

Employee Benefits Program Committee Meeting



YOUR BEST PROTECTION

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

Wednesday
July 31, 2024
9:30 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

Anjanette Shadley, Western Canal Water District

Laures Stiles, San Luis & Delta-Mendota Water Authority



EMPLOYEE BENEFITS PROGRAM COMMITTEE MEETING

AGENDA

JPIA Executive Conference Room
2100 Professional Drive
Roseville, CA 95661

Wednesday, July 31, 2024 – 9:30 a.m.

Zoom Link Meeting ID: 532 180 4035; Password: 5742; Telephone No.: 1 (669) 900-6833

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.

HYBRID PARTICIPATION GUIDELINES (See back page of the packet)

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

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Rupp * A. There are no additional meetings scheduled for the remainder of the year. 56

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) 786-5742. 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

Sheraton Grand Sacramento Hotel
Camellia/Gardenia Rooms
1230 J Street
Sacramento, CA 95814

May 6, 2024

MEMBERS PRESENT

Chair: J. Bruce Rupp, Humboldt Bay Municipal Water District
Vice-Chair: Szu Pei Lu-Yang, Rowald Water District
Stephanie Dosier, Orange County Water District
Karen Gish, Amador Water Agency
Brent Hastey, Reclamation District 784
Roberta Perez, Cucamonga Valley Water District
Anjanette Shadley, Western Canal Water District (**arrived at 9:10 a.m.**)
Laures Stiles, San Luis & Delta-Mendota Water Authority

MEMBERS ABSENT

None.

STAFF PRESENT

See attendance list.

OTHERS IN ATTENDANCE

See attendance list.

WELCOME

Chair Rupp welcomed everyone in attendance.

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

Chair Rupp called the meeting to order at 9:01 a.m. He announced there was a quorum.

PLEDGE OF ALLEGIANCE

Chair Rupp led the Pledge of Allegiance.

EVACUATION PROCEDURES

Ms. Beatty gave the evacuation procedure instructions.

ANNOUNCE 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.

INTRODUCTIONS

Chair Rupp introduced the Employee Benefits Program Committee, Executive Committee, staff, and others in attendance.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Chair Rupp asked for any additions to, or deletions from, the agenda. None were noted.

I. CONSENT CALENDAR

Chair Rupp called for approval of the Consent Calendar:

M/S/C (Hastey/Lu-Yang) (Dosier-Yes; Gish-Yes; Hastey-Yes; Perez-Yes; Stiles-Yes; Lu-Yang-Yes; Rupp-Yes): That the Employee Benefits Program Committee approve the minutes of the July 26, 2023, meeting, as presented.

II. ADMINISTRATION

Report on Meetings Attended on Behalf of the JPIA

None.

Introduction of New Employee Benefits Manager

Ms. Jobe introduced the new Employee Benefits Manager, Adam Dedmon, who assumed the position as of February 12, 2024. Adam Dedmon is a SHRM Certified Human Resources Professional, joining ACWA JPIA having served most recently as the Executive Director of Human Resources with Douglas County School District in Minden, Nevada. In that capacity, Adam oversaw the Health Advisory Committee and was the executive in charge of administering a self-funded plan for 500+ district employees and their dependents. The Committee welcomed Mr. Dedmon.

Membership Report

Ms. Jobe discussed that the Employee Benefits Program is in its twelfth year since the transition from HBA to ACWA JPIA. There are currently 267 members participating in the Program, representing 9,435 covered employees and approximately 22,000 subscribers (employees and dependents) across medical, dental, and vision Programs.

Ms. Jobe stated that there is one prospective new member for 2025.

III. NEW BUSINESS

State of the Market

Mr. Sher shared an overview of the state of the market, and the factors impacting rates and healthcare costs. General inflation is on the rise resulting in the desire for increased

medical professional wages which directly impacts the increases to healthcare costs and reduction of available medical health professionals. Mr. Sher discussed how weight loss treatments are impacting the American healthcare system in an unprecedented way since it is a for profit system. There are difficulties in access to quality healthcare due to the shortage of medical professionals.

A reminder was given that patients engaged with their Primary Care Physician show significantly lower healthcare costs, and lower mortality and morbidity rates; however, primary care effectiveness is limited by lack of access and funding. Mr. Sher emphasized how virtual care is seeking to mitigate the impact of provider shortages, and that most employers began offering virtual care solutions beyond telemedicine in 2023.

Mr. Sher also reviewed the negatives and positives of utilizing Artificial Intelligence in the healthcare system. He emphasized that it is being used both in conjunction with human involvement and as supplementation.

Additional topics discussed by the Committee included Medicare Advantage, along with the compliance requirements pertaining to the Affordable Care Act and the effects to the cost of insurance.

Review of 2023 Utilization

Ms. Jobe reminded the Committee that utilization is the metric by which ACWA JPIA measures the efficacy of the medical, dental, vision Programs, and other ancillary benefits offered to members. Enrollment has increased 8.7% in the current period for the Anthem self-funded PPO plan with some correlation to the transition from the higher costs HMO plan, partially due to the added Progyny benefit only accessible through the PPO plan. The per member per month costs have decreased by 11.3% due to the loss of two high-cost claimants in 2023, and the strategic cease of purchasing stop loss coverage. Ms. Jobe also reported that ACWA JPIA members are below industry standards for overall wellness visits, which serves as a reminder to encourage our subscribers to utilize these benefits. The top five categories for both high-cost claimants and non-high-cost claimants were reviewed. Ms. Jobe discussed member engagement in Carrum, Hinge Health, and Progyny.

Update Regarding 2024 Pharmacy Benefit Manager Transition & Implementation of Anthem Health Guide

Ms. Jobe informed the Committee about the disruptions that occurred and the remedies that were taken regarding the January 1, 2024, transition from the previous Pharmacy Benefit Manager (PBM), MedImpact, to Anthem's internal PBM, CarelonRx. As a result of the integration within the Anthem network, staff anticipated streamlined efficiencies and projected annual savings of \$4 million. Discussion ensued and concerns and suggestions were expressed between the members and the Committee regarding the issues that occurred during and due to the transition. Staff assured the members and Committee that work to improve service delivery by CarelonRX is ongoing.

Ms. Jobe also informed the Committee about the January 1, 2024, implementation of Anthem Health Guide which is a concierge-level customer service option staffed by 80 plus representatives specifically dedicated and trained in ACWA JPIA plans and services. The Health Guide is intended to help members maximize their use of JPIA medical plan benefits, regardless of whether those benefits are through Anthem or have been separately added by JPIA, such as Carrum, Hinge Health, Progyny, and Modern Health.

2025 and Beyond: Plan Designs

Ms. Jobe recapped the variety of medical program enhancements added in the past few years. Ms. Jobe noted that no program enhancements are planned for 2025 in order to allow staff to continue to market existing enhancements to maximize utilization and determine return of investments. Some potential future program enhancements were discussed, such as enhanced medical plan offerings for things like diabetes prevention, enhancement to the Anthem Health Guide, and medical data warehousing.

Reserve Balance & Rating Strategy

Ms. Beatty provided a brief background and current status of the excess reserve fund balance for the medical, dental, and vision self-funded programs. All programs are exceedingly well funded. The philosophy adopted by the Committee, for returning funds to members, is a measured approach so that monies in the Fund that exceed the approved target can be used over a significant period of time to subsidize rates as long as possible, particularly in the current environment of unpredictable and rising medical inflation costs. Ideally, once the Fund balance is reduced to the target, the annual rate increase will match 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).

Ms. Beatty also reviewed the correlation between historical rates, total expenses, and the reserve fund balance over prior years to current.

IV. STAFF UPDATES

Director of Pooled Programs Update

Ms. Jobe confirmed that in the interest of time there are no additional updates.

V. UPCOMING MEETINGS

Availability for Next Meeting: The Employee Benefits Program Committee is scheduled to meet next on July 31, 2024.

The Employee Benefits Program Committee meeting adjourned at 10:25 a.m.

ATTENDEES & JPIA STAFF IN ATTENDANCE – MAY 6, 2024

<u>District / Organization</u>	<u>First Name</u>	<u>Last Name</u>	<u>Position</u>
ACWA JPIA	Laura	Baryak	Event Planner
ACWA JPIA	Adrienne	Beatty	Chief Executive Officer
ACWA JPIA	Erin	Bowles	Workers' Compensation Manager
ACWA JPIA	Mathew	Bunde	Lead Risk Control Advisor
ACWA JPIA	Cynthia	Buschmann	Accountant III
ACWA JPIA	Chimene	Camacho	Executive Assistant
ACWA JPIA	Paula	Christy	Senior Claims Adjuster
ACWA JPIA	Andrew	Corral	Senior Risk Control Advisor
ACWA JPIA	Linda	Craun	Administrative Assistant III
ACWA JPIA	Sarah	Crawford	Training Manager
ACWA JPIA	Cassie	Crittenden	HR Specialist
ACWA JPIA	Debbie	Cruz	Lead Member Services Representative
ACWA JPIA	Adam	Dedmon	Employee Benefits Manager
ACWA JPIA	David	deBernardi	Director of Finance
ACWA JPIA	Robin	Flint	Risk Control Manager
ACWA JPIA	Robert	Greenfield	General Counsel
ACWA JPIA	Kyle	Hutchings	Senior Accountant
ACWA JPIA	Jennifer	Jobe	Director of Pooled Programs
ACWA JPIA	Lindsey	Johnson	Accountant III
ACWA JPIA	Erik	Kowalewski	System Network Administrator
ACWA JPIA	Terry	Lofing	Administrative Assistant III
ACWA JPIA	Dali	Matias	Accountant III
ACWA JPIA	Jennifer	Nogosek	Liability and Property Manager
ACWA JPIA	Molly	Quirk	Communications/Outreach Specialist
ACWA JPIA	Kevin	Phillips	Director of Member Outreach
ACWA JPIA	Jeremy	Sadler	Risk Control Advisor
ACWA JPIA	Olivia	Sayad	Administrative Assistant II
ACWA JPIA	Jillian	Sciancalepore	Administrative Assistant III (Recording Secretary)
ACWA JPIA	Judy	Shiu	Senior Claims Adjuster
ACWA JPIA	Heidi	Sander	Claims Adjuster
ACWA JPIA	Heidi	Singer	Accountant II
ACWA JPIA	Dan	Steele	Finance Manager
ACWA JPIA	Shelley	Tippit	Claims Assistant
ACWA JPIA	Kayla	Villa	Litigation Manager
ACWA JPIA	Chuck	Wagenseller	Risk Control Advisor/Cost Estimator
ACWA JPIA	Tony	Waterford	HR Manager
ACWA JPIA	Nidia	Watkins	Member Services Rep II
ACWA JPIA	Mike	Whitright	IT Support Specialist
ACWA JPIA	Cece	Wuchter	Lead Senior Claims Adjuster
ACWA	Dave	Eggerton	Executive Director
ACWA	Tiffany	Giammona	Senior Director of Operations and Member Engagement
AGRiP	Ann	Gergen	Executive Director
Alameda County Water District	John	Weed	ACWA JPIA Director
Calaveras County Water District	Scott	Ratterman	ACWA JPIA Executive Committee Member
Citrus Heights Water District	David	Wheaton	ACWA JPIA Executive Committee Member
Contra Costa Water District	Ernie	Avila	ACWA JPIA Executive Committee Member

<u>District / Organization</u>	<u>First Name</u>	<u>Last Name</u>	<u>Position</u>
Cucamonga Valley Water District	Randall	Reed	ACWA JPIA Executive Committee Member
Fresno Metropolitan Flood Control District	Sargeant	Green	ACWA JPIA Director
Humboldt Bay Municipal Water District	John	Friedenbach	General Manager
Kings River Conservation District	Chris	Kapheim	ACWA JPIA Executive Committee Member
Las Virgenes Municipal Water District	Charles	Caspary	ACWA JPIA Director
Mesa Water District	Fred	Bockmiller	ACWA JPIA Director
Rancho California Water District	Carol Lee	Gonzales-Brady	ACWA JPIA Director
Rincon del Diablo Municipal Water District	David	Drake	ACWA JPIA Executive Committee Vice-Chair
Rio Alto Water District	Rick	Brubaker	President of Board of Directors
San Bernardino Valley Water Conservation District	Melody	McDonald	ACWA JPIA Executive Committee Chair
Santa Clarita Valley Groundwater Sustainability Agency	Gary	Martin	ACWA JPIA Director
Valley Center Municipal Water District	Jim	Pugh	ACWA JPIA Alternate Director

ACWA JPIA
Pricing for 2025 Anthem HMO Medical Plans
July 31, 2024

BACKGROUND

Employee Benefits plans renew January 1, 2025. Anthem HMO plans are fully-insured.

