

Employee Benefits Program Committee Meeting



YOUR BEST PROTECTION

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

Wednesday
April 30, 2025
9:00 a.m.

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

Vice-Chair: Szu Pei Lu-Yang, Rowland Water District

Stephanie Dosier, Orange County Water District

Karen Gish, Amador Water Agency

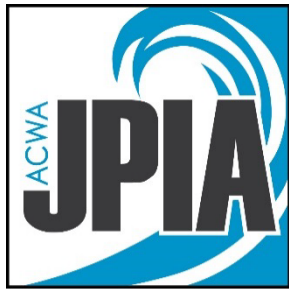
Brent Hastey, Reclamation District # 784

Roberta Perez, Cucamonga Valley Water District

Patrick H. Sanchez, Vista Irrigation District

Anjanette Shadley, Western Canal Water District

Laures Stiles, San Luis & Delta-Mendota Water Authority



EMPLOYEE BENEFITS PROGRAM COMMITTEE MEETING

AGENDA

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

Wednesday, April 30, 2025 – 9:00 a.m.

Zoom Link Meeting ID: 230 407 0027; Password: 5742; 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:

- Rupp – 229 Boyle Drive, Eureka
- Lu-Yang – 500 North Brand Boulevard, Suite 1850, Glendale
- Dosier – 18700 Ward Street, Fountain Valley
- Gish – 12800 Ridge Road, Sutter Creek
- Hastey – 3000 Plumas Arboga Road, Olivehurst
- Perez – 10440 Ashford Street, Rancho Cucamonga
- Sanchez – 1423 Alga Court, Vista
- Shadley – 2003 Nelson Road, Nelson
- Stiles – 842 6th Street, Los Banos

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PLEDGE OF ALLEGIANCE

ANNOUNCE 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 Ralph M. 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 Chair know.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

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I. CONSENT AGENDA

* A. Approve the Minutes of the July 31, 2024, Meeting

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B. Approve an Excused Absence for Any Committee Member

II. ADMINISTRATION

A. Report on Meetings Attended on Behalf of the JPIA

Dedmon * B. Membership Report 10

III. PROGRAM UPDATES

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Dedmon/
Beatty * B. Stop Loss History and Philosophical Discussion 23

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Jobe * D. Review of 2024 Utilization 37

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Jobe * E. 2026 and Beyond: Plan Design 50

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Jobe * F. Review of the State of the Employee Benefits Program Presentation
at the ACWA JPIA Spring Membership Summit 51

IV. STAFF UPDATES

Jobe * A. Director of Pooled Programs Update 52

V. UPCOMING MEETING

Rupp * A. Review Availability of Committee Members for the Next Employee
Benefits Program Committee Meeting at **Paradise Point Resort and
Spa, San Diego on July 15, 2025, at 10:30 a.m.** 53

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: Jillian Sciancalepore, Administrative Assistant III, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-JPIA. 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-JPIA. The JPIA’s normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.



**EMPLOYEE BENEFITES PROGRAM COMMITTEE
MEETING**

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

July 31, 2024

MEMBERS PRESENT

Chair: J. Bruce Rupp, Humboldt Bay Municipal Water District
Vice-Chair: Szu Pei Lu-Yang, Rowland Water District
Stephanie Dosier, Orange County Water District
Karen Gish, Amador Water Agency
Brent Hastey, Reclamation District # 784 (*via Zoom*)
Roberta Perez, Cucamonga Valley Water District (*via Zoom*)
Anjanette Shadley, Western Canal Water District (*via Zoom*)
Laures Stiles, San Luis & Delta-Mendota Water Authority

MEMBERS ABSENT

None.

STAFF PRESENT

Chief Executive Officer: Adrienne Beatty
Sonya Baker, Benefits Systems Analyst II
Erin Bowles, Workers' Compensation Claims Manager
Chimene Camacho, Senior Executive Assistant to the CEO
Veronica Cobian, Senior Benefits Administrator
David deBernardi, Director of Finance
Adam Dedmon, Employee Benefits Manager
Robert Greenfield, General Counsel
Ben Hayden, Lead Benefits Analyst
Kyle Hutchings, Senior Accountant (*via Zoom*)
Jennifer Jobe, Director of Pooled Programs
Jennifer Nogosek, Liability/Property Claims Manager
Kevin Phillips, Director of Member Outreach
Jackie Rech, Employee Benefits Specialist
Olivia Sayad, Administrative Assistant II
Jillian Sciancalepore, Administrative Assistant III (*Recording Secretary*)
Dan Steele, Finance Manager
Michelle Stites, Benefits Administrator II
Tony Waterford, Human Resources Manager
Mike Whitright, IT Support Specialist

OTHERS IN ATTENDANCE

David Drake, Rincon del Diablo Municipal Water District
Chris Kapheim, Kings River Conservation District
Melody McDonald, San Bernardino Valley Water Conservation District
Scott Ratterman, Calaveras County Water District
Randall Reed, Cucamonga Valley Water District
Tom Sher, Benefits Consultant/Senior Vice President, Alliant Insurance Services, Inc.
David Wheaton, Citrus Heights Water District

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

Chair Rupp welcomed everyone in attendance and called the meeting to order at 9:30 a.m. He announced there was a quorum, however, the Employee Benefits Committee members who attended via Zoom were ineligible to vote due to posting requirements, as mandated by the Ralph M. Brown Act. He introduced the Employee Benefits Program Committee, Executive Committee, staff, and others in attendance.

PLEDGE OF ALLEGIANCE

Chair Rupp led the Pledge of Allegiance.

ANNOUNCEMENT OF RECORDING OF MEETING

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

PUBLIC COMMENT

Chair 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 welcome. None were noted.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Chair Rupp asked for any additions to, or deletions from, the agenda. Chair Rupp announced that staff reformatted the agenda to include a Consent Agenda where the Committee has the opportunity to simultaneously adopt multiple items listed in one single motion.

I. CONSENT AGENDA

Chair Rupp called for approval of the Consent Agenda:

M/S/C (Stiles/Gish) (Stiles-Yes; Gish-Yes; Dosier-Yes; Lu-Yang-Yes; Rupp-Yes): That the Employee Benefits Program Committee approve the minutes of the May 6, 2024, meeting, as presented; That the Employee Benefits Program Committee recommend that the Executive Committee approve an increase of 5% for the Anthem HMO plan rates, an aggregate

increase of 5.46% to Kaiser HMO plan rates, an aggregate increase of 7.83% for the Kaiser Senior Advantage plan rate, renewal with no change in rates for the Anthem Employee Assistance Program, and renewal with no change in rates for the Standard Life and Disability plan rates, effective January 1, 2025.

II. ADMINISTRATION

Report on Meetings Attended on Behalf of the JPIA
None.

III. PROGRAM UPDATES

Overview of Program History

Mr. Dedmon presented the 2025 Renewal Summary which is a quick reference for all the proposed rate changes. He also informed the Committee that staff is finalizing the individual rates for members and regions in the State as we prepare for renewal and open enrollment. Open enrollment is set to begin October 1, 2024, and go through November 8, 2024. During his brief overview of the rate history, Mr. Dedmon noted that since the adoption of the blended Kaiser rates in 2019, it has saved our members a lot of volatility because the North and the South rates in Kaiser will often conversely increase or decrease and a blended rate helps stabilize the rates for all members, regardless of their geographic region. Mr. Dedmon noted that the biggest savings item for 2024 was the Pharmacy Benefit Manager transition to CarelonRx, which based on June's numbers is projecting potentially higher savings than the originally anticipated \$4 million. Enrollment numbers were reviewed, showing an overall increase of 405 participants to the Program.

Market Update and Utilization

Mr. Sher shared an overview of the state of the market, and the factors impacting rates and healthcare costs. The impact of COVID-19 on the system has decreased. Contract negotiations and government relations are affecting the Medicare drug benefits which will result in a change to the Medicare Advantage rates, which have yet to be determined. Though it is less of a factor, general inflation is still resulting in the desire for increased medical professional wages which directly impacts the increases to healthcare costs and reduction of available medical health professionals. Much discussion centered around weight loss medications and how they are identified as a significant cost driver. There are difficulties in access to quality healthcare due to the shortage of medical professionals, particularly in primary care.

Mr. Dedmon provided updates and engagement metrics regarding the Program's point solutions, which are targeted to specific conditions or needs, to provide better care for the user and overall cost savings to the plans. These point solutions include Carrum Health (surgical and oncology benefit), Hinge Health (physical therapy), Modern Health (mental health), and Progyny (fertility, surrogacy, and adoption assistance).

CarelonRx Pharmacy Benefit Manager (PBM) Update

Mr. Dedmon provided an update on how staff has been working with Anthem representatives to determine that many of the issues members were experiencing were due to CarelonRx's transition to a new mail-order delivery system. He shared that to alleviate on-going issues, the mail-order requirement for maintenance medications was lifted beginning March 25, 2024, through December 31, 2024. This allowed members to utilize physical pharmacy locations, or they could continue to use the mail in pharmacy option. Once staff are assured all issues related to the delivery system have been remedied, the mail-order requirement may be reinstated on January 1, 2025, which will be communicated during open enrollment. Though there has been a good trend in improvement, if staff feels additional remedies need to occur, additional communication will be provided to our members.

Review and Provide Recommendation Regarding Anthem and Kaiser Consumer-Driven Health Plan (CDHP) Deductibles

Mr. Dedmon presented that the IRS annually sets and adjusts the minimum deductible for a high deductible health plan that qualifies a participant to make pre-tax contributions to an HSA. In 2025, the IRS minimum qualifying deductible will increase beyond the current JPIA CDHP deductibles for the Anthem and Kaiser plans. Logistically speaking, staff is requesting that this no longer be an annual action item for the Committee to approve – as the approval granted will be for the CDHP deductibles to always match the IRS minimum. Going forward then, information confirming the new IRS minimum qualifying deductible will be provided to the Committee on an annual basis.

M/S/C (Dosier/Gish) (Stiles-Yes; Gish-Yes; Dosier-Yes; Lu-Yang-Yes; Rupp-Yes): That the Employee Benefits Program Committee recommend that the Executive Committee approve that annually, the minimum deductible for the CDHP's will match the IRS minimum deductible.

Review and Provide Recommendation Regarding Pricing for Anthem PPO Medical Plans

Mr. Dedmon informed the Committee that the actuarial projections initially called for a 16.8% increase in premiums, based on projected expenses in 2025. To avoid volatility, and reduce the Program's approximate \$73 million reserve balance, staff recommended a continued incremental approach to returning premiums to match expenses. Much discussion occurred amongst the Committee regarding reserve levels and rate increase options including 10%, 12%, and 16.8%, along with addressing concerns about the impact on smaller member agencies and budgeting challenges.

M/S/C (Gish/Stiles) (Stiles-Yes; Gish-Yes; Dosier-Yes; Lu-Yang-Yes; Rupp-Yes): That the Employee Benefits Program Committee recommend that the Executive Committee approve an increase of 10% for the Anthem self-funded PPO plans, effective January 1, 2025.

