

FRESNO CITY EMPLOYEES
HEALTH AND WELFARE TRUST

ADMINISTRATION OFFICE



621 Santa Fe
Fresno, CA 93721

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FRESNO, CA 93718-5018

**Fresno City Employees Health & Welfare Trust
Agenda for the Regular Board Meeting
May 10, 2023**

General Meeting 8:30 AM

Location: Fresno City Hall, 2600 Fresno Street, Fresno CA 93721, Room 4017

Employer Trustees-City of Fresno

Georgeanne White, Vice Chairperson
Jennifer Misner, Trustee
TJ Miller, Trustee

Administrator

Thomas J. Georgouses, Esq. General Counsel

Legal Counsel

Michael E. Moss, Esq.

Employee Trustees

Shane Archer, Chairperson
Jeff LaBlue, Trustee
Sam Hernandez, Trustee
William Dearsan, Trustee
Sam Frank, Trustee
Jesse Gonzalez, Trustee
Kim Jackson, Trustee
Keola Park, Trustee
Terri Hauschel, Trustee
Anna Pine, Trustee
Vacant, Trustee

FFA
FPOA
ATU
IBEW
FCEA
CFPEA
CFMEA
FFA
Local 39
FPOA
FAPSS

Consultants

Andrew Desa
Rael & Letson

Roll Call 8:30 A.M.

1. Approval of Agenda**

Approve Agenda for May 10, 2023

⇒ Action as required

2. Executive Session

3. Public Discussion***

4. Consent Calendar

All Consent Calendar items are considered to be routine and will be treated as one agenda item. The Consent Calendar will be enacted by one motion. There will be no separate discussion of these items unless requested by a Board of Trustee Member, in which event the item will be removed from the Consent Calendar and will be considered as time allows.

- a. Approval of the Minutes of March 8, 2023
- b. Correspondence
- c. Blue Shield of California
- d. Halcyon

Utilization Report

- e. United HealthCare
- f. OptumRx

- i). *Executive Summary and Comparative Executive Summary Commercial*
- ii). *Executive Summary and Comparative Executive Summary EGWP*

- iii). *Correspondence Dated March 14, 2023 Regarding State of Emergency Declared in California – Severe Winter Storm*
- iv). *Correspondence Dated March 15, 2023 Announcing COVID-19 and End of Public Health Emergency*
- v). *Correspondence Dated April 3, 2023 EGWP 2017 Re-Open LICs and Reinsurance Recovery*
- vi). *Correspondence Dated April 4, 2023 Regarding Consolidated Appropriations Act Section 201 – Gag Clause Prohibition Compliance Attestation*
- vii). *Correspondence Dated April 5, 2023 Regarding Commercial Plan July 1, 2023 Pharmacy Benefit Update*
- viii). *Correspondence Dated April 6, 2023 Announcing Insulin Price Change*
- ix). *Correspondence Dated April 12, 2023 Announcing Optum Rx Medicare and EGWP COVID -19 Coverage After Public Health Emergency Ends May 11*
- x). *Ratification of the Chairperson and Vice Chairpersons Approval to Extend Benefits Following the End of the Public Health Emergency to June 30, 2023*
- g. Delta Dental
 - i). *Financial Reporting Package*
- h. PhysMetrics
 - Utilization Report*
- i. EyeMed
- j. Teladoc
- k. EPIC
 - i). *Utilization Report*
- l. Body Scan International
 - i). *Utilization Report*
- m. HealthComp
 - i). *IT Presentation and Security Incident Report*

5. General Calendar

- a. HealthComp Administrators
 - i). *Claim and Benefits Reports*
 - ii). *Specific Stop-Loss Reports*
 - iii). *Turnaround Time Reports*
 - iv). *HealthComp HCOOnline Complaint Form*
 - Review and Discuss*
 - v). *HCOOnline Open Enrollment*
 - Review and Discuss*
 - vi). *Open Enrollment Status*
 - Review and Discuss*
- b. Appeals

- c. City Council Workshop
Review and Discuss City Council Workshop of March 9, 2023
- d. Enrollment Procedures
Review, Discuss and Approve Changes to Enrollment Procedures
⇒ Action as required

6. Consultant's Report

- a. COVID-19 Claim Status
 - i). *Review and Discuss COVID-19 Claims Status*
- b. COVID-19 Coverage
 - i). *Review, Discuss and Approve COVID-19 Coverage*
⇒ Action as required
- c. Affordable Care Act- Minimum Value
 - i). *Review, Discuss and Approve Minimum Value Calculation*
⇒ Action as required
- d. Summary Plan Description
 - i). *Review, Discuss and Approve Changes to Summary Plan Descriptions*
⇒ Action as required
- e. Body Scan International Renewal
 - i). *Review, Discuss and Approve Body Scan International Renewal*
⇒ Action as required

7. Attorney's Report

- a. Consolidated Appropriation Act
 - i). *Review and Discuss Consolidated Appropriation Act, Rx Reporting*
 - ii). *Review and Discuss Consolidated Appropriation Act, Prohibition on Gag Clauses*
- b. Independent Dispute Resolution Requirements
 - i). *Review, Discuss and Approve independent Dispute Resolution Procedures*
⇒ Action as required

8. Board Meeting Schedule

⇒ Action as required

9. Future Agenda Items

10. Adjournment

⇒ Action as required

* The meeting room is accessible to the physical disabled. If you require a disability related modification or accommodation to participate in the meeting, notify HealthComp Administrators at (559) 499-2450.

** All writings, including Agendas, distributed prior to or during any Regular or Special Meeting are available for public inspection during regular business hours at the offices of HealthComp Administrators located at 621 Santa Fe, Fresno CA.

***Provides an opportunity for members of the public to address the Board of Trustees on items of interest to the public within the Board of Trustees jurisdiction or items on the Agenda. It is the policy of the Board of Trustees not to answer questions impromptu but refer such matters to the Administration Office for placement on the next Agenda. Speakers should limit their comments to no more than three (3) minutes. No more than ten (10) minutes per issue will be allowed. For items which are on the Agenda for this meeting, members of the public will be provided an opportunity to address the Board of Trustees before a vote is taken on each item.

NOTICE APPEALS COMMITTEE

Next Meeting:

Monday, June 5, 2023 at 4:00 p.m.

Committee Members to Attend:

Anna Pine, Jesse Gonzalez, Georgeanne White

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HEALTH AND WELFARE TRUST

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**FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST
MINUTES OF THE REGULAR BOARD MEETING
March 8, 2023**

CALL TO ORDER: The regular monthly meeting of the Board of Trustees for the Fresno City Employees Health & Welfare Trust was called to order by Chairperson Shane Archer at 8:38 A.M., Wednesday, March 8, 2023 via a Zoom webinar and in person at 2600 Fresno Street, Fresno, CA, Room 4017. A quorum was present including the following:

**EMPLOYEE TRUSTEES
PRESENT:**

Shane Archer
William Dearson
Kim Jackson
Sam Frank

Jesse Gonzalez
Keola Park
Anna Pine

EMPLOYEE TRUSTEES ABSENT:

Sam Hernandez
Jeff LaBlue

Terri Hauschel

EMPLOYER TRUSTEES PRESENT:

Georgeanne White
Jennifer Misner

TJ Miller

EMPLOYER TRUSTEES ABSENT:

OTHERS PRESENT:

Body Scan International
Bill Penzo

Halcyon/PhysMetrics/ChiroMetrics
Camin Turner

HealthComp
Tom Georgouses
Diana Cavazos
John McGurk

UHC
Carlos Guzman

OptumRx
Carolyn Martinez
Anna Yang

Delta Dental
Duab Xoachay

Rael & Letson
Andrew Desa

EPIC
Sara Santana

Controller, COF
Santino Danisi

Benefits, COF
Phillip Carbajal

**Law Office of
Michael E. Moss**
Mike Moss

FORCE
Cheri Detweiler

Blue Shield of CA
Georgia Hammock

Item 1 Approval of Agenda - A Motion was made Vice Chairperson Georgeanne White and Seconded by Trustee TJ Miller to start with Item 5d under the General Calendar and then resume with Item 2; and to approve the Agenda. The **Motion** was **unanimously approved**.

Item 5 General Calendar

- d.) **City of Fresno Investment Policy-** Mr. Santino Danisi, Controller for the City of Fresno, referred to an exhibit and provided an overview of the investment policy for the City of Fresno which holds funds for the Fresno City Employees Health and Welfare Trust. Mr. Danisi explained the required quality and diversity for investments including the safety, liquidity and yield. Mr. Danisi stated an outside manager is utilized to assist with investment choices. The City of Fresno's current annual yield is 1.0375%. Mr. Mike Moss stated the Trust has the option of having the City of Fresno manage the Trust funds or managing/investing directly. Mr. Moss suggested allowing the City of Fresno to continue with the management of the Trust funds and having an annual presentation from the City of Fresno on the status of the investments.

Item 2 Executive Session - None

Item 3 Public Discussion - None

Item 4 Consent Calendar –A Motion was made by Trustee Sam Frank and Seconded by Trustee Keola Park to approve the Consent Calendar. The **Motion** was **unanimously approved**.

Item 5 General Calendar

- a.) **HealthComp Administrators**
 - i. **Claim and Benefits Reports-** Mr. Tom Georgouses reviewed the reports on Claims and Benefits ending February 28, 2023.
 - ii. **Specific Stop-Loss Reports** – Mr. Tom Georgouses reviewed the reports on Specific Stop-Loss for the policy ending December 31, 2023.
 - iii. **Turnaround Time Reports** – Mr. Tom Georgouses reviewed the reports related to claim processing turnaround time.
 - iv. **HealthComp HCOOnline Complaint Form-** Mr. Tom Georgouses reviewed the template form for the HCOonline Complaint Form and

the process for submitting. Discussion on a process to create as a fillable form for submission. A **Motion** was made by Vice Chairperson Georgeanne White and Seconded by Trustee Sam Frank to remove the HealthComp logo, add all vendors, create form as an electronic submission, add process for including attachments and provide a quarterly report of all complaints, status and resolution for Board review. The **Motion** was **unanimously approved**.

- v. **IT Presentation and Security Incident Report-** Mr. Tom Georgouses provided an explanation of the Security Incident Report. Following Mr. Georgouses' presentation Mr. Mike Moss stated no further action was necessary. HealthComp representative Mr. John McGurk referred to his memo to explain to the Board the level of IT security HealthComp has in place to prevent security breaches.
- vi. **HCOOnline Open Enrollment –** Mr. Tom Georgouses explained open enrollment will begin on May 1, 2023 and will be done through HCOOnline. Trustees Sam Frank, Jennifer Misner and City Benefits Manager Phillip Carbajal will attend a review of the HCOOnline Open Enrollment platform.
- vii. **Open Enrollment –** Mr. Tom Georgouses referred to the materials related to the Open Enrollment for plan year 2023-2024. A **Motion** was made by Trustee Sam Frank and Seconded by Trustee Georgeanne White to approve the Open Enrollment materials with updated information for rates. The **Motion** was **unanimously approved**.
- b. **Appeals** -No Discussion.
- c. **Annual Employee Benefits Conference –** Mr. Tom Georgouses informed the Trustees the Annual Employee Benefits Conference will be held in Boston from October 1, 2023 through October 4, 2023. Discussion regarding requirements and restrictions for attendance. A **Motion** was made by Georgeanne White and Seconded by Trustee William Dearson to require all new trustees to attend within the first two years of being appointed to the Board; and if the Trustee is appointed to the Board within 120 days before the next scheduled Conference this will not count as their first year. Trustees are eligible to 7 attend every other year or if approved

by the Board can attend for advance training and/or any other training. The **Motion** was **unanimously approved**.