CURRENT SITUATION

Historic rates and utilization are included in the following pages. Anthem provided JPIA with renewal pricing that will result in a 5% increase in costs.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve an **increase of 5%** for the Anthem HMO plans, effective January 1, 2025.

ACWA JPIA Anthem HMO Rate History

	ACWA JPIA HMO Renewal	CalPERs Blue Shield Access + HMO Statewide Renewal
2020 ¹	8.21%	13.91%
2021 ²	7.60%	3.16%
2022 ³	3.70%	-4.13%
2023 ⁴	5.50%	-6.40%
2024 ⁵	5.50%	5.92%
2025*	5.00%	8.22%
AVERAGE	5.92%	3.45%

¹ Anthem HMO renewal was 5.64%, committee approved an 8.21% renewal to members

² Anthem HMO renewal was 7.00%, committee approved a 7.60% renewal to members

³ Anthem HMO renewal was 3.70%, committee approved a 3.70% renewal to members

⁴ Anthem HMO renewal was 7.00%, committee approved a 9.80% renewal to members

⁵ Anthem HMO renewal was 5.50%, committee approved 5.50% renewal to members

⁵ Anthem HMO renewal was 5.50%, committee approved 5.50% renewal to members

*Anthem HMO renewal was 5.00%, pending approval.

ACWA JPIA
2025 HMO Renewal
July 31, 2024

**Proposed Rates at June 11, 2024 Meeting*

CalPERS 2025 rate comparison										
CALCARE HMO REGION	ENROLL TOTAL	2025 STANDARD PREMIUMS			2025 INCENTIVE PREMIUMS			2025 ANNUAL PREMIUMS	2025 CHANGE	BS ACC+ EE
		EE	EE+1	FAM	EE	EE+1	FAM			
Los Angeles	184	\$ 1,044	\$ 2,088	\$ 2,767	\$ 1,002	\$ 2,004	\$ 2,656	4,530,588	5.0%	828.48
Other South	711	\$ 1,126	\$ 2,253	\$ 2,985	\$ 1,081	\$ 2,163	\$ 2,866	18,387,840	5.0%	948.53
Sacramento	104	\$ 1,385	\$ 2,770	\$ 3,671	\$ 1,330	\$ 2,659	\$ 3,524	3,039,576	5.0%	1,170.17
Other North	74	\$ 1,397	\$ 2,795	\$ 3,703	\$ 1,341	\$ 2,683	\$ 3,555	2,387,760	5.0%	1,170.17
Bay Area	18	\$ 1,465	\$ 2,930	\$ 3,882	\$ 1,406	\$ 2,813	\$ 3,727	569,400	5.0%	1,170.17
	1,091							\$ 28,915,164		

VALUE HMO										BS ACC+ EE
Los Angeles	5	962	1,924	2,549	924	1,847	2,447	142,992	5.0%	828.48
Other South	27	1,037	2,075	2,749	996	1,992	2,639	735,060	5.0%	948.53
Sacramento	1	1,275	2,551	3,380	1,224	2,449	3,245	38,940	5.0%	1,170.17
Other North	-	1,287	2,573	3,409	1,236	2,470	3,273	-	5.0%	1,170.17
Bay Area	-	1,349	2,698	3,575	1,295	2,590	3,432	-	5.0%	1,170.17
	33							\$ 916,992		
	1,124									
	1,097									

\$15 copay CalPERS HMO vs.
JPIA \$10 and \$30 copay HMOs

Aggregate Increase	5.00%
Annual Premiums	\$ 29,832,156
Premiums PEPM	\$ 2,211.76

PEPM = Per Employee Per Month
EE = Employee
Premiums Annualized based on 6/1/2024 enrollment
Rates include JPIA Administrative Fees

Projected Plan Cost PEPM	\$ 2,211.76
Projected Plan Cost	\$ 29,832,156
Potential Subsidy	\$ -

ACWA JPIA
Pricing for 2025 Kaiser HMO Medical Plans
July 31, 2024

BACKGROUND

Employee Benefits plans renew January 1, 2025. 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 rates are included in the following pages.

Kaiser provided JPIA with renewal pricing that will result in a **5.46%** aggregate increase in costs.

Combining rating regions to provide members more stability continues to be an equitable choice. The North and South continue to alternate benefiting from this structure.

Renewal Year	Nor Cal Rate Action	So Cal Rate Action	Blended Rate
2019	21.79%	-2.28%	2.64%
2020	-5.33%	4.80%	1.69%
2021	5.12%	11.00%	9.00%
2022	4.18%	-16.64%	-2.30%
2023	13.46%	-5.03%	0.65%
2024	-6.65%	15.24%	10.08%
2025	12.26%	2.14%	5.46%
Average	6.4%	1.32%	3.85%

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve an **aggregate increase of 5.46%** to Kaiser HMO rates, effective January 1, 2025.

ACWA JPIA Kaiser HMO Rate History

Kaiser Renewal Rate History							
Region	2019 ¹	2020 ²	2021 ³	2022 ⁴	2023 ⁵	2024 ⁶	2025 ⁷
ACWA JPIA Blended	2.64%	1.69%	9.19%	-2.36%	0.65%	10.08%	5.46%
ACWA JPIA North	15.00%	-5.00%	5.12%	4.18%	13.46%	0.00%	12.26%
ACWA JPIA South	-2.28%	4.80%	11.00%	-5.00%	-5.03%	15.24%	2.14%
CalPERs Statewide	-1.25%	3.06%	4.32%	5.65%	5.97%	13.07%	8.41%

¹Kaiser HMO blended renewal was 2.64%, committee approved 2.6%

²Kaiser HMO blended renewal was 1.69%, committee approved 2.8%

³Kaiser HMO blended renewal was 9.19%, committee approved 9%

⁴Kaiser HMO blended renewal was -2.36%, committee approved -2.3%

⁵Kaiser HMO blended renewal was 0.65%, committee approved 2.8%

⁶Kaiser HMO blended renewal was 10.08%, committee approved 9.9%

⁷Kaiser HMO blended renewal was 5.46%, committee approved 5.46%

**ACWA JPIA
2025 Kaiser Renewal
July 31, 2024**

**Proposed Rates at June 11, 2024 Meeting*

REGION	PLAN NAME	ENROLL TOTAL	2025 STANDARD PREMIUMS			2025 INCENTIVE PREMIUMS			2025 ANNUAL PREMIUMS	2025 CHANGE
			EE	EE+1	FAM	EE	EE+1	FAM		
Los Angeles	HMO	384	\$ 813.06	\$ 1,626.13	\$ 2,260.32	\$780.54	\$ 1,561.08	\$ 2,169.91	\$ 7,370,431	5.46%
Other South	HMO	801	813.06	1626.13	2260.32	780.54	1561.08	2169.91	\$ 15,829,959	5.46%
All South	VALUE	6	743.18	1486.37	2066.05	713.46	1426.91	1983.41	\$ 116,629	5.46%
All South	OPTICAL	24	828.03	1656.07	2301.93	794.91	1589.82	2209.85	\$ 505,556	5.46%
All South	CDHP	112	583.19	1166.38	1621.26	559.86	1119.72	1556.41	\$ 1,737,977	4.54%
		1,328	17.00	2.00	2.78	0.04	2.00	2.78	\$ 25,586,590	

CalPERS 2025 rate comparison			
KAISER EE	CP 2024 Projected	JPIA Standard	JPIA Incentive
\$ 926.52	7%	-20%	-25%
944.34	4%	-22%	-28%

Sacramento	HMO	157	967.70	1935.41	2690.21	928.99	1857.99	2582.60	3,854,519	5.46%
Other North	HMO	35	967.70	1935.41	2690.21	928.99	1857.99	2582.60	801,992	5.46%
Bay Area	HMO	169	967.70	1935.41	2690.21	928.99	1857.99	2582.60	3,525,989	5.46%
All North	VALUE	2	894.61	1789.22	2487.02	858.83	1717.65	2387.53	20,612	5.46%
All North	OPTICAL	15	984.80	1969.61	2737.76	945.41	1890.82	2628.25	319,757	5.46%
All North	CDHP	62	734.48	1468.95	2041.85	705.10	1410.20	1960.17	1,047,797	4.54%
		497							\$ 10,581,086	
		1,825								
		1,794								

1,112.90	9%	-21%	-26%
1,112.90	9%	-21%	-26%
1,112.90	9%	-21%	-26%

PEPM = Per Employee Per Month

EE = Employee

Premiums Annualized based on 6/1/2024 enrollment

Rates include JPIA Administrative Fees

Aggregate Increase	7.57%
Annual Premiums	\$ 36,167,676
Premiums PEPM	\$ 1,680.03
Projected Plan Cost PEPM	\$ 1,680.03
Projected Plan Cost	\$ 36,167,676
From/(To) Reserves	\$ -

ACWA JPIA
Pricing for 2025 Kaiser Senior Advantage Medical Plans
July 31, 2024

BACKGROUND

The Kaiser Senior Advantage plan for retirees with Medicare is fully-insured. From its inception in 1982, Medicare Advantage has grown to cover 51% of all 65 million Medicare enrollees. Reimbursement rates are determined annually by negotiations between the Center for Medicare and Medicaid Services (CMS), and health insurers like United Healthcare, Anthem and Humana. CMS has historically increased the amount offered per enrollee by about 2.7%.

CURRENT SITUATION

For 2025, CMS have announced a 3.7% average increase in reimbursement rates for Medicare Advantage (MA) plans, which translates to an estimated \$16 billion increase in payments compared to 2024.

Kaiser provided JPIA with renewal pricing that will result in a 7.83% aggregate increase in costs.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve an **aggregate increase of 7.83%** for the Kaiser Senior Advantage plan, effective January 1, 2025.

ACWA JPIA
2025 Kaiser Senior Advantage Renewal
July 31, 2024

CalPERS 2025 rate comparison													
JPIA REGION	PLAN NAME	ENROLLMENT			2024 PREMIUMS		2025 PREMIUMS		2025 ANNUAL PREMIUMS	2024 CHANGE	\$10 copay KPSA	2024 CHANGE	JPIA DIFF
		EE	EE+1	TOTAL	EE	EE+1	EE	EE+1					
North	SR ADV	47	22	69	293.27	586.54	316.23	632.47	\$ 345,326	7.83%	324.79	14.67%	-3%
South	SR ADV	53	29	82	184.04	368.08	198.45	396.90	\$ 264,336	7.83%	324.79	14.67%	-64%
				151	17.00				\$ 609,662				

Annual Premiums \$ 609,662

Aggregate Change 13.84%

PMPM = Per Member Per Month (primary and dependents counted separately)
Premiums annualized based on 6/1/2024 enrollment
Premiums include JPIA Administrative Fees

ACWA JPIA
Pricing for 2025 Anthem Employee Assistance Programs
July 31, 2024

BACKGROUND

ACWA JPIA's fully-insured Employee Assistance Program (EAP) transitioned from MHN to Anthem, effective January 1, 2021. The plan renews January 1, 2025.

CURRENT SITUATION

Rate history for the Anthem EAP is as follows:

Renewal Year	Rate Increase
2023	4.2%
2024	0%
2025	*0%

**Recommended*

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve renewal with **no change** in rates for the Employee Assistance Program, effective January 1, 2025.

ACWA JPIA
Pricing for 2025 The Standard Life and Disability Plans
July 31, 2024

BACKGROUND

ACWA JPIA life and disability plan rates are in the second year of a three-year rate guarantee, from January 1, 2023, through December 31, 2025.

CURRENT SITUATION

Staff recommends renewing member rates in accordance with The Standard's premiums, effective January 1, 2025.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve renewal of life and disability benefits with **no change** in rates, effective January 1, 2025.

ACWA JPIA
Overview of Program History
July 31, 2024

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 coverage at the best cost.

CURRENT SITUATION

This section includes information for the Committee regarding:

- Staff's 2025 program year recommendations for current medical plan offerings
- Rate history
- Medical plan savings history
- Medical plan enrollment statistics

RECOMMENDATION

None, information only.