Review and Provide Recommendation Regarding Pricing for 2025 UHC Medicare Advantage PPO Medical Plans

Mr. Dedmon informed the Committee that changes in the Centers for Medicare and Medicaid Services (CMS), Medicare Advantage funding for 2025 have delayed the UHC renewal. Since there are no additional meetings scheduled for the Employee Benefits Program Committee for the remainder of the year, the pricing for the 2025 UHC Medicare Advantage PPO Medical Plans will need to be reviewed and approved by the Executive Committee at their meeting on September 26, 2024. The Employee Benefits Program Committee members will be notified of the Executive Committee's decision soon after.

Dental Plan Request for Proposal Update

Mr. Dedmon informed the Committee that although Delta Dental has the largest PPO network in California, some dentists have left the network, and several member agencies have reported difficulty finding in-network dentists close to their homes. This issue has mostly impacted more remote or rural communities. To more fully assess the situation and review alternative providers, JPIA issued a Request for Proposal (RFP) for Dental Plan Services. Based on the pricing and disruption reports received from the responding providers, staff determined that replacing Delta Dental with an alternate provider would not improve network availability for most of the member agencies. As a direct result of the RFP, Delta lowered JPIA's administrative service fees from 8.95% to 8%, effective January 1, 2025 – December 31, 2027.

Review and Provide Recommendation Regarding Pricing for 2025 Delta Dental Plans

Mr. Dedmon presented to the Committee that Alliant projected costs would decrease 1.22% in 2025. After staff reviewed the overall claims impact, in lieu of decreasing costs it would be more beneficial to maintain costs at 0% and add two PPO plan enhancements including a third cleaning during the calendar year, and a Diagnostic/Preventative Max waiver, which allows a participant to receive diagnostic and preventative services without the cost applying to the benefit maximum.

M/S/C (Dosier/Stiles) (Stiles-Yes; Gish-Yes; Dosier-Yes; Lu-Yang-Yes; Rupp-Yes): That the Employee Benefits Program Committee recommend that the Executive Committee approve the PPO benefit enhancements of 3rd calendar year cleaning and Diagnostic/Preventative Max Waiver with no change in rates to the PPO plans, and no change in rates for the DeltaCare HMO plan effective January 1, 2025.

Review and Provide Recommendation Regarding Pricing for 2025 Vision Service Plans

Mr. Dedmon presented a very brief overview of the previous and current projected vision plans.

M/S/C (Gish/Dosier) (Stiles-Yes; Gish-Yes; Dosier-Yes; Lu-Yang-Yes; Rupp-Yes): That the Employee Benefits Program Committee recommend that the Executive Committee approve renewing the VSP plans with no change in rates, effective January 1, 2025.

IV. STAFF UPDATES

Review 2025 Wellness Grants

Ms. Rech provided a brief overview of the previous 2023-24 and current 2024-25 Wellness Grant Program. This year, JPIA is proud to announce that 88 members were awarded Wellness Grants. Anthem increased annual funding for the program from \$75,000 to \$100,000 in 2023, and to \$200,000 in 2024. With the additional \$100,000 in funding, JPIA was able to implement Wellhub for employees enrolled in an Anthem medical plan to utilize for a healthier lifestyle.

Employee Benefits Department Update

Mr. Dedmon informed the Committee that both Union Public Utility District (UPUD) and Biggs-West Gridley Water District (BWGWD) are seeking approval from the Executive Committee for admission to the Program at the July 31, 2024, meeting. There are two additional prospective members who are in the initial stages of seeking approval to join some of JPIA's employee benefit plans.

He also informed the Committee that internally the department is cross-training to further develop skillsets.

Director of Pooled Programs Update

Ms. Jobe reported that half of JPIA's pooled programs, Property and Workers' Compensation, renewed on July 1, 2024, along with a number of ancillary programs. The Property Program underwent significant structural changes.

Ms. Jobe stated that Tyler Dietz has joined as the JPIA's Cost Estimator, beginning his employment on June 24, 2024.

In addition, Ms. Jobe stated that Liability rate renewal is currently under review and will be considered for approval in late September for an October 1, 2024, implementation date.

V. UPCOMING MEETINGS

There are no additional meetings scheduled for the remainder of the year.

The Employee Benefits Program Committee meeting adjourned at 11:20 a.m.

ACWA JPIA
Membership Report
April 30, 2025

BACKGROUND

The JPIA began administering Employee Benefit plans July 1, 2012. Plans renew January 1 of each year, with plan design and pricing determined the preceding July. Each year, plan status and options for program renewal undergo a thorough evaluation with the goal of providing the most comprehensive coverage at the most competitive price.

CURRENT SITUATION

Adam Dedmon, Employee Benefits Manager, will provide the Committee with an update on current enrollments as well as recent member visits and other department updates.

Program Membership Status as of April 15, 2025:

Total Number of Program Members: 266
 Total Number of Covered Employees: 9,453

| | Medical | Dental | Vision | Life | EAP | Disability |
|--------------------|---------|--------|--------|-------|-------|------------|
| # Agencies | 206 | 213 | 198 | 135 | 122 | 54 |
| # Employees | 8,744 | 8,195 | 8,118 | 2,696 | 4,850 | 1,463 |

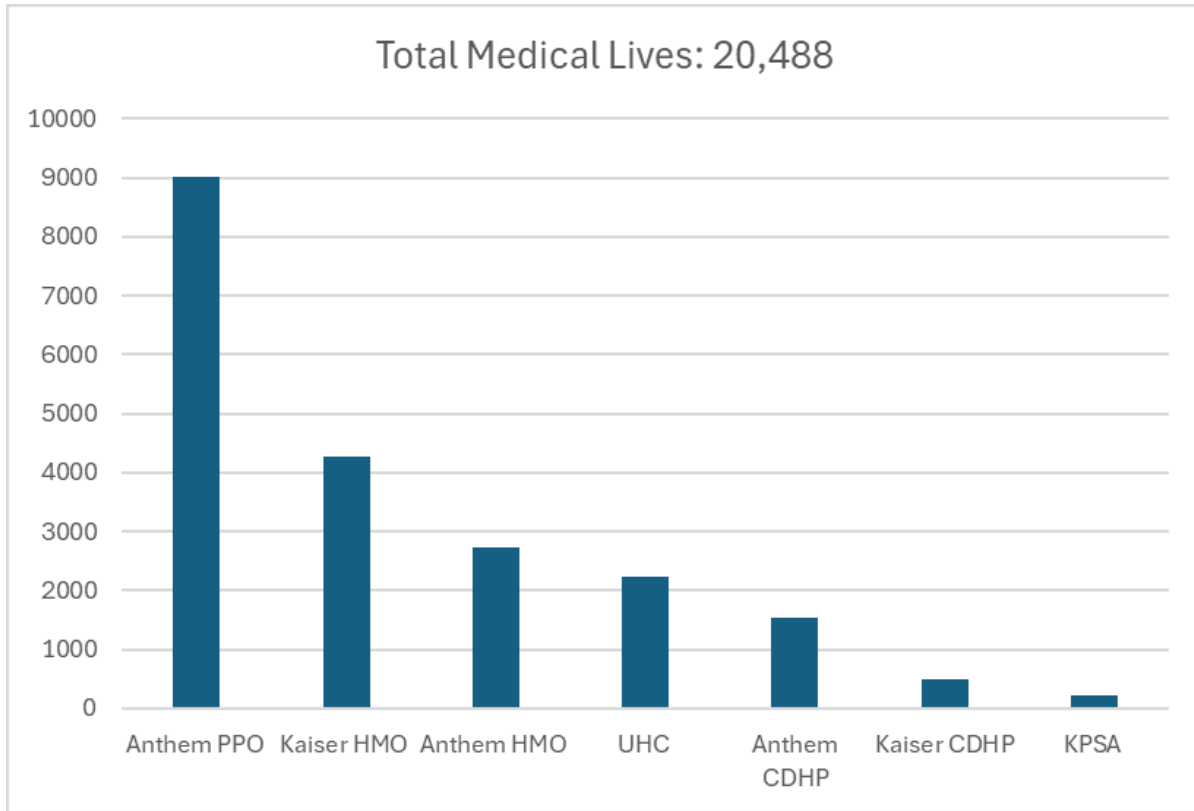
Recent Member Agency Additions and Terminations

| Addition/ Termination | # EE | Agency | Note |
|-------------------------|------|-----------------------------------|-------------------------------|
| Addition 1/1/2025 | 8 | Union Public Utility District | Medical, Dental, Vision, EAP |
| Addition 1/1/2025 | 5 | Biggs West Gridley Water District | Medical, Dental, Vision, Life |
| Termination 1/1/2024 | 15 | Malaga County Water District | Dental, Vision |
| Termination 1/1/2024 | 7 | Greenfield County Water District | Medical, Dental, Life |

RECOMMENDATION

None, information only.

Medical Plan Enrollment Detail



| Medical Plan | Total Lives |
|--------------|-------------|
| Anthem PPO | 9,013 |
| Kaiser HMO | 4,261 |
| Anthem HMO | 2,730 |
| UHC | 2,234 |
| Anthem CDHP | 1,541 |
| Kaiser CDHP | 500 |
| KPSA | 209 |



| Member Name | Total # of Employees |
|--|----------------------|
| Contra Costa Water District | 300 |
| Santa Clarita Valley Water Agency | 263 |
| Orange County Water District | 257 |
| Alameda County Water District | 232 |
| East Bay Municipal Utilities District | 201 |
| Santa Margarita Water District | 191 |
| Helix Water District | 182 |
| Nevada Id | 174 |
| Western Municipal Water District | 174 |
| Rancho California Water District | 171 |
| South Tahoe Public Utility District | 137 |
| Cucamonga Valley Water District | 133 |
| Las Virgenes Municipal Water District | 126 |
| Tahoe City Public Utility District | 121 |
| Yuba County Water Agency | 116 |
| Vallecitos Water District | 109 |
| San Luis & Delta-Mendota Water Authority | 107 |
| South Coast Water District | 105 |
| South San Joaquin Irrigation District | 100 |
| Tuolumne Utilities District | 94 |
| Vista Irrigation District | 93 |
| Yorba Linda Water District | 93 |
| Solano Irrigation District | 92 |
| Desert Water Agency | 89 |
| Palmdale Water District | 89 |
| Calleguas Municipal Water District | 87 |
| Olivenhain Municipal Water District | 85 |
| Sacramento Suburban Water District | 85 |
| Calaveras County Water District | 84 |
| Glenn-Colusa Irrigation District | 83 |
| Valley Center Municipal Water District | 81 |
| Goleta Water District | 77 |