- d. **City of Fresno Investment Policy** -Discussed Above

Item 6 Consultant's Report -

- a.) **COVID-19 Claim Status** - Mr. Andrew Desa discussed the current COVID-19 statistics. Mr. Desa stated that through January 31, 2023, there had been 22,910 diagnostic tests and 526 antibody tests administered; 1,994 individuals with a positive diagnostic test for COVID-19 with 857 being members; approximately \$3.5 million paid for testing; approximately \$580,000 paid for screening; and approximately \$3.2 million paid for treatment.
- b.) **Body Scan International** – Mr. Andrew Desa discussed the utilization of body scans. In 2021 there were 470 scans performed and in 2022 there were 121 scans performed. Mr. Andrew Desa noted that BSI was unable to provide the requested information regarding scan effectiveness, but that he was informed by BSI that they would have that ready for the next meeting. Mr. Andrew Desa noted that future utilization reports will be provided under the Consent Calendar when they are received.
- c.) **UHC Alternative Plan Design** – Mr. Andrew Desa referred to his memo on United HealthCare Dental HMO Plan and proposal of alternative plan design change. No action was taken by the Board.
- d.) **Ambulance Coverage and Rates-** Mr. Andrew Desa referred to his memo on Ambulance Coverage and Rates. Mr. Andrew Desa stated that Blue Shield of California informed him that there are no network discounts available for emergency ground transport. No action was taken by the Board.
- e.) **Financials Projections for the 2023-2024 Fiscal Year** – Mr. Andrew Desa referred to his memo for the financial projections for Fiscal Year 2023-2024. Mr. Desa stated the projections include claims experience through January 31, 2023. Mr. Desa stated that his projections now included three additional months of financial statements through September 30, 2022. Mr. Desa discussed the summary of the projections. He noted that the

additional experience had minimal impact to the projections previously presented and that the projected contribution rate to achieve four months of reserves decreased by \$1. The 2023-2024 Fiscal Year projected claims are based on a blended experience from the past three years of data. Mr. Desa stated that 3.4 months of net reserves are projected as of June 30, 2024 assuming no change to the current contribution rate. Mr. Desa stated the projection includes the renewal rates for vendors. Mr. Desa stated that based on current information the contribution amount will need to increase 5.8% for Fiscal Year 2023-2024 to maintain 4 months of net reserves at the end of Fiscal Year which would be an increase in the contribution rate from \$1,350 to \$1,428. A **Motion** was made by Trustee Sam Frank and Seconded by Vice Chairperson Georgeanne White to increase the rate to 5.8%. The **Motion** was **unanimously approved**.

- f). **Contribution Rates for the 2023-2024 Fiscal Year** – This item was discussed above under item e.
- g). **Submission of Benefits Reduction Percentage for Non-Contributory Participants for the 2023-2024 Fiscal Year** – A **Motion** was made by Vice Chairperson Georgeanne White and Seconded by Trustee Sam Frank to keep the reduction rate at 35% for the Non-Contributory Plan Participants. The **Motion** was **unanimously approved**.

Item 7 Attorney's Report –

- a.) **Consolidated Appropriation Act**
 - i). **Consolidated Appropriation Act, Rx Reporting** - Mr. Mike Moss provided an update explaining the reporting requirements under the Consolidated Appropriation Act, Rx Reporting. Mr. Mike Moss explained HealthComp has reported the required information in compliance. Mr. Tom Georgouses stated the next reporting date is June 1, 2023.
 - ii). **Consolidated Appropriation Act, Air Ambulance Reporting** -Mr. Mike Moss explained the request for the Air Ambulance reporting and that the Federal Government has delayed the reporting requirement and no required reporting is required at this time.
 - iii). **Consolidated Appropriation Act,**

Prohibition on Gag Clauses – Mr. Mike Moss explained the Prohibition on Gag Clauses. Mr. Mike Moss informed of the reporting requirements that will be requested of all the vendors to confirm there are no Gag Clauses written within the contracts by December 31, 2023.

- b.) **City Council Workshop** – Mr. Mike Moss explained the City Council Workshop was requested by City Council to explain the benefits and how they are determined. Vice Chairperson Georgeanne White referred to the memo and explained the presentation that will be presented to the City Council. Mr. Mike Moss informed the City Council Workshop will be held during the City Council Board Meeting on March 9, 2023.
- c.) **Appeals** –Mr. Mike Moss explained that Appeal decisions are made within 30 days unless there is an appeal emergency which will be deferred to the Chairperson and Vice Chairperson.
- d.) **End of Public/National Emergency** – Mr. Mike Moss informed the Board of the End of Public Emergency on May 11, 2023. Mr. Mike Moss informed a future decision will need to be made to determine how members will be covered going forward for services related to COVID-19.

Item 8 Board Meeting Schedule – A **Motion** was made Trustee Sam Frank and Seconded by Anna Pine to have the next Board meeting on May 10, 2023 at 8:30 am. The **Motion** was **unanimously approved**.

Item 9 Future Agenda Items –

- 1. COVID-19 Utilization Costs
- 2. BSI Effectiveness Review

Item 10 Adjournment- A **Motion** to adjourn was made by Trustee Sam Frank and Seconded by Trustee Anna Pine. The **Motion** was **unanimously approved**, and the meeting adjourned at 12:13 PM.

Shane Archer, Chairperson
Fresno City Employees Health &
Welfare Trust

Date

Tom Georgouses, Administrator
HealthComp

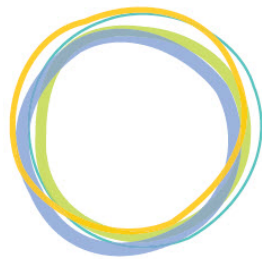
Date

**Mental Health and Substance Abuse Benefit
Utilization Report for:**

Fresno City Employees' Health & Welfare Trust

Reporting Period: 01/01/2023 - 02/28/2023

Presented by:

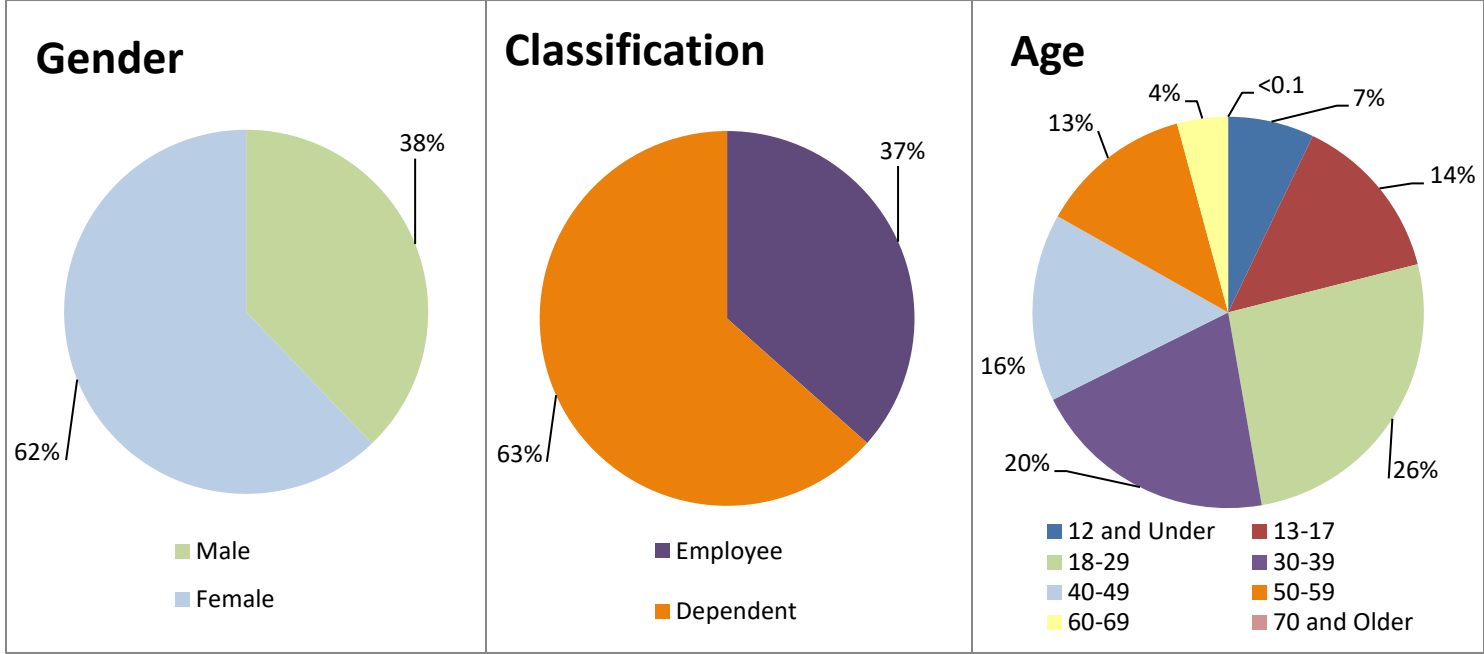


Halcyon
Behavioral

Overall Mental Health & Substance Abuse Benefit Utilization

	January 2023	February 2023	July 2022 – June 2023
Covered Employees	4,055	4,027	
Covered Dependents	6,859	6,812	
Total Covered Members	10,914	10,839	10,877 (Avg)
Unique Employees Accessing Benefit	111	123	256
Unique Dependents Accessing Benefit	154	199	437
Total Unique Members Accessing Benefits	265	322	693
Access Rate	2.4%	3.0%	6.4%
Unique Dates of Service Priced	608	864	6,270

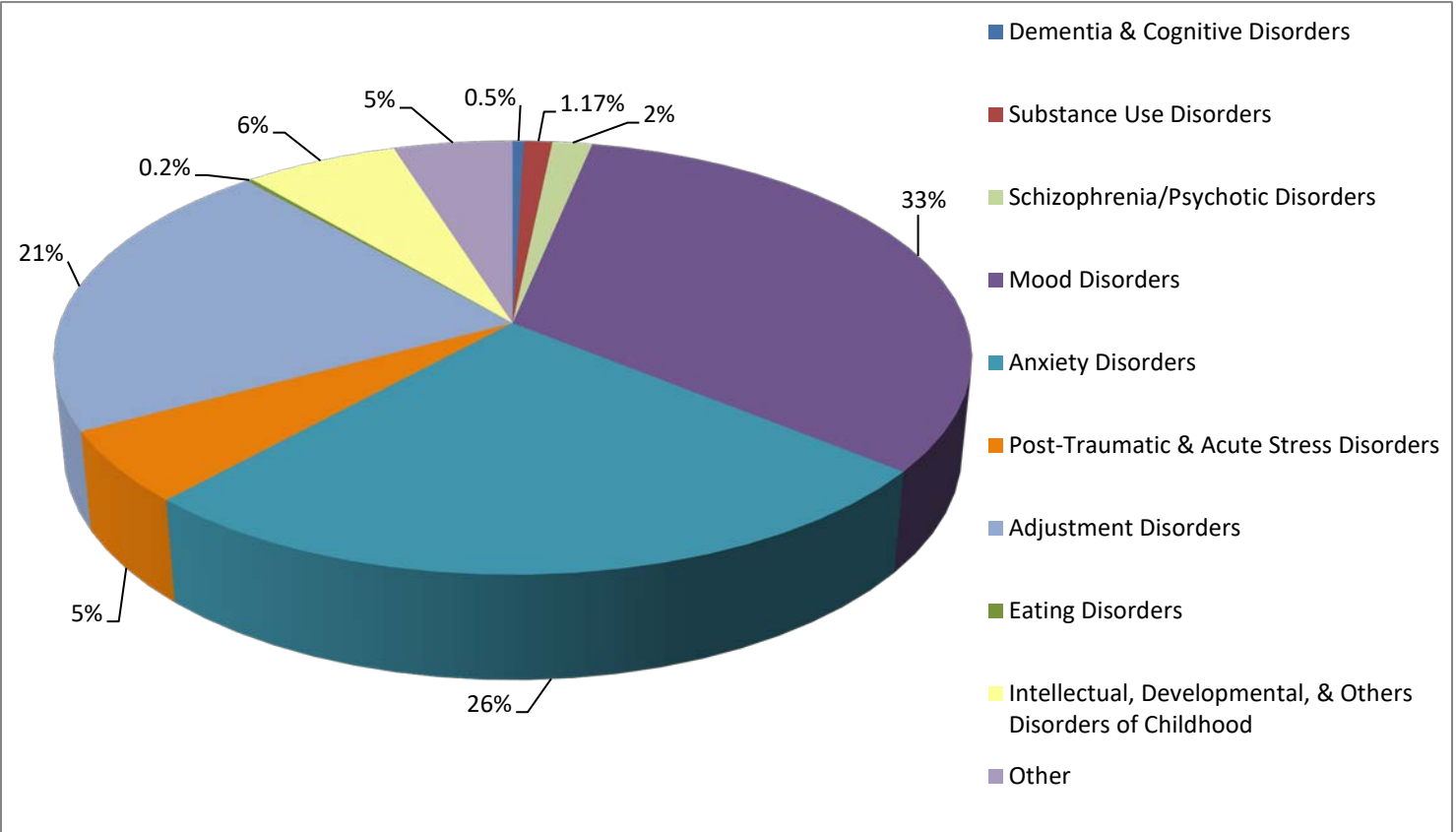
Member Demographics



Routine Outpatient Treatment Service Utilization

	January 2023	February 2023
Psychotherapy		
Total Cases	190	227
Medication Evaluation and Management		
Total Cases	76	93
Crisis Services		
Total Cases	1	1