Recommendations Included in the Packet

Consent Calendar

Anthem HMOs

That the Employee Benefits Program Committee recommend that the Executive Committee approve an **increase of 5%** for the Anthem HMO plans, effective January 1, 2025.

Kaiser HMOs

That the Employee Benefits Program Committee recommend that the Executive Committee approve an **aggregate increase of 5.46%** to Kaiser rates, effective January 1, 2025.

Kaiser Senior Advantage

That the Employee Benefits Program Committee recommend that the Executive Committee approve an **aggregate increase of 7.83%** for the Kaiser Senior Advantage plan, effective January 1, 2025.

EAP

That the Employee Benefits Program Committee recommend that the Executive Committee approve renewal with **no change** in rates for the Employee Assistance Program, effective January 1, 2025.

The Standard Life and Disability

That the Employee Benefits Program Committee recommend that the Executive Committee approve renewal of life and disability benefits with **no change** in rates, effective January 1, 2025.

Program Updates

Consumer-Driven Health Plan (CDHP) Deductibles

That the Employee Benefits Program Committee recommend that the Executive Committee approve that annually, the minimum deductible for the CDHPs will match the IRS minimum deductible.

Anthem PPO Pricing

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.

United Healthcare (UHC) Medicare Advantage PPO Medical Plan

That the Employee Benefits Program Committee direct staff to present the UHC renewal rate to the Executive Committee on September 26, 2024, for approval for the 2025 plan year.

Delta Dental HMO & PPO Plans

That the Employee Benefits Program Committee recommend that the Executive Committee approve the PPO benefit enhancements of 3rd calendar year cleaning and Diagnostic/Preventive 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.

Vision Service Plan

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.

ACWA JPIA
2025 Renewal Summary

Line of Coverage	EE's	2024	2025	% Δ
Anthem - Self-funded - PPO Program ¹	4,133	\$79,313,835	\$87,245,219	10.0%
Anthem - Fully-insured - HMO Program ^{2 *}	1,109	\$28,471,158	\$29,894,720	5.00%
<i>North</i> Kaiser - Fully-insured - HMO/CDHP Program ³	491	\$10,052,882	\$10,601,769	5.46%
<i>South</i> Kaiser - Fully-insured - HMO/CDHP Program ³	1,315	\$23,998,031	\$25,308,324	5.46%
Kaiser - Fully-insured - KPSA	197	\$510,179	\$550,114	7.83%
UHC Medicare Advantage PPO	2,103	Pending Renewal		TBD
Delta Dental - Self-funded - PPO ⁴	7,955	\$8,923,601	\$8,923,601	0.00%
Delta Dental - Fully-insured - DHMO ⁵	203	\$102,056	\$102,056	0.00%
VSP - Self-insured - Vision ⁶	8,113	\$1,865,341	\$1,865,341	0.00%
The Standard - Fully-insured - Life & Disability ⁷		\$1,779,288	\$1,779,288	0.00%
Anthem - Fully-insured - EAP	4,431	\$99,963	\$99,963	0.00%

TOTAL ANNUAL PREMIUM	\$164,564,425	\$175,818,486
ANNUAL DOLLAR CHANGE	\$11,254,061	
ANNUAL PERCENTAGE CHANGE	6.84%	

¹ Enrollment provided by Anthem Renewal as of May 2024, actual enrollment may differ

² Enrollment provided by Anthem Blue Cross as of May 2024, actual enrollment may differ

³ Fully-insured Kaiser HMO enrollment provided by Kaiser Renewal as of May 2024, actual enrollment may differ

⁴ Self-funded dental includes: Paid Claims, Fixed Fees (Admin) & Premiums Collected by JPIA; Enrollment provided by Delta Dental as of April 2024, actual enrollment may differ

⁵ Fully-insured Delta Care enrollment provided by Delta Dental as of April 2024, actual enrollment may differ

⁶ Self-funded vision includes: Paid Claims, Fixed Fees (Admin) & Premiums Collected by JPIA; Enrollment provided by VSP as of April 2024, actual enrollment may differ

⁷ The Standard financials are based on premiums paid to The Standard

⁸ Anthem EAP financials is based on enrollment as of May 2024, actual enrollment may differ

ACWA JPIA 2025 Medical Plans

Anthem Blue Cross	Deductible (Indiv./Family)	Dr.	ER	Hospital	X-ray, lab	Prescription	Medical Max Out of Pocket	RX Max Out of Pocket
Classic PPO	\$200/600	\$15	\$50	Ded/10%/20% ¹	20%	\$5/20/50	\$2,000/4,000	\$5,350/10,200
Advantage PPO	\$500/1,000	\$20	\$50	Ded/20%	20%	\$5/20/50	\$3,000/6,000	\$3,600/7,200
CalCare HMO	None	\$10	\$50	\$0	N/A	\$5/20/50	\$500/1,500	\$6,100/11,700
Value HMO	None	\$30	\$150	\$250	N/A	\$5/20/50 ²	\$2,500/5,000	\$4,100/8,200
Consumer Driven Health Plan	\$1,650/3,300 ⁴	Deductible, then 20% coinsurance				Ded/\$5/20/50	\$2,500/4,000	

Kaiser	Deductible (Indiv./Family)	Dr.	ER	Hospital	X-ray, lab	Prescription	Combined Max OOP
Traditional HMO	None	\$10	\$50	\$0	N/A	\$5/15	\$1,500/3,000
HMO with Optical	None	\$10	\$50	\$0	N/A	\$5/15	\$1,500/3,000
Value HMO	None	\$30	\$150	\$250	N/A	\$10/20	\$3,000/6,000
Consumer Driven Health Plan ³	\$1,650/3,300 ⁴	\$20	\$100	\$250	copays	Ded/\$10/20	\$3,300/5,800 ⁵

Medicare Advantage	Combined Max OOP						
Kaiser Senior Advantage ⁶	None	\$20	\$50	\$0	N/A	\$10/25	\$1,000/2,000
UHC Medicare Advantage PPO ⁶	None	\$0	\$50	\$0	\$0	\$5/20/50	\$1,200 per person

Important Notes

¹ Facility charge is covered at 90%. Physician charge covered at 80%. Both are subject to deductible.

² An annual \$100 (individual)/\$300 (family) drug deductible applies to medications on this plan.

³ CDHP deductibles and out of packet max proposed July 31, 2024.

⁴ Member is responsible for 100% of medical & prescription costs (excluding Preventive Care and some maintenance medications) until deductible is met.

⁵ An *individual* enrolled in *family* coverage will have a maximum liability of \$3,300 toward the family deductible and family maximum out of pocket.

⁶ Retiree's enrollment in Medicare Parts A and B is required.

This is a very brief plan comparison of **IN-NETWORK** benefits. Plan summaries are available at www.acwajpia.com.

The Evidence of Coverage prevails in the event of a discrepancy.

ACWA JPIA, CA License #0172324

7/2/2024

ACWA JPIA Rate History

	Anthem Blue Cross		Kaiser		UHC	Delta Dental		Vision Service Plan	Employee Assistance Program	Life & Disability			
	PPOs	HMOs	North	South	Med Adv PPO	PPO	HMO	VSP	EAP	Basic Life	Supp Life	Short Term	Long Term
2016	7.94%	-1.48%	6.30%	2.13%		-2.74%	0.00%	0.00%	-8.37%	0.00%	0.00%	0.00%	0.00%
2017	12.00%	12.00%	5.96%	2.40%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2018	4.50%	8.26%	4.64%	13.05%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2019	0.00%	0.00%	2.64%			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2020	0.00%	8.21%	2.24%			0.00%	5.24%	0.00%	9.44%	9.41%	0.00%	0.00%	0.00%
2021	0.00%	7.60%	8.84%			0.00%	0.00%	0.00%	-7.00%	-5.00%	-5.00%	0.00%	-5.00%
2022	-5.00%	3.77%	-1.70%			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2023	-10.00%	5.00%	1.00%		3.00%	0.00%	0.00%	0.00%	4.50%	-10.00%	-10.00%	0.00%	-10.00%
2024	12.00%	5.48%	9.87%		1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2025*	10.00%	5.00%	5.46%		??	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 year average	4.00%	5.16%	5.44%		2.45%	0.00%	0.00%	0.00%	1.50%	-3.33%	-3.33%	0.00%	-3.33%
10 year average	3.14%	5.38%	4%**		2.45%	-0.27%	0.52%	0.00%	-0.14%	-0.56%	-1.50%	0.00%	-1.50%

* Staff recommendations

** 7 year average - since rates were blended.

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

ACWA JPIA Savings History

2024

- CarelonRx
 - New PBM replaced MedImpact. Estimated savings **\$4,000,000**

2023

- Modern Health
 - Negotiated \$10 PEPM down to \$3 PEPM; estimated savings **\$672,000**

2022

- UnitedHealthcare
 - Transitioned retirees with Medicare from Anthem COB plan; estimated savings **\$2,700,000 + potentially reduced OPEB liabilities**

2019

- Anthem PPOs and Anthem PPO and HMO Medicare plans
 - Changed Pharmacy Benefit Manager from Express Scripts to MedImpact.; estimated savings **\$3,079,569**

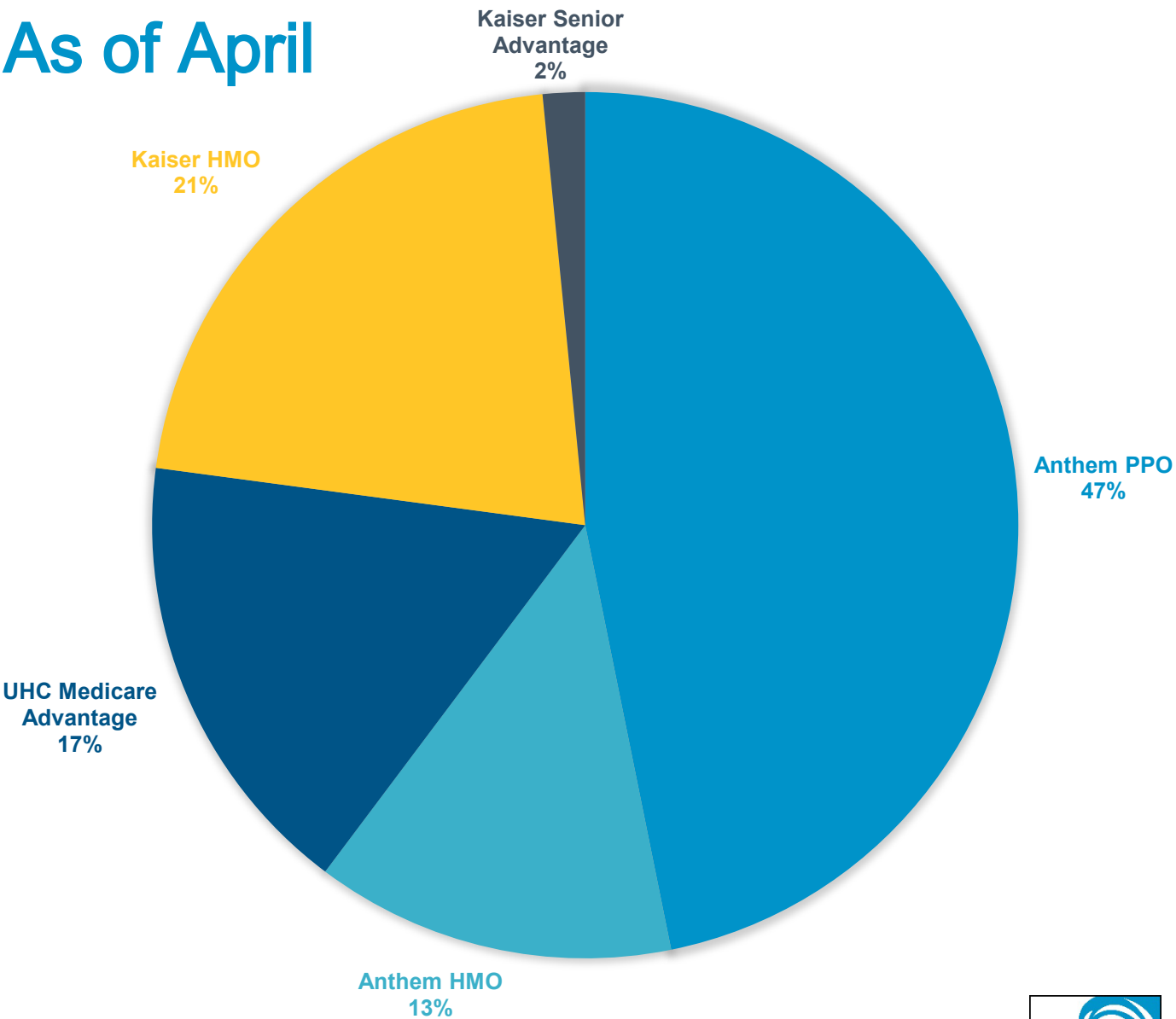
2018

- Anthem Classic PPO
 - Changed out of pocket max from \$1,000/\$2,000 to \$2,000/\$4,000 to closer align with the market; estimated savings **\$1,200,000**
- Anthem PPOs
 - Reduced Pharmacy Benefit Manager expenses by marketing the business to other vendors; estimated savings of **\$1,670,000**
 - Limited Out-of-Network Facility benefits to flat dollar maximums; estimated savings **\$1,000,000 to \$3,000,000**

Medical Plan Enrollment 2024

– As of April

Plan	2023	2024	Change
Anthem PPO	3,897	4,146	249
Anthem HMO	1,118	1,097	-21
UHC Medicare Advantage	1,404	1,541	137
Kaiser HMO	1,774	1,794	20
Kaiser Senior Advantage	131	151	20
Total	8,324	8,729	405



ACWA JPIA
Market Update and Utilization
July 31, 2024

BACKGROUND

Alliant Insurance Services, Inc. has served as ACWA JPIA's benefits consultant since 2012. 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 267 participating member agencies.