| Member Name | Total # of Employees |
|---|----------------------|
| Central California Irrigation District | 75 |
| Fresno Metropolitan Flood Control District | 75 |
| Fallbrook Public Utility District | 71 |
| ACWA JPIA | 67 |
| Rainbow Municipal Water District | 66 |
| Lake Arrowhead Community Services District | 62 |
| Oakdale Irrigation District | 62 |
| Big Bear City Community Services District | 61 |
| Kern County Water Agency | 61 |
| Walnut Valley Water District | 61 |
| Water Replenishment District of Southern California | 61 |
| El Toro Water District | 60 |
| Mesa Water District | 60 |
| United Water Conservation District | 60 |
| Mission Springs Water District | 59 |
| South Feather Water and Power Agency | 58 |
| Antelope Valley-East Kern Water Agency | 56 |
| Casitas Municipal Water District | 56 |
| Mojave Water Agency | 56 |
| Stockton-East Water District | 56 |
| Friant Water Authority | 55 |
| Ramona Municipal Water District | 55 |
| San Juan Water District | 55 |
| Soquel Creek Water District | 55 |
| West Valley Water District | 55 |
| Wheeler Ridge-Maricopa Water Storage District | 55 |
| Arvin-Edison Water Storage District | 53 |
| City of Tehachapi | 52 |
| Kings River Conservation District | 51 |
| Amador Water Agency | 50 |
| Marina Coast Water District | 50 |
| Mammoth Community Water District | 47 |



| Member Name | Total # of Employees |
|--|----------------------|
| Laguna Beach County Water District | 45 |
| San Bernardino Valley Municipal Water District | 45 |
| Hi-Desert Water District | 44 |
| Citrus Heights Water District | 43 |
| West Basin Municipal Water District | 42 |
| Madera Irrigation District | 41 |
| Paradise Irrigation District | 41 |
| Solano County Water Agency | 41 |
| Semitropic Water Storage District | 40 |
| Valley County Water District | 39 |
| Westside Water Authority | 39 |
| Montecito Water District | 38 |
| Humboldt Bay Municipal Water District | 37 |
| ACWA | 35 |
| Crescenta Valley Water District | 35 |
| Henry Miller Reclamation District #2131 | 35 |
| Camrosa Water District | 34 |
| Fair Oaks Water District | 34 |
| Indian Wells Valley Water District | 34 |
| Rowland Water District | 33 |
| Tulelake Irrigation District | 33 |
| Carmichael Water District | 32 |
| Chowchilla Water District | 32 |
| Municipal Water District of Orange County | 32 |
| North Kern Water Storage District | 32 |
| Three Valleys Municipal Water District | 32 |
| Diablo Water District | 31 |
| Florin Resource Conservation District - Elk Grove Water District | 31 |
| Georgetown Divide Public Utility District | 31 |
| Chino Basin Water Conservation District | 30 |
| Tulare Irrigation District | 30 |
| Yolo County Flood Control & Water Conservation District | 30 |



| Member Name | Total # of Employees |
|---|----------------------|
| Trabuco Canyon Water District | 29 |
| Coastside County Water District | 28 |
| East Contra Costa Irrigation District | 28 |
| Humboldt Community Services District | 28 |
| Kirkwood Meadows Public Utility District | 28 |
| San Benito County Water District | 28 |
| Scotts Valley Water District | 28 |
| Consolidated Irrigation District | 27 |
| Twentynine Palms Water District | 27 |
| Alta Irrigation District | 26 |
| Bella Vista Water District | 26 |
| Joshua Basin Water District | 26 |
| Kaweah Delta Water Conservation District | 26 |
| Monterey Peninsula Water Management District | 26 |
| City of Buellton | 25 |
| Byron-Bethany Irrigation District | 24 |
| Central Basin Municipal Water District | 24 |
| La Puente Valley County Water District | 24 |
| Rincon Del Diablo Municipal Water District | 24 |
| Tri-Dam Project | 24 |
| McKinleyville CSD | 23 |
| North Coast County Water District | 23 |
| Carpinteria Valley Water District | 22 |
| Tehachapi-Cummings County Water District | 22 |
| Mid-Peninsula Water District | 21 |
| Pajaro Valley Water Management Agency | 21 |
| San Gabriel County Water District | 21 |
| Santa Ana Watershed Power Authority | 21 |
| Buena Vista Water Storage District | 20 |
| Clearlake Oaks County Water District | 20 |
| San Bernardino Valley Water Conservation District | 20 |
| Browns Valley Irrigation District | 19 |



| Member Name | Total # of Employees |
|---|----------------------|
| Lakeside Water District | 19 |
| Patterson Irrigation District | 19 |
| Pebble Beach Community Services District | 19 |
| Santa Ynez River WCD Improvement District No. 1 | 19 |
| Banta Carbona Irrigation District | 18 |
| Borrego Water District | 18 |
| Panoche Water District | 18 |
| Rosamond Community Services | 18 |
| Thermalito Water & Sewer District | 18 |
| Cachuma Operation and Maintenance Board | 17 |
| Cawelo Water District | 17 |
| James Irrigation District | 17 |
| Pico Water District | 17 |
| Quartz Hill Water District | 17 |
| Shafter-Wasco Irrigation District | 17 |
| Vandenberg Village Community Services District | 17 |
| Valley of the Moon Water District | 16 |
| American River Flood Control District | 15 |
| East Orange County Water District | 15 |
| Grassland Water District | 15 |
| La Habra Heights County Water District | 15 |
| Rio Linda/Elverta Community Water District | 15 |
| West Kern Water District | 15 |
| West Stanislaus Irrigation District | 15 |
| Yuima Municipal Water District | 15 |
| Bolinas Community Public Utility District | 14 |
| Delano-Earlimart Irrigation District | 14 |
| Mission Hills Community Services District | 14 |
| Montecito Sanitary District | 14 |
| Orchard Dale Water District | 14 |
| Reclamation District #784 | 14 |
| Rosedale-Rio Bravo Water Storage District | 14 |



| Member Name | Total # of Employees |
|---|----------------------|
| Butte Water District | 13 |
| Channel Islands Beach Community Services District | 13 |
| Crestline Village Water District | 13 |
| Mojave Public Utility District | 13 |
| Reclamation District #1000 | 13 |
| San Geronio Pass Water Agency | 13 |
| South Sutter Water District | 13 |
| Terra Bella Irrigation District | 13 |
| Calaveras Public Utility District | 12 |
| Golden Hills Community Services District | 12 |
| Hidden Valley Lake Community Services District | 12 |
| Idyllwild Water District | 12 |
| Richvale Irrigation District | 12 |
| Rio Alto Water District | 12 |
| Tulare Lake Basin Water Storage District | 12 |
| Westborough Water District | 12 |
| Western Canal Water District | 12 |
| Centerville Community Services District | 11 |
| Montara Water & Sanitary District | 11 |
| Pajaro/Sunny Mesa Community Services District | 11 |
| South Montebello Irrigation District | 11 |
| Southern San Joaquin Municipal Utility District | 11 |
| Weaverville Community Services District | 11 |
| Brooktrails Township Community Services District | 10 |
| Corcoran Irrigation District | 10 |
| Firebaugh Canal Water District | 10 |
| Kern-Tulare Water District | 10 |
| Main San Gabriel Basin Watermaster | 10 |
| Porterville Irrigation District | 10 |
| Serrano Water District | 10 |
| Tranquillity Irrigation District | 10 |
| Big Bear Municipal Water District | 9 |



| Member Name | Total # of Employees |
|---|----------------------|
| Bodega Bay Public Utility District | 9 |
| Crestline-Lake Arrowhead Water Agency | 9 |
| Foothill Municipal Water District | 9 |
| Kanawha Water District | 9 |
| Kings County Water District | 9 |
| Kinneloa Irrigation District | 9 |
| La Canada Irrigation District | 9 |
| North Yuba Water District | 9 |
| Pleasant Valley County Water District | 9 |
| Stone Corral Irrigation District | 9 |
| Sutter Extension Water District | 9 |
| Upper San Gabriel Valley Municipal Water District | 9 |
| Berrenda Mesa Water District | 8 |
| Chino Basin Watermaster | 8 |
| Grassland Basin Authority | 8 |
| Ivanhoe Irrigation District | 8 |
| Laguna Irrigation District | 8 |
| Reclamation District #2068 | 8 |
| San Andreas Sanitary District | 8 |
| Stinson Beach County Water District | 8 |
| Union Public Utility District | 8 |
| Friant Power Authority | 7 |
| Littlerock Creek Irrigation District | 7 |
| Los Alamos Community Services District | 7 |
| Mountain Gate Community Services District | 7 |
| Orange Cove Irrigation District | 7 |
| Planada Community Services District | 7 |
| Reclamation District #1004 | 7 |
| Angiola Water District | 6 |
| Aromas Water District | 6 |
| Bay Area Water Supply & Conservation Agency | 6 |
| Biggs-West Gridley Water District | 6 |

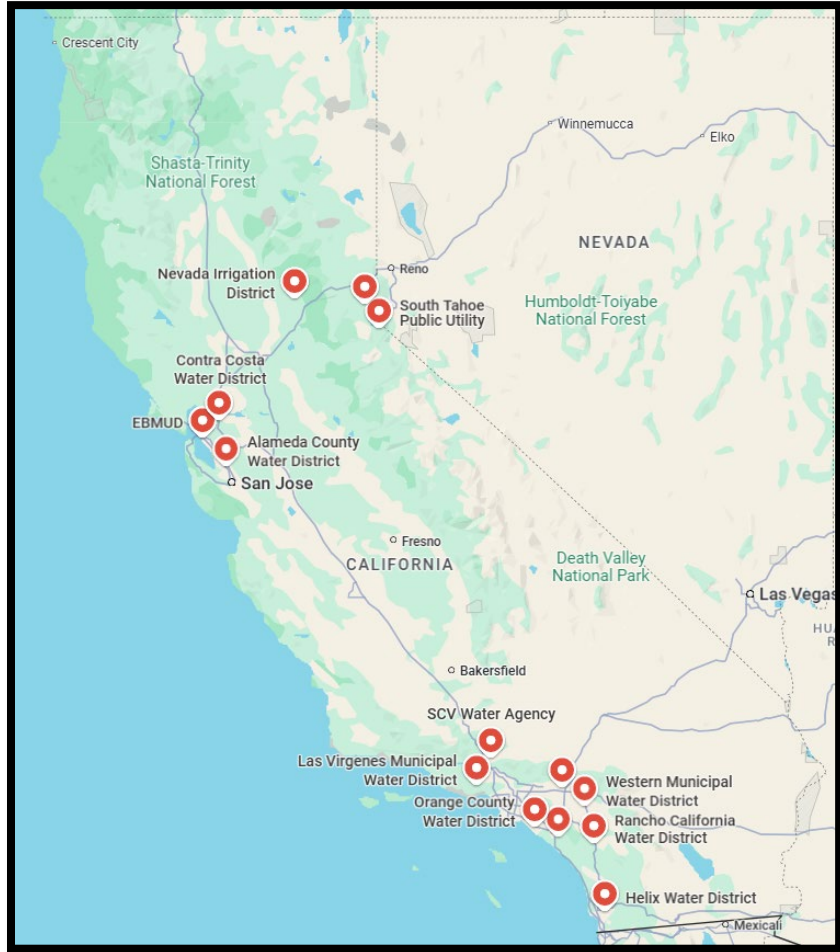


| Member Name | Total # of Employees |
|---|----------------------|
| Castroville Community Services District | 6 |
| Del Paso Manor Water District | 6 |
| Del Puerto Water District | 6 |
| Exeter Irrigation District | 6 |
| Mariposa Public Utility District | 6 |
| Pinedale County Water District | 6 |
| Redwood Valley County Water District | 6 |
| San Gabriel Basin Water Quality Authority | 6 |
| San Gabriel Valley Municipal Water District | 6 |
| Ventura River County Water District | 6 |
| Alpaugh Irrigation District | 5 |
| Chino Basin Desalter Authority | 5 |
| City of San Juan Bautista | 5 |
| Delhi County Water District | 5 |
| Elsinore Valley Municipal Water District | 5 |
| Fall River Valley Community Services District | 5 |
| Forestville Water District | 5 |
| Frazier Park Public Utility District | 5 |
| Ivanhoe Public Utility District | 5 |
| Lakeside Irrigation Water District | 5 |
| Laton Community Services District | 5 |
| Pescadero Reclamation District #2058 | 5 |
| Saucelito Irrigation District | 5 |
| Boron Community Services District | 4 |
| Kings River Water District | 4 |
| Le Grand Community Services District | 4 |
| Madera-Chowchilla Water and Power Authority | 4 |
| Maine Prairie Water District | 4 |
| Palm Ranch Irrigation District | 4 |
| Princeton-Codora-Glenn Irrigation District | 4 |
| Central Water District | 3 |
| Lake Don Pedro Community Services District | 3 |