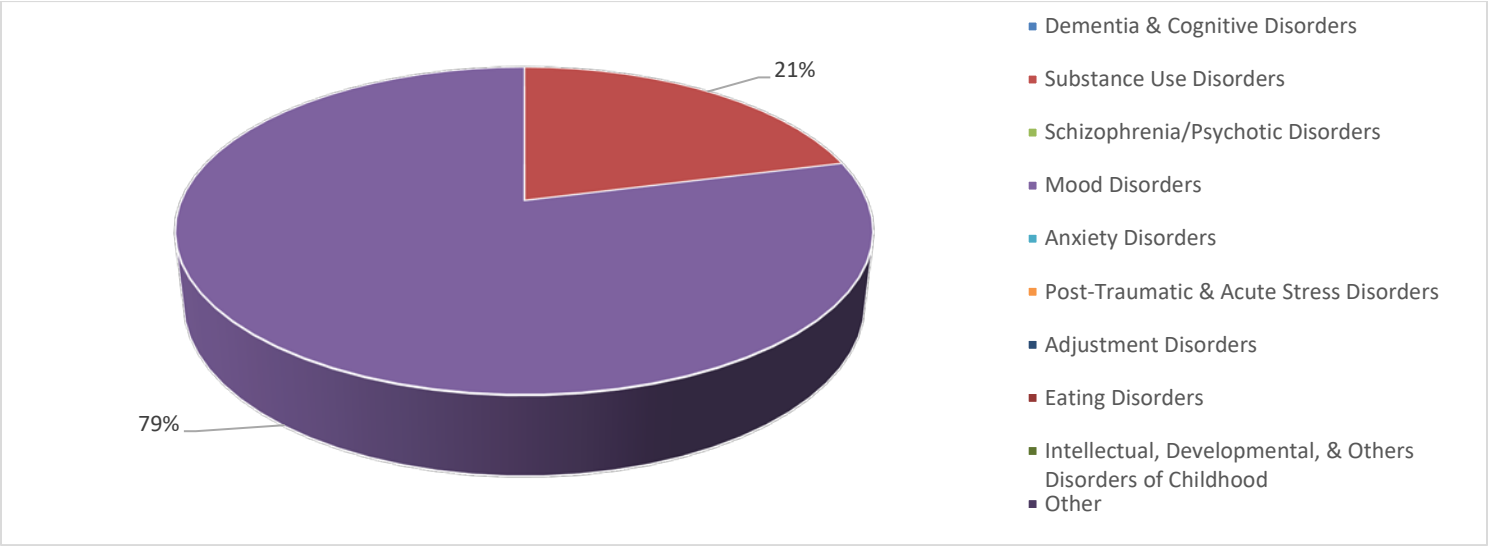
Conditions Diagnosed for Members Receiving Outpatient Treatment



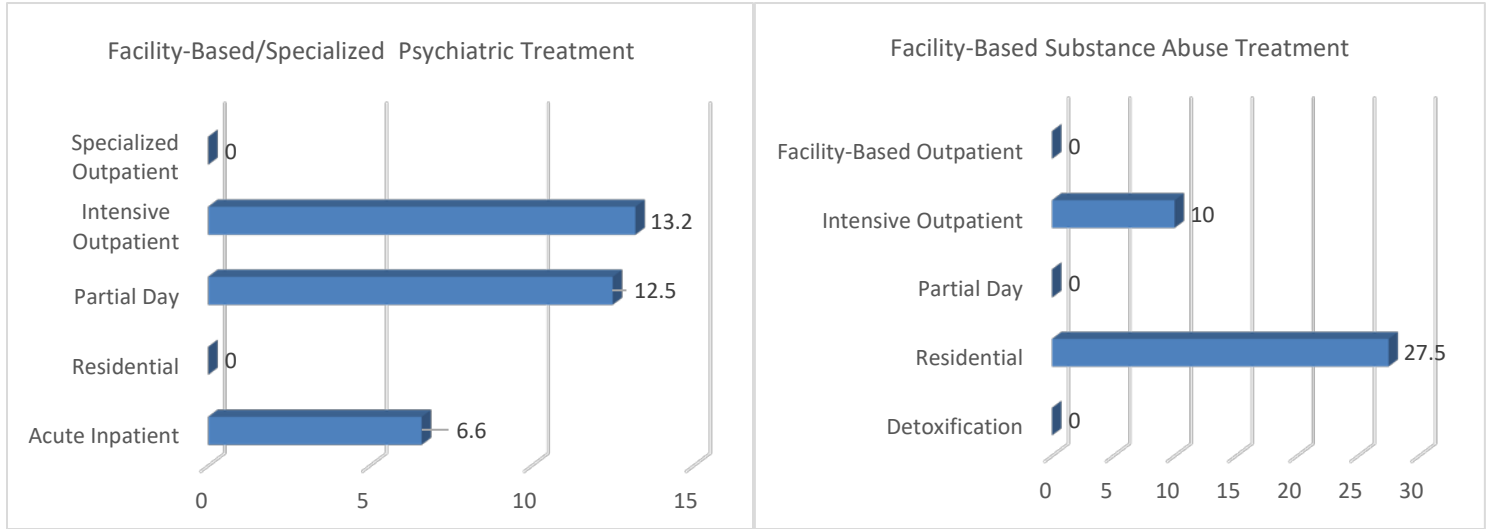
Intensive Facility-Based Benefit Utilization

All Facility-Based/Intensive Psychiatric Treatment	
	Specific case information removed to preserve member confidentiality
	Throughout the reporting period there were fifteen (15) cases included in this category
All Facility Based Substance Abuse Treatment	
	Specific case information removed to preserve member confidentiality
	Throughout the reporting period there were four (4) cases included in this category

Primary Condition Diagnosed for Members Receiving Facility-Based Treatment

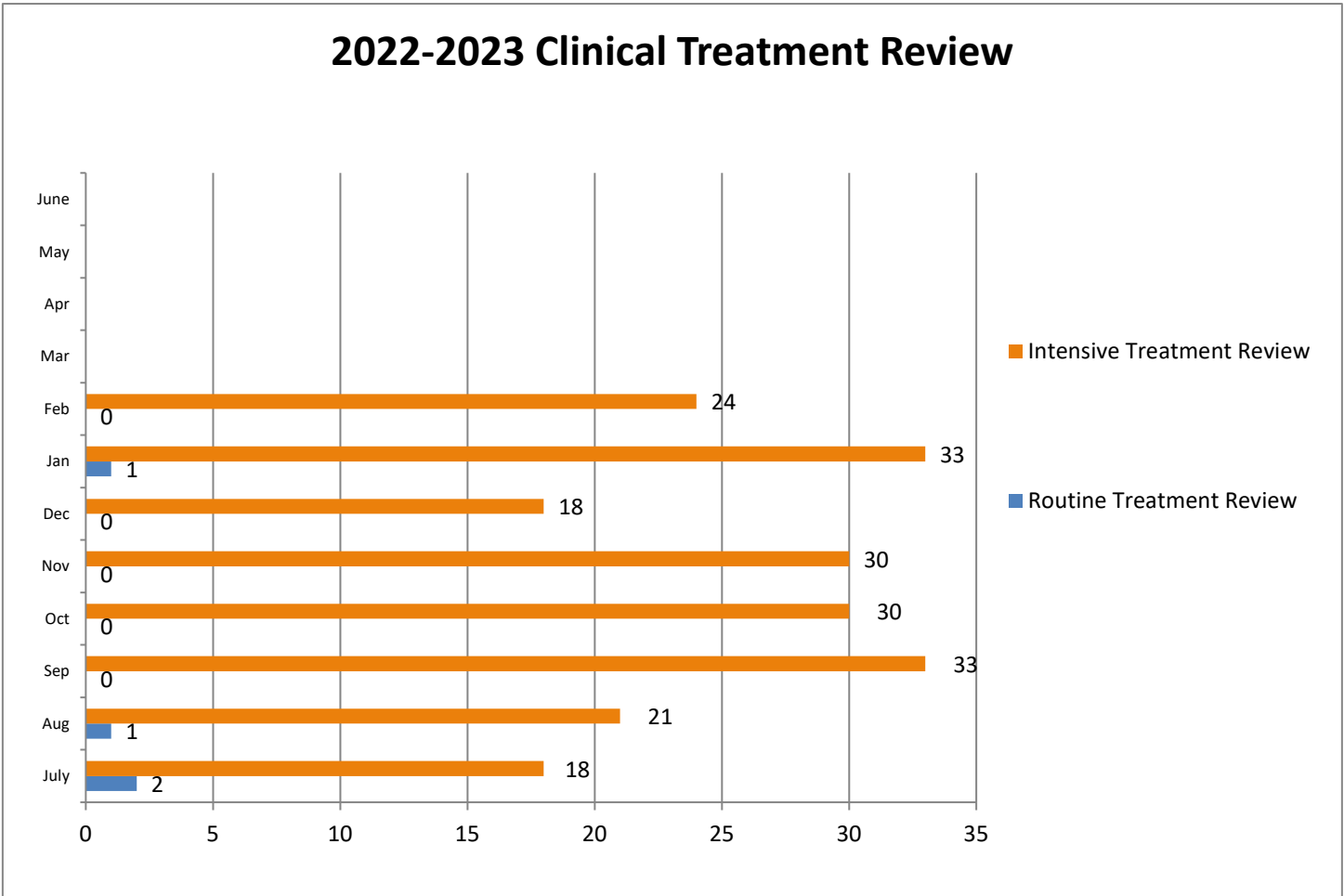


Average Length of Stay by Level and Type of Care



Care Management

Routine Treatment Review	
Review Includes	Review of treatment notes submitted by providers for services that extends beyond standard of care based on primary clinical issue(s)
Facility-Based/Intensive Treatment Review	
Review Includes	Admission, concurrent, discharge review for all treatment provided by psychiatric or substance treatment facilities and intensive treatment provided in an outpatient setting

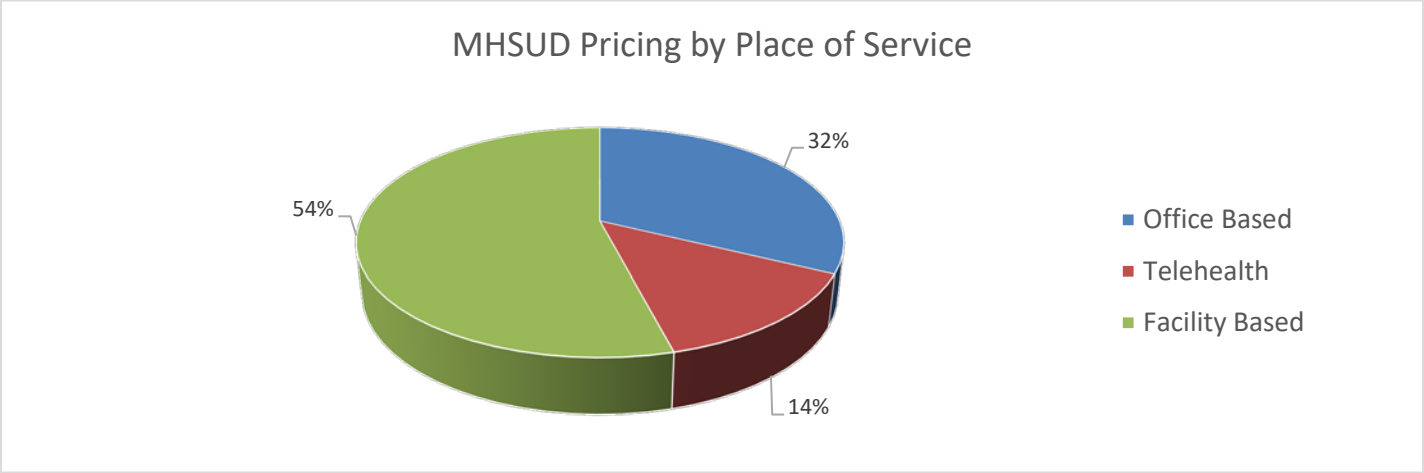
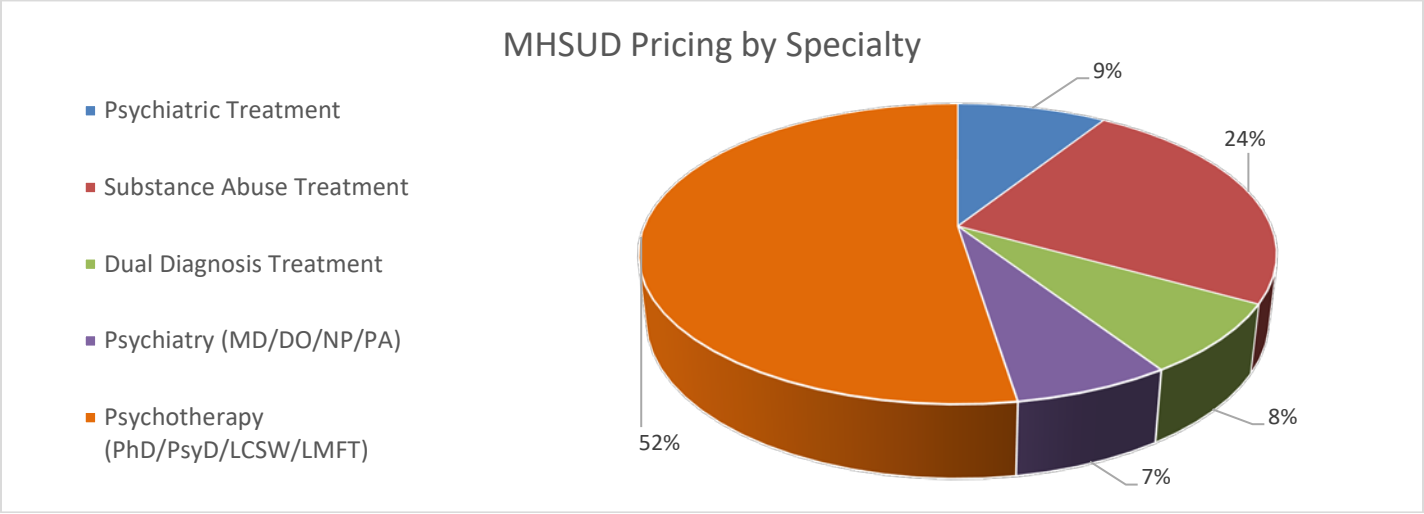


