.21%	3.40%	-21.92%
Anthem Blue Cross (HMO)								
California Care HMO	1,573	1,581	1,541	1,517	1,538	1,490	1,234	1,155
Value HMO	13	14	29	26	28	23	23	25
Total HMO	1,586	1,595	1,570	1,543	1,566	1,513	1,257	1,180
% Change from Previous Year	-1.37%	0.57%	-1.57%	-1.72%	1.49%	-3.38%	-16.92%	-6.13%
Total Anthem Plans	6,136	6,074	5,959	5,966	5,922	6,009	5,906	4,810
% Change from Previous Year	1.00%	-1.01%	-1.89%	0.12%	-0.74%	1.47%	-1.71%	-18.56%

Employee Enrollment History - Kaiser								
Kaiser Plans	2015	2016	2017	2018	2019	2020	2021	2022
Northern Region								
HMO	205	206	307	335	363	392	396	417
Consumer Driven Health Plan (CDHP)	26	39	47	47	49	59	69	60
Total	231	245	354	382	412	451	465	477
% Change from Previous Year	1.32%	6.06%	44.49%	7.91%	7.85%	9.47%	3.10%	2.58%
% of Total Kaiser Enrollment	22.67%	21.32%	26.36%	26.42%	26.96%	27.74%	27.18%	27.41%
Southern Region								
HMO	724	777	876	941	977	1,034	1,096	1,115
HMO with Vision	15	29	26	23	23	21	23	20
Value	2	22	2	3	4	5	7	7
Consumer Driven Health Plan (CDHP)	47	76	85	97	112	115	120	121
Total	788	904	989	1,064	1,116	1,175	1,246	1,263
% Change from Previous Year	8.54%	14.72%	9.40%	7.58%	4.89%	5.29%	6.04%	1.36%
% of Total Kaiser Enrollment	77.33%	78.68%	73.64%	73.58%	73.04%	72.26%	72.82%	72.59%
Total Kaiser Plans	1,019	1,149	1,343	1,446	1,528	1,626	1,711	1,740
% Change from Previous Year	6.81%	12.76%	16.88%	7.67%	5.67%	6.41%	5.23%	1.69%

Total All Medical Plans	7,155	7,223	7,302	7,412	7,450	7,635	7,617	6,550
% Change from Previous Year	1.79%	0.95%	1.09%	1.51%	0.51%	2.48%	-0.24%	-14.01%

Note: Will add UHC @1,850 and KPSA @150

ACWA JPIA
Reserve Fund Balance
July 18, 2022

BACKGROUND

The ACWA JPIA Employee Benefits Program maintains an excess Reserves balance for the self-insured programs, medical, dental and vision. The positive balance results when revenues exceed costs in a given policy year. The largest influence in the fluctuations are claims costs. If claims costs exceed anticipated losses the normal result is a reduction in the Fund balance. The opposite occurs when claims costs are less than anticipated. The ensuing result is an increase in the Fund balance.

The JPIA has set a target balance of \$19.2 million for the Reserve Fund.

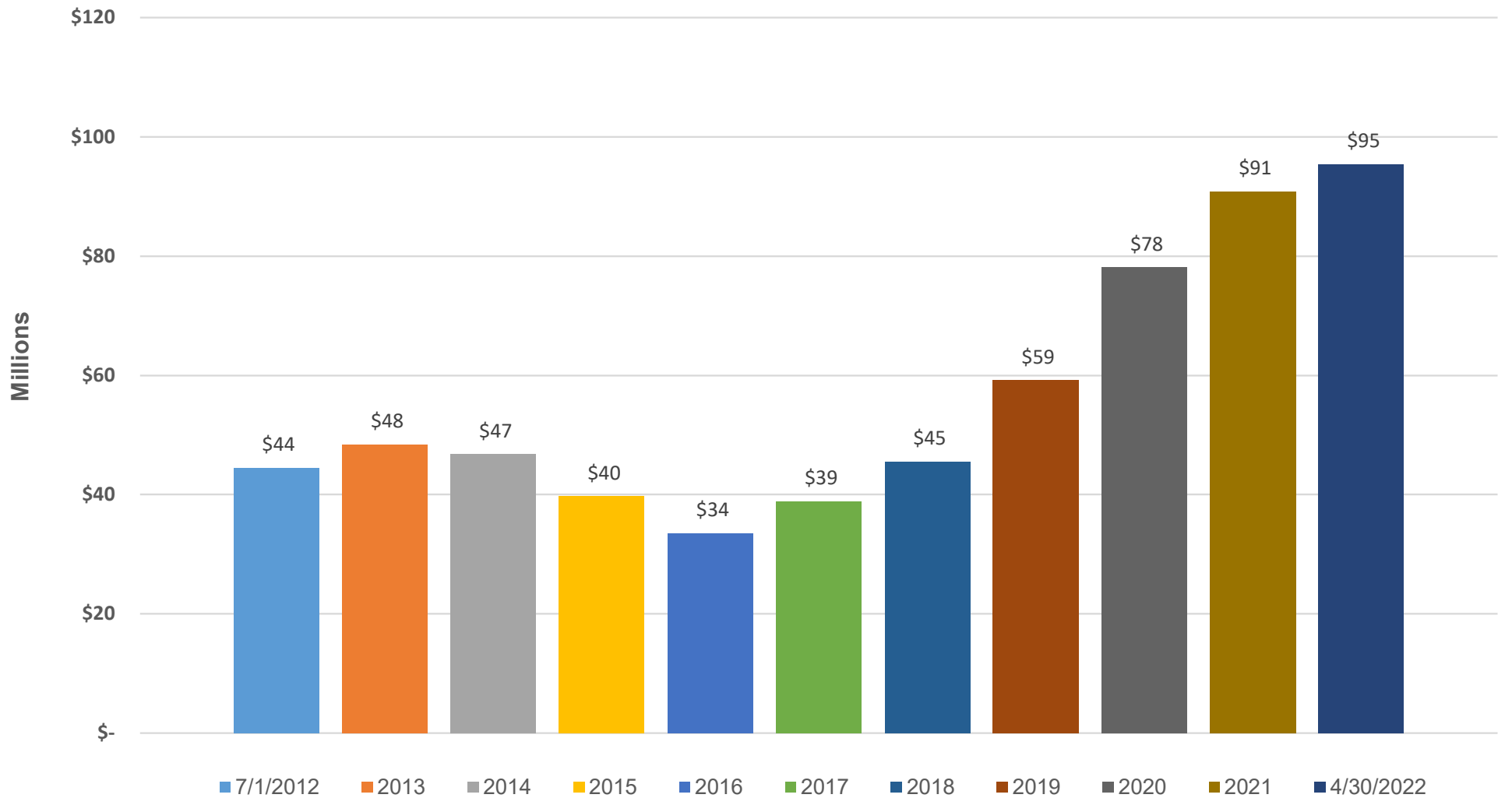
CURRENT SITUATION

As of April 2022, the Employee Benefits Program reserves are approximately \$96 million.

RECOMMENDATIONS

None, for information only.

ACWA JPIA
Employee Benefits
Reserve Balance Dec 31, 20XX



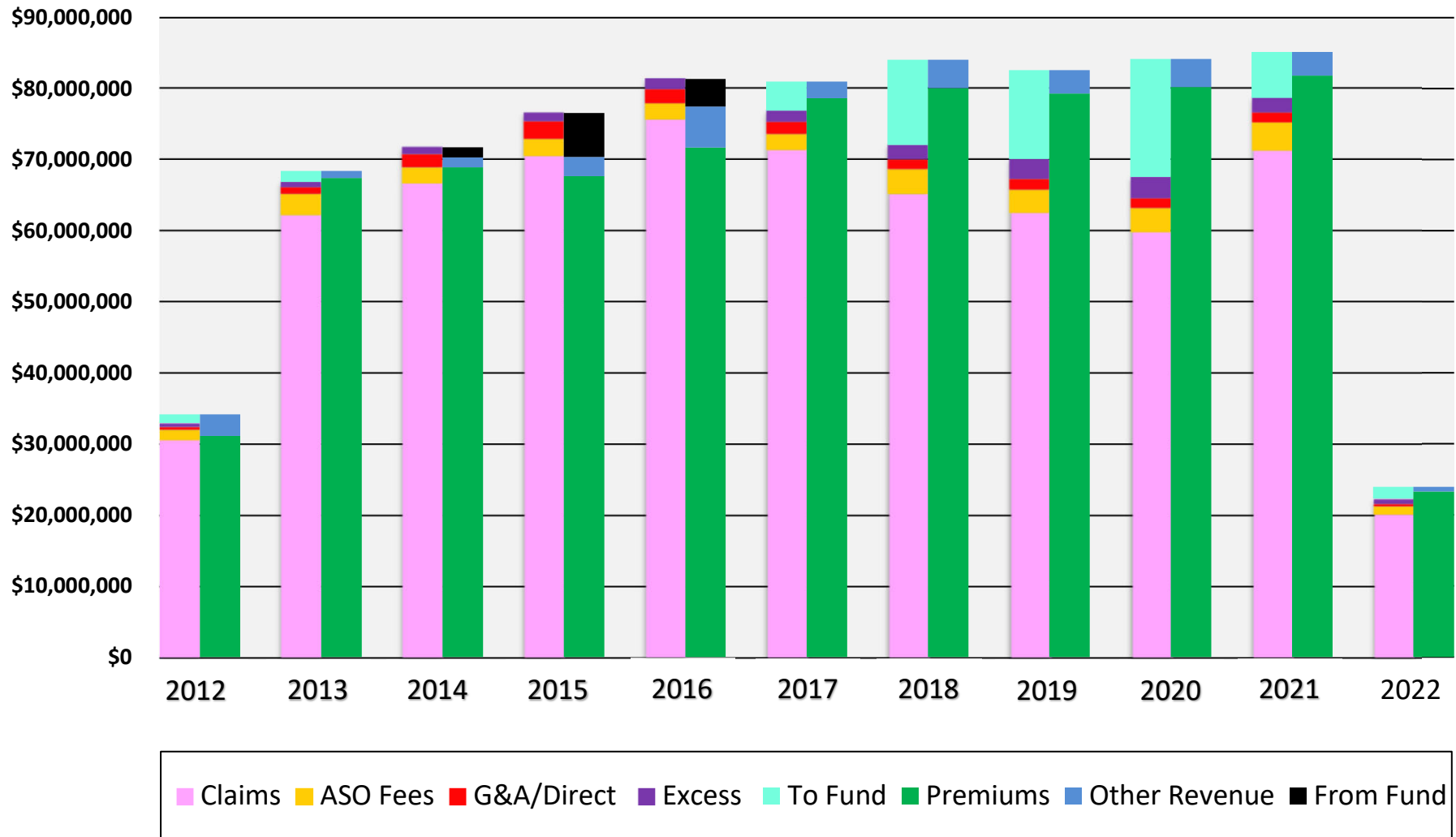
Assuming a 2023 premium change of:
 Assuming annual increase in plan costs:
 Projected interest earning rate
 Beginning Reserve Balance

-10.0%
6.0%
5.0%
\$90,000,000

(First year change)