| Member Name | Total # of Employees |
|---|-----------------------------|
| Riverdale Irrigation District | 3 |
| San Francisquito Creek Joint Powers Authority | 3 |
| Tri-District Water Authority | 3 |
| Madera Water District | 2 |
| North Delta Water Agency | 2 |
| Orosi Public Utility District | 2 |
| Tri-County Water Authority | 2 |
| Dunnigan Water District | 1 |

EB Roadshow Detail



| Members Visited | |
|-------------------------------------|---------------------------------------|
| Orange County Water District | Contra Costa Water District |
| South Tahoe Public Utility District | Alameda County Water District |
| East Bay Municipal Utility District | Nevada Irrigation District |
| Helix Water District | Tahoe City Public Utility District |
| Rancho California Water District | Cucamonga Valley Water District |
| Western Municipal Water District | Santa Clarita Valley Water Agency |
| Santa Margarita Water District | Las Virgenes Municipal Water District |

ACWA JPIA
State of the Market
April 30, 2025

BACKGROUND

Alliant Insurance Services, Inc. has served as ACWA JPIA's benefits consultant since 2012.

CURRENT SITUATION

Tom Sher, Senior Vice President at Alliant, will present an overview of the current State of the Market to the Committee. His remarks will include a review of the presentation materials to be shared at the meeting and a discussion of the anticipated impact on the upcoming renewal.

RECOMMENDATIONS

None, information only.

ACWA JPIA
Stop Loss History and Philosophical Discussion
April 30, 2025

BACKGROUND

As part of ACWA JPIA's continued oversight of its self-funded medical program, staff regularly evaluates whether to secure stop-loss insurance. This type of excess coverage is designed to protect against unusually high individual claims or total claims exceeding expected levels. The decision to purchase stop-loss insurance is made annually, weighing both cost and potential benefit to the pool.

JPIA last carried stop-loss coverage for the Anthem PPO program in 2022. The policy reimbursed the organization for individual claims exceeding \$750,000. Between 2016 and 2022, stop-loss coverage was maintained with attachment points of \$500,000 (2016–20) and \$750,000 (2021–22), at an annual cost ranging from \$1.5 million to \$3 million.

In 2023, JPIA elected not to renew any stop-loss coverage. This decision was made with careful consideration of several key factors:

- The premiums for stop loss coverage continue to rise substantially year over year regardless of the volume (or lack thereof) of high-cost claims (HCCs) piercing the attachment point;
- JPIA had an extremely healthy reserve balance of approximately \$96 million (or approximately 130% of the projected 2022 program year cost) which the pool was actively trying to “buy down” by way of rate subsidies; and
- The historical analysis demonstrated that the premiums that had been paid had exceeded reimbursements over time.

It was understood that without stop loss coverage, JPIA would be responsible to pay the full value of all HCCs that might occur, but that JPIA's financial position would allow it to tolerate annual variations in claims costs, with projected savings over time.

CURRENT SITUATION

As noted above, JPIA does not currently purchase stop loss coverage. In 2024, JPIA experienced its most expensive HCC year on record, with four (4) claims exceeding \$2M, and one (1) additional HCC exceeding \$1M representing a total plan cost of approximately \$14.1 million. Had stop loss coverage been in place with a \$750,000 attachment point, approximately \$9.7 million in HCCs would have been transferred to the stop loss carrier. After accounting for the estimated premium, the net cost transfer would have been closer to \$6.4 million.

It is also worth noting that, excluding a single extreme \$6 million claimant, total HCC expenses transferred to the stop loss carrier would have been approximately \$4.7

million, resulting in an estimated net savings of \$1.4 million after factoring in the estimated premium.

Staff will present additional details at the meeting regarding the 2024 HCCs, including how many are expected to continue impacting the program in future years.

For the Committee's reference, attached is an analysis of the historical cost/benefit of JPIA's former stop loss coverage as well as estimates of what the cost/benefit would have been in program years 2023-24 had stop loss been purchased.

Staff will facilitate a discussion with the Committee that includes both practical and strategic considerations related to future stop loss coverage. The practical portion will focus on available stop loss options and potential structures for future consideration. The strategic discussion will explore whether the purchase of stop loss aligns with the Committee's goals, considering the JPIA's reserve position, historical HCC experience, and the overall cost-benefit of such coverage.

RECOMMENDATIONS

None, information only.

ACWA JPIA

Stop Loss - Loss History Review

| Policy Period | Deductible | Paid Premium ¹ | Claim | | Loss Ratio |
|-----------------------|------------|---------------------------|-----------------------------|----------------------------|----------------|
| | | | Reimbursements ² | \$ Difference ³ | |
| 2015 | \$500,000 | \$1,276,502 | \$1,723,128 | (\$446,626) | 134.99% |
| 2016 | \$500,000 | \$1,540,682 | \$3,769,965 | (\$2,229,284) | 244.69% |
| 2017 | \$500,000 | \$1,636,625 | \$1,530,074 | \$106,550 | 93.49% |
| 2018 | \$500,000 | \$2,108,204 | \$2,824,512 | (\$716,308) | 133.98% |
| 2019 | \$500,000 | \$2,846,530 | \$1,005,930 | \$1,840,601 | 35.34% |
| 2020 | \$500,000 | \$3,043,174 | \$1,012,129 | \$2,031,046 | 33.26% |
| 2021 | \$750,000 | \$2,136,522 | \$1,737,702 | \$398,819 | 81.33% |
| 2022 | \$750,000 | \$1,961,522 | \$3,446,043 | (\$1,484,520) | 175.68% |
| 2023 | \$750,000 | \$2,549,979 | \$1,275,555 | \$1,274,424 | 50.02% |
| 2024 | \$750,000 | \$3,314,972 | \$9,771,618 | (\$6,456,646) | 294.77% |
| Ten Year Total | | \$22,414,712 | \$28,096,656 | (\$5,681,944) | 125.35% |

¹Paid premium for 2023 and 2024 are estimated assuming 30% stop loss renewal year over year. Estimated premium is illustrative and does not represent actual cost.

²Reimbursements for 2023, and 2024 are calculated on a plan year basis. Actual claims reimbursements would vary on 12/15 contract

³Difference between estimated claim reimbursement and estimated paid premium.

ACWA JPIA

Stop Loss - Loss History Review

| Policy Period | Deductible | Paid Premium ¹ | Claim Reimbursements ² | \$ Difference ³ | Loss Ratio |
|-----------------------|------------|---------------------------|-----------------------------------|----------------------------|----------------|
| 2015 | \$500,000 | \$1,276,502 | \$1,723,128 | (\$446,626) | 134.99% |
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| 2023 | \$750,000 | \$2,549,979 | \$1,275,555 | \$1,274,424 | 50.02% |
| 2024 | \$750,000 | \$3,314,972 | \$4,782,595 | (\$1,467,623) | 144.27% |
| Ten Year Total | | \$22,414,712 | \$23,107,633 | (\$692,921) | 103.09% |

¹Paid premium for 2023 and 2024 are estimated assuming 30% stop loss renewal year over year. Estimated premium is illustrative and does not represent actual cost.

²Reimbursements for 2023, and 2024 are calculated on a plan year basis. Actual claims reimbursements would vary on 12/15 contract. \$6M claimant also removed in 2024 estimates

³Difference between estimated claim reimbursement and estimated paid premium.

What is Stop Loss?

Stop Loss is the only actual insurance on a self-funded plan. Stop Loss is intended to protect against catastrophic or unpredictable expenses.

There are two types of Stop Loss:

- Specific (or Individual)
- Aggregate

Important Items to Notes

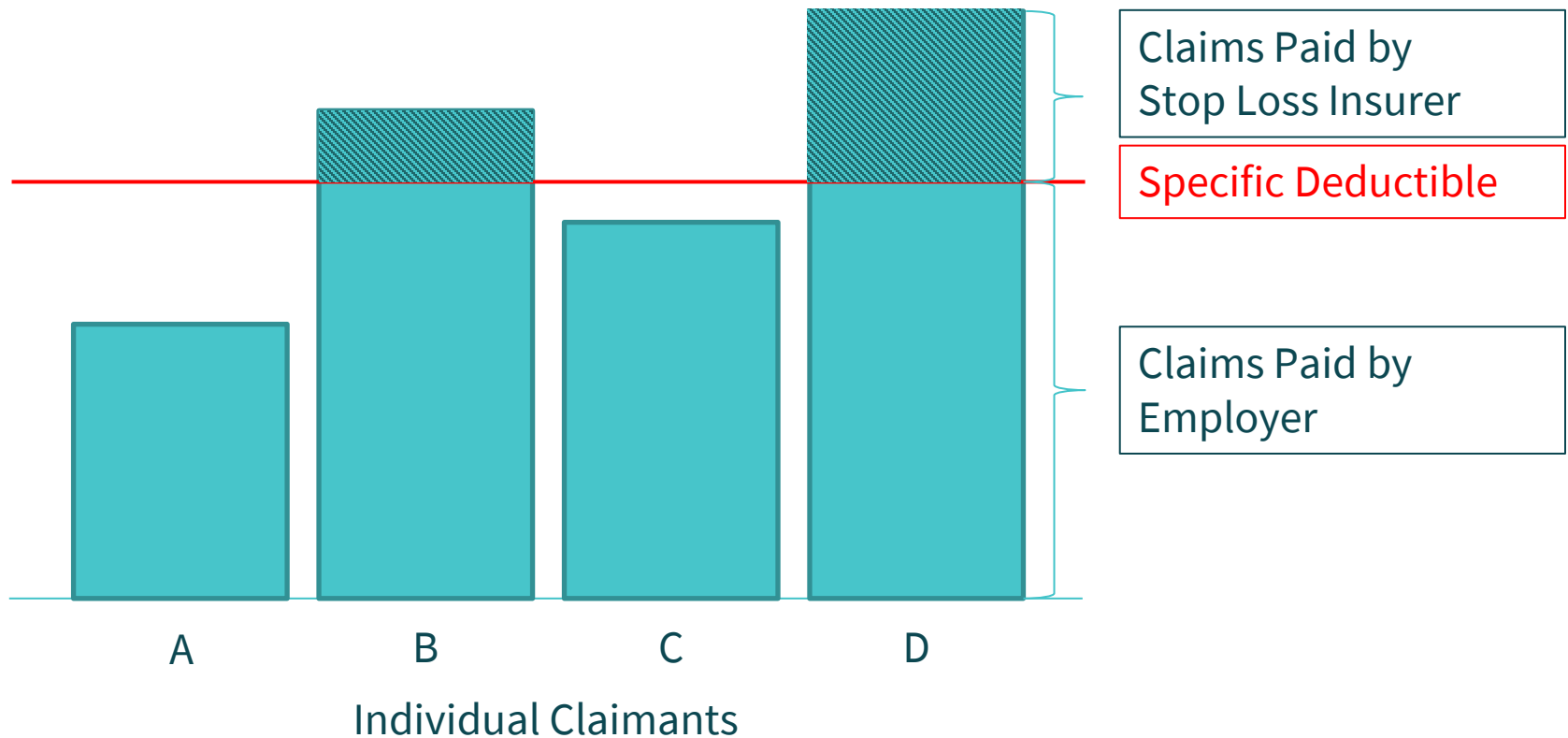
- ✓ A plan can have Specific Stop Loss and NOT have Aggregate Stop Loss
- ✓ A plan must have Specific Stop Loss in order to have Aggregate Stop Loss
- ✓ Larger groups will typically drop Aggregate Stop Loss over time