Claims Experience (Pricing: January-February)

Top 5 Facility/Program Provider Activity by Total Pricing for Period: January-February 2023	% Total Pricing
Sierra Meadows Behavioral Health	14.6%
New Start Recovery Solutions	6.8%
First Steps Recovery	6.5%
Community Behavioral Health Centers	5.7%
My Time Recovery	5.2%

Top 10 Outpatient Provider Activity by Total Pricing for Period: January-February 2023	% Total Pricing
Amy Parks, LCSW	3.5%
Michelle Levalley, PhD	1.2%
Randy Osuna, PhD	1.1%
Jagmeet Chann, MD	1.1%
Talacey Cox, LMFT	1.0%
Celeste Penrose, LMFT	1.0%
Judith Casas, PsyD, LMFT	1.0%
Blanca Godinez, LCSW	0.9%
Ana Collins, LMFT	0.9%
Amber Saldate-Stubbs, LMFT	0.9%

Claims Experience (Pricing: January-February)



Network Savings

Network Savings January 2023 - February 2023	Amount
Total Billed	\$599,696.89
Network Pricing	\$265,248.80
Network Savings	\$334,448.09



CONFIDENTIAL

RXT1020DM - Executive Summary by Time Period

Date Filled From April 2022 Through March 2023

Client: Fresno City Employees Health and Welfare Trust Commercial Plan

Measures	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	January 2023	February 2023	March 2023	Rolling Total
Membership													
Avg Eligible Members	10,322	10,302	10,340	10,448	10,480	10,574	10,540	10,568	10,612	10,708	10,750	10,817	10,538
Total Utilizing Members	2,705	2,796	2,726	2,586	2,649	2,682	2,793	2,814	2,875	2,832	2,655	2,815	2,744
% Utilizing Members	26.2%	27.1%	26.4%	24.8%	25.3%	25.4%	26.5%	26.6%	27.1%	26.4%	24.7%	26.0%	26.0%
Avg Member Age	32.09	32.12	32.08	31.81	31.78	31.68	31.79	31.77	31.73	31.64	31.63	31.57	31.81
Rx and Cost													
Total Rxs	6,467	6,806	6,662	6,144	6,584	6,519	6,634	6,789	7,019	6,909	6,262	7,051	79,846
Total Drug Cost	\$1,229,315.57	\$1,279,235.51	\$1,421,668.64	\$1,148,455.62	\$1,423,829.38	\$1,323,857.46	\$1,272,344.58	\$1,333,604.90	\$1,237,747.92	\$1,439,300.82	\$1,303,764.62	\$1,608,193.75	\$16,021,318.77
Total Plan Paid	\$1,132,387.91	\$1,178,553.72	\$1,328,237.17	\$1,032,116.51	\$1,310,093.36	\$1,220,423.65	\$1,123,649.75	\$1,196,168.22	\$1,102,174.88	\$1,281,040.13	\$1,171,972.48	\$1,457,080.34	\$14,533,898.12
Total Member Paid	\$96,927.66	\$100,681.79	\$93,431.47	\$116,339.11	\$113,736.02	\$103,433.81	\$148,694.83	\$137,436.68	\$135,573.04	\$158,260.69	\$131,792.14	\$151,113.41	\$1,487,420.65
Total Ingredient Cost	\$1,216,625.42	\$1,266,294.84	\$1,411,068.98	\$1,137,119.81	\$1,411,010.98	\$1,303,871.59	\$1,246,519.01	\$1,312,512.72	\$1,224,335.23	\$1,429,768.40	\$1,296,573.69	\$1,597,811.55	\$15,853,512.22
Total Dispensing Fee	\$8,481.29	\$7,548.12	\$7,471.29	\$8,002.17	\$10,574.05	\$15,040.05	\$18,877.87	\$16,217.53	\$10,054.14	\$7,734.04	\$6,483.21	\$9,616.92	\$126,100.68
Total Sales Tax	\$48.86	\$45.55	\$57.26	\$43.64	\$82.84	\$53.32	\$86.70	\$75.15	\$106.53	\$152.38	\$133.21	\$110.78	\$996.22
Total Incentive Fee	\$4,160.00	\$5,347.00	\$3,071.11	\$3,290.00	\$2,161.51	\$4,892.50	\$6,861.00	\$4,799.50	\$3,252.02	\$1,646.00	\$574.51	\$654.50	\$40,709.65
% Plan Paid	92.1%	92.1%	93.4%	89.9%	92.0%	92.2%	88.3%	89.7%	89.0%	89.0%	89.9%	90.6%	90.7%
% Member Paid	7.9%	7.9%	6.6%	10.1%	8.0%	7.8%	11.7%	10.3%	11.0%	11.0%	10.1%	9.4%	9.3%
Avg Drug Cost / Rx	\$190.09	\$187.96	\$213.40	\$186.92	\$216.26	\$203.08	\$191.79	\$196.44	\$176.34	\$208.32	\$208.20	\$228.08	\$200.65
Avg Plan Paid / Rx	\$175.10	\$173.16	\$199.38	\$167.99	\$198.98	\$187.21	\$169.38	\$176.19	\$157.03	\$185.42	\$187.16	\$206.65	\$182.02
Avg Member Paid / Rx	\$14.99	\$14.79	\$14.02	\$18.94	\$17.27	\$15.87	\$22.41	\$20.24	\$19.32	\$22.91	\$21.05	\$21.43	\$18.63
Per Member Per Month													
Avg Rxs PMPM	0.63	0.66	0.64	0.59	0.63	0.62	0.63	0.64	0.66	0.65	0.58	0.65	0.63
Avg Drug Cost PMPM	\$119.10	\$124.17	\$137.49	\$109.92	\$135.86	\$125.20	\$120.72	\$126.19	\$116.64	\$134.41	\$121.28	\$148.67	\$126.69
Avg Plan Paid PMPM	\$109.71	\$114.40	\$128.46	\$98.79	\$125.01	\$115.42	\$106.61	\$113.19	\$103.86	\$119.63	\$109.02	\$134.70	\$114.93
Avg Member Paid PMPM	\$9.39	\$9.77	\$9.04	\$11.14	\$10.85	\$9.78	\$14.11	\$13.00	\$12.78	\$14.78	\$12.26	\$13.97	\$11.76
Drug Type													
% Single-Source Brand Rxs	15.3%	15.4%	15.3%	15.7%	16.5%	18.9%	20.1%	17.1%	17.5%	15.2%	15.0%	15.0%	16.4%
% Multi-Source Brand Rxs	0.5%	0.6%	0.5%	0.5%	0.6%	0.5%	0.4%	0.5%	0.5%	0.6%	0.4%	0.4%	0.5%
% Generic Rxs	84.2%	84.0%	84.2%	83.9%	82.9%	80.6%	79.5%	82.4%	82.1%	84.2%	84.6%	84.6%	83.1%
% Generic Efficiency	99.4%	99.3%	99.5%	99.5%	99.3%	99.4%	99.5%	99.4%	99.4%	99.3%	99.6%	99.5%	99.4%
Drug Channel													
% Retail Rxs	72.7%	74.3%	71.6%	71.2%	73.1%	73.0%	73.7%	74.7%	74.6%	73.5%	73.8%	72.6%	73.3%
% Retail 90 Rxs	20.6%	19.8%	21.4%	21.8%	20.3%	20.4%	20.2%	19.2%	19.1%	21.1%	20.2%	20.5%	20.4%
% Mail Rxs	6.7%	5.9%	7.0%	6.9%	6.5%	6.6%	6.1%	6.1%	6.3%	5.4%	6.1%	6.9%	6.4%
Specialty Drugs													
Total Specialty Rxs	91	102	110	86	116	102	105	117	105	113	90	117	1,254
Total Specialty Drug Cost	\$545,696.99	\$594,351.52	\$719,640.23	\$499,131.01	\$750,563.75	\$614,766.63	\$572,739.85	\$702,631.74	\$501,110.80	\$693,981.73	\$580,932.66	\$694,769.71	\$7,470,316.62
Total Specialty Plan Paid	\$536,617.00	\$583,068.28	\$708,941.58	\$477,041.77	\$734,596.26	\$603,166.98	\$515,007.43	\$650,934.79	\$464,292.98	\$641,515.75	\$545,059.77	\$659,944.86	\$7,120,187.45
Total Specialty Member Paid	\$9,079.99	\$11,283.24	\$10,698.65	\$22,089.24	\$15,967.49	\$11,599.65	\$57,732.42	\$51,696.95	\$36,817.82	\$52,465.98	\$35,872.89	\$34,824.85	\$350,129.17
% Specialty Rxs	1.4%	1.5%	1.7%	1.4%	1.8%	1.6%	1.6%	1.7%	1.5%	1.6%	1.4%	1.7%	1.6%
% Specialty of Total Drug Cost	44.4%	46.5%	50.6%	43.5%	52.7%	46.4%	45.0%	52.7%	40.5%	48.2%	44.6%	43.2%	46.6%
% Specialty of Total Plan Paid	47.4%	49.5%	53.4%	46.2%	56.1%	49.4%	45.8%	54.4%	42.1%	50.1%	46.5%	45.3%	49.0%
% Specialty of Total Member Paid	9.4%	11.2%	11.5%	19.0%	11.2%	37.6%	38.8%	27.2%	33.2%	33.2%	27.2%	23.0%	23.5%
Avg Specialty Rxs PMPM	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Avg Specialty Drug Cost PMPM	\$52.87	\$57.69	\$69.60	\$47.77	\$71.62	\$58.14	\$54.34	\$66.49	\$47.22	\$64.81	\$54.04	\$64.23	\$59.07
Avg Specialty Plan Paid PMPM	\$51.99	\$56.60	\$68.56	\$45.66	\$70.10	\$57.04	\$48.86	\$61.59	\$43.75	\$59.91	\$50.70	\$61.01	\$56.30
Avg Specialty Member Paid PMPM	\$0.88	\$1.10	\$1.03	\$2.11	\$1.52	\$1.10	\$5.48	\$4.89	\$3.47	\$4.90	\$3.34	\$3.22	\$2.77
Avg Non-Specialty Rxs PMPM	0.62	0.65	0.63	0.58	0.62	0.61	0.62	0.63	0.65	0.63	0.57	0.64	0.62
Avg Non-Specialty Drug Cost PMPM	\$66.23	\$66.48	\$67.89	\$62.15	\$64.24	\$67.06	\$66.38	\$59.71	\$69.42	\$69.60	\$67.24	\$84.44	\$67.62
Avg Non-Specialty Plan Paid PMPM	\$57.72	\$57.80	\$59.89	\$53.13	\$54.91	\$58.37	\$57.75	\$51.59	\$60.11	\$59.72	\$58.32	\$73.69	\$58.62
Avg Non-Specialty Member Paid PMPM	\$8.51	\$8.68	\$8.00	\$9.02	\$9.33	\$8.68	\$8.63	\$8.11	\$9.31	\$9.88	\$8.92	\$10.75	\$8.99

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RXT1025DM - Comparative Executive Summary