CURRENT SITUATION

Tom Sher, Senior Vice Present, Alliant, will provide the Committee with a State of the Market presentation and the effect upon upcoming renewals.

The Committee will be presented with an update regarding:

- Carrum
- Hinge Health
- Modern Health
- Progyny

RECOMMENDATION

None, information only.



Factors Driving Nationwide Healthcare Costs

COVID Impact

Deferment of care now being realized.

60% drop in annual preventive visits.



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

Contract Negotiations & Government Relations



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



Strained contract negotiations between providers & insurance carriers.



Provider group consolidation & higher reimbursement for specialty services.³

Inflation

Highest levels of inflation since the

1970s.

Healthcare inflation expected increase

7.1%

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

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



Healthcare industry wages escalating.³

Labor shortages



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

\$170B

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

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

300%

per American Hospital Association.

Pharmacy & High-Cost Claims

55%

of spending = Specialty drugs/biologics.

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

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

15% in the past year

45% over the past four years.

High-Cost Drugs now on the market.

\$3.5M

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

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

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

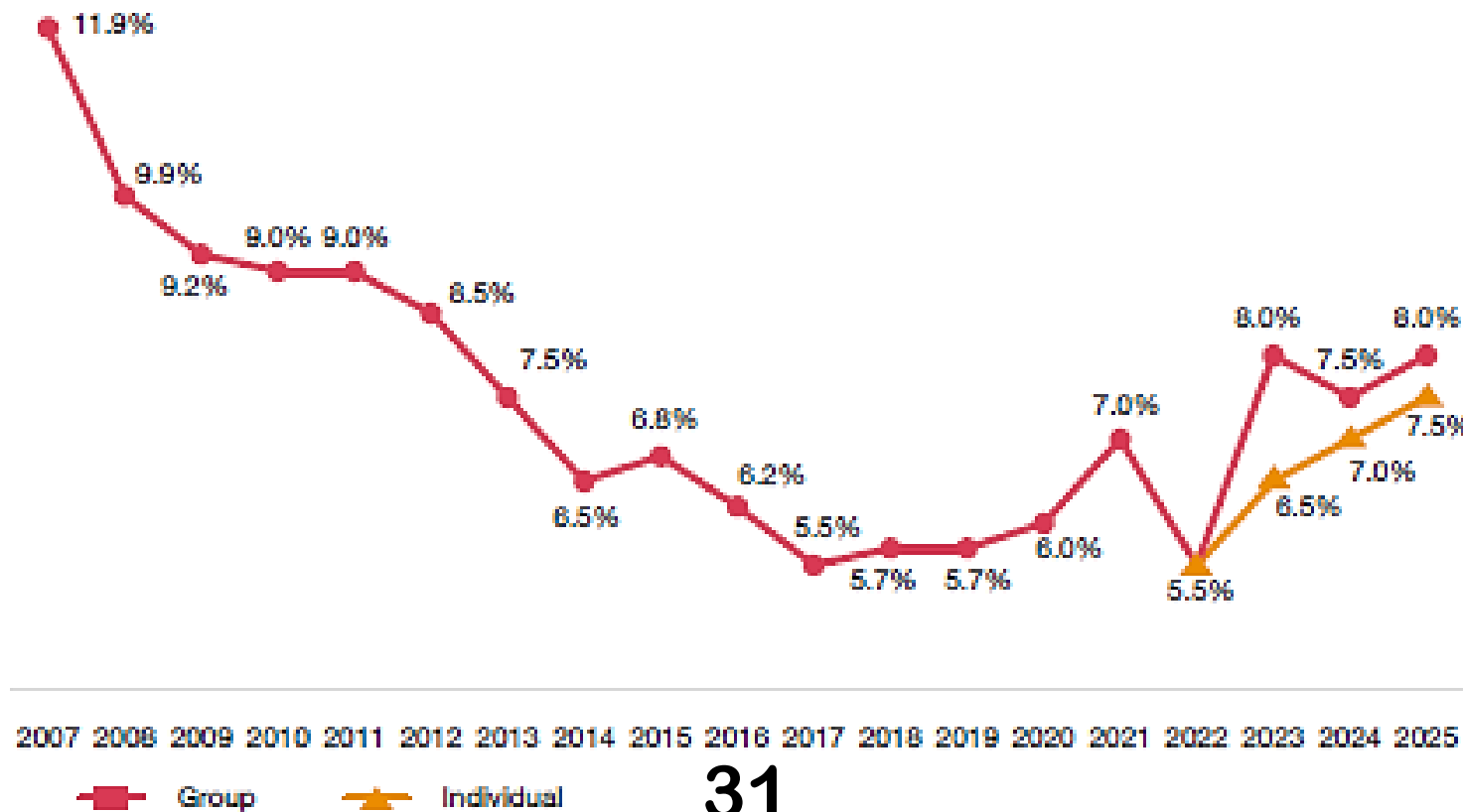
³ "Segal Health Plan Cost Trend Survey Report". 2022.

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

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

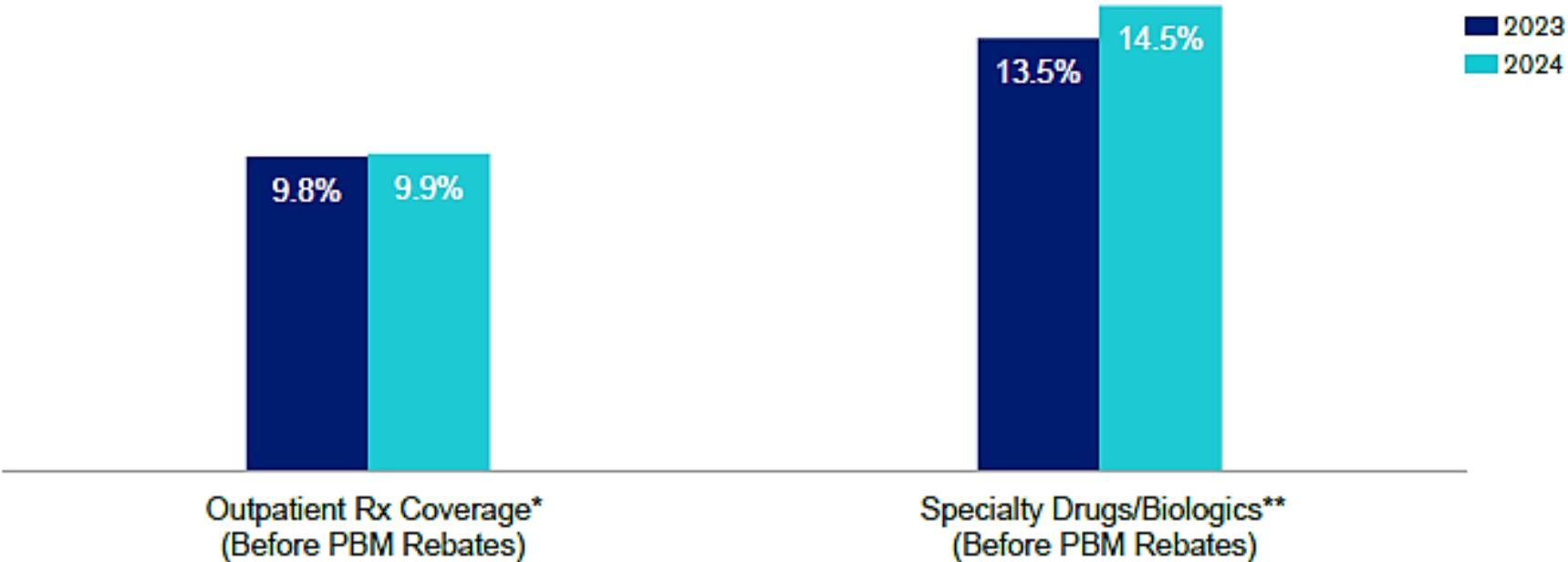
Medical Cost Trend

Figure 1. PwC Health Research Institute medical cost trends, 2009-2025
HRI projects medical cost trend to be 8.0% for Group and 7.5% for Individual in 2025, up from 7.5% and 7.0% in 2024



Pharmacy Cost Trend

Projected Prescription Drug Trend Approaches Double Digits for Outpatient Rx Coverage and Nearly 15% for Specialty Drugs



* Outpatient Rx trend is for all prescription drugs (non-specialty and specialty drugs combined) for employer-sponsored plans for actives and retirees under age 65.

** Specialty drug/biologics trend is for outpatient specialty coverage. This data is for all coverage of specialty drugs for actives and retirees under age 65.

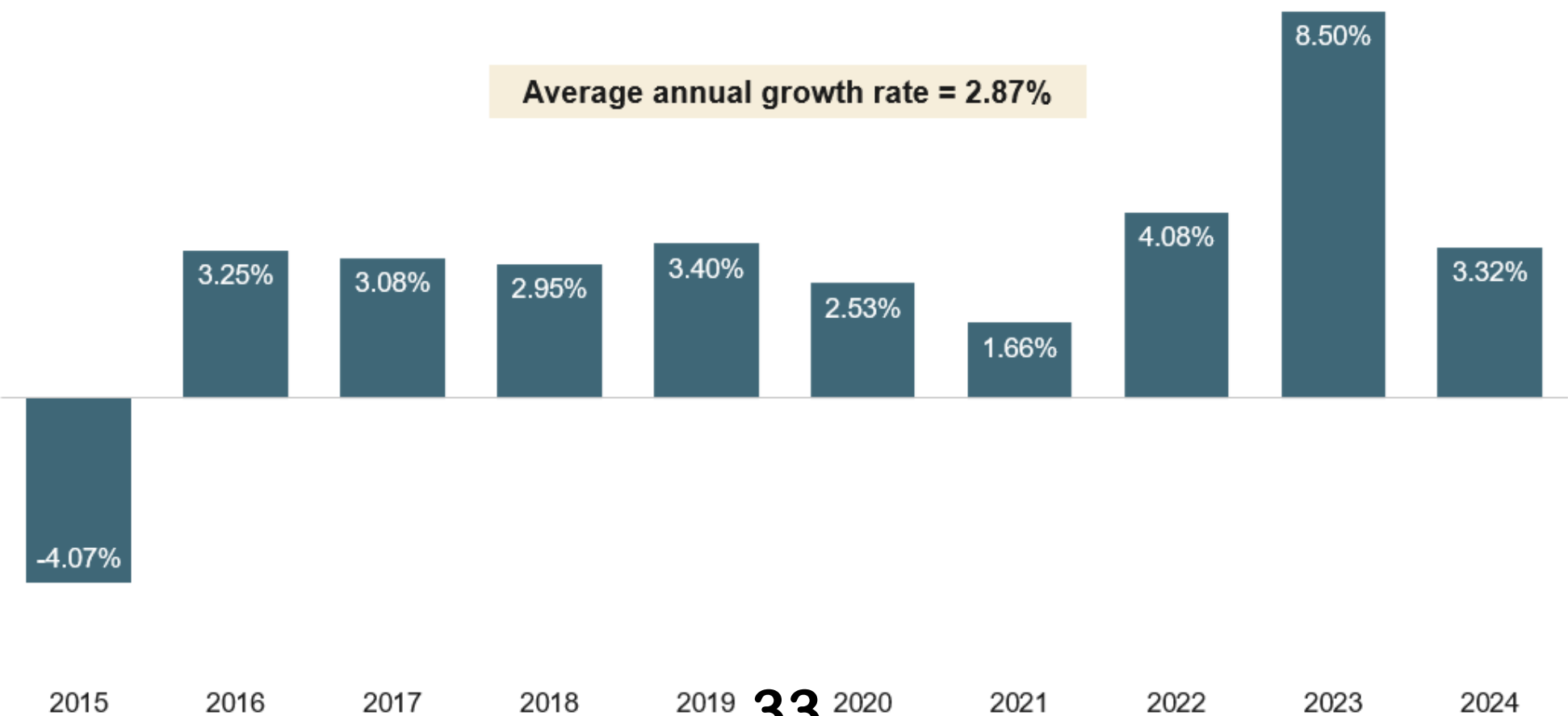
Source: 2024 Segal Health Plan Cost Trend Survey