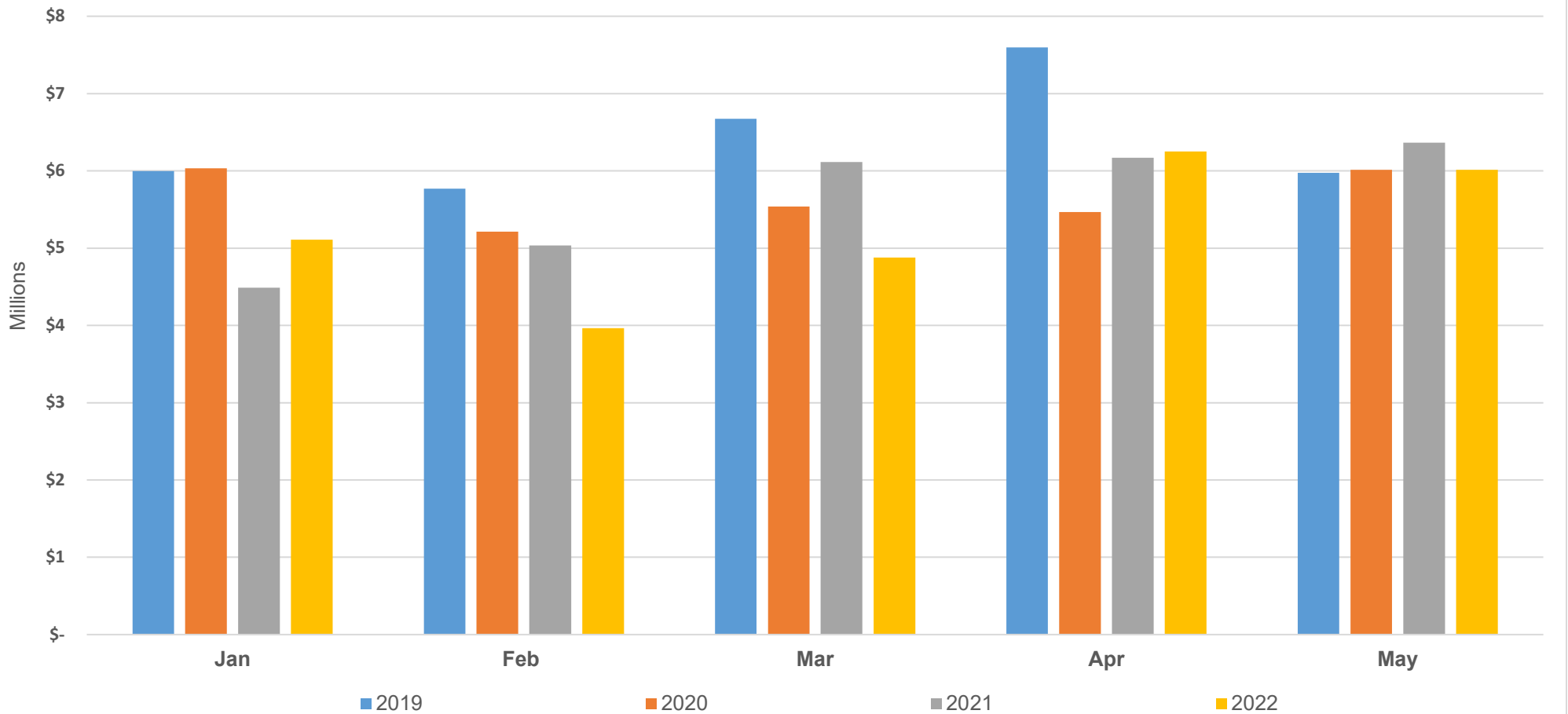
Year		Projected Premium	Interest Income	Total Revenue	Projected Annual Premium Increase	Projected Costs	Projected Annual Cost Increase	Projected Subsidy	Projected Cumulative Subsidy	Reserve balance	Increase req'd to break even
2022	1	\$ 69,302,975	\$ 2,500,000	\$ 71,802,975	-5.0%	\$ 70,250,545	6.0%	\$ (1,552,430)	\$ (1,552,430)	\$ 91,552,430	-7.1%
2023	2	\$ 62,225,174	\$ 4,577,622	\$ 66,802,796	-10.0%	\$ 66,823,289	6.0%	\$ 20,494	\$ (1,531,937)	\$ 91,531,937	-10.2%
2024	3	\$ 65,336,433	\$ 4,576,597	\$ 69,913,030	5.0%	\$ 70,832,686	6.0%	\$ 919,657	\$ (612,280)	\$ 90,612,280	6.5%
2025	4	\$ 68,603,254	\$ 4,530,614	\$ 73,133,868	5.0%	\$ 75,082,648	6.0%	\$ 1,948,779	\$ 1,336,500	\$ 88,663,500	8.0%
2026	5	\$ 72,033,417	\$ 4,433,175	\$ 76,466,592	5.0%	\$ 79,587,606	6.0%	\$ 3,121,014	\$ 4,457,514	\$ 85,542,486	9.5%
2027	6	\$ 75,635,088	\$ 4,277,124	\$ 79,912,212	5.0%	\$ 84,362,863	6.0%	\$ 4,450,651	\$ 8,908,164	\$ 81,091,836	11.2%
2028	7	\$ 80,173,193	\$ 4,054,592	\$ 84,227,785	6.0%	\$ 89,424,635	6.0%	\$ 5,196,850	\$ 14,105,014	\$ 75,894,986	12.9%
2029	8	\$ 84,983,585	\$ 3,794,749	\$ 88,778,334	6.0%	\$ 94,790,113	6.0%	\$ 6,011,779	\$ 20,116,792	\$ 69,883,208	13.5%
2030	9	\$ 90,932,436	\$ 3,494,160	\$ 94,426,596	7.0%	\$ 100,477,519	6.0%	\$ 6,050,923	\$ 26,167,716	\$ 63,832,284	14.1%
2031	10	\$ 97,297,706	\$ 3,191,614	\$ 100,489,320	7.0%	\$ 106,506,171	6.0%	\$ 6,016,850	\$ 32,184,566	\$ 57,815,434	13.6%
2032	11	\$ 104,108,546	\$ 2,890,772	\$ 106,999,317	7.0%	\$ 112,896,541	6.0%	\$ 5,897,223	\$ 38,081,789	\$ 51,918,211	13.1%
2033	12	\$ 111,396,144	\$ 2,595,911	\$ 113,992,054	7.0%	\$ 119,670,333	6.0%	\$ 5,678,279	\$ 43,760,068	\$ 46,239,932	12.5%
2034	13	\$ 119,193,874	\$ 2,311,997	\$ 121,505,871	7.0%	\$ 126,850,553	6.0%	\$ 5,344,683	\$ 49,104,751	\$ 40,895,249	11.8%
2035	14	\$ 127,537,445	\$ 2,044,762	\$ 129,582,208	7.0%	\$ 134,461,586	6.0%	\$ 4,879,379	\$ 53,984,129	\$ 36,015,871	11.1%
2036	15	\$ 136,465,066	\$ 1,800,794	\$ 138,265,860	7.0%	\$ 142,529,282	6.0%	\$ 4,263,422	\$ 58,247,551	\$ 31,752,449	10.3%
2037	16	\$ 146,017,621	\$ 1,587,622	\$ 147,605,243	7.0%	\$ 151,081,038	6.0%	\$ 3,475,795	\$ 61,723,346	\$ 28,276,654	9.5%
2038	17	\$ 156,238,854	\$ 1,413,833	\$ 157,652,687	7.0%	\$ 160,145,901	6.0%	\$ 2,493,214	\$ 64,216,560	\$ 25,783,440	8.7%
2039	18	\$ 167,175,574	\$ 1,289,172	\$ 168,464,746	7.0%	\$ 169,754,655	6.0%	\$ 1,289,909	\$ 65,506,469	\$ 24,493,531	7.8%
2040	19	\$ 178,877,864	\$ 1,224,677	\$ 180,102,541	7.0%	\$ 179,939,934	6.0%	\$ (162,607)	\$ 65,343,862	\$ 24,656,138	6.9%

ACWA JPIA
EMPLOYEE BENEFITS
Anthem PPO
Revenue vs Costs (by policy year)
As of 4/30/2022



Employee Benefits Claims Costs

January thru May



ACWA JPIA
PPO Benefit Options
a) Family Building
July 18, 2022

BACKGROUND

ACWA JPIA medical plans offer little to no benefits to address medical infertility or family building benefits.

CURRENT SITUATION

The addition of family building benefits is becoming more prevalent as more options become available. This benefit is an excellent recruitment and retention tool, provides savings that offset existing costs in a variety of ways, and can be life changing. Proposals from Progyny, Maven, Carrot, and WINfertility were evaluated. Progyny was identified as the best fit for JPIA members' needs, with a vetted network of high-quality providers and benefits based on Smart Cycles rather than flat dollar amounts. Smart Cycles include benefits for fertility treatment, procedures, medication, egg freezing, adoption, and surrogacy. The fixed cost for the program is estimated to be \$18,144. Based on projected utilization, the annual cost of the benefit is estimated to be \$693,602. Staff recommends adding Progyny family building benefits to the self-funded PPO plan benefits.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve adding Progyny family building benefits to the self-funded PPO plan benefits, effective January 1, 2023.



Progyny is a leading fertility benefits management company covering 265+ clients representing 4M employees and their partners

Differentiated Plan Design

Our Smart Cycle plan design allows members equitable access to the treatment they need and is designed to drive superior clinical outcomes and reduce upfront treatment and subsequent medical costs.

High-Touch Concierge Member Experience

We provide our members with high-touch, end-to-end concierge support through our Patient Care Advocates (PCA) and our in-house clinical staff, including clinical guidance and emotional support.

Progyny Rx

Progyny Rx provides a simplified authorization process, overnight medication delivery, 7-days a week drug admin counseling and clinical support, and an UnPack It™ call with a pharmacy clinician.

Selective Network of Fertility Specialists

Progyny members have access to the nation's most desired fertility providers, including 900 providers at 650 clinic locations. Active management of our network facilitates better clinical outcomes and allows for robust client reporting.

Net
Promoter
Score
+81

23

Progyny has a
**25% higher
live birth rate**
versus natl. avg.

Progyny has a
**72% lower
multiple birth rate**
versus natl. avg.



Progyny outcomes create the most value for your benefit dollar



Treatment cost savings

- **25% higher birth rate** means fewer rounds of fertility treatment and medication
- **26% fewer miscarriages**



Medication cost savings

- **~20% Rx unit cost savings**
- **~8% waste management savings**



Multiples cost avoidance

- Fewer NICU stays due to low birth weight
- Fewer C-sections
- Reduced Readmissions: bronchiolitis, RSV, jaundice, et al.



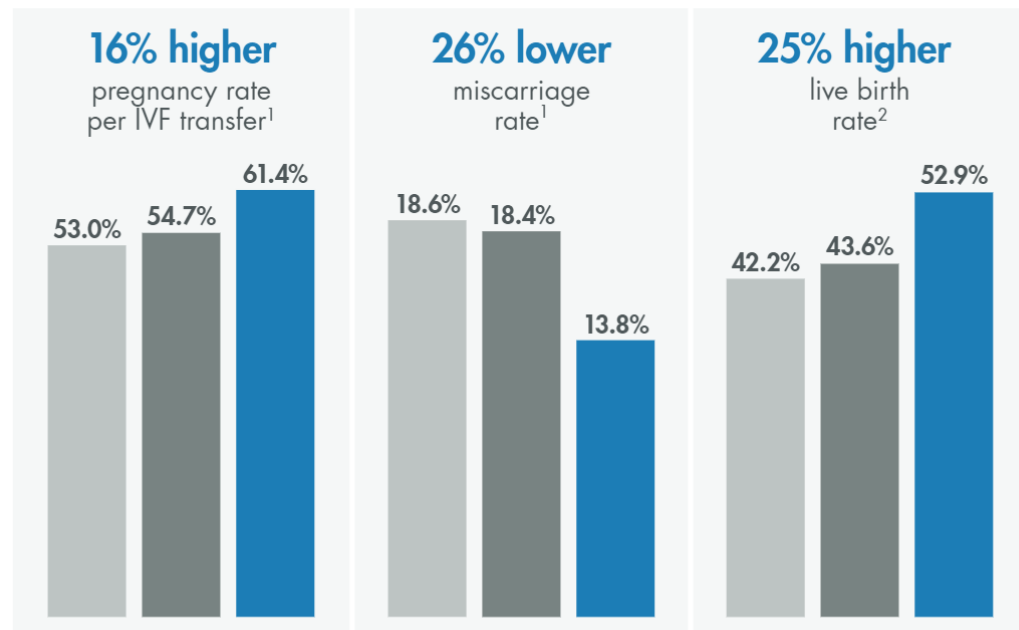
Increased productivity

- Reduced stress
- Fewer treatments; fewer doctor's appointments
- Fewer medical issues related to multiple births

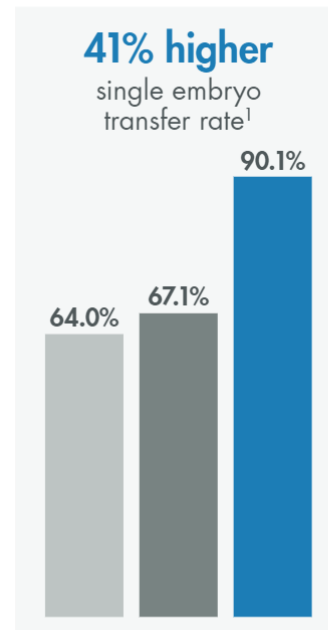


Superior outcomes driven by our solution, not just the network

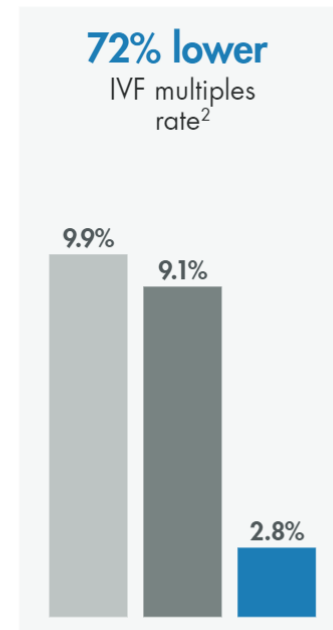
Greater Pregnancy Success




Healthier Pregnancies



Healthier Babies



■ National Average ■ In-network clinic average for all patients (includes non-Progyny patients at clinic) ■  Only Progyny Patients