Current Period: Date Filled From April 2022 Through March 2023

Previous Period: Date Filled From April 2021 Through March 2022

Client: Fresno City Employees Health and Welfare Trust Commercial Plan

Measures	Current Period	Previous Period	% Change
Membership			
Avg Eligible Members	10,538	10,157	3.8%
% Utilizing Members	5.4%	5.7%	-5.7%
Total Utilizing Members	6,776	6,926	-2.2%
Avg Member Age	31.81	32.13	-1.0%
Rx and Cost			
Total Days Supply	3,200,024	3,209,912	-0.3%
Total Rx's	79,846	81,817	-2.4%
Total Drug Cost	\$16,021,318.77	\$14,952,262.14	7.1%
Total Plan Paid	\$14,533,898.12	\$13,754,326.07	5.7%
Total Member Paid	\$1,487,420.65	\$1,197,936.07	24.2%
Total Ingredient Cost	\$15,853,512.22	\$14,676,245.86	8.0%
Total Dispensing Fee	\$126,100.68	\$116,013.99	8.7%
Total Sales Tax	\$996.22	\$568.01	75.4%
Total Incentive Fee	\$40,709.65	\$159,434.28	-74.5%
% Plan Paid	90.7%	92.0%	-1.4%
% Member Paid	9.3%	8.0%	15.9%
Days Supply / Rx	40.08	39.23	2.2%
Drug Cost / Rx	\$200.65	\$182.75	9.8%
Plan Paid / Rx	\$182.02	\$168.11	8.3%
Member Paid / Rx	\$18.63	\$14.64	27.2%
Per Member Per Month			
Days Supply PMPM	25.30	26.34	-3.9%
Rxs PMPM	0.63	0.67	-5.9%
Drug Cost PMPM	\$126.69	\$122.68	3.3%
Plan Paid PMPM	\$114.93	\$112.85	1.8%
Member Paid PMPM	\$11.76	\$9.83	19.7%
Drug Type			
% Single-Source Brand Rx's	16.4%	19.1%	-13.9%
% Multi-Source Brand Rx's	0.5%	0.6%	-12.5%
% Generic Rx's	83.1%	80.4%	3.4%
% Generic Efficiency	99.4%	99.3%	0.1%
Drug Channel			
% Retail Rx's	73.3%	73.9%	-0.9%
% Retail 90 Rx's	20.4%	20.0%	1.6%
% Mail Rx's	6.4%	6.1%	5.2%
Specialty Drugs			
Total Specialty Days Supply	41,615	35,654	16.7%
Total Specialty Rx's	1,254	1,116	12.4%
Total Specialty Drug Cost	\$7,470,316.62	\$6,965,524.79	7.2%
Total Specialty Plan Paid	\$7,120,187.45	\$6,861,689.14	3.8%
Total Specialty Member Paid	\$350,129.17	\$103,835.65	237.2%
% Specialty Rx's	1.6%	1.4%	15.1%
% Specialty of Total Drug Cost	46.6%	46.6%	0.1%
% Specialty of Total Plan Paid	49.0%	49.9%	-1.8%
% Specialty of Total Member Paid	23.5%	8.7%	171.6%
Specialty Days Supply PMPM	0.33	0.29	12.5%
Specialty Rx's PMPM	0.01	0.01	8.3%
Specialty Drug Cost PMPM	\$59.07	\$57.15	3.4%
Specialty Plan Paid PMPM	\$56.30	\$56.30	0.0%
Specialty Member Paid PMPM	\$2.77	\$0.85	225.0%
Non-Specialty Rx's PMPM	0.62	0.66	-6.1%
Non-Specialty Drug Cost PMPM	\$67.62	\$65.53	3.2%
Non-Specialty Plan Paid PMPM	\$58.62	\$56.55	3.7%
Non-Specialty Member Paid PMPM	\$8.99	\$8.98	0.2%

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RXT1020DM - Executive Summary by Time Period

Date Filled From April 2022 Through March 2023
Client: Fresno City Employees Health and Welfare Trust EGWP

Measures	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	January 2023	February 2023	March 2023	Rolling Total
Membership													
Avg Eligible Members	223	221	225	225	224	225	221	222	223	220	226	227	224
Total Utilizing Members	166	163	164	161	170	162	169	167	167	160	157	165	164
% Utilizing Members	74.4%	73.8%	72.9%	71.6%	75.9%	72.0%	76.5%	75.2%	74.9%	72.7%	69.5%	72.7%	73.5%
Avg Member Age	76.59	76.49	76.36	76.06	76.04	76.09	76.50	76.42	76.39	76.43	76.34	76.35	76.34
Rx and Cost													
Total Rxs	589	543	583	506	605	552	555	538	576	590	519	595	6,751
Total Drug Cost	\$151,481.69	\$141,162.06	\$148,067.23	\$114,546.70	\$111,526.32	\$163,850.88	\$103,927.01	\$112,538.53	\$147,900.55	\$121,594.85	\$98,948.96	\$116,405.77	\$1,531,950.55
Total Plan Paid	\$117,799.00	\$117,053.33	\$122,978.85	\$83,900.70	\$77,497.11	\$121,380.64	\$71,067.00	\$84,565.86	\$112,004.71	\$108,438.67	\$83,350.82	\$101,929.20	\$1,201,965.89
Total Member Paid	\$33,682.69	\$24,108.73	\$25,088.38	\$30,646.00	\$34,029.21	\$42,470.24	\$32,860.01	\$27,972.67	\$35,895.84	\$13,156.18	\$15,783.76	\$14,735.08	\$330,428.79
Total Ingredient Cost	\$150,883.19	\$140,731.11	\$147,633.59	\$114,125.60	\$111,101.97	\$163,328.43	\$103,499.66	\$112,180.43	\$147,533.10	\$121,222.89	\$98,635.55	\$116,024.57	\$1,526,900.09
Total Dispensing Fee	\$478.50	\$369.95	\$407.55	\$350.60	\$373.85	\$442.45	\$375.85	\$338.10	\$326.45	\$341.45	\$313.40	\$361.20	\$4,479.35
Total Sales Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Incentive Fee	\$120.00	\$61.00	\$26.09	\$70.50	\$50.50	\$80.00	\$51.50	\$20.00	\$41.00	\$30.51	\$0.01	\$20.00	\$571.11
% Plan Paid	77.8%	82.9%	83.1%	73.2%	69.5%	74.1%	68.4%	75.1%	75.7%	89.2%	84.2%	87.6%	78.5%
% Member Paid	22.2%	17.1%	16.9%	26.8%	30.5%	25.9%	31.6%	24.9%	24.3%	10.8%	16.0%	12.7%	21.6%
Avg Drug Cost / Rx	\$257.18	\$259.97	\$253.97	\$226.38	\$184.34	\$296.83	\$187.26	\$209.18	\$256.77	\$206.09	\$190.65	\$195.64	\$226.92
Avg Plan Paid / Rx	\$200.00	\$215.57	\$210.94	\$165.81	\$128.09	\$219.89	\$157.19	\$194.45	\$183.79	\$160.60	\$171.31	\$171.31	\$178.04
Avg Member Paid / Rx	\$57.19	\$44.40	\$43.03	\$60.57	\$56.25	\$76.94	\$59.21	\$51.99	\$62.32	\$22.30	\$30.41	\$24.76	\$48.95
Per Member Per Month													
Avg Rxs PMPM	2.64	2.46	2.59	2.25	2.70	2.45	2.51	2.42	2.58	2.68	2.30	2.62	2.52
Avg Drug Cost PMPM	\$679.29	\$638.74	\$658.08	\$509.10	\$497.89	\$728.23	\$470.26	\$506.93	\$663.23	\$552.70	\$437.83	\$512.80	\$571.20
Avg Plan Paid PMPM	\$528.25	\$529.65	\$546.57	\$372.89	\$345.97	\$539.47	\$321.57	\$380.93	\$502.26	\$492.90	\$368.81	\$449.03	\$448.16
Avg Member Paid PMPM	\$151.04	\$109.09	\$111.50	\$136.20	\$151.92	\$188.76	\$148.69	\$126.00	\$160.97	\$59.80	\$69.84	\$64.91	\$123.20
Drug Type													
% Single-Source Brand Rxs	14.6%	12.9%	12.0%	12.1%	12.6%	13.2%	13.3%	11.9%	12.0%	12.7%	11.6%	12.9%	12.7%
% Multi-Source Brand Rxs	0.7%	1.3%	1.2%	1.2%	1.3%	1.3%	1.3%	1.3%	0.9%	1.4%	1.0%	1.2%	1.2%
% Generic Rxs	84.7%	85.8%	86.8%	86.8%	86.1%	85.5%	85.4%	86.8%	87.2%	85.9%	87.5%	85.9%	86.2%
% Generic Efficiency	99.2%	98.5%	98.6%	98.7%	98.5%	98.5%	98.5%	98.5%	99.0%	98.4%	98.9%	98.6%	98.7%
Drug Channel													
% Retail Rxs	50.3%	48.4%	51.8%	46.8%	47.9%	52.2%	48.6%	43.1%	50.7%	50.8%	47.2%	47.2%	48.8%
% Retail 90 Rxs	32.6%	31.1%	29.8%	36.0%	31.6%	31.2%	33.0%	36.2%	30.4%	30.0%	35.6%	32.6%	32.4%
% Mail Rxs	17.1%	20.4%	18.4%	17.2%	20.5%	16.7%	18.4%	20.6%	18.9%	19.2%	17.1%	20.2%	18.8%
Specialty Drugs													
Total Specialty Rxs	7	5	10	5	11	8	5	8	7	6	6	6	84
Total Specialty Drug Cost	\$62,811.37	\$73,476.55	\$81,358.70	\$39,498.87	\$38,989.82	\$66,092.18	\$19,070.85	\$37,295.46	\$62,497.28	\$35,990.34	\$26,120.72	\$24,300.53	\$567,502.67
Total Specialty Plan Paid	\$57,753.14	\$68,493.27	\$78,909.79	\$39,113.44	\$34,487.32	\$64,949.59	\$17,978.87	\$35,559.83	\$59,387.54	\$30,916.85	\$18,924.48	\$23,029.85	\$529,503.97
Total Specialty Member Paid	\$5,058.23	\$4,983.28	\$2,448.91	\$385.43	\$4,502.50	\$1,142.59	\$1,091.98	\$1,735.63	\$3,109.74	\$5,073.49	\$7,196.24	\$1,270.68	\$37,998.70
% Specialty Rxs	1.7%	0.9%	1.7%	1.0%	1.8%	1.4%	1.5%	1.4%	1.2%	1.0%	1.2%	1.0%	1.2%
% Specialty of Total Drug Cost	41.5%	52.1%	54.9%	34.5%	35.0%	40.3%	18.4%	33.1%	42.3%	29.6%	26.4%	20.9%	37.0%
% Specialty of Total Plan Paid	49.0%	58.5%	64.2%	46.6%	44.5%	53.5%	25.3%	42.0%	53.0%	28.5%	22.7%	22.6%	44.1%
% Specialty of Total Member Paid	15.0%	20.7%	9.8%	1.3%	13.2%	2.7%	3.3%	6.2%	8.7%	38.6%	45.6%	8.6%	11.5%
Avg Specialty Rxs PMPM	0.03	0.02	0.04	0.02	0.05	0.04	0.02	0.04	0.03	0.03	0.03	0.03	0.03
Avg Specialty Drug Cost PMPM	\$281.67	\$332.47	\$361.59	\$175.55	\$174.06	\$293.74	\$86.29	\$168.00	\$280.26	\$163.59	\$115.58	\$107.05	\$211.60
Avg Specialty Plan Paid PMPM	\$258.98	\$309.92	\$350.71	\$173.84	\$153.96	\$288.66	\$81.35	\$160.18	\$266.31	\$140.53	\$83.74	\$101.45	\$197.43
Avg Specialty Member Paid PMPM	\$22.68	\$22.55	\$10.88	\$1.71	\$20.10	\$5.08	\$4.94	\$7.82	\$13.95	\$23.06	\$31.84	\$5.60	\$14.17
Avg Non-Specialty Rxs PMPM	2.61	2.43	2.55	2.23	2.65	2.42	2.49	2.39	2.55	2.65	2.27	2.59	2.49
Avg Non-Specialty Drug Cost PMPM	\$397.62	\$306.27	\$296.48	\$333.55	\$323.82	\$434.48	\$383.96	\$338.93	\$382.97	\$389.11	\$322.25	\$405.75	\$359.60
Avg Non-Specialty Plan Paid PMPM	\$269.26	\$219.73	\$195.86	\$199.05	\$192.01	\$250.80	\$240.22	\$220.75	\$235.95	\$352.37	\$285.07	\$347.57	\$250.73
Avg Non-Specialty Member Paid PMPM	\$128.36	\$86.54	\$100.62	\$134.49	\$131.82	\$183.68	\$143.75	\$118.18	\$147.02	\$36.74	\$38.00	\$59.31	\$109.03

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RXT1025DM - Comparative Executive Summary