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

Medicare Advantage Funding History

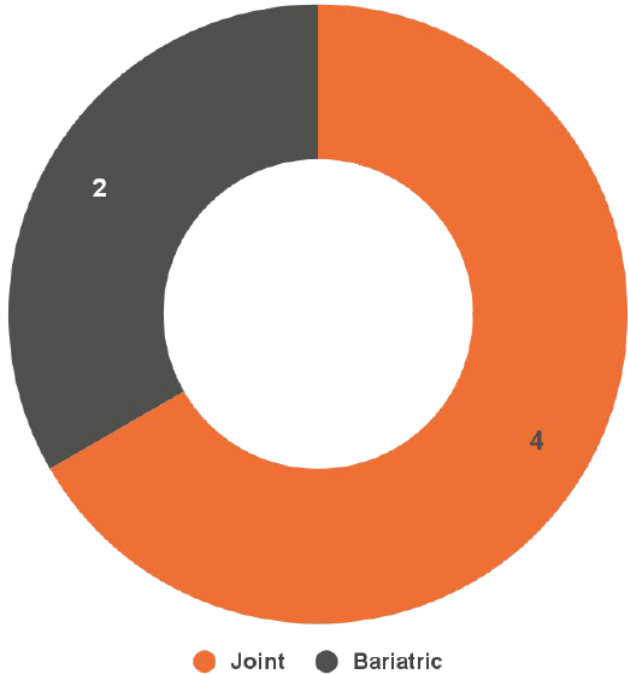
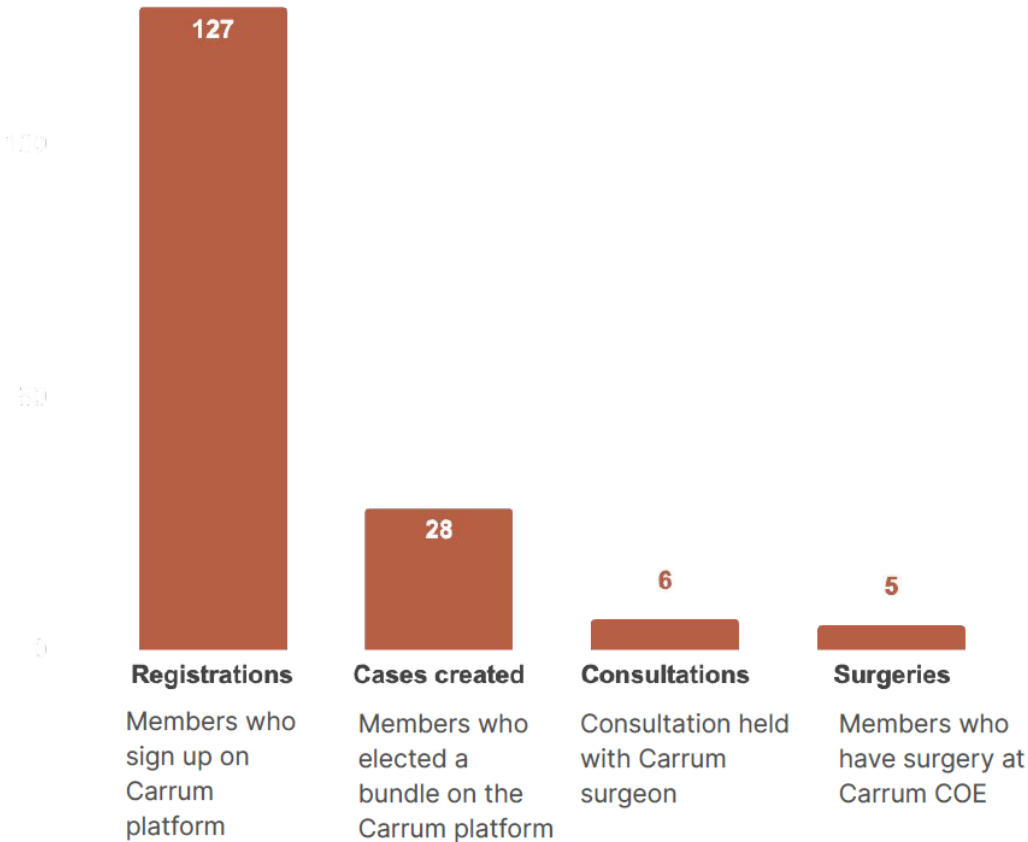
Change to Medicare Advantage Plan Payment Rates over the Past Decade

Percentage annual change in National Per Capita Medicare Advantage Growth Percentage, by year



ENGAGEMENT

2023 engagement overview





ACWA JPIA Hinge Health

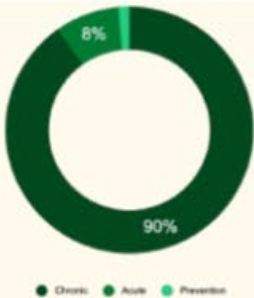
2023 outcomes

Launch date: 1/1/2023
Data as of: 1/8/2024

Program Enrollment

213

Total
member
engagement



Program Demographics

Member type

76%
Employees

24%
Dependents

Gender

61%
Female

39%
Male

Program Engagement

Pain
reduction

49%

Pain reduction in
participants over 12
weeks

Create happy
employees

8.8/10

Satisfaction

Member interaction

16

~1-2 weekly exercise therapy sessions

28

~2-3 weekly care team interactions

9

~1 weekly education article read

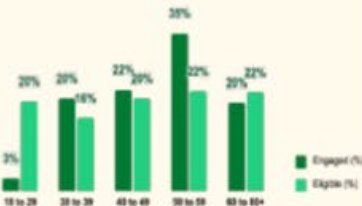
Average interaction per participant over 12 weeks

Age

Top age groups:

35% 50-59

22% 40-49

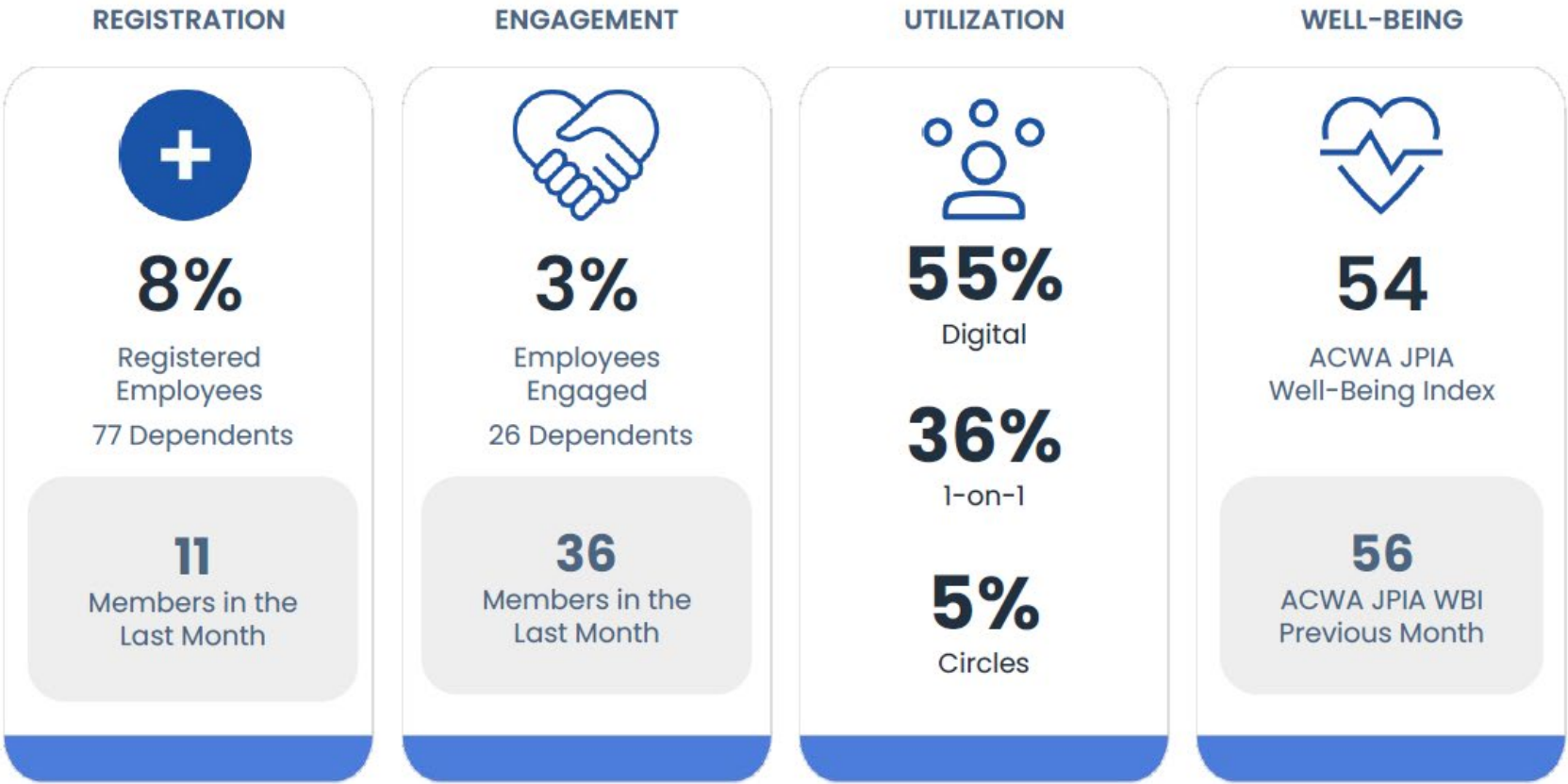


User Testimonial

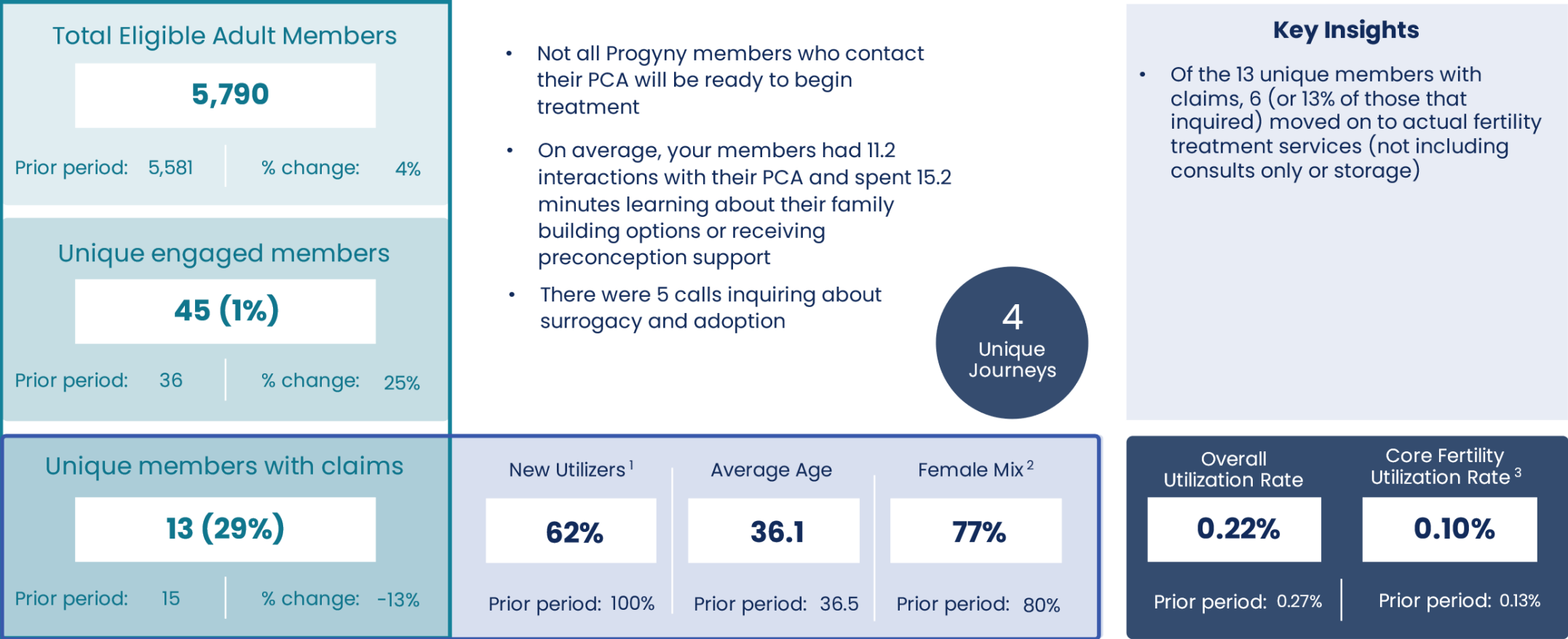
"I am so happy to feel so much stronger already! I am as good as I hoped would come out of this program. These exercises are really helping with my strength - I can now get myself out of a chair without extra help."

-Knee participant

Modern Health + ACWA JPIA Insights



Engaging from inquiry through each individual journey



¹ New Utilizers are defined as unique utilizers whose first claim with Progyny is in the respective year. | ² Female Mix is percent of unique members with claims who are female.
³ Core Fertility Utilization Rate excludes Initial Consults and Storage.

Utilization and engagement data is for 1/1/2024 to 3/31/2024.
Prior period data is for 1/1/2023 to 3/31/2023.

ACWA JPIA
CarelonRx Pharmacy Benefit Manager (PBM) Update
July 31, 2024

BACKGROUND

On January 1, 2024, ACWA JPIA transitioned Pharmacy Benefit Managers (PBM) from MedImpact to CarelonRx. MedImpact became ACWA JPIA's PBM on January 1, 2019. In 2023, staff requested that Alliant evaluate available PBMs for the PPO plans. Anthem, (CarelonRx) provided an aggressive \$7.15M minimum rebate guarantee. MedImpact's rebates at that time totaled \$3.5M. Moving to a PBM contract with CarelonRx was projected to result in an annual savings of \$4M as well as improve efficiency of customer service and streamline benefits, resulting in a better overall experience for members. The Executive Committee approved changing the PBM to CarelonRx, effective January 1, 2024.

CURRENT SITUATION

A certain level of disruption is anticipated with a transition of PBM's. In the months leading up to the transition, staff worked closely with Anthem representatives to ensure the smoothest transition possible. Unfortunately, some members experienced greater disruption than others. While experiences varied, many members experienced long hold times on calls with customer support and a myriad of issues relating to maintenance medications, most notably related to the home delivery of prescriptions. Staff worked with Anthem representatives to determine many of the issues were due to CarelonRx's transition to a new mail-order delivery system. To alleviate on-going issues, the mail order requirement for maintenance medications was lifted beginning March 25, 2024, through December 31, 2024. Staff continues to meet regularly with representatives from CarelonRx to review the status of the implemented remediation efforts including increased staffing and more efficient mail-order delivery system processes. Once staff is assured all issues related to the delivery system have been remedied, the mail order requirement may be reinstated.

RECOMMENDATION

None, information only.



Date: March 25, 2024

From: ACWA JPIA Employee Benefits

To: ACWA JPIA Anthem PPO plan participants

RE: Suspension of mail order requirement for maintenance medications

Due to ongoing issues with CaredonRx Home Delivery services, ACWA JPIA is removing the requirement to use mail order or mail order alternative pharmacies to obtain maintenance medications effective immediately through December 31, 2024.

All covered prescription drugs (other than Specialty medications) may be obtained at an [Anthem in-network retail pharmacy](#) for a 30-day supply or 90-day supply. If you would like a 90-day supply, you must obtain a 90-day prescription from your provider. For most participants, the cost will be 2 X the retail copay for a 90-day supply. Please note that some medications have restrictions on the amount allowed.

If your preference is to continue using CaredonRx Home Delivery services for your medications, you do not need to make any changes.

It is expected that mail order (or mail order retail alternatives*) for maintenance medications will become mandatory again effective January 1, 2025, if the necessary corrections are made to the Home Delivery system. Further information about the reinstatement of mandatory mail order will be provided in the Fall during open enrollment.

We apologize for any inconvenience the CaredonRx Home Delivery issues have caused. Please feel free to reach out to the ACWA JPIA benefits team at 800-736-2292 or benefits@acwajpia.com if you have any questions.

* Albertsons, Safeway, Ralphs, Vons, Pavilions, Costco, Walmart or Sam's Club

Update on Carelon Rx Transition

Total BoB Claims Filled through Q2

2.3M

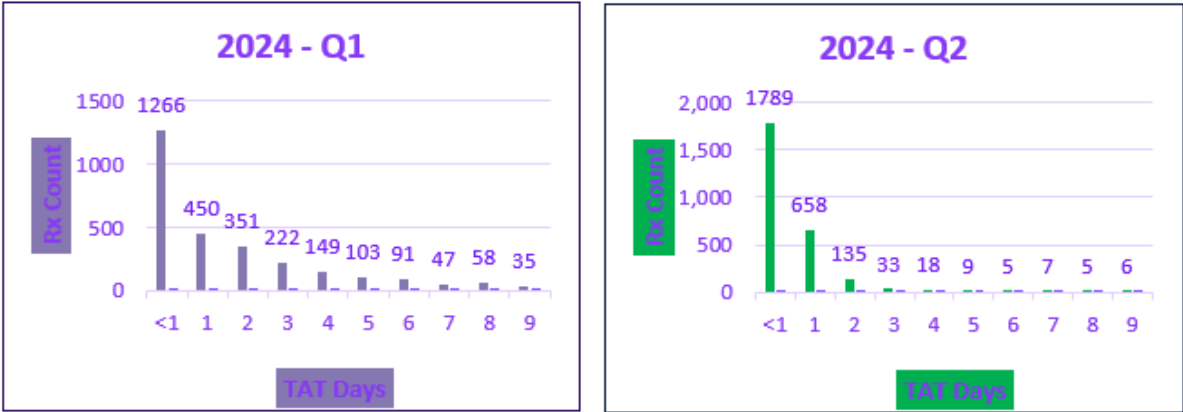
ACWA- JPIA Dispensed Scripts through Q2

5,680

ACWA- JPIA Unique Members Who Used Mail through Q2

Q1-984 / Q2-1,144

ACWA- JPIA Script Turnaround Time (TAT)



Clean Rx for Q2 we shipped **72%** of the Rx's within an average of < 1 business day, an improvement of nearly 1 full day (**88% improvement**) from Q1

Intervention Rx for Q2 we shipped **85%** of the Rx's within an average ~3.7 business days, an improvement of nearly ~.5 day (**~10% improvement**) from Q1

All Rx for Q2 we shipped **90%** of the Rx's within an average 1.3 business days, an improvement of nearly 1 full day (**51% improvement**) from Q1

Increase of **15% new mail utilizers in Q2** after opening up benefit



Note : For TAT > 5 days ; Prescriber or Patient intervention was needed

Call Center - Average Speed of Answer (ASA) Improvement

Time Frame	Call Queue	Offered Calls	ASA (Average)	Abandon %
Q1	All LOB	1,044,790	5 min	16.3%
	Pharmacist	57,078	25 min	49.5%
Apr	All LOB	227,657	1 sec	0.1%
	Pharmacist	16,799	17 sec	1.3%
May	All LOB	196,721	1 sec	0.1%
	Pharmacist	14,223	3 sec	<1%
Jun	All LOB	170,451	1 sec	0.1%
	Pharmacist	12,294	1 sec	0.2%

Call center wait times are consistently less than 30 seconds for both Pharmacy Care Associates and Pharmacists

ACWA JPIA
Anthem and Kaiser Consumer-Driven
Health Plan (CDHP) Deductibles
July 31, 2024

BACKGROUND

ACWA JPIA offers Consumer Driven Health Plans (CDHP) through Anthem Blue Cross and Kaiser. CDHPs combine a high-deductible health plan with a health savings account (HSA). These plans are designed to provide consumers with more control over their healthcare decisions and spending.

CURRENT SITUATION

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. To ensure member contributions are aligned with the minimum deductibles established by the IRS and eliminate the need for the Committee to review and recommend adjustments annually, it is recommended the Committee direct staff to annually adjust JPIA's minimum deductible to match the deductible established by the IRS.

	2024	2025
IRS Minimum (Single)	\$1,600	\$1,650
JPIA Minimum (Single)	\$1,600	*\$1,650
IRS Minimum (Family)	\$3,200	\$3,300
JPIA Minimum (Family)	\$3,200	*\$3,300

** Recommended*

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve that annually, the minimum deductible for the CDHPs will match the IRS minimum deductible.

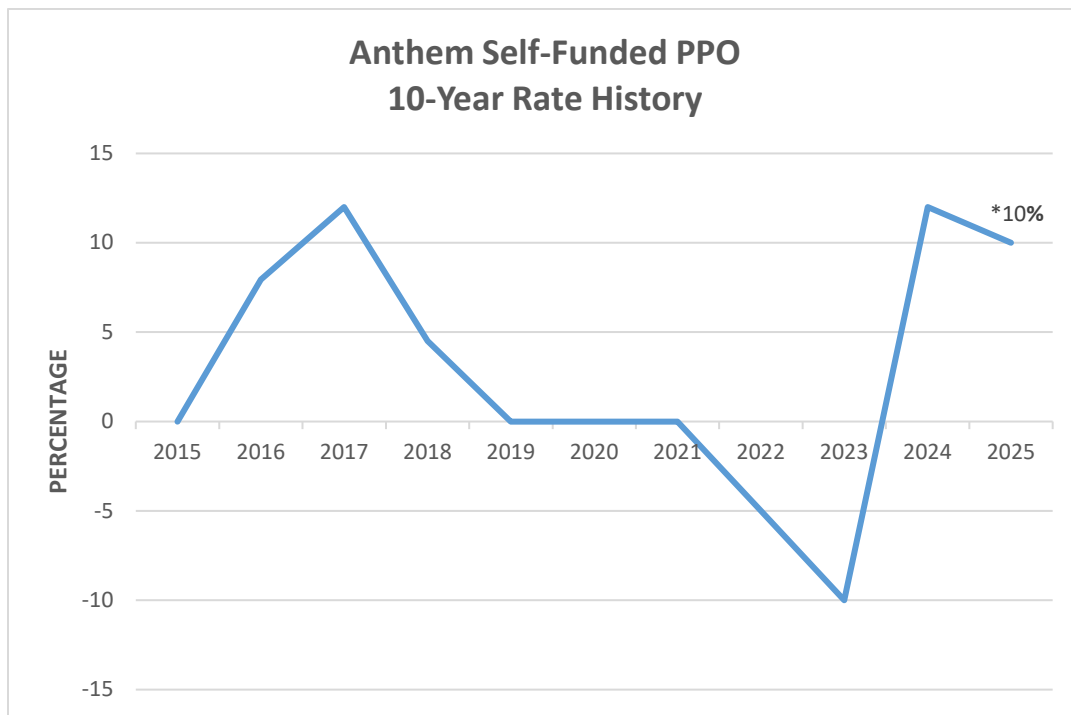
ACWA JPIA
Pricing for Anthem PPO Medical Plans
July 31, 2024

BACKGROUND

Employee Benefits plans renew on January 1, 2025. The Anthem PPO medical plans are self-funded.