Note: Progyny represents Progyny in-network provider clinic averages for Progyny members only based on the 12-month period ended December 31, 2020. For each Progyny outcome presented, the p-value when compared to the national average is <0.0001.
1 Calculated based on the Society for Assisted Reproductive Technology (SART) 2018 National Summary Report, finalized in 2021
2 Calculated based on CDC, 2019 National Summary and Clinic Data Sets, published in 2021

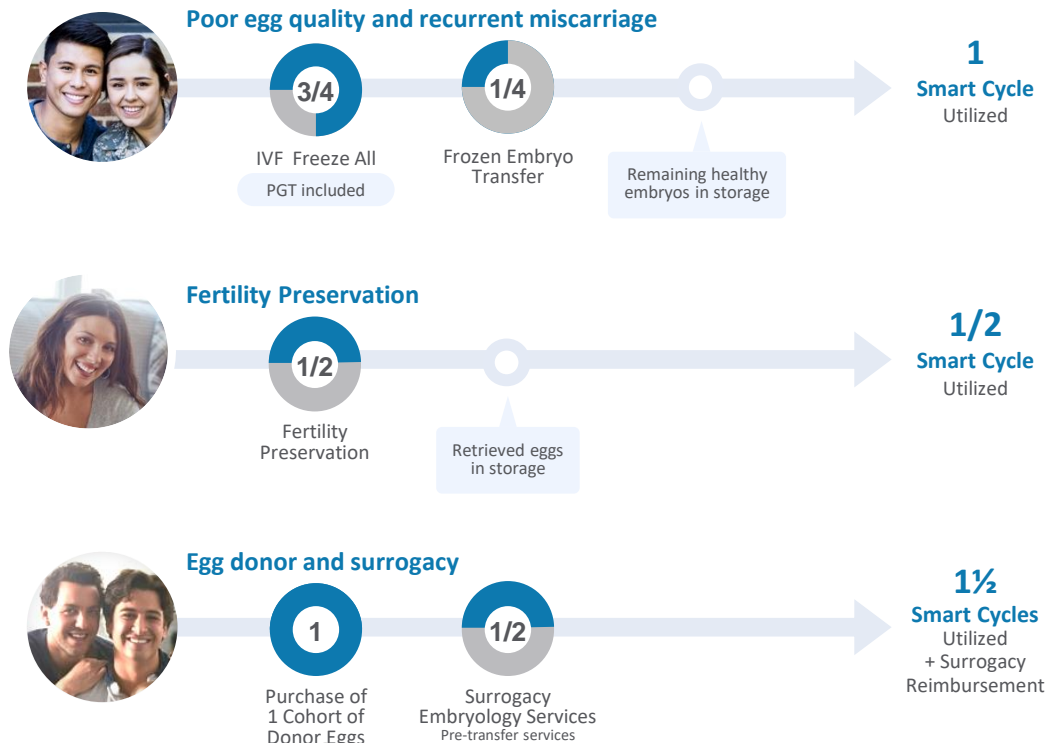
To accommodate all journeys, and manage client spend, Progyny designed the Smart Cycle

Protects client's investments

- **Client selects** the number of Smart Cycles offered
- Members can access the best treatment the **first time**
- All treatments needed for fastest path to a single healthy baby are included- **no need to bypass services due to \$ limits**
- All treatments fall under the smart cycles- **no leakage** into the medical plan capturing the **true spend** within the fertility benefit.

Eliminates member abrasions:

- Equal for all **geographies**
- Eliminates health disparities for **BIPOC** population or complex diagnoses
- Simplifies **member** experience
- Equal benefit for all paths to parenthood: **LGBTQ+**, single parents by choice, et al



ACWA JPIA
PPO Benefit Options
b) Mental Health
July 18, 2022

BACKGROUND

ACWA JPIA contracted with Modern Health to provide additional mental health services to active employees in Anthem PPO, Anthem HMO, and Kaiser medical plans, from September 1, 2021 through December 31, 2022.

CURRENT SITUATION

Modern Health has satisfied the need to provide better, faster access to mental health care, along with providing a robust platform of self-directed resources. Participants accessing care through Modern Health report high levels of satisfaction.

Due to less than anticipated utilization, staff was able to negotiate a 71% decrease in rates, from \$10.27 per employee per month to \$3.00 per employee per month. This equates to a savings of \$575,600 per year. Pricing is guaranteed for 24 months.

Premiums for Modern Health were initially included in the total costs of the Employee Benefits Program, to make them widely available to all medical plan participants in a time of need. Going forward, staff recommends including the cost for Modern Health in premiums paid by members. The benefit would be available to all participants in the Anthem PPO, Anthem HMO, and Kaiser plans.

Medical Plan	Enrollees	Annual Cost
PPO	3,630	\$ 130,680
HMO	1,200	\$ 43,200
Kaiser	1,768	\$ 63,648
Total	6,598	\$ 237,528

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve renewal of **Modern Health** and including the benefit as a component of **all** Anthem PPO, Anthem HMO, and Kaiser medical plans, effective January 1, 2023.



+  Modern Health

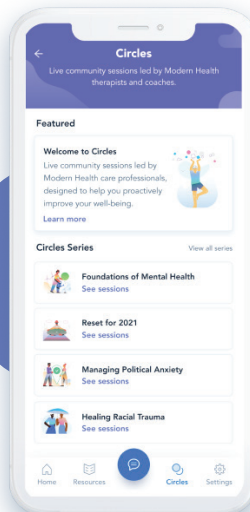
Your home for mental wellness is here.

ACWA JPIA has partnered with Modern Health to provide mental wellness benefits including personalized 1:1, group, and self-serve resources for your well-being. Be the best version of yourself — at home, at work, and in your relationships.

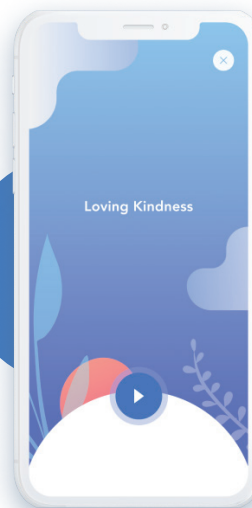
Employees enrolled in ACWA JPIA medical plans, and their eligible dependents, have access to:



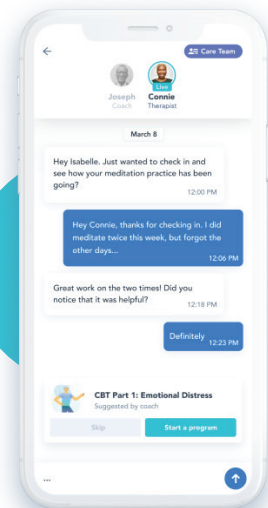
**11 Coaching &
11 Therapy 1:1
Sessions***



**Unlimited live
group
sessions**



**Meditations &
programs**



**Unlimited
texting**

Take the first step toward prioritizing you:

Scan this QR code or visit my.modernhealth.com to get started.

Use Company Code: **ACWA JPIA**

Questions? Email us at help@modernhealth.com



**Benefit includes 8 sessions per calendar year. Prorated to 11 sessions from Sept 2021 through Dec 2022.*

ACWA JPIA
PPO Benefit Options
c) Carrum Oncology
July 18, 2022

BACKGROUND

Annual utilization review shows that cancer treatment is consistently in the top five categories for JPIA medical plan spend. In 2021, oncology was number one.

CURRENT SITUATION

Carrum Health, JPIA's current voluntary surgery benefit program, now offers breast cancer treatment bundles at City of Hope for participants who live within 60 miles of a City of Hope facility in Southern California. In-person treatments at City of Hope for other cancer diagnoses are anticipated. In addition, Oncology Guidance is available from either City of Hope or Memorial Sloan Kettering Cancer Center for all types of cancer except for melanoma skin cancer. Oncology Guidance includes treatment plan review and consultation with oncologists at world renowned cancer centers. A nurse with a background in oncology is assigned to each participant who enrolls in the program for a period of 24 months. Carrum's bundled pricing agreements with Centers of Excellence are less costly on average than paying for the same services on a fee for service basis, resulting in plan savings while achieving a high level of care and satisfaction from plan participants. The cost of Oncology Guidance ranges from \$4,000 to \$10,000 per participant. Carrum predicts an overall net savings due to increased efficacy and reduced waste in treatment plans.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve adding City of Hope cancer treatment bundles and Oncology Guidance through Memorial Sloan Kettering Cancer Center and City of Hope to the Carrum benefits available through the self-funded PPO plan benefits, effective January 1, 2023.

THE SOLUTION

The Carrum Health Oncology Care Solution

The *only* COE solution offering care guidance and treatment bundles from the best cancer centers in the nation



The right cancer care from the best providers



Lower, more predictable treatment costs



Exceptional care experience



PROVIDERS

Get the best care from the best oncologists



Memorial Sloan Kettering Cancer Center



Better survival rates

Specialized cancer centers like City of Hope and MSKCC are shown to offer improved survival rates compared to non-specialized centers.

Carrum COEs bear the risk with oncology bundles for patients with first-time, non-metastatic cancer



Thoughtful coordination

Interdisciplinary team of specialists closely collaborate with one another to tailor each patient's care plan — start to finish

Holistic member experience includes family mental health services and whole-body supportive care



Award-winning care

US News & World Report's ranked top hospitals for cancer

Evidence-based treatment protocols for common cancers that deliver the best possible outcomes



Most appropriate care

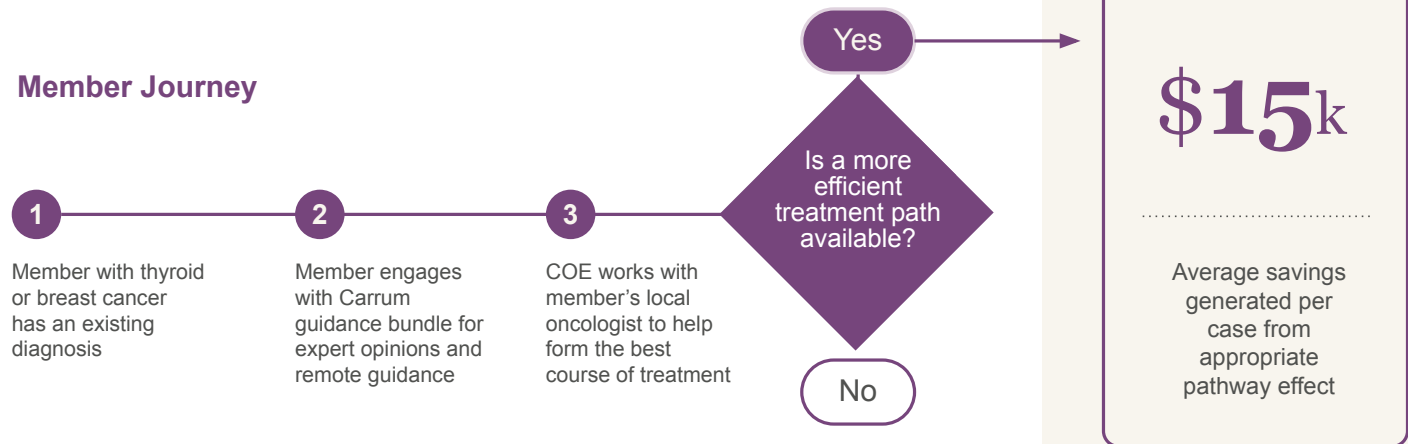
Members avoid chemo and radiation when not necessary thanks to better treatment plans and superior surgical outcomes

Performs surgery-only treatment at twice the rate as observed in our member population