Specific (or Individual) Stop Loss Coverage

- Protects employers from large catastrophic claims generated by individual employees or dependents. Also described as catastrophic or shock-claim insurance.
- Coverage picks up after an individual's claims reach \$X during a policy period. Individual deductibles range from \$20,000 to \$1,000,000 depending on the size of the employer and tolerance to take risk.
- After an eligible employee/dependent's claims paid exceed the deductible in a policy year, covered expenses above the deductible are reimbursed to the employer by the Stop Loss carrier.
- Claims are reimbursed after they occur on a monthly basis during the policy time period. Stop Loss carriers will require claims data and eligibility verification. Reimbursement will be issued after both these items are received to satisfaction by the Stop Loss carrier, which can take 4 to 6 weeks, if not longer.

Specific (or Individual) Stop Loss Coverage

Specific Stop Loss



Aggregate Stop Loss Coverage

- Establishes a Maximum Liability for the employer over the entire policy time period.
- Claims above this limit, called the Aggregate Attachment Point, are reimbursed by the stop loss carrier up to maximum amount, typically \$1,000,000, but other amounts are possible.
- The Aggregate Attachment Point is calculated by multiplying the number of employees & dependents by the monthly aggregate attachment points and the number of months.
- Monthly Aggregate Attachment Points are calculated and established by the stop loss carrier. They are essentially fully insured equivalent rates increased by the Aggregate Attachment Point Percentage, typically 125%.
- Claims are typically reimbursed after the end of the policy period. Stop Loss carriers will require claims data and eligibility verification. Reimbursement will be issued after claims have been audited and could take several months. If the group has Monthly Accommodation, claims can be reimbursed on a monthly based and are tried up at the end of the policy period.

Aggregate Stop Loss Coverage



ACWA JPIA
Reserve Balance and Rating Strategy
April 30, 2025

BACKGROUND

The ACWA JPIA Employee Benefits Program maintains an excess Reserve Fund (Fund) balance for the medical, dental, and vision self-funded programs. Fluctuations are driven by the difference between program expenses and collected contributions or revenues. In 2014-2016, expenses exceeded revenues; thus, the Fund balance dropped by almost \$11.5 million as monies from the Fund were used to supplement collected contributions. Starting in 2017, this trend reversed, and contributions collected started to exceed expenses.

Over the next five (5) years, the Fund balance grew by approximately \$54.5 million, despite holding rates flat from 2019-21. The largest increase came – of course – from the 2020 program year. In 2022 and 2023, as medical usage increased, combined with significant increases in medical care costs, this trend reversed again, and expenses are once again exceeding collected contributions. That being said, the Committee approved both 5% and 10% rate decreases, respectively, for these program years, in an attempt to subsidize revenues with Fund monies which had grown to significantly exceed the Fund Target by that point.

On April 26, 2023, based on updated actuarial projections, the Employee Benefits Program Committee recommended increasing the Fund Target to \$34 million (up from the prior \$19.2 million Target). This Target represents the 99% confidence level and is comprised of \$22.7 million in Claim Fluctuation Margin (CFM) and \$11.2 million in Incurred But Not Reported (IBNR) claims. On May 8, 2023, the Executive Committee approved the Employee Benefits Program Committee's recommendation to memorialize the new Fund Target.

CURRENT SITUATION

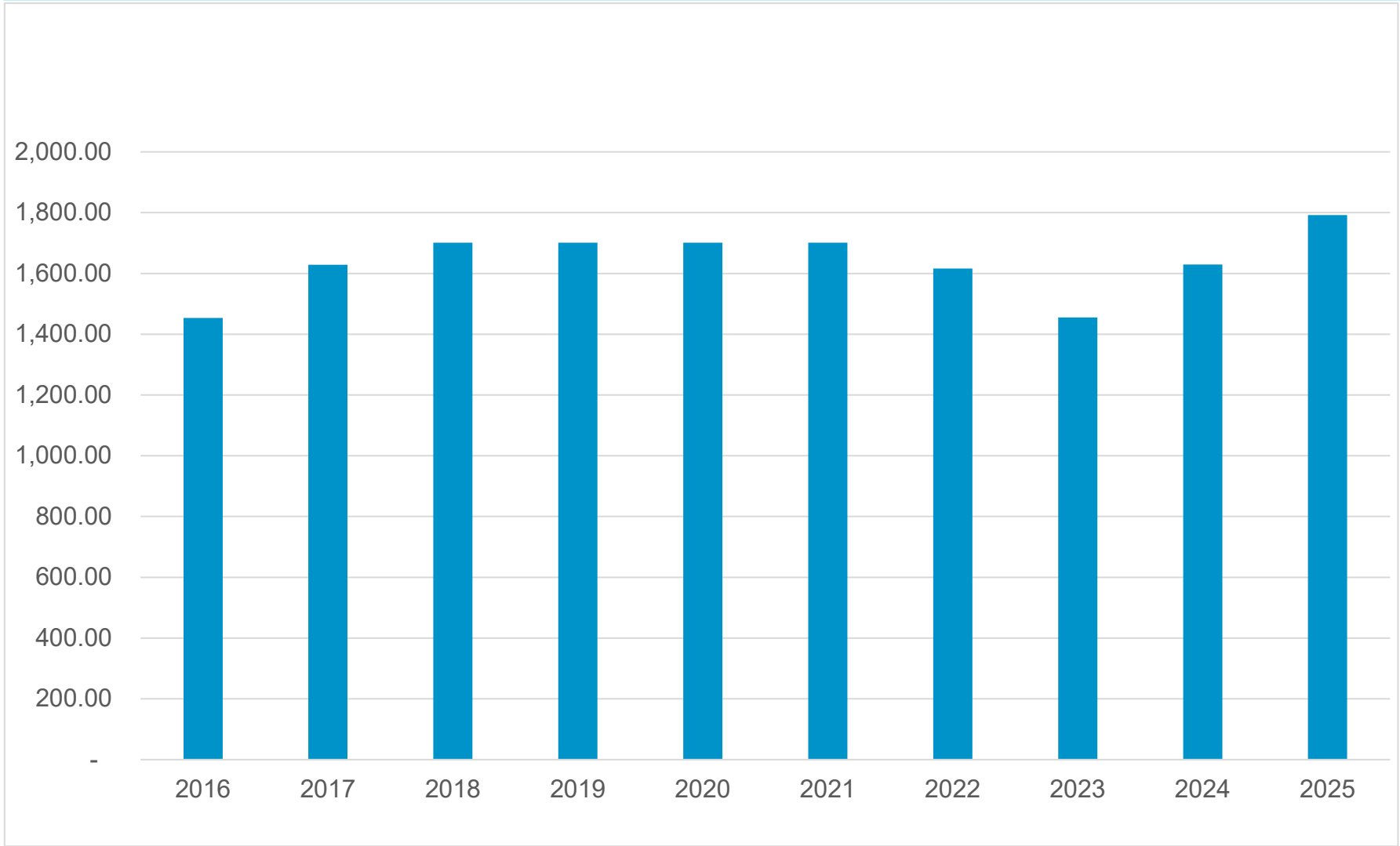
As of February 28, 2025, the Employee Benefits Program Fund balance is approximately \$58.3 million. As this exceeds the Target of \$34 million, it is the intent to subsidize future rates with the Fund balance. The philosophy that the Committee has embraced is a slow, methodical approach to rate subsidization so that monies in the Fund that exceed the Target can be used over a significant period of time to subsidize rates as long as possible, particularly in the current environment of sharply rising medical inflation costs. Ideally, once the Fund balance is reduced to the Target, the annual rate increase will match whatever is the current annual medical cost trend and the Fund balance will remain funded at the 99% confidence level for use in future catastrophic event(s).

RECOMMENDATION

None, information only.