CURRENT SITUATION

The ten-year rate history of the self-funded Anthem PPO plan is as follows:



* *Recommended*

Actuarial projections initially called for a 16.8% increase in premiums, based on projected expenses in 2025.

The reserve balance is approximately \$73 million, as of May 31, 2024. The 15% reduction in premiums in 2022 and 2023 was intended to return excess funds collected during the pandemic to member agencies. On April 26, 2023, the Employee Benefits Program Committee provided a recommendation to the Executive Committee for approval of a target of \$35 million for the Employee Benefits Reserve Fund. The Executive Committee approved this recommendation on May 8, 2023. Staff recommends a continued incremental approach to returning premiums to match expenses.

Year	PPO Revenue	PPO Costs	Subsidy
2021	\$ 88,397,809	\$ 76,800,598	\$ + 9,597,211
2022	\$ 70,773,002	\$ 79,376,866	\$ - 8,603,864
2023	\$ 69,029,580	\$ 78,387,806	\$ - 9,358,226
2024*	\$ 79,838,331	\$ 95,680,671	\$ -15,842,340

**Annualized projection-based January – April 2024 claims.*

RECOMMENDATION

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.

ACWA JPIA
2025 PPO Renewal
July 31, 2024

**Proposed Rates at June 11, 2024 Meeting*

CalPERS 2025 rate comparison										
CLASSIC PPO REGION	ENROLL TOTAL	2025 STANDARD RATES			2025 INCENTIVE RATES			2025 PREMIUMS	2025 CHANGE	PLATINUM EE
		EE	EE+1	FAM	EE	EE+1	FAM			CP 2025 Projected
Los Angeles	627	\$ 888.44	\$ 1,776.88	\$ 2,354.37	\$ 852.90	\$ 1,705.80	\$ 2,260.19	\$ 12,275,375	10.0%	1,264.71
Other South	1,537	\$ 942.40	\$ 1,884.80	\$ 2,497.36	\$ 904.70	\$ 1,809.40	\$ 2,397.46	\$ 31,228,056	10.0%	1,259.74
Sacramento	293	\$ 1,033.10	\$ 2,066.20	\$ 2,737.72	\$ 991.78	\$ 1,983.56	\$ 2,628.22	\$ 7,012,776	10.0%	1,477.09
Other North	452	\$ 1,037.99	\$ 2,075.98	\$ 2,750.67	\$ 996.47	\$ 1,992.94	\$ 2,640.65	\$ 10,453,694	10.0%	1,477.09
Bay Area	423	\$ 1,079.99	\$ 2,159.98	\$ 2,861.97	\$ 1,036.79	\$ 2,073.58	\$ 2,747.49	\$ 8,944,598	10.0%	1,477.09
	3,332									
ADVANTAGE										PLATINUM
Los Angeles	36	\$ 781.81	1,563.62	2,071.80	\$ 750.54	1,501.08	1,988.93	\$ 717,159	10.0%	1,264.71
Other South	161	\$ 829.32	1,658.64	2,197.70	\$ 796.15	1,592.30	2,109.80	\$ 2,900,329	10.0%	1,259.74
Sacramento	62	\$ 909.12	1,818.24	2,409.17	\$ 872.76	1,745.52	2,312.81	\$ 1,061,689	10.0%	1,477.09
Other North	130	\$ 913.44	1,826.88	2,420.62	\$ 876.90	1,753.80	2,323.79	\$ 2,549,478	10.0%	1,477.09
Bay Area	20	\$ 950.40	1,900.80	2,518.56	\$ 912.38	1,824.76	2,417.81	\$ 378,753	10.0%	1,477.09
	409									
CDHP		20%								GOLD
Los Angeles	76	\$ 710.74	1,421.48	1,883.46	\$ 682.31	1,364.62	1,808.12	\$ 1,393,806	10.0%	868.84
Other South	156	\$ 753.92	1,507.84	1,997.89	\$ 723.76	1,447.52	1,917.96	\$ 2,845,939	10.0%	865.44
Sacramento	135	\$ 826.47	1,652.94	2,190.15	\$ 793.41	1,586.82	2,102.54	\$ 2,831,522	10.0%	1,014.35
Other North	113	\$ 830.39	1,660.78	2,200.53	\$ 797.17	1,594.34	2,112.50	\$ 2,040,915	10.0%	1,014.35
Bay Area	55	\$ 864.01	1,728.02	2,289.63	\$ 829.45	1,658.90	2,198.04	\$ 1,161,271	10.0%	1,014.35
	535							\$ 87,795,360		
	4,276									

PEPM = Per Employee Per Month

EE = Employee

Premiums Annualized based on 6/1/2024 enrollment

Rates include JPIA Administrative Fees

Anthem Health Guide (AHG) is now embedded in PPO Cost

Aggregate Increase **10.00%**

Annual Premiums \$ 87,795,360

Investment Income \$ 2,500,000

Total Funding \$ 90,295,360

Funding PEPM \$ 1,759.73

Projected Plan Cost PEPM \$ 1,861.00

Projected Total Plan Cost PEPM \$ 1,861.00

Projected Plan Cost \$ 95,491,632

Projected \$\$ Out of Reserve \$ 5,196,272

breakeven is 16.51%

ACWA JPIA
2025 PPO Renewal
July 31, 2024

**Proposed Rates at June 11, 2024 Meeting*

CalPERS 2025 rate comparison										
CLASSIC PPO REGION	ENROLL TOTAL	2025 STANDARD RATES			2025 INCENTIVE RATES			2025 PREMIUMS	2025 CHANGE	PLATINUM EE
		EE	EE+1	FAM	EE	EE+1	FAM			CP 2025 Projected
										JPIA Standard
										JPIA Incentive
Los Angeles	627	\$ 904.59	\$ 1,809.18	\$ 2,397.16	\$ 868.41	\$ 1,736.82	\$ 2,301.29	\$ 12,498,573	12.0%	1,264.71
Other South	1,537	\$ 959.54	\$ 1,919.08	\$ 2,542.78	\$ 921.16	\$ 1,842.32	\$ 2,441.07	\$ 31,796,143	12.0%	1,259.74
Sacramento	293	\$ 1,051.88	\$ 2,103.76	\$ 2,787.48	\$ 1,009.80	\$ 2,019.60	\$ 2,675.97	\$ 7,140,196	12.0%	1,477.09
Other North	452	\$ 1,056.87	\$ 2,113.74	\$ 2,800.71	\$ 1,014.60	\$ 2,029.20	\$ 2,688.69	\$ 10,643,880	12.0%	1,477.09
Bay Area	423	\$ 1,099.63	\$ 2,199.26	\$ 2,914.02	\$ 1,055.64	\$ 2,111.28	\$ 2,797.45	\$ 9,107,253	12.0%	1,477.09
	3,332									
ADVANTAGE										PLATINUM
Los Angeles	36	\$ 796.03	1,592.06	2,109.48	\$ 764.19	1,528.38	2,025.10	\$ 730,202	12.0%	1,264.71
Other South	161	\$ 844.40	1,688.80	2,237.66	\$ 810.62	1,621.24	2,148.14	\$ 2,953,056	12.0%	1,259.74
Sacramento	62	\$ 925.65	1,851.30	2,452.97	\$ 888.62	1,777.24	2,354.84	\$ 1,080,985	12.0%	1,477.09
Other North	130	\$ 930.05	1,860.10	2,464.63	\$ 892.85	1,785.70	2,366.05	\$ 2,595,849	12.0%	1,477.09
Bay Area	20	\$ 967.68	1,935.36	2,564.35	\$ 928.97	1,857.94	2,461.77	\$ 385,639	12.0%	1,477.09
	409									
CDHP										GOLD
Los Angeles	76	\$ 723.67	1,447.34	1,917.73	\$ 694.72	1,389.44	1,841.01	\$ 1,419,162	12.0%	868.84
Other South	156	\$ 767.63	1,535.26	2,034.22	\$ 736.92	1,473.84	1,952.84	\$ 2,897,689	12.0%	865.44
Sacramento	135	\$ 841.50	1,683.00	2,229.98	\$ 807.84	1,615.68	2,140.78	\$ 2,883,019	12.0%	1,014.35
Other North	113	\$ 845.49	1,690.98	2,240.55	\$ 811.67	1,623.34	2,150.93	\$ 2,078,038	12.0%	1,014.35
Bay Area	55	\$ 879.72	1,759.44	2,331.26	\$ 844.53	1,689.06	2,238.00	\$ 1,182,385	12.0%	1,014.35
	535							\$ 89,392,069		
	4,276									

PEPM = Per Employee Per Month

EE = Employee

Premiums Annualized based on 6/1/2024 enrollment

Rates include JPIA Administrative Fees

Anthem Health Guide (AHG) is now embedded in PPO Cost

Aggregate Increase **12.00%**

Annual Premiums \$ 89,392,069

Investment Income \$ 2,500,000

Total Funding \$ 91,892,069

Funding PEPM \$ 1,790.85

Projected Plan Cost PEPM \$ 1,861.00

Projected Total Plan Cost PEPM \$ 1,861.00

Projected Plan Cost \$ 95,491,632

Projected \$\$ Out of Reserve \$ 3,599,563

breakeven is 16.51%

ACWA JPIA
2025 PPO Renewal
July 31, 2024

**Proposed Rates at June 11, 2024 Meeting*

CalPERS 2025 rate comparison													
CLASSIC PPO REGION	ENROLL TOTAL	2025 STANDARD RATES			2025 INCENTIVE RATES			2025 PREMIUMS	2025 CHANGE	PLATINUM EE	CP 2025 Projected	JPIA Standard	JPIA Incentive
		EE	EE+1	FAM	EE	EE+1	FAM						
Los Angeles	627	\$ 941.02	\$ 1,882.04	\$ 2,493.70	\$ 903.38	\$ 1,806.76	\$ 2,393.96	\$ 13,001,893	16.5%	1,264.71	11.8%	-34%	-40%
Other South	1,537	\$ 998.18	\$ 1,996.36	\$ 2,645.18	\$ 958.25	\$ 1,916.50	\$ 2,539.36	\$ 33,076,454	16.5%	1,259.74	9.4%	-26%	-31%
Sacramento	293	\$ 1,094.24	\$ 2,188.48	\$ 2,899.74	\$ 1,050.47	\$ 2,100.94	\$ 2,783.75	\$ 7,427,768	16.5%	1,477.09	12.4%	-35%	-41%
Other North	452	\$ 1,099.42	\$ 2,198.84	\$ 2,913.46	\$ 1,055.44	\$ 2,110.88	\$ 2,796.92	\$ 11,072,337	16.5%	1,477.09	12.4%	-34%	-40%
Bay Area	423	\$ 1,143.91	\$ 2,287.82	\$ 3,031.36	\$ 1,098.15	\$ 2,196.30	\$ 2,910.10	\$ 9,473,987	16.5%	1,477.09	12.4%	-29%	-35%
3,332													
ADVANTAGE										PLATINUM			
Los Angeles	36	\$ 828.08	1,656.16	2,194.41	\$ 794.96	1,589.92	2,106.64	\$ 759,604	16.5%	1,264.71	11.8%	-53%	-59%
Other South	161	\$ 878.40	1,756.80	2,327.76	\$ 843.26	1,686.52	2,234.64	\$ 3,071,962	16.5%	1,259.74	9.4%	-43%	-49%
Sacramento	62	\$ 962.92	1,925.84	2,551.74	\$ 924.40	1,848.80	2,449.66	\$ 1,124,510	16.5%	1,477.09	12.4%	-53%	-60%
Other North	130	\$ 967.50	1,935.00	2,563.88	\$ 928.80	1,857.60	2,461.32	\$ 2,700,370	16.5%	1,477.09	12.4%	-53%	-59%
Bay Area	20	\$ 1,006.65	2,013.30	2,667.62	\$ 966.38	1,932.76	2,560.91	\$ 401,169	16.5%	1,477.09	12.4%	-47%	-53%
409													
CDHP		20%								GOLD			
Los Angeles	76	\$ 752.81	1,505.62	1,994.95	\$ 722.70	1,445.40	1,915.16	\$ 1,476,310	16.5%	868.84	10.6%	-15%	-20%
Other South	156	\$ 798.54	1,597.08	2,116.13	\$ 766.60	1,533.20	2,031.49	\$ 3,014,383	16.5%	865.44	8.3%	-8%	-13%
Sacramento	135	\$ 875.39	1,750.78	2,319.78	\$ 840.37	1,680.74	2,226.98	\$ 2,999,112	16.5%	1,014.35	10.8%	-16%	-21%
Other North	113	\$ 879.53	1,759.06	2,330.75	\$ 844.35	1,688.70	2,237.53	\$ 2,161,705	16.5%	1,014.35	10.8%	-15%	-20%
Bay Area	55	\$ 915.14	1,830.28	2,425.12	\$ 878.53	1,757.06	2,328.10	\$ 1,229,991	16.5%	1,014.35	10.8%	-11%	-15%
535													
<u><u>4,276</u></u>													
								<u><u>\$ 92,991,555</u></u>					

PEPM = Per Employee Per Month

EE = Employee

Premiums Annualized based on 6/1/2024 enrollment

Rates include JPIA Administrative Fees

[Anthem Health Guide \(AHG\) is now embedded in PPO Cost](#)

Aggregate Increase **16.51%**

Annual Premiums \$ 92,991,555

Investment Income \$ 2,500,000

Total Funding \$ 95,491,555

Funding PEPM \$ 1,861.00

Projected Plan Cost PEPM \$ 1,861.00

Projected Total Plan Cost PEPM \$ 1,861.00

Projected Plan Cost \$ 95,491,632

Projected \$\$ Out of Reserve \$ 77

breakeven is 16.51%

ACWA JPIA
Pricing for 2025 UHC Medicare Advantage PPO Medical Plan
July 31, 2024

BACKGROUND

The fully insured United Healthcare (UHC) Medicare Advantage PPO plan for retirees with Medicare went into effect January 1, 2022. At that time, all enrollees in Anthem PPO and HMO plans for retirees with Medicare were transitioned to the UHC plan. The initial contract with United Healthcare included a two-year rate guarantee. 2025 will be JPIA's fourth consecutive year with UHC.