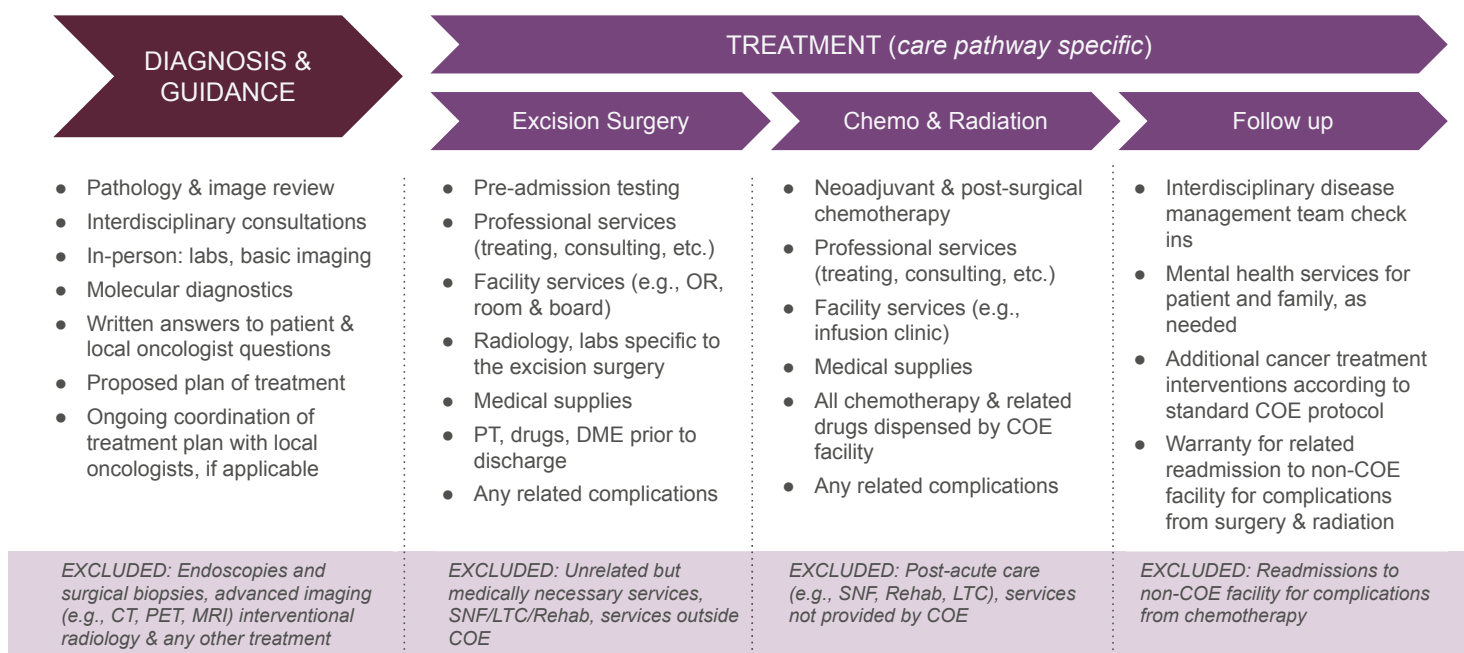
Reduce cost of care with appropriate treatment pathway guidance

Member Journey



Sources: 1) *Med Care*, 2017 and *Lancet Oncol*, 2018 site \$40,000 savings per case from appropriate pathway effect. Carrum assumes a 50% decrease in savings from possible non-adherence by local oncologists and Carrum margin on bundles.

Carrum includes an episodic bundle that spans up to two years



*At this time, treatment is for non-metastatic, first-time breast cancers through City of Hope. MSKCC offers treatment for thyroid cancers for those who live within driving distance.

ACWA JPIA
PPO Benefit Options
d) Virtual Physical Therapy
July 18, 2022

BACKGROUND

Annual utilization review shows that musculoskeletal treatment is consistently in the top five categories for JPIA medical plan spend. In 2021, it was number two.

CURRENT SITUATION

Carrum Health has provided a voluntary, concierge bundled surgery benefit to Anthem PPO participants since 2017. Covered surgeries are primarily musculoskeletal. Carrum Health has partnered with Hinge Health to provide virtual physical therapy benefits. The two programs work in tandem to refer participants to one another as appropriate, for orthopedic surgery or physical therapy. Benefits include appointments with a physical therapist, who prescribes and then monitors physical therapy done at home with an app to guide and monitor movement. If needed, a tablet is provided to the participant to participate in the program. This added benefit could reduce musculoskeletal plan costs by making less invasive treatments more accessible earlier in the process. Partnership between Carrum Health and Hinge Health would likely lead to increased utilization of each program, as participants are cross referred.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve adding Hinge Health virtual physical therapy benefits to the Anthem PPO plan benefits, effective January 1, 2023.



Break the cycle of back and joint pain - take control of soaring costs

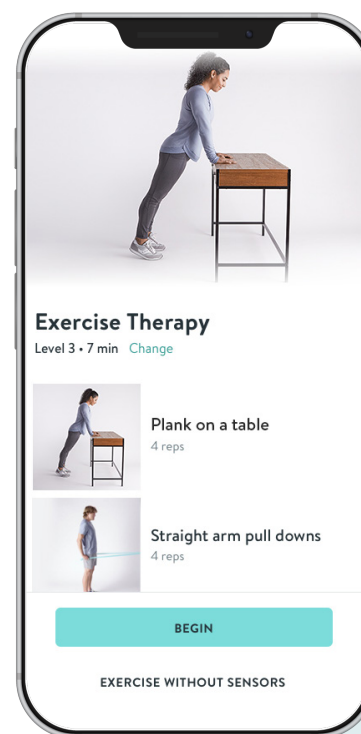
Comprehensive MSK care with multidisciplinary experts

Hinge Health reduces MSK pain, surgeries, and opioid use by pairing wearable sensors and computer vision motion technology, and Enso, a wearable pain relief device with a comprehensive clinical care team of physical therapists, physicians, orthopedic surgeons, and board-certified health coaches. The Digital MSK Clinic is the only digital solution that delivers the full continuum of MSK care - including prevention, acute, chronic, surgery, and women's pelvic health - all on one platform.

Quickly identify and intervene with high risk members

To identify and intervene with high risk members, our Digital MSK Clinic is powered by HingeConnect, a two-way data exchange with 1 million+ healthcare providers that identifies MSK care escalations 59 days faster than medical claims monitoring. A member's clinical care team can then intervene near real-time with video consults and suggest alternatives to surgery and opioids, including Expert Medical Opinion (EMO) and Enso.

It doesn't get any simpler



100%
of activities
can be done on
one app, on the
member's own
phone or a
Hinge Health
provided tablet.

**#1 Digital
MSK app**
4.9★ rating based
on 9,000+ reviews

Scan for Duane's
journey to avoiding
surgery



The Hinge Health difference



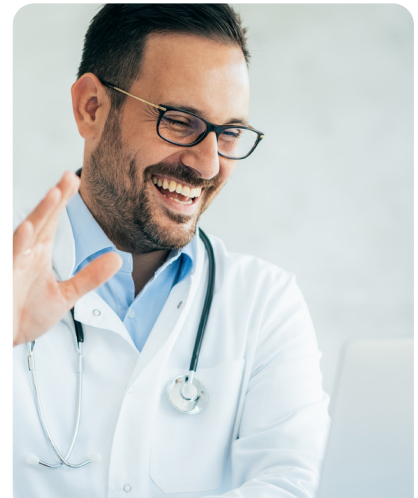
Complete Clinical Team

Physical therapists for physical recovery
Health coaches for lasting behavior change
Surgeons & physicians for Expert Medical Opinion



Comprehensive Technology

Wearable sensors for real-time feedback
Advanced motion tracking with computer vision
All-in-one app experience



Connected Care

Integrated EMR data with HingeConnect
Real-time interventions to avoid surgery and opioids
Coordinated and personalized care

Hinge Health's newest technology enhancements including Enso, HingeConnect, and Computer Vision will be available to the population in 2023

Easy ecosystem integrations

4 out of 5 employers and 90% of health plans with a digital MSK solution choose Hinge Health. Our health plan partnerships eliminate contracting and administrative burdens so you can launch in days. And, we're likely already integrated with your ecosystem partners for seamless member referrals and communications.

Clinically proven outcomes

69% average pain reduction per member

2 of 3 surgeries avoided

Source: 10,000 participant Longitudinal Cohort Study (2020).

2.2x—3.5x ROI

\$2,244—\$3,523 saved per member

Source: 2022 Hinge Health Book of Business medical claims analysis.

Trusted by 700+ clients and available to 15M+ lives



To see how Hinge Health's Digital MSK Clinic works, email learnmore@hingehealth.com

ACWA JPIA
Medical Stop Loss Coverage
July 18, 2022

BACKGROUND

ACWA JPIA maintains stop loss coverage for the self-funded Anthem PPO medical plans. The current stop loss policy provides reimbursement to JPIA for claims in excess of \$750,000 per individual participant per plan year.

CURRENT SITUATION

Premiums for stop loss coverage continue to rise substantially year over year. The enclosed analysis demonstrates that premiums paid have exceeded reimbursements over time. Without stop loss coverage, JPIA would be responsible to pay all claims and would be liable for any catastrophic claims that may occur. However, JPIA is in a financial position to be able to tolerate annual variations in claims costs, with a projected savings over time.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve elimination of stop loss coverage for the self-funded medical plans, effective January 1, 2023.



2023 PPO Stop Loss Analysis

Policy Year	Pooling Point	High Cost Claimants Amounts in Excess of Pooling Point	Paid Premium	Annual Difference
2016	\$500,000.00	\$3,769,965.00	\$1,540,681.50	\$2,229,283.50
2017	\$500,000	\$1,530,074.28	\$1,636,624.60	(\$106,550.32)
2018	\$500,000	\$2,824,512.00	\$2,108,203.90	\$716,308.10
2019	\$500,000	\$1,005,929.60	\$2,846,530.17	(\$1,840,600.57)
2020	\$500,000	\$1,012,128.87	\$3,043,174.46	(\$2,031,045.59)
2021	\$750,000	\$1,737,702.24	\$2,136,521.64	(\$398,819.40)
2022 (April 2022)	\$750,000	\$0.00	\$669,626.88	(\$669,626.88)
Seven Year Summary		\$11,880,311.99	\$13,981,363.15	(\$2,101,051.16)

ACWA JPIA
Anthem PPO 2023 Medical Plans
July 18, 2022

BACKGROUND

Employee Benefits plans renew January 1, 2023. The Anthem PPO medical plans are self-funded. Historic rates are below. Additional information is included in the following pages.

CURRENT SITUATION

Rate history for the self-funded Anthem PPO plans is as follows:

Year	Increase/(Decrease)
2012	2.23%
2013	8.46%
2014	5.70%
2015	0.00%
2016	7.94%
2017	12.00%
2018	4.50%
2019	0.00%
2020	0.00%
2021	0.00%
2022	(5.00%)
2023 (Staff recommendation)	(10.00%)
Average	2.15%

Alliant's projections call for a 6.95% reduction in premiums, based on projected income and expenses in 2023. Application of \$4.5M in investment earnings results in an 11.04% reduction. Application of investment earnings and the addition of family building and mental health enhancements result in a 9.86% reduction.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve a **decrease of 10%** for the Anthem self-funded PPO plans, effective January 1, 2023.

ACWA JPIA
2023 PPO Renewal
July 18, 2022

CalPERS 2023 rate comparison													
CLASSIC PPO REGION	ENROLL TOTAL	2023 STANDARD RATES			2023 INCENTIVE RATES			2023 PREMIUMS	2023 CHANGE	Platinum EE	CP 2023 projection	JPIA STD	JPIA INC
		EE	EE+1	FAM	EE	EE+1	FAM						
Los Angeles	564	721.13	1,442.26	1,910.99	692.28	1,384.57	1,834.55	8,875,702	-10.00%	992.59	15.0%	-38%	-43%
Other South	1,413	764.94	1,529.88	2,027.09	734.34	1,468.68	1,946.01	23,043,531	-10.00%	1,014.80	15.0%	-33%	-38%
Sacramento	168	838.55	1,677.09	2,222.15	805.00	1,610.01	2,133.26	3,243,041	-10.00%	1,200.12	13.5%	-43%	-49%
Other North	456	842.53	1,685.06	2,232.70	808.83	1,617.66	2,143.39	8,470,777	-10.00%	1,200.12	13.5%	-42%	-48%
Bay Area	364	876.62	1,753.25	2,323.06	841.56	1,683.12	2,230.13	6,453,016	-10.00%	1,200.12	13.5%	-37%	-43%
	2,965												
		12%	2.00	2.65	4%								
ADVANTAGE										Platinum			
Los Angeles	39	634.59	1,269.18	1,681.67	609.21	1,218.42	1,614.40	690,964	-10.00%	992.59	15.0%	-56%	-63%
Other South	168	673.15	1,346.29	1,783.84	646.22	1,292.44	1,712.48	2,623,461	-10.00%	1,014.80	15.0%	-51%	-57%
Sacramento	47	737.92	1,475.84	1,955.49	708.40	1,416.80	1,877.26	682,757	-10.00%	1,200.12	13.5%	-63%	-69%
Other North	115	741.43	1,482.85	1,964.78	711.77	1,423.54	1,886.19	1,875,371	-10.00%	1,200.12	13.5%	-62%	-69%
Bay Area	10	771.43	1,542.86	2,044.29	740.57	1,481.14	1,962.51	149,743	-10.00%	1,200.12	13.5%	-56%	-62%
	379												
CDHP		20%								Gold			
Los Angeles	54	576.90	1,153.80	1,528.79	553.83	1,107.65	1,467.64	817,766	-10.00%	680.37	18.2%	-18%	-23%
Other South	114	611.95	1,223.90	1,621.67	587.47	1,174.95	1,556.80	1,612,071	-10.00%	695.93	18.4%	-14%	-18%
Sacramento	100	670.84	1,341.67	1,777.72	644.00	1,288.01	1,706.61	1,726,058	-10.00%	825.61	17.7%	-23%	-28%
Other North	72	674.02	1,348.05	1,786.16	647.06	1,294.13	1,714.72	1,096,383	-10.00%	825.61	17.7%	-22%	-28%
Bay Area	49	701.30	1,402.60	1,858.44	673.25	1,346.50	1,784.11	864,534	-10.00%	825.61	17.7%	-18%	-23%
	389												
	3,733							\$ 62,225,174					