Current Period: Date Filled From April 2022 Through March 2023

Previous Period: Date Filled From April 2021 Through March 2022

Client: Fresno City Employees Health and Welfare Trust EGWP

Measures	Current Period	Previous Period	% Change
Membership			
Avg Eligible Members	224	238	-6.0%
% Utilizing Members	8.7%	8.8%	-1.3%
Total Utilizing Members	233	251	-7.2%
Avg Member Age	76.34	76.04	0.4%
Rx and Cost			
Total Days Supply	388,298	390,783	-0.6%
Total Rxs	6,751	6,876	-1.8%
Total Drug Cost	\$1,531,950.55	\$1,414,531.22	8.3%
Total Plan Paid	\$1,201,965.89	\$1,100,216.92	9.2%
Total Member Paid	\$330,428.79	\$314,314.30	5.1%
Total Ingredient Cost	\$1,526,900.09	\$1,408,657.36	8.4%
Total Dispensing Fee	\$4,479.35	\$5,353.85	-16.3%
Total Sales Tax	\$0.00	\$0.00	0.0%
Total Incentive Fee	\$571.11	\$520.01	9.8%
% Plan Paid	78.5%	77.8%	0.9%
% Member Paid	21.6%	22.2%	-2.9%
Days Supply / Rx	57.52	56.83	1.2%
Drug Cost / Rx	\$226.92	\$205.72	10.3%
Plan Paid / Rx	\$178.04	\$160.01	11.3%
Member Paid / Rx	\$48.95	\$45.71	7.1%
Per Member Per Month			
Days Supply PMPM	144.78	137.02	5.7%
Rxs PMPM	2.52	2.41	4.4%
Drug Cost PMPM	\$571.20	\$495.98	15.2%
Plan Paid PMPM	\$448.16	\$385.77	16.2%
Member Paid PMPM	\$123.20	\$110.21	11.8%
Drug Type			
% Single-Source Brand Rxs	12.7%	13.0%	-2.5%
% Multi-Source Brand Rxs	1.2%	0.9%	28.1%
% Generic Rxs	86.2%	86.1%	0.1%
% Generic Efficiency	98.7%	99.0%	-0.3%
Drug Channel			
% Retail Rxs	48.8%	49.8%	-1.9%
% Retail 90 Rxs	32.4%	29.9%	8.4%
% Mail Rxs	18.8%	20.3%	-7.7%
Specialty Drugs			
Total Specialty Days Supply	4,236	3,416	24.0%
Total Specialty Rxs	84	74	13.5%
Total Specialty Drug Cost	\$567,502.67	\$488,228.69	16.2%
Total Specialty Plan Paid	\$529,503.97	\$445,683.97	18.8%
Total Specialty Member Paid	\$37,998.70	\$42,544.72	-10.7%
% Specialty Rxs	1.2%	1.1%	15.6%
% Specialty of Total Drug Cost	37.0%	34.5%	7.3%
% Specialty of Total Plan Paid	44.1%	40.5%	8.7%
% Specialty of Total Member Paid	11.5%	13.5%	-15.0%
Specialty Days Supply PMPM	1.58	1.20	31.9%
Specialty Rxs PMPM	0.03	0.03	20.7%
Specialty Drug Cost PMPM	\$211.60	\$171.19	23.6%
Specialty Plan Paid PMPM	\$197.43	\$156.27	26.3%
Specialty Member Paid PMPM	\$14.17	\$14.92	-5.0%
Non-Specialty Rxs PMPM	2.49	2.38	4.2%
Non-Specialty Drug Cost PMPM	\$359.60	\$324.79	10.7%
Non-Specialty Plan Paid PMPM	\$250.73	\$229.50	9.3%
Non-Specialty Member Paid PMPM	\$109.03	\$95.29	14.4%

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From: Martinez, Carolyn <carolyn.martinez@optum.com>
Sent: Tuesday, March 14, 2023 1:30 PM
To: Diana Cavazos | HealthComp; Tom Georgouses | HealthComp; Andrew Desa
Cc: Yang, Anna S; Duarte, Nissa; Ross, Shannon C
Subject: Updated State of Emergency Declared in California – Severe Winter Storm



Updated State of Emergency Declared in California – Severe Winter Storm

Hello FCEHWT Team,

On March 1, 2023 Governor Gavin Newsom declared a state of emergency for California counties impacted by the severe winter storm. The counties included in the state of emergency are Amador, Kern, Los Angeles, Madera, Mariposa, Mono, Nevada, San Bernardino, San Luis Obispo, Santa Barbara, Sierra, Sonoma, and Tulare counties. The declaration has been made to increase accessibility to emergency resources.

On March 8, 2023, Governor Gavin Newsom issued a New State of Proclamation in response to severe winter storms in California to include 21 additional counties as well as the existing 13 counties identified in the State of Emergency he issued on March 1, 2023. The winter storms that struck California beginning in February and continuing thereafter, resulting in significant travel impacts and residents being snowed in or stranded. The additional 21 counties that are included are: Butte, El Dorado, Fresno, Humboldt, Imperial, Inyo, Lake, Mendocino, Merced, Monterey, Napa, Placer, Plumas, Sacramento, San Francisco, San Mateo, Santa Clara, Santa Cruz, Stanislaus, Tuolumne, and Yuba counties. These storms continue to damage and force the closure of federal and state highways and roads and have also damaged and continue to threaten critical infrastructure, homes, and buildings. There are multiple cumulative and compounding effects which have already strained local and state resources.

On March 12, 2023, the new State of Proclamation was updated to include the following counties Calaveras, Del Norte, Glenn, Kings, San Benito and San Joaquin.

OptumRx is committed to providing a full spectrum of pharmacy care, especially in times of emergency. Our primary concern is to make sure your members have access to their prescriptions in a way that best meets their needs during public emergency events.

You have the option to proactively lift Refill too Soon and/or Drug Utilization Review (DUR) restrictions for your members. Governor Newsom has recommended early refills be implemented for impacted counties from March 8, 2023 through March 22, 2023. Home Delivery orders will continue to be processed for distribution. Shipping carriers may hold orders until impacted ZIP codes are cleared for shipping. If a member needs their prescription urgently, they can obtain an override to fill their prescription at a retail pharmacy.

Please let me know if you would like to implement exception based early refills for your members, and the duration of which you would like to do so. If you have additional questions, please do not hesitate to reach out.

Sincerely,

Carolyn

Carolyn Martinez (she/her)
Account Manager, Public Sector | Optum Rx

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M 1-702-708-1849
carolyn.martinez@optum.com

Optum

Upcoming PTO Alert: 4/10 – 4/11 & 5/15 – 5/19
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From: Martinez, Carolyn <carolyn.martinez@optum.com>
Sent: Wednesday, March 15, 2023 10:01 AM
To: Tom Georgouses | HealthComp; Andrew Desa; Diana Cavazos | HealthComp
Cc: Duarte, Nissa; Ross, Shannon C; Yang, Anna S
Subject: COVID-19 and End of Public Health Emergency (PHE) Update FCEHWT Commercial Plan



COVID-19 and End of Public Health Emergency (PHE) Update

Good morning FCEHWT Team,

This message applies to Fresno City Employees Health and Welfare Trust's commercial plan.

The federal government confirmed May 11, 2023, as the end of the public health emergency (PHE). Optum Rx has been planning for this change and reviewing recent guidance from the government agencies on how the end of the PHE affects COVID-19 vaccines, testing and treatments.

Provided below is a summary of Optum Rx's standard approach for coverage when the PHE ends.

- **COVID-19 vaccines:** Cover Advisory Committee of Immunization Practices (ACIP) recommended, and Centers for Disease Control and Prevention (CDC) adopted COVID-19 vaccine and booster serum and administration when in network. Applicable standard vaccine cost shares will apply for plans who have not elected the Optum Rx Health Care Reform Preventative Drug List.
- **Antivirals:** Coverage for U.S. Federal Food and Drug Administration (FDA) approved or authorized COVID-19 treatments, including Paxlovid and molnupiravir (Lagevrio), in accordance with your plan benefits and applicable state law.

- **Over-the-counter (OTC) tests:** No coverage of OTC COVID-19 tests for dates of service starting after May 11, 2023, unless mandated by state regulatory requirements.

The post-PHE standard approach accomplishes the following goals:

- Supports return to normal plan benefits in a timely and consistent manner
- Aligns with commonly acceptable coverage for similar services
- Reduces variability and member confusion

Further information on operationalizing these approaches, implementing a non-standard approach, and documenting your decisions related to coverage will be forthcoming.

If you want to discuss this further, please contact me.

Sincerely,

Carolyn

Carolyn Martinez (she/her)
Account Manager, Public Sector | Optum Rx

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From: Martinez, Carolyn <carolyn.martinez@optum.com>
Sent: Monday, April 3, 2023 3:11 PM
To: Diana Cavazos | HealthComp
Cc: Duarte, Nissa; Tom Georgouses | HealthComp; Andrew Desa; Ross, Shannon C
Subject: FCEHWT EGWP 2017 Re-Open LICs & Reinsurance Recovery
Attachments: MARx_Plan_Payment_Letter_MAR_2023_508.pdf; 2017 Final Re-Open - EGWPS003.xlsx

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Hi Diana,

Per the attached memo, the Centers for Medicare & Medicaid Services (CMS) has completed calculations for reopening of the 2017 Final Part D Payment Reconciliation. The calculations were performed in accordance with § 1860D-14 and § 1860D-15 of the Social Security Act and associated regulations at 42 CFR 423 subpart G and guidance. The reconciliation calculations utilize all accepted data as follows:

- Prescription Drug Event (PDE) data with a processed date, found on the Prescription Drug Front-end System (PDFS) response report, on or before 20220930 Cycle 3;
- All prospective payments made for Part D net of all adjustments processed through the January 2023 payment; and
- Direct and Indirect Remuneration (DIR) information reported to CMS in the Health Plan Management System (HPMS) by September 22, 2022.

I've attached payment adjustments stemming from the results of these calculations. The net result is an overpayment to the plan in the amount of \$111,424.87.

There are two options to pay back this to Optum:

- 1) recover from monthly subsidy and quarterly coverage gap payments until full recovery starting from the next cycle of the payment. Optum will provide reporting outlining what has been collected as well as the remaining balance. This is the option that has been selected in the past
- 2) the plan to write a check or wire the lump sum within a month

Please let us know how you'd like to proceed by EOW. If we do not receive a response, we will start recovering from the next cycle of the payment and provide the reports mentioned above.

Thank you,
Carolyn

Carolyn Martinez (she/her)
Account Manager, Public Sector | Optum Rx

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DEPARTMENT OF HEALTH &
HUMAN SERVICES
Centers for Medicare & Medicaid
Services 7500 Security Boulevard
Baltimore, Maryland 21244-1850



CENTER FOR MEDICARE

DATE: February 28, 2023

TO: All Medicare Advantage Organizations, Prescription Drug Plans,
Cost Plans, PACE Organizations, and Demonstrations

FROM: Jennifer R. Shapiro, Medicare Plan Payment Group

SUBJECT: Medicare Advantage/Prescription Drug System (MARx) March 2023 Payment –
INFORMATION

This letter provides information about the March 2023 Medicare Advantage/Prescription Drug payment, which is scheduled for receipt on March 01, 2023.

Reopening of the 2017 Final Part D Payment Reconciliation

CMS has completed the calculations for the reopening of the 2017 Final Part D Payment Reconciliation and the results are included in the March 2023 payment. They appear on the Plan Payment Report (PPR) as a special adjustment type “PRS.”

Coverage Gap Discount (CGD) Invoice Offsets

The 2022 CGD invoice offsets are included in the March 2023 payment. They appear in separate lines on the Plan Payment Report (PPR) with an adjustment type code “CGD.”

No Payment Calculated for January and February 2023

A processing error caused MARx to calculate no payments for January and February for some plan-submitted rollover enrollments with a start date of January 2023 submitted between 10/04/2022 and 10/07/2022. To address this error, CMS developed two data fixes for MARx. The first created January 2023 payment adjustments for some of the affected enrollments and payment adjustments appeared on the February 2023 Monthly Membership Report (MMR) with Adjustment Reason Code (ARC) 02 (Retroactive Enrollment). The second fix will include all remaining payment adjustments for January and the adjustments for February payments and will appear on the March 2023 MMR with ARC 02 (Retroactive Enrollment).

Sequestration Data Cleanup and Payment Adjustments for 2020 – 2023 for Part B Premium Reduction

In the February Plan Payment letter, distributed on 01/31/2023, CMS stated that in February 2023 it would begin populating Part B Premium Reduction amounts in MMR fields 59 and 60 for all beneficiaries and plans.

As part of the process to populate these fields for all beneficiaries, CMS discovered that, between January 2020 and January 2023, sequestration was only applied to the Part B Premium Reduction amounts that were populated to the MMR during that time period: for beneficiaries in an ESRD status or who were enrolled in an Employer Group Waiver Plan (EGWP). For all other beneficiaries and plan types, this resulted in an overpayment since the applicable sequestration was calculated without taking into account the Part B Premium Reduction amounts. CMS processed a data cleanup and will apply any appropriate sequestration reductions for Part B Premium Reduction amounts for non-ESRD beneficiaries in non-EGWP plans between January 2020 and January 2023. Specifically, we will apply sequestration for any payment months processed between January 2020 and January 2023, using the applicable sequestration percentages for the respective payment months. The payment adjustments will appear on the Plan Payment Report (PPR) as Special CMS Adjustments with the TYPE “SEQ.”