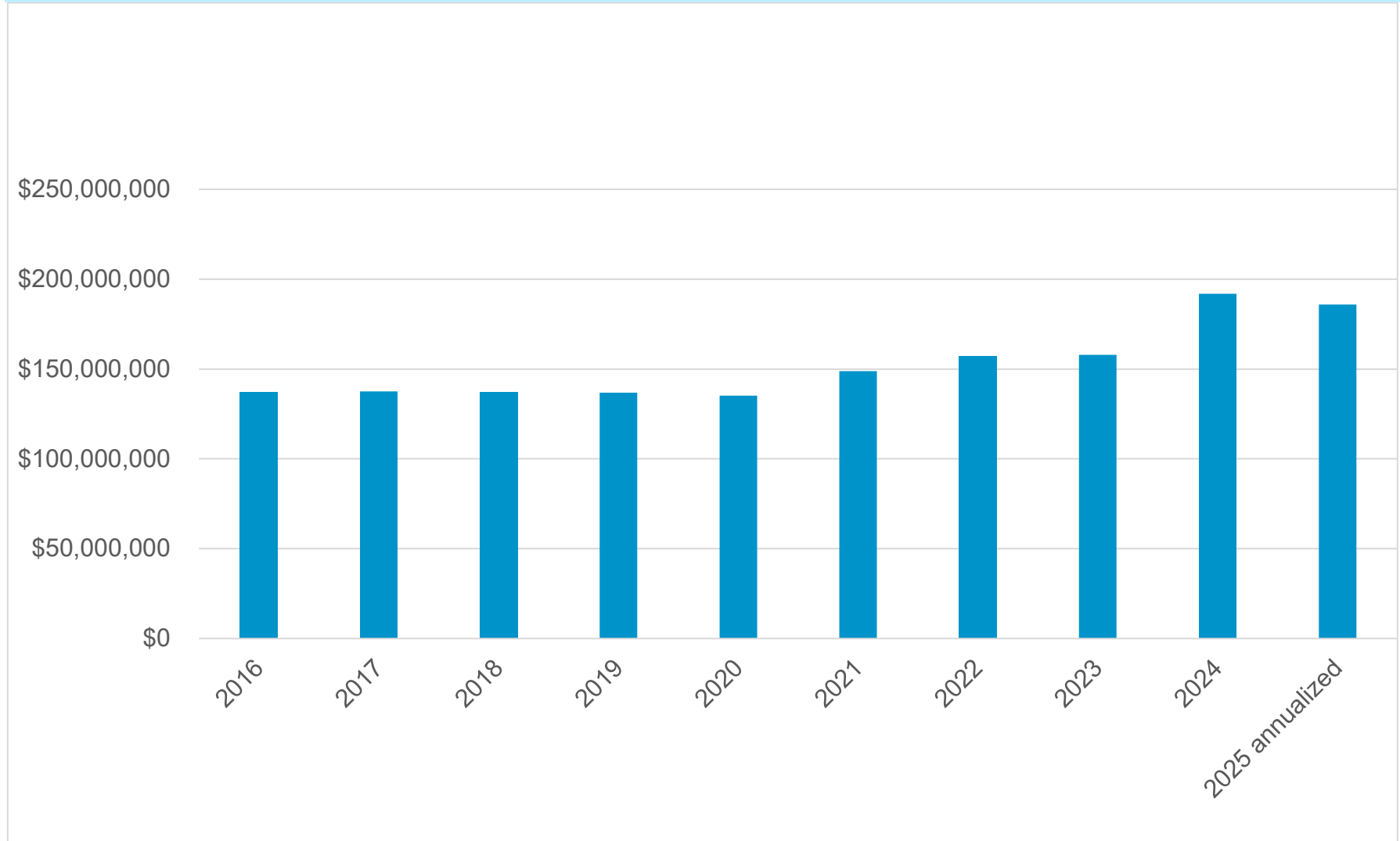


HISTORICAL RATES



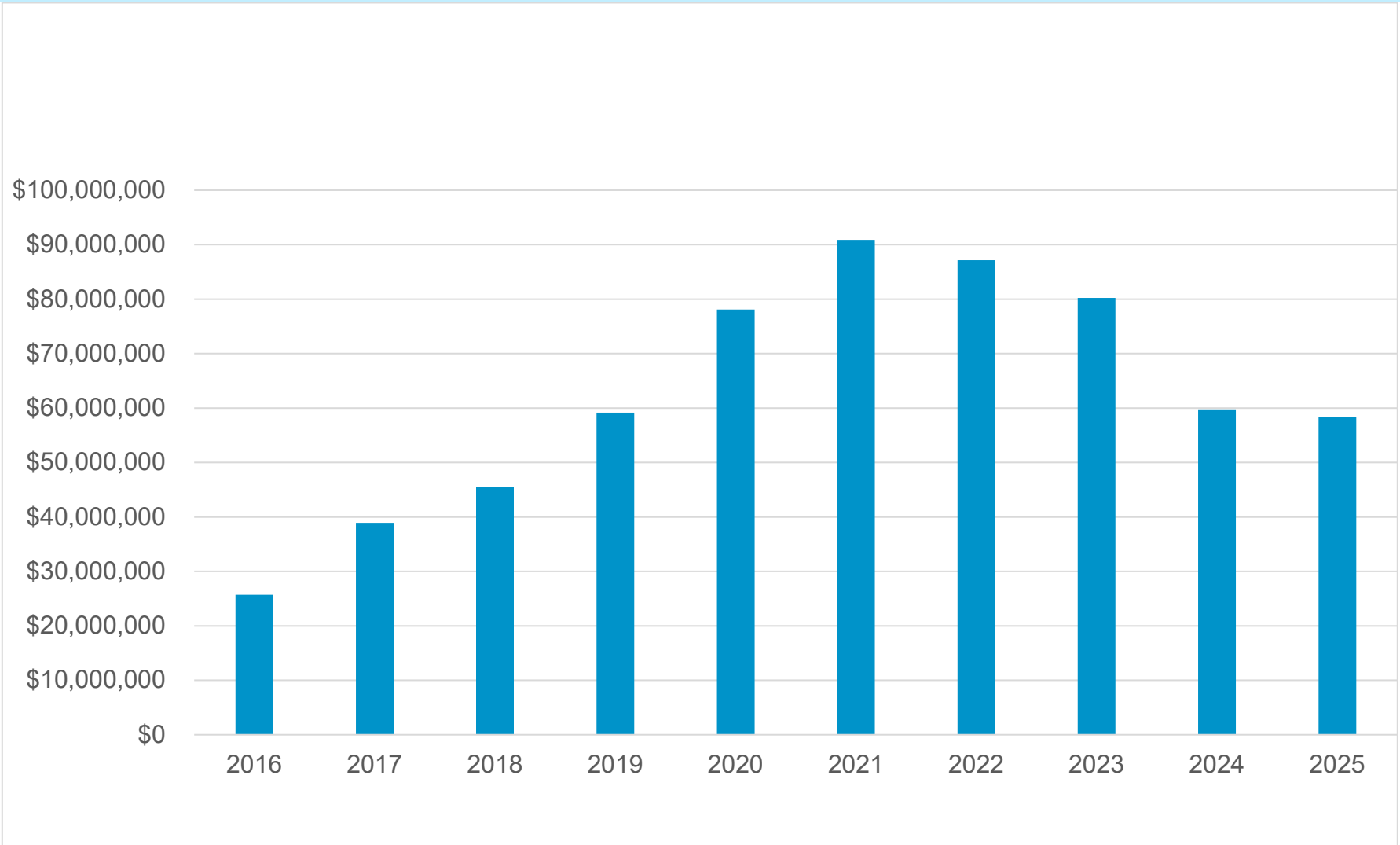


TOTAL EXPENSES



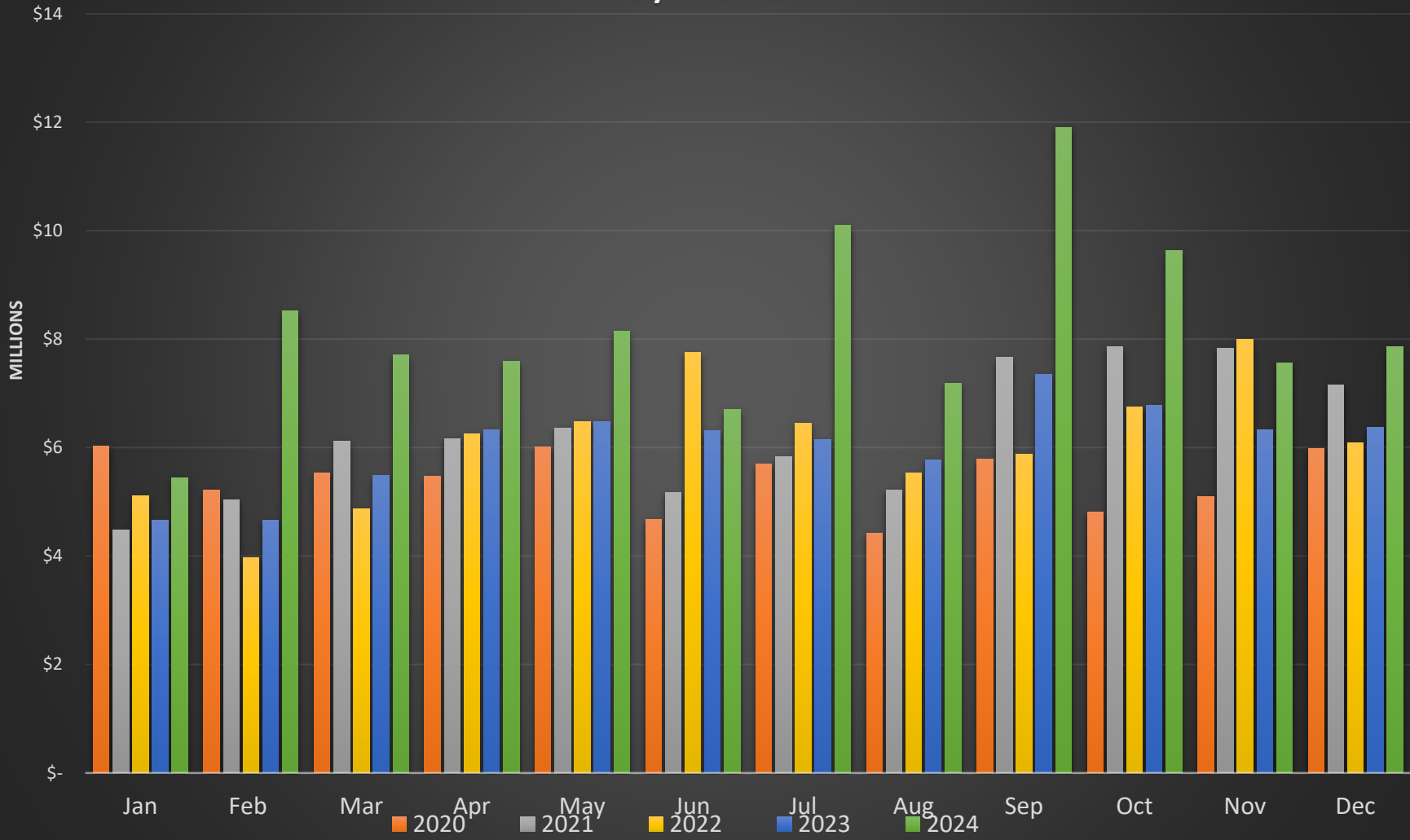


RESERVE FUND BALANCE





Employee Benefits Claims Costs By Month



ACWA JPIA
Review of 2024 Utilization
April 30, 2025

BACKGROUND

The JPIA has administered employee benefits plans to member agencies since 2012. Utilization is a key metric in evaluating the effectiveness of the medical, dental, vision, and other ancillary benefits offered to the JPIA's 266 participating member agencies.

CURRENT SITUATION

The Committee will be presented with a mid-year update regarding:

- Anthem PPO Utilization
- Anthem CDHP Utilization
- Point Solution Utilization
 - Carrum
 - Hinge Health
 - Progyny
- VSP (Spotlight on TruHearing)
- Delta

RECOMMENDATION

None, information only.

Enrollment

Membership increased 5.4% in the current period. The average member age was 36.6 compared to 36.7 for the benchmark.

Total Trends

▲ **5.4%** Avg membership
10,305

▼ **-1.1%** Avg member age

▼ **-0.1%** Contract size

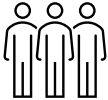


Employees

73%
Male

48.5
Avg age
(50.0 bmrk)

38%
Generation X
(1965-1980)



Total Members

53%
Male

36.6
Avg age

2.5
Contract size

733
Members age 65+



Benchmark

53%
Male

36.7
Avg age

2.3
Contract size

Executive Summary (Medical)

What was the trend?