3,605

primary enrollees

3,630

PEPM = Per Employee Per Month

Premiums Annualized based on 6/1/2022 enrollment

Rates include Administrative Fees

Aggregate Increase	-10.00%
Annual Premiums	\$ 62,225,174
Investment Income	\$ 4,500,000
Total Funding	\$ 66,725,174
Funding PEPM	\$ 1,438.40
Family Building	\$ 15.92
Mental Health	\$ 3.00
Projected Plan Cost PEPM	\$ 1,544.69
Projected Plan Cost	\$ 66,823,289
Projected From/(To) Reserves	\$ 98,115

693,475

130,680

**ACWA JPIA
2023 PPO Renewal
July 18, 2022**

CalPERS 2023 rate comparison													
CLASSIC PPO REGION	ENROLL TOTAL	2023 STANDARD RATES			2023 INCENTIVE RATES			2023 PREMIUMS	2023 CHANGE	Platinum EE	CP 2023 projection	JPIA STD	JPIA INC
		EE	EE+1	FAM	EE	EE+1	FAM						
Los Angeles	564	801.25	1,602.51	2,123.32	769.20	1,538.41	2,038.39	9,861,891	0.00%	992.59	15.0%	-24%	-29%
Other South	1,413	849.93	1,699.86	2,252.32	815.94	1,631.87	2,162.23	25,603,923	0.00%	1,014.80	15.0%	-19%	-24%
Sacramento	168	931.72	1,863.44	2,469.05	894.45	1,788.90	2,370.29	3,603,379	0.00%	1,200.12	13.5%	-29%	-34%
Other North	456	936.14	1,872.29	2,480.78	898.70	1,797.40	2,381.55	9,411,974	0.00%	1,200.12	13.5%	-28%	-34%
Bay Area	364	974.03	1,948.05	2,581.17	935.07	1,870.13	2,477.93	7,170,017	0.00%	1,200.12	13.5%	-23%	-28%
2,965		12%			2.00 2.65			4%					
ADVANTAGE													
Los Angeles	39	705.10	1,410.21	1,868.52	676.90	1,353.80	1,793.78	767,738	0.00%	992.59	15.0%	-41%	-47%
Other South	168	747.94	1,495.88	1,982.04	718.02	1,436.04	1,902.75	2,914,951	0.00%	1,014.80	15.0%	-36%	-41%
Sacramento	47	819.91	1,639.82	2,172.77	787.12	1,574.24	2,085.87	758,625	0.00%	1,200.12	13.5%	-46%	-52%
Other North	115	823.81	1,647.61	2,183.09	790.85	1,581.70	2,095.75	2,083,734	0.00%	1,200.12	13.5%	-46%	-52%
Bay Area	10	857.14	1,714.29	2,271.43	822.86	1,645.72	2,180.58	166,382	0.00%	1,200.12	13.5%	-40%	-46%
379		20%											
CDHP													
Los Angeles	54	641.00	1,282.00	1,698.66	615.36	1,230.72	1,630.71	908,628	0.00%	680.37	18.2%	-6%	-11%
Other South	114	679.95	1,359.89	1,801.86	652.75	1,305.50	1,729.78	1,791,190	0.00%	695.93	18.4%	-2%	-7%
Sacramento	100	745.37	1,490.75	1,975.24	715.56	1,431.12	1,896.23	1,917,843	0.00%	825.61	17.7%	-11%	-15%
Other North	72	748.91	1,497.83	1,984.62	718.96	1,437.92	1,905.24	1,218,203	0.00%	825.61	17.7%	-10%	-15%
Bay Area	49	779.22	1,558.44	2,064.94	748.05	1,496.11	1,982.34	960,593	0.00%	825.61	17.7%	-6%	-10%
389								\$ 69,139,073					
3,733													

PEPM = Per Employee Per Month
Premiums Annualized based on 6/1/2022 enrollment

Rates include Administrative Fees

Aggregate Increase		0.00%	
Annual Premiums	\$	69,139,073	
Investment Income	\$	4,500,000	
Total Funding	\$	73,639,073	
Funding PEPM	\$	1,598.22	
Family Building	\$	15.92	693,475
Mental Health	\$	3.00	130,680
Projected Plan Cost PEPM	\$	1,544.69	
Projected Plan Cost	\$	66,823,289	
Projected From/(To) Reserves	\$	(6,815,784)	

ACWA JPIA
2023 PPO Renewal
July 18, 2022

CalPERS 2023 rate comparison													
CLASSIC PPO REGION	ENROLL TOTAL	2023 STANDARD RATES			2023 INCENTIVE RATES			2023 PREMIUMS	2023 CHANGE	Platinum EE	CP 2023 projection	JPIA STD	JPIA INC
		EE	EE+1	FAM	EE	EE+1	FAM						
Los Angeles	564	721.13	1,442.26	1,910.99	692.28	1,384.57	1,834.55	8,875,702	-10.00%	992.59	15.0%	-38%	-43%
Other South	1,413	764.94	1,529.88	2,027.09	734.34	1,468.68	1,946.01	23,043,531	-10.00%	1,014.80	15.0%	-33%	-38%
Sacramento	168	838.55	1,677.09	2,222.15	805.00	1,610.01	2,133.26	3,243,041	-10.00%	1,200.12	13.5%	-43%	-49%
Other North	456	842.53	1,685.06	2,232.70	808.83	1,617.66	2,143.39	8,470,777	-10.00%	1,200.12	13.5%	-42%	-48%
Bay Area	364	876.62	1,753.25	2,323.06	841.56	1,683.12	2,230.13	6,453,016	-10.00%	1,200.12	13.5%	-37%	-43%
2,965		2.00 2.65			4%								
ADVANTAGE		12%								Platinum			
Los Angeles	39	634.59	1,269.18	1,681.67	609.21	1,218.42	1,614.40	690,964	-10.00%	992.59	15.0%	-56%	-63%
Other South	168	673.15	1,346.29	1,783.84	646.22	1,292.44	1,712.48	2,623,461	-10.00%	1,014.80	15.0%	-51%	-57%
Sacramento	47	737.92	1,475.84	1,955.49	708.40	1,416.80	1,877.26	682,757	-10.00%	1,200.12	13.5%	-63%	-69%
Other North	115	741.43	1,482.85	1,964.78	711.77	1,423.54	1,886.19	1,875,371	-10.00%	1,200.12	13.5%	-62%	-69%
Bay Area	10	771.43	1,542.86	2,044.29	740.57	1,481.14	1,962.51	149,743	-10.00%	1,200.12	13.5%	-56%	-62%
379													
CDHP		20%								Gold			
Los Angeles	54	576.90	1,153.80	1,528.79	553.83	1,107.65	1,467.64	817,766	-10.00%	680.37	18.2%	-18%	-23%
Other South	114	611.95	1,223.90	1,621.67	587.47	1,174.95	1,556.80	1,612,071	-10.00%	695.93	18.4%	-14%	-18%
Sacramento	100	670.84	1,341.67	1,777.72	644.00	1,288.01	1,706.61	1,726,058	-10.00%	825.61	17.7%	-23%	-28%
Other North	72	674.02	1,348.05	1,786.16	647.06	1,294.13	1,714.72	1,096,383	-10.00%	825.61	17.7%	-22%	-28%
Bay Area	49	701.30	1,402.60	1,858.44	673.25	1,346.50	1,784.11	864,534	-10.00%	825.61	17.7%	-18%	-23%
389													
3,733								\$ 62,225,174					

3,605

primary enrollees

3,630

PEPM = Per Employee Per Month

Premiums Annualized based on 6/1/2022 enrollment

Rates include Administrative Fees

Aggregate Increase	-10.00%
Annual Premiums	\$ 62,225,174
Investment Income	\$ 4,500,000
Total Funding	\$ 66,725,174
Funding PEPM	\$ 1,438.40
Family Building	\$ -
Mental Health	\$ -
Projected Plan Cost PEPM	\$ 1,525.77
Projected Plan Cost	\$ 66,004,810
Projected From/(To) Reserves	\$ (720,364)

ACWA JPIA
2023 PPO Renewal
July 18, 2022

CalPERS 2023 rate comparison										
CLASSIC PPO REGION	ENROLL TOTAL	2023 STANDARD RATES			2023 INCENTIVE RATES			2023 PREMIUMS	2023 CHANGE	Platinum EE
		EE	EE+1	FAM	EE	EE+1	FAM			CP 2023 projection
										JPIA STD
										JPIA INC
Los Angeles	564	801.25	1,602.51	2,123.32	769.20	1,538.41	2,038.39	9,861,891	0.00%	992.59
Other South	1,413	849.93	1,699.86	2,252.32	815.94	1,631.87	2,162.23	25,603,923	0.00%	1,014.80
Sacramento	168	931.72	1,863.44	2,469.05	894.45	1,788.90	2,370.29	3,603,379	0.00%	1,200.12
Other North	456	936.14	1,872.29	2,480.78	898.70	1,797.40	2,381.55	9,411,974	0.00%	1,200.12
Bay Area	364	974.03	1,948.05	2,581.17	935.07	1,870.13	2,477.93	7,170,017	0.00%	1,200.12
	2,965									
			2.00	2.65			4%			
ADVANTAGE			12%							Platinum
Los Angeles	39	705.10	1,410.21	1,868.52	676.90	1,353.80	1,793.78	767,738	0.00%	992.59
Other South	168	747.94	1,495.88	1,982.04	718.02	1,436.04	1,902.75	2,914,951	0.00%	1,014.80
Sacramento	47	819.91	1,639.82	2,172.77	787.12	1,574.24	2,085.87	758,625	0.00%	1,200.12
Other North	115	823.81	1,647.61	2,183.09	790.85	1,581.70	2,095.75	2,083,734	0.00%	1,200.12
Bay Area	10	857.14	1,714.29	2,271.43	822.86	1,645.72	2,180.58	166,382	0.00%	1,200.12
	379									
CDHP			20%							Gold
Los Angeles	54	641.00	1,282.00	1,698.66	615.36	1,230.72	1,630.71	908,628	0.00%	680.37
Other South	114	679.95	1,359.89	1,801.86	652.75	1,305.50	1,729.78	1,791,190	0.00%	695.93
Sacramento	100	745.37	1,490.75	1,975.24	715.56	1,431.12	1,896.23	1,917,843	0.00%	825.61
Other North	72	748.91	1,497.83	1,984.62	718.96	1,437.92	1,905.24	1,218,203	0.00%	825.61
Bay Area	49	779.22	1,558.44	2,064.94	748.05	1,496.11	1,982.34	960,593	0.00%	825.61
	389									
	<u>3,733</u>							<u>\$ 69,139,073</u>		

primary enrollees 3,605
3,630

PEPM = Per Employee Per Month
Premiums Annualized based on 6/1/2022 enrollment

Rates include Administrative Fees

Aggregate Increase	0.00%
Annual Premiums	\$ 69,139,073
Investment Income	\$ 4,500,000
Total Funding	\$ 73,639,073
Funding PEPM	\$ 1,598.22
Family Building	\$ -
Mental Health	\$ -
Projected Plan Cost PEPM	\$ 1,525.77
Projected Plan Cost	\$ 66,004,810
Projected From/(To) Reserves	\$ (7,634,263)

ACWA JPIA
Anthem HMO 2023 Medical Plans
July 18, 2022

BACKGROUND

Employee Benefits plans renew January 1, 2023. Anthem HMO plans are fully insured. Historic enrollment and rates are included in the following pages.

CURRENT SITUATION

Anthem provided JPIA with renewal pricing that will result in a 5.36% increase in costs. If adding additional mental health benefits through Modern Health, this would increase premiums by 5.52%.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve an **increase of 5.52%**, including **Modern Health** mental health benefits, for the Anthem Blue Cross HMO plans, effective January 1, 2023.