Sequestration Suspension

While the suspension of sequestration has ended, as required by the statute, we continue to apply the suspension of sequestration for retroactive payment adjustments made for the months of May 2020 through March 2022 and will sequester 1 percent of retroactive payment adjustments made for the months of April 2022 through June 2022 and 2 percent of payments and adjustments for months beginning with July 2022.

Questions or concerns about any of the information within this letter should be directed to the MAPD Help Desk at mapdhelp@cms.hhs.gov, or 1-800-927-8069.

2017 Original Annual Payment - that was processed in Dec 2018		
Carrier	LICS	REINSURANCE ADJUSTMENT
EGWPS003	4,777.36	47,103.21

Per Final Re-Open	
LICS	REINSURANCE ADJUSTMENT
4,777.37	(64,321.67)

Delta - Final Re-Open Adjustments		
LICS	REINSURANCE ADJUSTMENT	TOTAL
0.01	(111,424.88)	(111,424.87)

Prospective Paid Jan 2017 - Dec 2017	85,674.50
Annual Adjustment - Paid Early 2019/End of 2018	51,880.57
Total Pymt 2017	137,555.07
Actuals Calc	26,130.20
2017 Re-Open Adjustment	(111,424.87)

CARRIER	LICS_SUBSIDY	GDCB	GDCA	PROSPECTIVE_REINSURANCE
EGWPS003	4,777.37	890,808.06	35,763.21	85,674.50

Carrier	DIR Reported to CMS	Reinsurance DIR Ratio	Reinsurance Portion of DIR Amt	Allowable Reinsurance Costs	Actual Reinsurance Subsidy Amount	Reinsurance Annual Adjustment	LICS Subsidy Amount	Total Payments
EGWPS003	233,485.31	0.03886	9,072.17	26,691.04	21,352.83	(64,321.67)	4,777.37	(59,544.30)

From: Martinez, Carolyn <carolyn.martinez@optum.com>
Sent: Tuesday, April 4, 2023 11:52 AM
To: Tom Georgouses | HealthComp; Diana Cavazos | HealthComp; Andrew Desa
Cc: Michael Moss; Ross, Shannon C; Duarte, Nissa; Yang, Anna S
Subject: Consolidated Appropriations Act Section 201 - Gag Clause Prohibition Compliance Attestation

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Consolidated Appropriations Act Section 201 - Gag Clause Prohibition Compliance Attestation

Dear FCEHWT Team,

Recently, the Tri-Agencies issued an updated FAQ on Gag Clause Prohibition Compliance Attestations (GCPCAs), providing further guidance on Section 201 of the Consolidated Appropriations Act (CAA).

Per the regulation and recent [FAQ 57 issued by the Tri-Agencies](#), an annual Gag Clause Prohibition Compliance Attestation is required from plans and issuers. The attestation must be submitted no later than December 31, 2023, and must cover the period beginning December 27, 2020, through the date of the initial attestation. Attestations will be required annually thereafter. CMS has created a website where plans and issuers may submit attestations. Plans who do not submit by the due date initially, and annually thereafter, may be subject to enforcement action.

Once available, I will provide you with a sub-attestation that represents Optum Rx does not have gag clauses of the kind specified in CAA Section 201. To submit your annual Gag Clause Prohibition Compliance Attestation, follow the instructions provided by the Tri-Agencies per FAQ 57.

If you have additional questions on the updated guidance, do not hesitate to reach out.

Sincerely,

Carolyn

Carolyn Martinez (she/her)
Account Manager, Public Sector | Optum Rx

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From: Martinez, Carolyn <carolyn.martinez@optum.com>
Sent: Wednesday, April 5, 2023 9:27 AM
To: Tom Georgouses | HealthComp; Andrew Desa; Diana Cavazos | HealthComp
Cc: Ross, Shannon C; Duarte, Nissa; Yang, Anna S
Subject: FCEHWT Commercial Plan July 1, 2023 Pharmacy Benefit Update
Attachments: Fresno City Employees Health and Welfare Trust Formulary Update Summary July 1 2023_Final.pdf; Fresno_Commercial_July 2023 Cycle Pharmacy Benefit Update_Final.pdf

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Good morning,

Attached you will find FCEHWT's July 1, 2023 pharmacy benefit update and summary. Would you please include this in the next Board meeting packet?

Please let me know if you have any questions.

Thank you,
Carolyn

Carolyn Martinez (she/her)
Account Manager, Public Sector | Optum Rx

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July 1, 2023 Pharmacy Benefit Update

Fresno City Employees Health and Welfare Trust



Fresno City Employees Health and Welfare Trust

7/1/2023 Formulary Cycle Changes Impact

Change Type	Change Subtype	# of Impacted Members
<i>Vigilant Drug Exclusion</i>	Exclusion with alternatives	29
<i>Utilization Management</i>	Quantity limits	9
Total		38

Fresno City Employees Health and Welfare Trust

7/1/2023 Formulary Cycle Changes Impact Details

Change Type	Medication	Disease State	Change	Alternative / UM Details	Total
Vigilant Drug Exclusion	candesartan/HCTZ	High Blood Pressure	1 → Excluded	telmisartan together with hydrochlorothiazide, valsartan/HCTZ	1
	dexlansoprazole	Acid Reflux	1 → Excluded	omeprazole, pantoprazole	8
	Dexilant	Acid Reflux	3 → Excluded	omeprazole, pantoprazole	5
	Depo-testosterone Inj.	Male and female hormone replacement	3 → Excluded	Testosterone cypionate injection	9
	Indocin suspension	Non-narcotic analgesics	3 → Excluded	Indomethacin capsule, ibuprofen suspension	1
	telmisartan/HCTZ	High blood Pressure	1 → Excluded	telmisartan together with hydrochlorothiazide, valsartan/HCTZ	4
	Xeloda	Cancer	3 → Excluded	capecitabine	1
Utilization Management	acyclovir ointment	Antiviral	QL	30 grams per 30 days	3
	Skyrizi	Chronic Inflammatory Disease		1 syringe per 84 days	1
	Tremfya	Chronic Inflammatory Disease		1 syringe per 28 days	5
Total					38



Key Drug Formulary Updates

Effective July 1, 2023

- New **Quantity Limits** will be applied to Targeted Immune Modulators (i.e. Skyrizi, Tremfya) to provide coverage for dose recommendations supported by product labeling.
- Updates made to the following Vigilant Drug Lists:
 - **High-Cost Generics** - excludes higher cost generic products when a therapeutically equivalent, lower cost generic is available
 - **High-Cost Brands** – excludes high-cost brands that have lost patent protection and have clinically equivalent, lower-cost generic alternatives
 - **Clinical Duplicates** – excludes new medications with no clinical advantage over similar medications and possible generic alternatives
 - Updates were vetted and approved by the independent Pharmacy and Therapeutics Committee (P&T)
 - Impacted members will be notified of change, along with name of alternative covered medication, via USPS letter mailed by May 1, 2023
 - Member has the ability to stay on current drug through the appeal process
- Copays
 - Retail pharmacy coinsurance based on applicable plan and tier level
 - Home Delivery copays are \$5, \$20, or \$50 depending on tier, for a 90-day supply

High-Cost Generic				
# Impacted Members	Excluded Drug	Est. Total Cost/Month	Alternative Drug	Est. Total Cost/Month
1	candesartan/HCTZ	\$88.35	telmisartan together with hydrochlorothiazide, valsartan-hydrochlorothiazide	\$74.72
8	dexlansoprazole	\$221.04	omeprazole, pantoprazole	\$17.15
4	telmisartan/HCTZ	\$118.02	telmisartan together with hydrochlorothiazide	\$56.86 (\$53.51 + \$5.35)

High-Cost Brand				
# Impacted Members	Excluded Drug	Est. Total Cost/Month	Alternative Drug	Est. Total Cost/Month
1	Xeloda	\$3896.58	capecitabine tablet	\$312.69
5	Dexilant	\$296.61	omeprazole, pantoprazole	\$17.15
9	Depo-testosterone injection	\$127.10	testosterone cypionate injection	\$51.57

Clinical Duplicates				
# Impacted Members	Excluded Drug	Est. Total Cost/Month	Alternative Drug	Est. Total Cost/Month
1	Indocin suspension	\$2182.79	Indomethacin capsule, ibuprofen suspension	\$13.05

From: Yang, Anna S <anna_yang@optum.com>
Sent: Thursday, April 6, 2023 12:54 PM
To: Tom Georgouses | HealthComp; Diana Cavazos | HealthComp; Andrew Desa
Cc: Michael Moss; Ross, Shannon C; Duarte, Nissa; Martinez, Carolyn
Subject: Insulin Price Change Announcements

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Insulin Price Change Announcements

Dear FCEHWT Team,

Recently, [Eli Lilly](#), [Novo-Nordisk](#), and [Sanofi](#), announced pricing changes to their insulin products. These pricing actions are occurring prior to, or in response to components of the American Rescue Plan Act of 2021, which included changes made to eliminate the Average Manufacturer Price Medicaid Rebate Cap (AMP-Cap).

UnitedHealthcare and Optum Rx are supportive of manufacturers taking positive steps towards lowering drug costs for all patients ensuring affordable access to necessary therapies. We are working diligently to analyze the impact of the drug price reductions announced since March 1, 2023 by several large drug manufacturers. The manufacturer drug pricing landscape is fluid and it is possible that other manufacturers will announce similar changes including expansion to additional drug categories. We acknowledge that you have questions and concerns about the impact of these changes on your current rebates and guarantees. UnitedHealthcare and Optum Rx are committed to being transparent through this process and will be providing estimated financial impact analysis related to the public insulin announcements that have been made so far, in the coming weeks.

Please let me know if you have any questions.

Sincerely,

Anna Yang, PharmD (she/her)
Clinical Consultant, Public Sector and Government Markets | OptumRx

T: +1 763-348-1053
anna_yang@optum.com

Remote location: California



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From: Martinez, Carolyn <carolyn.martinez@optum.com>
Sent: Wednesday, April 12, 2023 4:26 PM
To: Diana Cavazos | HealthComp; Andrew Desa; Tom Georgouses | HealthComp
Cc: Michael Moss; Ross, Shannon C; Duarte, Nissa; Yang, Anna S
Subject: Optum Rx Medicare & EGWP -- COVID-19 coverage after Public Health Emergency ends May 11

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COVID-19 Public Health Emergency (PHE) to end May 11

Optum Rx coverage updates

As previously communicated, the federal government announced its plans earlier this year to end the COVID-19 Public Health Emergency (PHE) on **May 11, 2023**. After reviewing federal and state guidance, Optum Rx has determined the following standard plan offerings will begin May 12, 2023 for COVID-19 vaccines, antivirals, and over the counter (OTC) test kits.

- **COVID-19 vaccine coverage will continue**
Coverage of Advisory Committee of Immunization Practices (ACIP) recommended and Centers for Disease Control and Prevention (CDC) adopted COVID-19 vaccine and booster serum and administration will continue when in network, and in accordance with applicable state law. Claims will process through the standard pharmacy network, and pharmacists will continue to administer vaccines at retail pharmacies.

COVID-19 vaccinations will continue to be covered under Medicare Part B at \$0 member cost-share. An administration fee of \$40 will remain through the end of 2023.

- **Optum Rx COVID-19 antiviral coverage will continue**

Coverage of U.S. Food and Drug Administration (FDA) approved or authorized COVID-19 treatments, including Paxlovid and molnupiravir (Lagevrio), will continue in accordance with your plans' standard benefits and applicable state law after May 11, 2023. Claims will process through your plans' standard pharmacy network.

Medicare coverage of the authorized antiviral medications listed above will not change after the PHE ends and will continue to be available at \$0 member cost-share until the end of 2023.

- **Optum Rx COVID-19 test kit coverage to end May 11, 2023**

Test kits will no longer be covered for Medicare Part D and EGWP plans at the end of the PHE. If coverage for OTC test kits was elected for 2023, coverage will remain in place unless removal is requested for the calendar year.

If you have any questions regarding the end of PHE or COVID-19 vaccines, antivirals or test kits, please contact me.

Sincerely,

Carolyn

Carolyn Martinez (she/her)
Account Manager, Public Sector | Optum Rx

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From: Georgeanne White <Georgeanne.White@fresno.gov>
Sent: Wednesday, April 26, 2023 11:24 AM
To: Andrew Desa; Shane Archer
Cc: Tom Georgouses | HealthComp; Diana Cavazos | HealthComp; Michael Moss
Subject: RE: Action Required: Coverage of Vaccines, Antivirals, OTC Tests after May 11 - Fresno City Employees H&W Trust

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Yes, I'm fine with covering this through 6/30/23

From: Andrew Desa <andrewd@rael-letson.com>
Sent: Wednesday, April 19, 2023 2:58 PM
To: Shane Archer <Shane.Archer@fresno.gov>; Georgeanne White <Georgeanne.White@fresno.gov>
Cc: Tom Georgouses <tgeorgouses@healthcomp.com>; Diana Cavazos HealthComp <dcavazos@healthcomp.com>; Michael Moss <mmoss@mossfirm.org>
Subject: Action Required: Coverage of Vaccines, Antivirals, OTC Tests after May 11 - Fresno City Employees H&W Trust

External Email: Use caution with links and attachments

Hi Shane/Georgeanne –

As you are aware, the public health emergency (PHE) will be ending on May 11th. As discussed at your last meeting, we have been awaiting information from Optum on what their approach would be.