▲ 34.5%
Current Period PMPM trend
 Benchmark trend: ▲ 4.1%

▲ 116.4%
High-Cost Claimant PMPM trend
 Non-HCC PMPM: ▼ -1.4%

49.0%
of plan spend from HCCs
 30.5% prior

\$81.6M
Total plan spend
 \$57.5M prior

What were the top conditions?

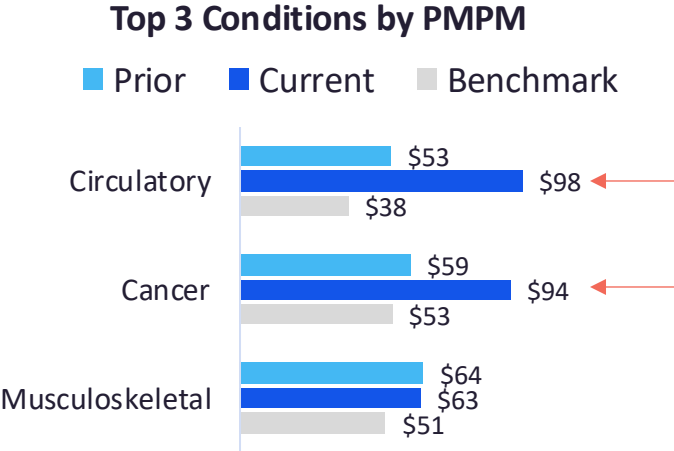
39%
of plan spend from top 3 conditions
 % of spend

Current Top 3

- 15% Circulatory
- **14% Cancer**
- 10% Musculoskeletal

Prior Top 3

- 13% Musculoskeletal
- 12% Cancer
- 11% Circulatory



What's impacting members?

% of members

34.9%
Chronic Conditions
 34.5% prior
 (35.2% bmrk)

13.1%
Behavioral Health Claim
 12.8% prior
 (13.3% bmrk)

Are members visiting PCPs & completing wellness checks?

% of members

67.3%
Primary Care Physician Visit
 65.8% prior
 (72.9% bmrk)

39.0%
Adult Wellness Compliance
 37.7% prior
 (44.8% bmrk)

Insights on Medical Trend

Total medical PMPM increased by 34% (\$169 PMPM increase) in the current period. This was driven by a \$174 increase in HCC PMPM and a \$46 increase in Circulatory PMPM.

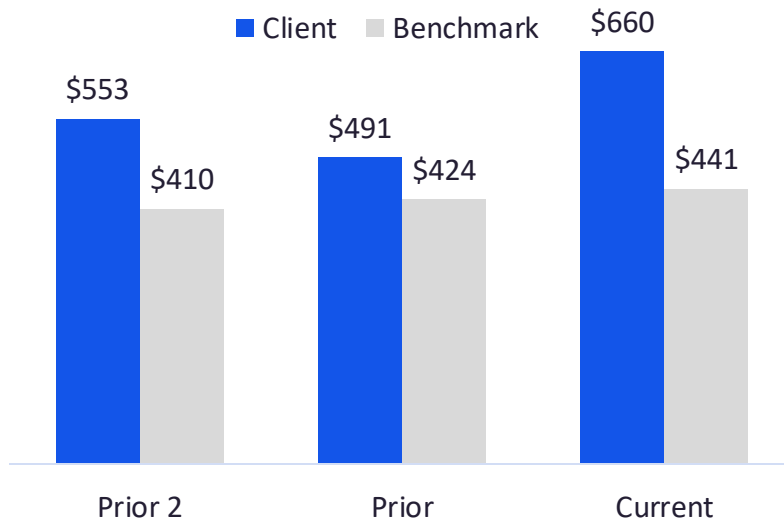
What was the trend?

▲ **34.5%**
ACWA
PMPM

▲ **4.1%**
Benchmark
PMPM

Medical PMPM Spend

■ Client ■ Benchmark



Who was driving trend?

▼ **-1.4%**
Non-HCC
PMPM

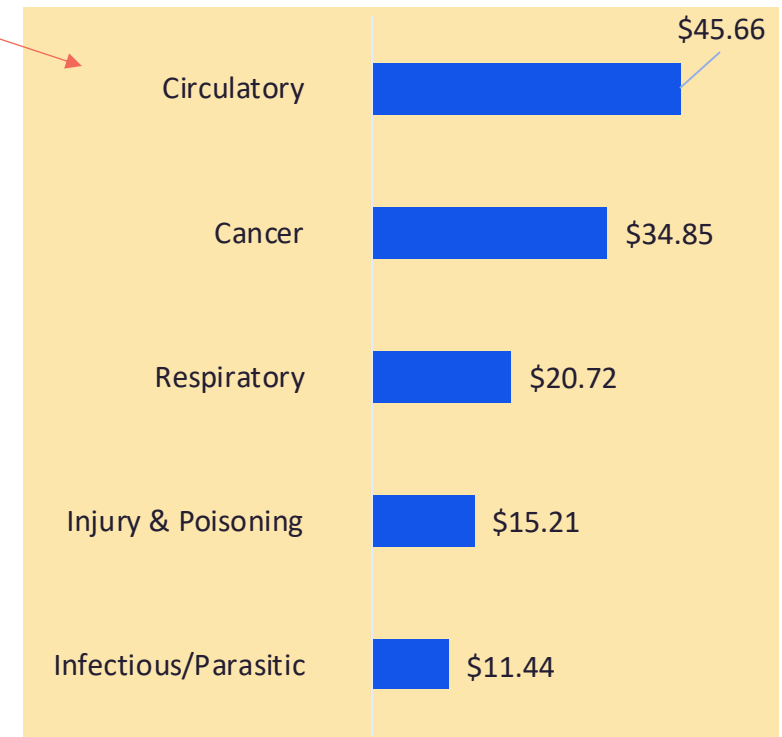
▲ **116.4%**
HCC
PMPM

PMPM Change by HCC status

| | PMPM Change |
|--------------------------|--------------|
| HCC PMPM | \$174 |
| Non-HCC PMPM | -\$5 |
| Total PMPM change | \$169 |

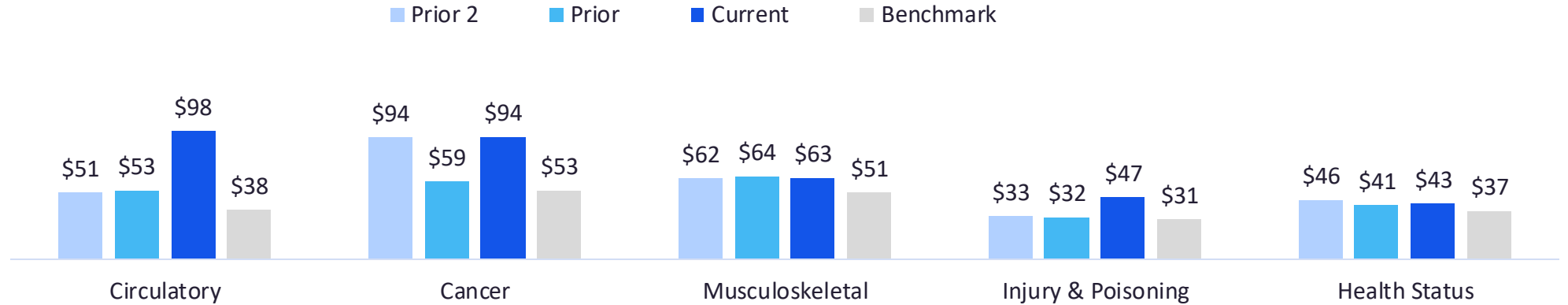
What conditions drove trend?

Top 5 PMPM Changes by Condition



Top 5 Health Condition Categories

Top 5 Categories by PMPM



| Key Metrics | #1 Circulatory \$12.2M 1,598 Claimants | # 2 Cancer \$11.7M 473 Claimants | # 3 Musculoskeletal \$7.8M 3,416 Claimants | # 4 Injury & Poisoning \$5.8M 1,590 Claimants | # 5 Health Status \$5.3M 6,177 Claimants |
|--------------------------------|--|--|--|---|--|
| % of members | 14% | 4% | 31% | 14% | 55% |
| % of total spend | 15% | 14% | 10% | 7% | 6% |
| Current period PMPM trend | ▲ 87% | ▲ 59% | ▼ -2% | ▲ 48% | ▲ 4% |
| % of spend attributed to HCCs* | 84% | 79% | 20% | 42% | 0% |

Top diagnoses % of spend

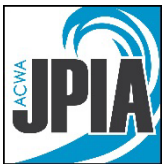
- 35% Hypertensive Heart & Ckd
- 16% Irregular Heartbeat
- 10% CAD
- 24% Chemo/Radiation
- 17% Brain Cancer
- 8% Secondary Cancer
- 13% Osteo of Knee
- 10% Back Pain
- 9% Joint Disorder
- 16% Traumatic Brain Injury
- 15% Fracture Of Lumbar Spine And Pelvis
- 7% Fx Cerv Vertebra Oth Parts Neck
- 34% Cancer Screenings
- 26% Wellness Exam
- 8% Office Visit

Anthem CDHP Utilization

April 2024 – March 2025

Average Members: 1,478 (Employees + Dependents)

| | ACWA JPIA | Commercial Benchmark | Variance |
|------------------------|------------------|-----------------------------|-----------------|
| Inpatient PMPM | \$82.91 | \$127.25 | -34.8% |
| Total Paid Amount PMPM | \$386.61 | \$463.29 | -12.9% |