**ACWA JPIA
2023 HMO Renewal
July 18, 2022**

\$15 copay CalPERS HMO vs.

JPIA \$10 and \$30 copay HMOs

CALCARE HMO REGION	ENROLL TOTAL	2023 STANDARD PREMIUMS			2023 INCENTIVE PREMIUMS			2023 ANNUAL PREMIUMS	2023 CHANGE	CalPERS 2023 BS Acc+	CP 2023 CHANGE	JPIA INC	JPIA STD
Los Angeles	223	942.87	1,885.73	2,498.60	905.15	1,810.30	2,398.65	4,957,380.14	5.52%	738.29	-5.3%	19%	23%
Other South	729	1,016.98	2,033.95	2,694.98	976.30	1,952.59	2,587.18	17,363,257.06	5.52%	842.61	-6.4%	14%	18%
Sacramento	111	1,250.69	2,501.38	3,314.33	1,200.66	2,401.33	3,181.76	3,050,648.62	5.52%	1,035.21	-7.2%	15%	18%
Other North	90	1,261.65	2,523.31	3,343.38	1,211.19	2,422.37	3,209.65	2,713,119.83	5.52%	1,035.21	-7.2%	15%	19%
Bay Area	19	1,322.82	2,645.65	3,505.48	1,269.91	2,539.82	3,365.26	516,472.37	5.52%	1,035.21	-7.2%	20%	23%
	1,172	4%	2.00	2.65				\$ 28,600,878					

VALUE HMO										CalPERS BS Acc+	CP 2022 CHANGE	JPIA INC	JPIA STD
Los Angeles	5	868.46	1,736.92	2,301.42	833.72	1,667.45	2,209.37	123,432.68	5.52%	738.29	-5.3%	12%	16%
Other South	21	936.63	1,873.27	2,482.08	899.17	1,798.34	2,382.80	503,085.30	5.52%	842.61	-6.4%	7%	11%
Sacramento	1	1,151.64	2,303.28	3,051.84	1,105.57	2,211.15	2,929.77	35,157.24	5.52%	1,035.21	-7.2%	7%	11%
Other North	1	1,161.72	2,323.43	3,078.55	1,115.25	2,230.49	2,955.41	35,464.87	5.52%	1,035.21	-7.2%	8%	11%
Bay Area	-	1,218.00	2,436.00	3,227.70	1,169.28	2,338.56	3,098.59	-	5.52%	1,035.21	-7.2%	12%	16%
	28							\$ 697,140					
	1,200												

Aggregate Increase **5.52%**

Annual Premiums \$ 29,298,018

Premiums PEPM \$ 2,034.58

Mental Health \$ 3.00

43,200

Projected Plan Cost PEPM \$ 2,034.58

Projected Plan Cost \$ 29,298,018

Potential Subsidy \$ -

PEPM = Per Employee Per Month
Premiums Annualized based on 6/1/2022 enrollment
Rates include Administrative Fees

**ACWA JPIA
2023 HMO Renewal
July 18, 2022**

\$15 copay CalPERS HMO vs.

JPIA \$10 and \$30 copay HMOs

CALCARE HMO REGION	ENROLL TOTAL	2023 STANDARD PREMIUMS			2023 INCENTIVE PREMIUMS			2023 ANNUAL PREMIUMS	2023 CHANGE	CalPERS 2023 BS Acc+	CP 2023 CHANGE	JPIA INC	JPIA STD
Los Angeles	223	941.48	1,882.95	2,494.91	903.82	1,807.63	2,395.12	4,950,070.47	5.36%	738.29	-5.3%	19%	23%
Other South	729	1,015.48	2,030.95	2,691.01	974.86	1,949.71	2,583.37	17,337,654.89	5.36%	842.61	-6.4%	14%	18%
Sacramento	111	1,248.85	2,497.70	3,309.45	1,198.89	2,397.79	3,177.07	3,046,150.43	5.36%	1,035.21	-7.2%	14%	18%
Other North	90	1,259.79	2,519.59	3,338.45	1,209.40	2,418.80	3,204.91	2,709,119.33	5.36%	1,035.21	-7.2%	15%	19%
Bay Area	19	1,320.87	2,641.74	3,500.31	1,268.04	2,536.07	3,360.30	515,710.83	5.36%	1,035.21	-7.2%	19%	23%
	1,172	4%	2.00	2.65				\$ 28,558,706					

VALUE HMO										CalPERS BS Acc+	CP 2022 CHANGE	JPIA INC	JPIA STD
Los Angeles	5	867.18	1,734.36	2,298.03	832.49	1,664.99	2,206.11	123,250.68	5.36%	738.29	-5.3%	12%	16%
Other South	21	935.25	1,870.51	2,478.42	897.84	1,795.69	2,379.29	502,343.50	5.36%	842.61	-6.4%	6%	10%
Sacramento	1	1,149.94	2,299.88	3,047.34	1,103.94	2,207.89	2,925.45	35,105.40	5.36%	1,035.21	-7.2%	7%	11%
Other North	1	1,160.00	2,320.01	3,074.01	1,113.60	2,227.21	2,951.05	35,412.58	5.36%	1,035.21	-7.2%	7%	11%
Bay Area	-	1,216.20	2,432.41	3,222.94	1,167.55	2,335.11	3,094.02	-	5.36%	1,035.21	-7.2%	12%	16%
	28							\$ 696,112					
	1,200												

Aggregate Increase **5.36%**

Annual Premiums \$ 29,254,818

Premiums PEPM \$ 2,031.58

Mental Health \$ -

Projected Plan Cost PEPM \$ 2,031.58

Projected Plan Cost \$ 29,254,818

Potential Subsidy \$ -

PEPM = Per Employee Per Month
Premiums Annualized based on 6/1/2022 enrollment
Rates include Administrative Fees

ACWA JPIA
Kaiser 2023 Medical Plans
July 18, 2022

BACKGROUND

Employee Benefits plans renew January 1, 2023.

The Kaiser plans are fully insured, with Northern and Southern California rates set by Kaiser. Beginning in 2019, JPIA's Kaiser North and Kaiser South plans have blended the rate of increase to provide rate stability across the regions.

CURRENT SITUATION

Historic enrollment and rates are included in the following pages.

Kaiser provided JPIA with renewal pricing that will result in a 0.65% aggregate increase in costs.

Anthem PPO and HMO plans currently offer a 4% discount for meeting Incentive Rate criteria. Requirements include offering only JPIA medical plans, enrollment of all employees, and several other participation and contribution requirements. The Incentive Rate discount has not historically applied to Kaiser premiums. Applying the Incentive Rate discount more broadly could further incentivize member policies that are more favorable to the risk profile of the JPIA pool as a whole.

Pricing options with and without the Incentive Rate discount option and the mental health enhancement option are included on the following pages.

Staff is currently waiting to receive Kaiser Senior Advantage rates for retirees with Medicare. These rates are traditionally released later due to the requirement for Medicare to approve. If available, those rates will be shared at the meeting.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve an aggregate increase of **0.88%** to Kaiser rates, including **Modern Health** mental health benefits and variations for Standard and **Incentive** Rates, effective January 1, 2023.

**ACWA JPIA
2023 Kaiser Renewal
July 18, 2022**

REGION	PLAN NAME	ENROLL TOTAL	2023 STANDARD PREMIUMS			2023 INCENTIVE PREMIUMS			2023 ANNUAL PREMIUMS		EE EE+1 FAM 2023 CHANGE			EE EE+1 FAM 2023 CHANGE			CalPERS 2023 rate comparison			
			EE	EE+1	FAM	EE	EE+1	FAM									EE	INCR.	JPIA INC DIFF	JPIA STD DIFF
Los Angeles	HMO	356	701.24	1,402.47	1,949.44	673.19	1,346.37	1,871.46	6,070,176	20%	2.8%	4.1%	2.7%	-1.3%	0.0%	-1.4%	748.43	4.0%	-6.7%	-11.2%
Other South	HMO	779	701.24	1,402.47	1,949.44	673.19	1,346.37	1,871.46	13,373,077	45%	2.8%	4.1%	2.7%	-1.3%	0.0%	-1.4%	750.37	6.3%	-7.0%	-11.5%
All South	VALUE	6	640.97	1,281.93	1,781.89	615.33	1,230.66	1,710.61	122,297	0%	2.8%	4.3%	2.8%	-1.3%	0.1%	-1.3%				
All South	OPTICAL	21	714.15	1,428.31	1,985.35	685.59	1,371.17	1,905.93	373,734	1%	2.8%	4.1%	2.7%	-1.3%	0.0%	-1.5%				
All South	CDHP	114	511.65	1,023.29	1,422.38	491.18	982.36	1,365.48	1,506,981	5%	2.8%	4.6%	3.3%	-1.3%	0.5%	-0.8%				
		1,276	17.00	2.00	2.78	4%			21,446,265	71%										
Sacramento	HMO	147	834.61	1,669.22	2,320.21	801.22	1,602.45	2,227.40	2,861,781	10%	2.8%	3.9%	2.4%	-1.3%	-0.2%	-1.7%	917.38	7.0%	-9.9%	-14.5%
Other North	HMO	30	834.61	1,669.22	2,320.21	801.22	1,602.45	2,227.40	563,028	2%	2.8%	3.9%	2.4%	-1.3%	-0.2%	-1.7%	917.38	7.0%	-9.9%	-14.5%
Bay Area	HMO	186	834.61	1,669.22	2,320.21	801.22	1,602.45	2,227.40	3,133,757	10%	2.8%	3.9%	2.4%	-1.3%	-0.2%	-1.7%	917.38	7.0%	-9.9%	-14.5%
All North	VALUE	-	771.57	1,543.15	2,144.97	740.71	1,481.42	2,059.17	-	0%	2.8%	4.0%	2.5%	-1.3%	-0.1%	-1.6%				
All North	OPTICAL	19	849.36	1,698.71	2,361.21	815.38	1,630.77	2,266.76	326,422	1%	2.8%	3.9%	2.4%	-1.3%	-0.2%	-1.7%				
All North	CDHP	56	644.38	1,288.76	1,791.38	618.61	1,237.21	1,719.73	860,500	3%	2.8%	4.3%	2.8%	-1.3%	0.1%	-1.3%				
		492							8,552,754	29%										
		1,768								100%										

PEPM = Per Employee Per Month
Premiums Annualized based on 6/1/2022 enrollment
Rates include Administrative Fees

Aggregate Increase	0.88%
Annual Premiums	\$ 29,999,018
Premiums PEPM	\$ 1,413.98
Mental Health PEPM	\$ 3.00 63,648
Projected Plan Cost PEPM	\$ 1,413.98
Projected Plan Cost	\$ 29,999,018
From/(To) Reserves	\$ -

ACWA JPIA
2023 Kaiser Renewal
July 18, 2022

REGION	PLAN NAME	ENROLLMENT					ENROLL TOTAL	2023 PREMIUMS			2023 ANNUAL PREMIUMS		EE EE+1 FAM 2023 CHANGE			CalPERS 2023 rate comparison		
		EE	EE+1	FAM	SP	CH		EE	EE+1	FAM						2023 EE	2023 CHANGE	JPIA DIFF
Los Angeles	HMO	87	96	161	10	2	356	686.68	1,373.35	1,908.96	6,098,849	20%	0.71%	1.98%	0.55%	748.43	4.0%	-9.0%
Other South	HMO	226	168	376	9	-	779	686.68	1,373.35	1,908.96	13,318,354	44%	0.71%	1.98%	0.55%	750.37	6.3%	-9.3%
All South	VALUE	-	1	5	-	-	6	627.66	1,255.32	1,744.89	119,758	0%	0.71%	2.11%	0.71%			
All South	OPTICAL	4	8	9	-	-	21	699.33	1,398.65	1,944.13	377,804	1%	0.71%	1.96%	0.52%			
All South	CDHP	26	31	57	-	-	114	501.02	1,002.05	1,392.85	1,481,789	5%	0.71%	2.46%	1.17%			
							1,276	17.00	2.00	2.78	21,396,554	71%						
Sacramento	HMO	44	30	67	5	1	147	817.28	1,634.56	2,272.04	2,913,183	10%	0.71%	1.78%	0.29%	917.38	7.0%	-12.2%
Other North	HMO	11	7	12	-	-	30	817.28	1,634.56	2,272.04	572,358	2%	0.71%	1.78%	0.29%	917.38	7.0%	-12.2%
Bay Area	HMO	94	37	52	3	-	186	817.28	1,634.56	2,272.04	3,094,815	10%	0.71%	1.78%	0.29%	917.38	7.0%	-12.2%
All North	VALUE	-	-	-	-	-	-	755.55	1,511.11	2,100.44	-	0%	0.71%	1.87%	0.40%			
All North	OPTICAL	10	3	6	-	-	19	831.72	1,663.45	2,312.19	326,169	1%	0.71%	1.76%	0.27%			
All North	CDHP	17	13	26	-	-	56	631.00	1,262.01	1,754.19	872,905	3%	0.71%	2.10%	0.70%			
							492				8,602,465	29%						
							1,768					100%						