CURRENT SITUATION

Changes in The Centers for Medicare and Medicaid Services (CMS), Medicare Advantage funding for 2025 have delayed the UHC renewal. The final renewal quote is expected in August 2024. We anticipate the CMS funding changes to impact the renewal.

RECOMMENDATION

That the Employee Benefits Program Committee direct staff to bring the UHC renewal rate to the Executive Committee on September 26, 2024, for approval for the 2025 plan year.

ACWA JPIA
Dental Plan Request for Proposal Update
July 31, 2024

BACKGROUND

JPIA offers nine non-voluntary and nine voluntary dependent Delta Dental PPO plan designs for member agencies to choose from.

CURRENT SITUATION

Since the COVID pandemic, the dental market nationally has experienced the following:

- Staffing shortages have resulted in reduced patient capacities at many dental offices;
- Demand for dental appointments has increased, post-pandemic;
- Increase in dentists retiring, selling their practices, reducing the number of dental networks in which they participate, or **going insurance independent; and**
- Demand for dental services is outpacing the supply of network dentists.

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 to eight prospective bidders in February of 2024. Responses were received from three of the eight prospects, including the incumbent provider, Delta Dental.

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.

RECOMMENDATION

None, information only.

ACWA JPIA
Pricing for 2025 Delta Dental Plans
July 31, 2024

BACKGROUND

ACWA JPIA dental plans renew January 1, 2025. Historic rate and enrollment information is included below.

CURRENT SITUATION

Delta Dental PPO plans are self-funded and continue to perform well. As of April 30, 2024, the dental plan reserve balance is approximately \$10 million. Costs for the self-funded Delta Dental PPO are projected **to decrease 1.22%** in 2025.

Staff reviewed the overall claims impact for two PPO plan enhancements:

1. 3rd cleaning during the calendar year; and
2. Diagnostic/Preventive Max waiver, which allows a participant to receive diagnostic and preventive services without the cost applying to the benefit maximum.

Staff recommends adding the two PPO plan enhancements with no change in rates for the self-funded Delta Dental PPO dental plans.

Dental Renewal & Enrollment History				
Year	Employees	Alliant Funding Analysis	JPIA Final Funding	Dental HMO
2015	8014		5%	0%
2016	8306		2.7%	0%
2017	8506		0%	0%
2018	8494		0%	0%
2019	8662		0%	0%
2020	8764		0%	0%
2021	8180		0%	0%
2022	8040		0%	0%
2023	7783	-0.1%	0%	0%
2024	7860	-0.7%	0%	0%
2025	7860	-1.2%	0%	0%
Average	8224	-0.7%	0.7%	0.0%

The fully-insured DeltaCare HMO plan quoted a flat renewal - and staff recommends no change in rates for the 2025 program year.

RECOMMENDATION

That the Employee Benefits Program Committee recommend that the Executive Committee approve the PPO benefit enhancements of 3rd calendar year cleaning and Diagnostic/Preventive 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.

ACWA JPIA
Pricing for 2025 Vision Service Plans
July 31, 2024

BACKGROUND

ACWA JPIA vision plans renew January 1, 2025. Vision Service Plan (VSP) plans have been self-funded since 2015. Historic rate and enrollment information is included below.

CURRENT SITUATION

The self-funded vision plan has performed well for over 10 years resulting in regular contributions to the Employee Benefits Reserve. These funds have been used to fund enhancements to the contact lens allowance, progressive lenses, and anti-reflective lens coatings. VSP plan rates for members have remained flat since 2015. As of May 31, 2024, the vision plan's balance is approximately \$2.3 million

Vision Renewal & Enrollment History			
Year	Employees	Alliant Funding Analysis	JPIA Final Funding
2015	7200		0%
2016	7321		0%
2017	7472		0%
2018	7665		0%
2019	7830		0%
2020	7971		0%
2021	7774		0%
2022	7797		0%
2023	7982	-8.3%	0%
2024	8113	2.5%	0%
2025	8113	2.9%	0%
Average	7749	-1.0%	0.0%

Projections for the vision plans show an increase of 1.67% to meet expenses in 2025. Staff recommends no change in rates, due to the vision plan reserves that have accrued since 2015.

RECOMMENDATION

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.

ACWA JPIA
2025 Wellness Grants
July 31, 2024

BACKGROUND

In 2015, ACWA JPIA established its Wellness Grant Program through generous annual funding from Anthem Blue Cross. Now in its tenth year, this program allows 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. Anthem increased annual funding for the program from \$75,000 to \$100,000 in 2023, and to \$200,000 in 2024.

CURRENT SITUATION

This year, JPIA is proud to announce that **88** members were awarded Wellness Grants. Those members are listed on the following page.

Due to the additional funding from Anthem, JPIA was able to implement Wellhub (formerly known as Gympass) for employees enrolled in an Anthem medical plan. Wellhub provides multiple membership plans for eligible employees to join gyms, fitness studios and fitness classes in their area or virtually. The gym and fitness options available depend on the membership level the employee chooses. ACWA JPIA is paying the agency/employer administrative fees. Eligible employees who wish to join will pay their monthly membership costs directly to Wellhub after signing up.

RECOMMENDATION

None, information only.

2024-25 Employee Benefits Program Wellness Grant Award Winners

Amador Water Agency
Association of California Water Agencies
Banta-Carbona Irrigation District
Brooktrails Township Community Services District
Byron Bethany Irrigation District
Cachuma Operations and Maintenance Board
Carpinteria Valley Water District
Centerville Community Services District
Chino Basin Water Conservation District
City of Tehachapi
Clearlake Oaks County Water District
Coastside County Water District
Crescenta Valley Water District
Cucamonga Valley Water District
Desert Water Agency
Diablo Water District
Elsinore Valley Municipal Water District
Exeter Irrigation District
Fair Oaks Water District
Fallbrook Public Utility District
Firebaugh Canal Water District
Florin Resource Conservation District/Elk Grove Water District
Foothill Municipal Water District
Georgetown Divide Public Utility District
Glenn-Colusa Irrigation District
Goleta Water District
Grassland Basin Authority
Helix Water District
Humboldt Bay Municipal Water District
Humboldt Community Services District
Indian Wells Valley Water District
Ivanhoe Irrigation District
Joshua Basin Water District
Kern-Tulare Water District
Kirkwood Meadows Public Utility District
La Canada Irrigation District
La Puente Valley County Water District
Laguna Beach County Water District
Lake Arrowhead Community Services District
Las Virgenes Municipal Water District
Madera Irrigation District
Main San Gabriel Basin Watermaster
Mammoth Community Water District
Marina Coast Water District
McKinleyville Community Services District

Mid-Peninsula Water District
Mission Springs Water District
Montara Water & Sanitary District
Montecito Water District
Monterey One Water
North Kern Water Storage District
North Yuba Water District
Olivenhain Municipal Water District
Orange County Water District
Pajaro Valley Water Management Agency
Pajaro/Sunny Mesa Community Services District
Palmdale Water District
Panoche Water District
Pico Water District
Rainbow Municipal Water District
Ramona Municipal Water District
Rancho California Water District
Richvale Irrigation District
Rosedale-Rio Bravo WSD
Rowland Water District
San Bernardino Valley Municipal Water District
San Bernardino Valley Water Conservation District
San Luis & Delta-Mendota Water Authority
San Mateo County Flood & Sea Level Rise Resiliency District
Santa Ana Watershed Project Authority
South Coast Water District
Stockton East Water District
Stone Corral Irrigation District
Three Valleys Municipal Water District
Tri-District Water Authority
Tulare Lake Basin Water Storage District
Upper San Gabriel Valley Municipal Water District
Vallecitos Water District
Valley Center Municipal Water District
Vista Irrigation District
Walnut Valley Water District
West Basin Municipal Water District
West Valley Water District
Western Canal Water District
Western Municipal Water District
Yorba Linda Water District
Yuba Water Agency
Yuima Municipal Water District

ACWA JPIA
Employee Benefits Department Update
July 31, 2024

BACKGROUND

This is a standing item on Committee agendas.

CURRENT SITUATION

JPIA's Employee Benefits Manager, Adam Dedmon, will update the Employee Benefits Program Committee on highlights and current areas of focus within the Employee Benefits Department.

RECOMMENDATION

None, information only.

ACWA JPIA
Director of Pooled Programs Update
July 21, 2024

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 & CONFERENCE CALENDAR – 2024

MEETING DATES	BOARD OF DIRECTORS	EXECUTIVE	PERSONNEL	FINANCE & AUDIT	PROGRAMS				RISK MGMT	CWIF
					Emp. Benefits	Liability	Property	Work Comp		
JAN 8			10:00 AM ZOOM							
JAN 17									1:00 PM	
JAN 18		8:00 AM								
JANUARY 29-30- STRATEGIC PLANNING SESSION - SAN DIEGO										
MAR 20				1:00 PM		10:30 AM	3:00 PM			
MAR 21		8:30 AM								
APRIL 26		9:00 AM ZOOM								
MAY 6	1:45 PM	10:30 AM			9:00 AM					
MAY 7-9 ACWA SPRING CONFERENCE – SACRAMENTO										
MAY 31										9:00 AM UTAH
JUNE 3			11:00 AM							
JUNE 20							3:00 PM	1:00 PM		
JUNE 21		8:00 AM								11:00 AM
JULY 31		1:00 PM			9:30 AM					
SEPT 4			10:00 AM							
SEPT 25				1:00 PM		3:00 PM				
SEPT 26		8:00 AM								11:00 AM
OCT 16		1:00 PM								
DEC 2	1:00 PM	10:00 AM								8:30 AM
DECEMBER 3-5 ACWA FALL CONFERENCE – PALM DESERT										

- AGRiP Governance Conference, Nashville, TN – March 3-6, 2024
- CICA Conference, Scottsdale, AZ – March 10-12, 2024
- CAJPA Conference, Lake Tahoe – September 10-13, 2024



Hybrid Meeting Participation Guidelines

For Remote Meeting Participants

Remember to mute yourself until you are ready to speak.

If you have a question or comment, raise your hand in Zoom.

To raise or lower your hand:

1. For PC users:
 - a. Press 'Alt-Y' on your keyboard
 - b. Or go to 'Reactions' on your Zoom screen
2. For IPAD users, go to 'More'.
3. For telephone (audio only) users, press * then 9.

For In-House Meeting Participants

Remember to use your microphone when speaking.

- Remote participants will not hear you if you don't.
- Before speaking, check that your mic is unmuted (green light).

For in-house participants that do not have a microphone, please wait for the mic runner before speaking.