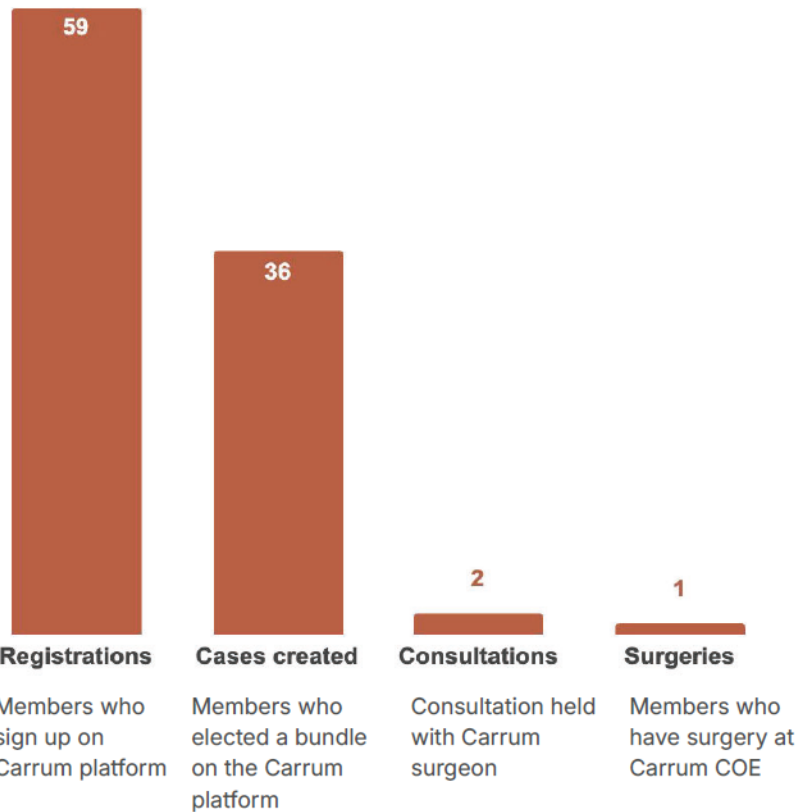
Point Solution Utilization - Carrum

UTILIZATION

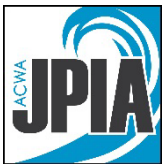
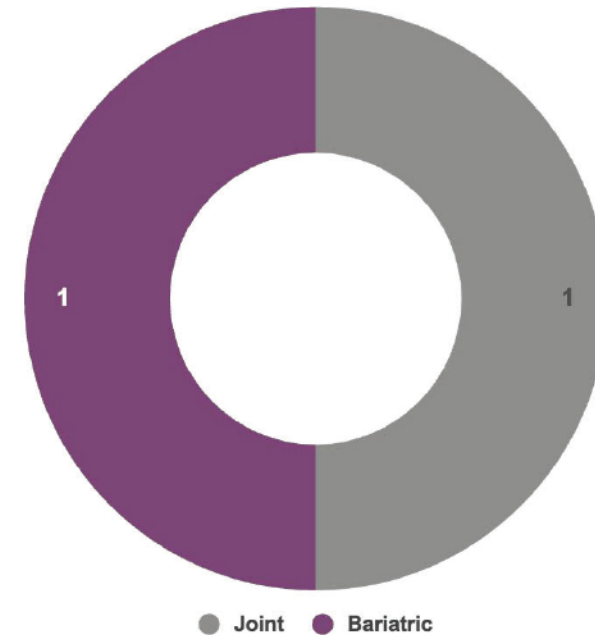
2024 surgical engagement overview

66% decrease in total completed cases from 2023 (consults and surgeries)

MEMBER ENGAGEMENT



CONSULT & SURGERY TYPES



Point Solution Utilization - Carrum

| COE Expansion | So far is 2025 |
|---|------------------------------------|
| Commons Clinic – Marina Del Rey, CA <ul style="list-style-type: none">• Spine | 1 surgery completed: spinal fusion |
| Reno Orthopedic Center – Reno, NV <ul style="list-style-type: none">• Joint replacement & sports medicine | 2 additional members qualified |
| Providence Health <ul style="list-style-type: none">• Expanded to additional locations• Joint replacement | |



Point Solution Utilization - Hinge

Hinge Health 2024 impact summary

Cohort start date: 01/01/2024

Data as of: 01/17/2025

2024 summary metrics

Engagement

179

Members engaged

9,794

Total member treatment sessions completed

8.8/10

Member program satisfaction rating

Outcomes

54%

Reduction in pain

85%

Members reaching MCID

63%

Reduction in surgery intent

3.8x

Projected ROI



Point Solution Utilization - Progyny

Celebrating our partnership
and shared success

2
years of
partnership



12
babies
born!



Key milestones since day one



Launched the Progyny fertility
and family building benefit in
2023!

Celebrated the first three Progyny
babies in 2023!



Celebrated the first twelve Progyny
babies in 2024!

Released ACWA JPIA podcast
episode in April 2025!



Point Solution Utilization - Progyny

Quotes from ACWA JPIA Members



My intake specialist upon my first call to Progyny was WONDERFUL! Please give her praise and a raise. I have never had such a positive and informative experience when it comes to contacting a health care provider, especially one in the insurance realm. I left the call feeling prepared, informed, and optimistic about utilizing my Progyny coverage. She answered all of my questions with patience and a clarity that is unmatched. Thank you, Progyny!



My PCA was knowledgeable, friendly, and patient. Answered all of my questions and was very kind to talk to. Thank you!



My PCA was super informative and helpful! She was beyond patience and welcoming!



MY PCA was excellent , answered all my questions with prefect customer services and friendly voices



Point Solution Spotlight: TruHearing



Marcus is wearing a TruHearing Advanced hearing aid.

Save thousands on hearing care.

Thanks to VSP® Vision Care plan, you and your family have access to exclusive savings through TruHearing®. Your hearing program saves you 30-60% off the retail price of prescription hearing aids.

Example pricing per pair

If you have a hearing aid allowance through your medical insurance, you may be able to combine it with TruHearing prices to save even more on quality hearing aids.

| Product | Retail price | Savings | TruHearing price |
|---------------------------|--------------|---------|------------------|
| TruHearing Advanced | \$2,720 | \$1,470 | \$1,250 |
| ⚡ Signia 3IX | \$2,113 | \$763 | \$1,350 |
| ⚡ Widex® SmartRIC™ 220 | \$2,332 | \$982 | \$1,350 |
| ⚡ ReSound NEXIA™ 9 | \$3,047 | \$797 | \$2,250 |
| Starkey® Genesis® AI 1600 | \$2,129 | \$579 | \$1,550 |
| ⚡ Phonak® Lumity® L-RL 90 | \$3,349 | \$1,099 | \$2,250 |
| ⚡ Oticon® Real® 2 | \$3,018 | \$1,243 | \$1,775 |

⚡ Rechargeable | Listed products are smartphone-compatible¹
Exam must be performed by a TruHearing network provider.

Your hearing aid purchase includes



60-day, risk-free trial



1 year of follow-up visits



80 free batteries per non-rechargeable hearing aid

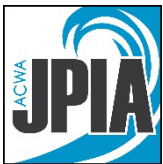


3-year manufacturer warranty

Delta Dental PPO Plans - 2025

Effective January 1, 2025

- D&P Waiver:
 - Diagnostic and Preventive Care will not count against maximum benefit.
- 3rd Annual Clean
 - PPO plans are now covering an additional regular clean.



ACWA JPIA
2026 and Beyond: Plan Design
April 30, 2025

BACKGROUND

Adam Dedmon, Employee Benefits Manager, will provide the Committee with an update regarding planning for 2026 and beyond.

CURRENT SITUATION

January 1, 2025, marks 13 years since the JPIA began administering Employee Benefits plans. Over the past decade, the program has grown significantly in both scope and participation. As staff and the Employee Benefits Committee continue working to ensure the most comprehensive coverage at the most competitive pricing, taking a measured and strategic look ahead is essential to sustaining the program's long-term success.

To support this strategic review of the Employee Benefits Program, the following items are provided for Committee discussion and input:

- **Pharmacy Benefit Manager Update**
Review of CarelonRx customer service performance metrics since the January 1, 2025, implementation, including:
 - Script Turnaround Time (TAT)
 - Average Speed of Answer (ASA)
- **Dental Program Expansion**
Update on ongoing efforts to strengthen dental network access, with a focus on improving availability in rural areas.
- **Wellness Resources**
Overview of current initiatives to coordinate and enhance wellness offerings across the Employee Benefits Program.
- **Risk Management**
Discussion of key risk management strategies utilized within the program, including:
 - Standard and Incentive Rate Requirements
 - Point Solutions

RECOMMENDATION

None, information only.

ACWA JPIA
Review of the State of the Employee Benefits Program Presentation at
the ACWA JPIA Spring Membership Summit
April 30, 2025

BACKGROUND

Adam Dedmon, Employee Benefits Manager, will provide the Committee with a preview of a presentation planned for the ACWA JPIA Spring Membership Summit in Monterey.

CURRENT SITUATION

As part of the Spring Membership Summit, Adam Dedmon and Tom Sher, Senior Vice President at Alliant, will review the State of the Employee Benefits Program during the lunch session on Monday, May 12, 2025. Their presentation will provide an update on key issues that have affected the program, including those raised by members, items of particular significance, and areas of focus for future program development. The session will conclude with time for questions and discussion.

An outline of the May 12, 2025, presentation will be distributed to the Committee at the meeting for review and discussion.

RECOMMENDATION

None, information only.

ACWA JPIA
Director of Pooled Programs Update
April 30, 2025

BACKGROUND

This is a standing item on Committee agendas.

CURRENT SITUATION

Jennifer Jobe, Director of Pooled Programs, will provide the Employee Benefits Program Committee with an overview of relevant current matters, issues, and opportunities.

RECOMMENDATION

None, information only.

ACWA JPIA MEETINGS CALENDAR – 2025

| MEETING DATES | BOARD OF DIRECTORS | EXECUTIVE | PERSONNEL | FINANCE & AUDIT | PROGRAMS | | | | RISK MGMT | CWIF |
|--|--------------------|------------|------------|-----------------|---------------|-----------|----------|-----------|-----------|----------------|
| | | | | | Emp. Benefits | Liability | Property | Work Comp | | |
| JAN 15 | | | 9:00 AM * | | | | | | | |
| JAN 29 | | 10:30 AM | | | | | | | 8:00 AM | |
| MARCH 9-11 CICA CONFERENCE – TUCSON, AZ | | | | | | | | | | |
| MARCH 16-19 AGRIP GOVERNANCE CONFERENCE – LAS VEGAS | | | | | | | | | | |
| MAR 27 | | | | 1:00 PM | | 3:00 PM | | | | |
| MAR 28 | | 8:00 AM | | | | | | | | |
| MAR 31 | | 3:00 PM * | | | | | | | | |
| APRIL 30 | | | | | 9:00 AM * | | | | | |
| MAY 12-15 ACWA JPIA SPRING MEMBERSHIP SUMMIT/ACWA CONFERENCE – MONTEREY | | | | | | | | | | |
| MAY 12 | 2:00 PM | | | | | | 8:15 AM | | | |
| JUNE 2 | | | 3:00 PM * | | | | | | | |
| JUNE 4 | | | | | | | | | | 9:00 AM (UTAH) |
| JUNE 26 | | | | | | | 3:00 PM | 1:00 PM | | |
| JUNE 27 | | 8:30 AM | | | | | | | | 11:00 AM |
| JULY 14-15 EXECUTIVE COMMITTEE ONBOARDING WORKSHOP – SAN DIEGO | | | | | | | | | | |
| JULY 15 | | 1:30 PM | | | 10:30 AM | | | | | |
| SEPT 3 | | | 10:00 AM * | | | | | | | |
| SEPTEMBER 16-19 CAJPA ANNUAL CONFERENCE - MONTEREY | | | | | | | | | | |
| SEPT 29 | | | | 1:00 PM | | 3:00 PM | | | | |
| SEPT 30 | | 8:30 AM | | | | | | | | 11:00 AM |
| OCT 22 | | 10:00 AM * | | | | | | | | |
| DECEMBER 1-4 ACWA JPIA FALL MEMBERSHIP SUMMIT/ACWA FALL CONFERENCE – SAN DIEGO | | | | | | | | | | |
| DEC 1 | 1:45 PM | 10:30 AM | | | | | | | | 8:00 AM |

*Virtual Meeting