PEPM = Per Employee Per Month

Premiums Annualized based on 6/1/2022 enrollment

Rates include Administrative Fees

Aggregate Increase	0.88%
Annual Premiums	\$ 29,999,018
Premiums PEPM	\$ 1,413.98
Mental Health PEPM	\$ 3.00 63,648
Projected Plan Cost PEPM	\$ 1,413.98
Projected Plan Cost	\$ 29,999,018
From/(To) Reserves	\$ -

**ACWA JPIA
2023 Kaiser Renewal
July 18, 2022**

REGION	PLAN NAME	ENROLL TOTAL	2023 STANDARD PREMIUMS			2023 INCENTIVE PREMIUMS			2023 ANNUAL PREMIUMS		EE EE+1 FAM 2023 CHANGE			EE EE+1 FAM 2023 CHANGE			CalPERS 2023 rate comparison			
			EE	EE+1	FAM	EE	EE+1	FAM									EE	INCR.	JPIA INC DIFF	JPIA STD DIFF
Los Angeles	HMO	356	699.75	1,399.50	1,945.30	671.76	1,343.52	1,867.49	6,057,297	20%	2.6%	3.9%	2.5%	-1.5%	-0.2%	-1.6%	748.43	4.0%	-7.0%	-11.4%
Other South	HMO	779	699.75	1,399.50	1,945.30	671.76	1,343.52	1,867.49	13,344,703	45%	2.6%	3.9%	2.5%	-1.5%	-0.2%	-1.6%	750.37	6.3%	-7.2%	-11.7%
All South	VALUE	6	639.61	1,279.21	1,778.11	614.02	1,228.05	1,706.98	122,037	0%	2.6%	4.0%	2.6%	-1.5%	-0.1%	-1.5%				
All South	OPTICAL	21	712.64	1,425.28	1,981.13	684.13	1,368.27	1,901.89	372,941	1%	2.6%	3.9%	2.4%	-1.5%	-0.3%	-1.7%				
All South	CDHP	114	510.56	1,021.12	1,419.36	490.14	980.28	1,362.59	1,503,784	5%	2.6%	4.4%	3.1%	-1.5%	0.2%	-1.0%				
		1,276	17.00	2.00	2.78	4%			21,400,763	71%										
Sacramento	HMO	147	832.84	1,665.68	2,315.29	799.52	1,599.05	2,222.68	2,855,709	10%	2.6%	3.7%	2.2%	-1.5%	-0.4%	-1.9%	917.38	7.0%	-10.2%	-14.7%
Other North	HMO	30	832.84	1,665.68	2,315.29	799.52	1,599.05	2,222.68	561,834	2%	2.6%	3.7%	2.2%	-1.5%	-0.4%	-1.9%	917.38	7.0%	-10.2%	-14.7%
Bay Area	HMO	186	832.84	1,665.68	2,315.29	799.52	1,599.05	2,222.68	3,127,108	10%	2.6%	3.7%	2.2%	-1.5%	-0.4%	-1.9%	917.38	7.0%	-10.2%	-14.7%
All North	VALUE	-	769.94	1,539.87	2,140.42	739.14	1,478.28	2,054.81	-	0%	2.6%	3.8%	2.3%	-1.5%	-0.3%	-1.8%				
All North	OPTICAL	19	847.55	1,695.11	2,356.20	813.65	1,627.31	2,261.95	325,730	1%	2.6%	3.7%	2.2%	-1.5%	-0.5%	-1.9%				
All North	CDHP	56	643.01	1,286.03	1,787.58	617.29	1,234.59	1,716.08	858,674	3%	2.6%	4.0%	2.6%	-1.5%	-0.1%	-1.5%				
		492							8,534,608	29%										
		1,768								100%										

PEPM = Per Employee Per Month
Premiums Annualized based on 6/1/2022 enrollment
Rates include Administrative Fees

Aggregate Increase	0.67%
Annual Premiums	\$ 29,935,370
Premiums PEPM	\$ 1,410.98
Mental Health PEPM	\$ -
Projected Plan Cost PEPM	\$ 1,410.98
Projected Plan Cost	\$ 29,935,370
From/(To) Reserves	-

ACWA JPIA
2023 Kaiser Renewal
July 18, 2022

REGION	PLAN NAME	ENROLLMENT					ENROLL TOTAL
		EE	EE+1	FAM	SP	CH	
Los Angeles	HMO	87	96	161	10	2	356
Other South	HMO	226	168	376	9	-	779
All South	VALUE	-	1	5	-	-	6
All South	OPTICAL	4	8	9	-	-	21
All South	CDHP	26	31	57	-	-	114

1,276

2023 PREMIUMS		
EE	EE+1	FAM
685.22	1,370.44	1,904.91
685.22	1,370.44	1,904.91
626.33	1,252.66	1,741.19
697.84	1,395.69	1,940.00
499.96	999.92	1,389.89

17.00 2.00 2.78

2023 ANNUAL PREMIUMS	
6,085,909	20%
13,290,097	44%
119,503	0%
377,003	1%
1,478,645	5%

21,351,157 71%

EE	EE+1	FAM
2023 CHANGE		
0.50%	1.77%	0.34%
0.50%	1.77%	0.34%
0.50%	1.89%	0.50%
0.50%	1.74%	0.31%
0.50%	2.25%	0.95%

CalPERS 2023 rate comparison

2023 EE	2023 CHANGE	JPIA DIFF
748.43	4.0%	-9.2%
750.37	6.3%	-9.5%

Sacramento	HMO	44	30	67	5	1	147
Other North	HMO	11	7	12	-	-	30
Bay Area	HMO	94	37	52	3	-	186
All North	VALUE	-	-	-	-	-	-
All North	OPTICAL	10	3	6	-	-	19
All North	CDHP	17	13	26	-	-	56

492

1,768

815.55	1,631.09	2,267.22
815.55	1,631.09	2,267.22
815.55	1,631.09	2,267.22
753.95	1,507.90	2,095.99
829.96	1,659.92	2,307.29
629.66	1,259.33	1,750.47

2,907,002	10%
571,144	2%
3,088,249	10%
-	0%
325,477	1%
871,053	3%

8,584,213 29%

100%

0.50%	1.56%	0.08%
0.50%	1.56%	0.08%
0.50%	1.56%	0.08%
0.50%	1.65%	0.19%
0.50%	1.54%	0.06%
0.50%	1.88%	0.49%

917.38	7.0%	-12.5%
917.38	7.0%	-12.5%
917.38	7.0%	-12.5%

PEPM = Per Employee Per Month

Premiums Annualized based on 6/1/2022 enrollment

Rates include Administrative Fees

Aggregate Increase	0.67%
Annual Premiums	\$ 29,935,370
Premiums PEPM	\$ 1,410.98
Mental Health PEPM	\$ -
Projected Plan Cost PEPM	\$ 1,410.98
Projected Plan Cost	\$ 29,935,370
From/(To) Reserves	\$ -

ACWA JPIA
2023 Kaiser Senior Advantage Renewal
 July 18, 2022

JPIA REGION	ENROLLMENT			2022 PREMIUMS		2023 PREMIUMS		2023 ANNUAL PREMIUMS	2023 CHANGE	CalPERS 2023 rate comparison				
	EE	EE+1	TOTAL	EE	EE+1	EE	EE+1			2023 CHANGE	\$10 copay KPSA	JPIA DIFF	\$0 copay KPSA	JPIA DIFF
North	42	14	56	288.21	559.42	254.60	492.21	\$ 211,010	-11.66%	-6.37%	283.25	-11%	336.29	-32%
South	49	23	72	180.98	344.96	161.39	305.78	\$ 179,290	-10.83%	-6.37%	283.25	-76%	336.29	-108%
72								\$ 390,301						new plan

Option 1: \$20 copay (current benefit)
 Annual Premiums \$ 390,301
 Aggregate Change **-11.47%**

2023 PREMIUMS		2023 ANNUAL PREMIUMS	2023 CHANGE	CalPERS 2023 rate comparison				
EE	EE+1			2023 CHANGE	\$10 copay KPSA	JPIA DIFF	\$0 copay KPSA	JPIA DIFF
288.56	560.12	\$ 239,534	0.12%	-6.37%	283.25	2%	336.29	-17%
188.12	359.24	\$ 209,765	3.95%	-6.37%	283.25	-51%	336.29	-79%
		\$ 449,299						new plan

Option 2: \$10 copay
 Annual Premiums \$ 449,299
 Aggregate Change **1.91%**

Premiums annualized based on 6/1/2022 enrollment

Premiums include Administrative Fees

2023 benefits include a \$70 over the counter quarterly allowance and a reduction in out of pocket max from \$1,500 to \$1,000.

ACWA JPIA
2023 UnitedHealthcare Medicare Advantage PPO
July 18, 2022

BACKGROUND

The UnitedHealthcare Medicare Advantage PPO (UHC plan) plan for retirees with Medicare went into effect January 1, 2022. All enrollees in Anthem PPO and HMO plans for retirees with Medicare were transitioned to the UHC plan at that time. The initial contract with UnitedHealthcare included a two-year rate guarantee.

CURRENT SITUATION

The hearing aid benefit has been a concern for some plan participants. The Classic PPO had an 80% benefit for hearing aids. The CalCare HMO had no benefit for hearing aids. The UHC plan has a \$500 allowance for hearing aids.

Although 2023 will be the second year in a two-year rate guarantee, staff obtained the cost for several increased hearing aid allowance options to share with the Committee.

Hearing Aid Benefit	Increase \$	Monthly Premium	Annual Cost	Annual Increase \$	Increase %
\$500 allowance (current)	N/A	\$ 392.49	\$8,713,278	N/A	N/A
\$2,500 allowance	\$ 12.21	\$ 404.70	\$8,984,340	\$ 271,062	3.1%
\$3,500 allowance	\$ 16.38	\$ 408.87	\$9,076,914	\$ 363,636	4.2%
\$5,000 allowance	\$ 20.39	\$ 412.88	\$9,165,936	\$ 452,658	5.2%

RECOMMENDATION

That the Employee Benefits Committee determine whether to recommend that the Executive Committee approve **no change** in rates for UnitedHealthcare Medicare Advantage PPO **or increase the hearing aid allowance and corresponding rate** reflected above, effective January 1, 2023.



Experience the beauty of sound

If you have hearing loss, you're not alone. It's estimated that 1 out of 3 people over age 65 has some degree of loss.¹ Treating it early may help you improve your emotional, physical and overall health. Why wait? You can get a hearing test and hearing aids as part of your 2022 UnitedHealthcare® Group Medicare Advantage plan.

Make the most of your hearing aid benefit

You have access to all that UnitedHealthcare Hearing has to offer to help treat hearing loss and hear life to the fullest.



Choose from 2,000+ hearing aid models and styles from the industry's top brands, all at significant savings



Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers nationwide—both with support every step of the way



Experience innovative technology, including Relate™, UnitedHealthcare Hearing's private-labeled hearing aid brand, featuring recharging capabilities, simultaneous connection to 2 Bluetooth® devices, tap control and a smartphone app

continued

Savings that stack up

**50%—
80% off**

standard industry prices when purchasing hearing aids through UnitedHealthcare Hearing²



















**United
Healthcare**
Hearing

Discover more hearing aid choices than ever before

You have the power to choose the hearing aids that fit you best as well as how you receive your care and support.

- Right2You virtual care allows you to meet with a licensed hearing professional for virtual follow-up visits, remote hearing aid adjustments and more.
- In-person care provides nearly unlimited hearing aid choices available through a local hearing provider near you.

Both options are hassle-free with no claims or paperwork.

	 Right2You virtual care/ direct delivery*	 In-person care
Models/ styles	 RELATE™ Relate rechargeable BTE and RIC models  PHONAK Phonak rechargeable RIC models	 Beltona  oticon PEOPLE FIRST  PHONAK  RELATE™  ReSound GN  signia  Starkey  unitron  WIDEX HIGH DEFINITION HEARING 2,000+ models in multiple styles
Features	Recharging capabilities, remote adjustments, connection to 2 Bluetooth devices simultaneously, tap control, enhanced smartphone app  	Most advanced technology available for superior sound quality   
Support	<ul style="list-style-type: none"> • 70-day trial period • 3-year extended warranty covers repair and 1-time loss/damage replacement** • 3 follow-up virtual visits included at no cost*** 	<ul style="list-style-type: none"> • 45-day trial period • 3-year extended warranty covers repair and 1-time loss/damage replacement** • 3 follow-up visits included at no cost***

BTE = behind-the-ear, RIC = receiver-in-canal

*In-person visit to a local hearing provider may be required. **One-time professional fee may apply. ***Hearing aids purchased in the Silver technology level receive 1 follow-up visit.

Explore your options today.



To start using your hearing aid benefit, visit UHChearing.com/Retiree. You can even take an online hearing test to determine if you have hearing loss.



Or, call **1-866-445-2071, TTY 711**, 8 a.m. to 8 p.m. CT, Monday through Friday.

**United
Healthcare
Hearing**

¹ Center for Hearing and Communication. Statistics and facts about hearing loss. chchearing.org/facts-about-hearing-loss/. Accessed July 2020.

² Based on suggested manufacturer pricing.

Other hearing exam providers are available in our network.

Hearing aids must be ordered through the UnitedHealthcare Hearing provider network. Hearing aids ordered through providers outside of the UnitedHealthcare Hearing provider network will not be covered. Direct delivery may not be available on all plans.

Enclosed hearing aid services are only available through UnitedHealthcare Hearing. Refer to your Evidence of Coverage for additional information.

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ACWA JPIA
2023 Dental Plans
July 18, 2022

BACKGROUND

ACWA JPIA dental plans renew January 1, 2023. Historic rate and enrollment information is included in the following pages.

CURRENT SITUATION

Delta Dental PPO plans are self-funded. These plans continue to perform well. Staff recommends no change in rates for the self-funded Delta Dental PPO dental plans.

The fully insured DeltaCare HMO plan is in a two-year rate guarantee with no change in rates, from January 1, 2022 through December 31, 2023. Staff recommends no change in rates for the DeltaCare HMO plan.

RECOMMENDATIONS

That the Employee Benefits Program Committee recommend that the Executive Committee approve renewal of Delta Dental PPO and DeltaCare HMO plans, with **no change** in rates, effective January 1, 2023.



Dental Enrollment and Rate History

Year	Dental PPO	Dental DHMO
2015	-5.0%	0.0%
2016	-2.7%	0.0%
2017	0.0%	0.0%
2018	0.0%	0.0%
2019	0.0%	0.0%
2020	0.0%	0.0%
2021	0.0%	0.0%
2022	0.0%	0.0%
2023 ¹	-0.1%	0.0%
Average	-0.9%	0.0%

¹2023- Dental PPO rate is based on the Alliant Underwriting projection

ACWA JPIA - Enrollment History								
Enrollment History	2015	2016	2017	2018	2019	2020	2021	2022 YTD
Dental PPO	8,014	8,316	8,506	8,494	8,662	8,764	8,180	7,991
% Change	1.7%	3.8%	2.3%	-0.1%	2.0%	1.2%	-6.7%	-2.3%
DeltaCare	149	165	158	177	181	191	191	203
% Change	8.0%	10.7%	-4.2%	12.0%	2.3%	5.5%	0.0%	6.3%
Total	8,163	8,481	8,664	8,671	8,843	8,955	8,371	8,194
% Change	1.8%	3.9%	2.2%	0.1%	2.0%	1.3%	-6.5%	-2.1%

ACWA JPIA
2023 Vision Plans
July 18, 2022

BACKGROUND

ACWA JPIA vision plans renew January 1, 2023. Effective January 1, 2022, the contact lens allowance was increased from \$120 to \$150 and anti-reflective coatings became covered with a \$25 copay. Historic rate and enrollment information is included in the following pages.

CURRENT SITUATION

Vision Service Plan (VSP) plans have been self-funded since 2015. Since transitioning from fully insured to self-funded, expenses have been approximately 10% below premiums collected. The vision reserve balance currently stands at approximately \$1.9 million. VSP premiums have remained constant since 2015.

JPIA VSP vision plans currently have copays for premium and custom progressive lenses that vary from \$80 to \$160. This is a frequently used benefit that substantially increases out of pocket costs to the plan participants. VSP provided a projection of an 11.4% increase in claims cost to reduce the copay to \$25.

Staff recommends that the benefit for custom progressives be enhanced to reflect a \$25 co-pay.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve **decreasing the copay for premium and custom progressives to \$25**, with **no change** in rates, effective January 1, 2023.



Vision Enrollment and Rate History

Year	Vision
2015 ¹	0.0%
2016	0.0%
2017	0.0%
2018	0.0%
2019	0.0%
2020	0.0%
2021	0.0%
2022	0.0%
2023 ²	-15.2%
Average	-1.7%

¹ Moved from fully-insured to self-funded

² 2023 Vision rate is based on the Alliant Underwriting Projection

ACWA JPIA - Enrollment History								
Year	2015	2016	2017	2018	2019	2020	2021	2022 YTD
Employees	7,200	7,321	7,472	7,665	7,830	7,971	7,774	7,742
% Change	0.2%	1.7%	2.1%	2.6%	2.2%	1.8%	-2.5%	-0.4%

ACWA JPIA
2023 Employee Assistance Program
July 18, 2022

BACKGROUND

ACWA JPIA Employee Assistance Program transitioned from MHN to Anthem, effective January 1, 2021, with a 7% decrease in rates.

CURRENT SITUATION

Premiums for 2021 and 2022 remained constant. Anthem has provided a renewal that calls for a 4.2% increase in rates charged to members.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve an **increase of 4.2%** for Employee Assistance Program rates, effective January 1, 2023.

ACWA JPIA
2023 Life and Disability
July 18, 2022

BACKGROUND

ACWA JPIA life and disability plans renew January 1, 2023.

CURRENT SITUATION

The Standard has provided a renewal that calls for a 10% decrease in premiums for life and long-term disability. The renewal calls for no change in rates for short-term disability, accidental death and dismemberment (AD&D), dependent life, and child life.

The Standard collects long-term and short-term disability premiums monthly directly from the members based on self-reported payroll.

Employee and Spouse Supplemental Life premiums consist of a life portion and an AD&D portion. The life portion will be reduced by 10% while the less costly AD&D portion will remain unchanged. The blended decrease in rates will be slightly less than 10%.

This is a three-year rate proposal, with no change in rates charged by the Standard until January 1, 2026.

Staff recommends decreasing rates in accordance with the Standard's premiums, effective January 1, 2023.

RECOMMENDATION

That the Employee Benefits Committee recommend that the Executive Committee approve renewal of life and long-term disability with a **10% decrease** in rates, **and** renewal of short-term disability, AD&D, dependent life, and child life with **no change** in rates, effective January 1, 2023.

ACWA JPIA
Wellness Grant Program Update
July 18, 2022

BACKGROUND

In 2015, ACWA JPIA established its Wellness Grant Program through the generous annual funding of \$75,000 from Anthem Blue Cross. This program has continued for eight years, allowing agencies who participate in Anthem medical plans to apply for a grant to support their employee wellness programs. The minimum grant is \$200 and the maximum is \$2,000, based on number of eligible employees.

CURRENT SITUATION

This year, JPIA is proud to announce that 77 members were awarded Wellness Grants. Those members are listed on the following page.

Due to the continued popularity of the Wellness Grant Program, applications for the 2022/2023 grant year have again exceeded the \$75,000 in funds provided by Anthem. Beginning in 2023, Anthem has agreed to provide \$100,000 in funding for Wellness Grants.

RECOMMENDATIONS

None, for information only.

2022/2023 Wellness Grant Award Winners

Amador Water Agency	Montara Water & Sanitary District
Aromas Water District	Monterey One Water
Association of California Water Agencies	Municipal Water District of Orange County
Byron Bethany Irrigation District	North Kern Water Storage District
Cachuma Operations and Maintenance Board	North Yuba Water District
Carpinteria Valley Water District	Olivenhain Municipal Water District
Centerville Community Services District	Orange County Water District
Chino Basin Water Conservation District	Orange Cove Irrigation District
City of Tehachapi	Orchard Dale Water District
Coastside County Water District	Pajaro/Sunny Mesa Community Services District
Crescenta Valley Water District	Pajaro Valley Water Management Agency
Cucamonga Valley Water District	Palmdale Water District
Desert Water Agency	Panoche Water District
Diablo Water District	Ramona Municipal Water District
Elsinore Valley Municipal Water District	Richvale Irrigation District
Exeter Irrigation District	San Bernardino Valley Municipal Water District
Fair Oaks Water District	San Bernardino Valley Water Conservation District
Fallbrook Public Utility District	San Luis & Delta-Mendota Water Authority
Florin Resource CD/Elk Grove Water District	San Mateo County Flood & Sea Level RRD
Fresno Metropolitan Flood Control District	Santa Margarita Water District
Glenn-Colusa Irrigation District	South Coast Water District
Goleta Water District	South Tahoe Public Utility District
Grassland Basin Authority	Stockton East Water District
Helix Water District	Three Valleys Municipal Water District
Humboldt Bay Municipal Water District	Tri-District Water Authority
Indian Wells Valley Water District	Tulare Irrigation District
Kern-Tulare Water District	Tulare Lake Basin Water Storage District
Kings River Conservation District	Tulelake Irrigation District
La Puente Valley County Water District	Upper San Gabriel Valley Municipal Water District
Laguna Beach County Water District	Vallecitos Water District
Lake Arrowhead Community Services District	Valley Center Municipal Water District
Lake Don Pedro Community Services District	Vista Irrigation District
Las Virgenes Municipal Water District	Walnut Valley Water District
Main San Gabriel Basin Watermaster	West Basin Municipal Water District
Mammoth Community Water District	West Valley Water District
Marina Coast Water District	Western Municipal Water District
McKinleyville Community Services District	Yorba Linda Water District
Mid-Peninsula Water District	Yuima Municipal Water District
Mission Springs Water District	

MEETING DATES	BOARD OF DIRECTORS	EXECUTIVE	PERSONNEL	FINANCE & AUDIT	PROGRAMS				RISK MGMT
					Emp. Benefits	Liability	Property	Work Comp	
JAN 26			11:00 AM						
JAN 31		1:00 PM							10:00 AM
MAR 30		1:00 PM		10:00 AM					
APR 18			11:30 AM ZOOM						
MAY 2	1:30 PM	10:15 AM							
ACWA SPRING CONFERENCE MAY 3-6 - SACRAMENTO									
STRATEGIC PLANNING SESSION – JUNE 15-17- COSTA MESA									
JUNE 20							3:00 PM	1:00 PM	
JUNE 21		9:00 AM							
JUNE 29			11:00 AM COSTA MESA (CANCELLED)						
JULY 18		12:00 PM			8:30 AM				
CAJPA CONFERENCE – SEPTEMBER 13-16 – LAKE TAHOE									
SEPT 21			11:00 AM TBD						
SEPT 28		1:00 PM		8:30 AM		10:30 AM			
NOV 28	1:30 PM	10:15 AM							
ACWA FALL CONFERENCE – NOVEMBER 28 – DECEMBER 2 – INDIAN WELLS									

ACWA JPIA
2023 Kaiser Senior Advantage Renewal
 July 18, 2022

JPIA REGION	ENROLLMENT			2022 PREMIUMS		2023 PREMIUMS		2023 ANNUAL PREMIUMS	2023 CHANGE	CalPERS 2023 rate comparison				
	EE	EE+1	TOTAL	EE	EE+1	EE	EE+1			2023 CHANGE	\$10 copay KPSA	JPIA DIFF	\$0 copay KPSA	JPIA DIFF
North	42	14	56	288.21	559.42	254.60	492.21	\$ 211,010	-11.66%	-6.37%	283.25	-11%	336.29	-32%
South	49	23	72	180.98	344.96	161.39	305.78	\$ 179,290	-10.83%	-6.37%	283.25	-76%	336.29	-108%
72								\$ 390,301						new plan

Option 1: \$20 copay (current benefit)
 Annual Premiums \$ 390,301
 Aggregate Change **-11.47%**

2023 PREMIUMS		2023 ANNUAL PREMIUMS	2023 CHANGE	CalPERS 2023 rate comparison				
EE	EE+1			2023 CHANGE	\$10 copay KPSA	JPIA DIFF	\$0 copay KPSA	JPIA DIFF
288.56	560.12	\$ 239,534	0.12%	-6.37%	283.25	2%	336.29	-17%
188.12	359.24	\$ 209,765	3.95%	-6.37%	283.25	-51%	336.29	-79%
		\$ 449,299						new plan

Option 2: \$10 copay
 Annual Premiums \$ 449,299
 Aggregate Change **1.91%**

Premiums annualized based on 6/1/2022 enrollment

Premiums include Administrative Fees

2023 benefits include a \$70 over the counter quarterly allowance and a reduction in out of pocket max from \$1,500 to \$1,000.