- Optum's approach for vaccine, antiviral, and OTC test coverage is attached (for both the Active/Non-Medicare Retiree plan and the EGWP). Vaccines will continue to be covered at \$0 cost sharing and antivirals will be covered according to the Rx plan design.
- For the Active/Non-Medicare Retiree plan, OTC test coverage at \$0 cost sharing will end May 11, 2023 unless Optum is directed otherwise. Optum also has the ability to continue coverage as is or implement a custom design (copays, deductibles, and/or quantity limits). OTC test coverage for the EGWP will end May 11, 2023.
- Optum has confirmed that any changes requested at the May meeting would be enough time to have those changes be effective July 1, 2023 (to coincide with the Plan year). Making any changes effective July 1, 2023 would also allow for members to be notified in a timely manner and we can reflect those changes in the July 1, 2023 Summary Plan Document.

Please let me know if you approve continuing current coverage of vaccines, antivirals, and OTC tests after the PHE ends for the Active/Non-Medicare Retiree plan. If approved, we would then present the information at the upcoming May meeting and any changes can go into effect July 1, 2023.

Thanks,

Andrew Desa

ASA, MAAA

Consulting Actuary

160 Bovet Road, Suite 203

San Mateo, CA 94402

650-356-2327 Tel

CA License #: 0L34890

andrewd@rael-letson.com

www.rael-letson.com



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Letson**

We understand your plans.®



Post COVID—19 PHE CHANGE ORDER FORM

CLIENT NAME:	Fresno City Employees Health and Welfare Trust
CARRIER ID:	PCN
ACCOUNT ID:	00494
GROUP ID:	ALL

DESCRIPTION OF REQUEST: COVID OTC Testing Coverage

Opt-In Standard:

- ☐ Effective MMYYDDDD add coverage list XFCVDN for OTC COVID ANTIGEN TESTS – standard Default XFCVQ4
Description: Self-administered home COVID antigen test kits available over-the-counter (OTC) without a prescription.

*Standard includes 4 tests per member per month at 3rd tier copay (Select/Premium) at Tier 1(Premium Value) and applied to the deductible. No Network restriction, price per contracted rate. **For any other variations complete customized information***

Opt-In Customized/Expanded Coverage:

- ☐ Effective MMYYDDDD add coverage list XFCVDN for OTC COVID ANTIGEN TESTS

Description: Self-administered home COVID antigen test kits available over-the-counter (OTC) without a prescription with customization of QL and or copay.

- Copay should be \$_____ (enter a value)
- Deductible should ☐ apply ☐ skip
- QTY Limitation ____ tests per ☐ days ☐ month ☐ year

- ☒ Effective 05122023 add coverage list XFCVDE - EXTEND PHE COVID ANTIGEN TESTS

Description: This is for Clients that want to extend the current coverage for PHE reason such as The State of CA.

- Copay should be \$____0_____ (enter a value)
- Deductible should ☐ apply ☐ skip
- QTY Limitation __8__ tests per ☐ days ☒ month ☐ year

- ☐ Effective MMYYDDDD add coverage list XFCVDB COVID Specimen collection kits and XFCVDC COVID POC diagnostic tests. These lists must be added together

Description: COVID Specimen collection kits: Specimen collection kits used in the collection of samples to administer a COVID test in a laboratory-based or point-of-care (POC) setting. COVID POC diagnostic test kits: COVID test assays administered by a healthcare professional in a laboratory-based or point-of-care (POC) setting.

- Copay should be \$_____ (enter a value)
- Deductible should ☐ apply ☐ skip
- QTY Limitation ____ tests per ☐ days ☐ month ☐ year

- ☐ Effective MMYYDDDD add coverage list XFCVDP - COVID Home PCR tests

Description: Self-administered home COVID polymerase chain reaction (PCR) test kits available by prescription and over-the-counter (OTC) without a prescription.

- Copay should be \$_____ (enter a value)
- Deductible should ☐ apply ☐ skip
- QTY Limitation ____ tests per ☐ days ☐ month ☐ year



Opt-In Optum Store:

☐ Effective _____ add coverage (4 OTC COVID Tests per household per month) no customization.

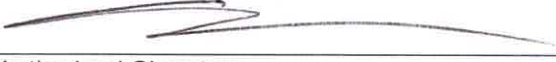
- Deductible should ☐ apply ☐ skip

**Shipping is free over orders of \$35, 4 test will exceed \$35 therefore no shipping will apply to member*

Please Note: DMR services will remain open for 365 days for claims purchased prior to May 11, 2023. These claims will process at the \$0 copay and pre-PHE Quantity Limits will apply.

Patient Residence code 86 with used for these submissions

I have reviewed this Change Order Request in its entirety and correctly outlines the required changes to the identified Carrier, Account and Group ID.

SHANE D. ARCHER		5-3-23
Print Name	Authorized Signature	Date



**Post COVID—19 PHE
CHANGE ORDER FORM**

CLIENT NAME:	Fresno City Employees Health and Welfare Trust
CARRIER ID:	PCN
ACCOUNT ID:	00494
GROUP ID:	ALL

DESCRIPTION OF REQUEST: Vaccines and Anti-Virals

Customize Vaccine Coverage


- ☐ Effective MMDDYYYY add vaccine coverage (remove Exclusion list XFEXIMM default tier 3)
☒ Effective 05122023 add ACA coverage XFHCXIMM for all vaccines

Customize Antivirals Coverage

- ☒ Effective 05122023 _____ add standalone coverage
Copay should be \$ 0 _____ (enter a value)
Deductible should ☐ apply ☐ skip
Accumulators applied? ☐ Yes ☐ skip
Quantity Limit _____ per ☐ days ☐ month ☐ year

Extend PHE coverage for vaccines & antivirals through 6/30/2023. Coverage is to remain the same post PHE.

I have reviewed this Change Order Request in its entirety and correctly outlines the required changes to the identified Carrier, Account and Group ID.

<u>SHANE D. ARCHER</u>		<u>5-03-23</u>
Print Name	Authorized Signature	Date



DELTA DENTAL SELF-FUNDED FINANCIAL REPORT PACKAG

**FRESNO CITY EES HEALTH &
Group Number: 00273**

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FRESNO CITY EES HEALTH & Group Number: 00273

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Summary	SUMMARY OF KEY STATISTICS
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3	DATA TABLE FOR CLAIM LAG IN GROUP SUMMARY AND BY DIVISION

**DELTA DENTAL OF CALIFORNIA
SUMMARY OF KEY STATISTICS
FRESNO CITY EES HEALTH &
Group Number: 00273**

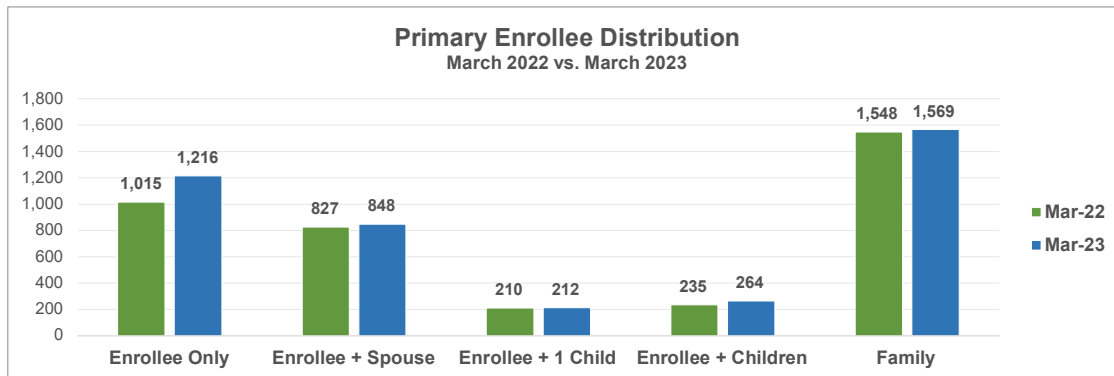
Paid Period: April 1, 2021 - March 31, 2022 compared to April 1, 2022 - March 31, 2023

Financial Summary

- For paid period ended March 31, 2023, the group had an average exposure of 3,964 primary enrollees. This represents a year / year increase of 6.2% from the previous period's average exposure of 3,733 primary enrollees.
- For the current period, claims paid PEPM was \$66.96, compared to \$71.38 during the previous period; This represents a year / year decrease of 6.2%.
- During the current period, 71.8% of primary enrollees had enrolled dependents vs. 75.2% of primary enrollees during the previous period.

	04/1/2021 - 03/31/2022	04/1/2022 - 03/31/2023
<i>Claims Paid</i>	\$3,197,801	\$3,184,873
<i>Exposure**</i>	44,799	47,564
<i>Avg. Exposure</i>	3,733	3,964
<i>Avg. Member Count</i>	10,262	10,595

** Exposure = Total primary enrollee months during the period.



For more information regarding financial experience, please refer to tabs 1 through 3.



**DELTA DENTAL OF CALIFORNIA
MONTHLY FINANCIAL EXPERIENCE
FRESNO CITY EES HEALTH &
Group Number: 00273**

Paid Period: April 1, 2021 - March 31, 2023

Date	Number of Claims	Paid Amount	Enrollee Only	Enrollee + Spouse	Enrollee + 1 Child	Enrollee + Children	Family	Total Primary Enrollees	Adult Dependents	Child Dependents	Total Members
Apr-21	1,865	\$312,667	863	813	223	227	1,520	3,646	2,333	4,136	10,115
May-21	1,520	\$254,862	877	813	227	225	1,519	3,661	2,332	4,143	10,136
Jun-21	1,462	\$239,402	887	809	226	228	1,521	3,671	2,330	4,148	10,149
Jul-21	1,819	\$317,793	890	816	219	224	1,538	3,687	2,354	4,145	10,186
Aug-21	1,549	\$273,146	890	817	221	227	1,537	3,692	2,354	4,161	10,207
Sep-21	1,694	\$301,426	920	822	223	232	1,542	3,739	2,365	4,182	10,286
Oct-21	1,450	\$255,877	932	824	218	233	1,552	3,759	2,377	4,195	10,331
Nov-21	1,437	\$249,183	931	817	216	236	1,553	3,753	2,371	4,201	10,325
Dec-21	1,638	\$273,242	958	815	214	232	1,556	3,775	2,372	4,178	10,325
Jan-22	1,223	\$196,436	965	818	212	233	1,552	3,780	2,373	4,180	10,333
Feb-22	1,471	\$229,950	985	821	212	234	1,549	3,801	2,372	4,180	10,353
Mar-22	1,786	\$293,816	1,015	827	210	235	1,548	3,835	2,376	4,181	10,392
Apr-22	1,438	\$235,910	1,037	825	208	236	1,547	3,853	2,373	4,171	10,397
May-22	1,651	\$283,029	1,042	826	215	236	1,540	3,859	2,367	4,165	10,391
Jun-22	1,862	\$279,061	1,063	826	216	234	1,538	3,877	2,365	4,176	10,418
Jul-22	1,419	\$269,909	1,070	836	219	248	1,531	3,904	2,369	4,223	10,496
Aug-22	1,583	\$277,857	1,093	829	217	251	1,529	3,919	2,360	4,209	10,488
Sep-22	1,718	\$290,129	1,110	838	216	255	1,545	3,964	2,385	4,265	10,614
Oct-22	1,525	\$261,683	1,119	838	213	253	1,537	3,960	2,377	4,234	10,571
Nov-22	1,460	\$238,555	1,137	844	208	254	1,542	3,985	2,386	4,248	10,619
Dec-22	1,704	\$286,379	1,145	849	210	255	1,549	4,008	2,398	4,268	10,674
Jan-23	1,179	\$195,980	1,165	841	212	256	1,571	4,045	2,412	4,323	10,780
Feb-23	1,645	\$252,013	1,198	845	211	257	1,570	4,081	2,415	4,326	10,822
Mar-23	2,026	\$314,367	1,216	848	212	264	1,569	4,109	2,417	4,339	10,865
Total	38,124	\$6,382,674	24,508	19,857	5,178	5,765	37,055	92,363	56,933	100,977	250,273

Note: The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.



DELTA DENTAL OF CALIFORNIA
MONTHLY FINANCIAL EXPERIENCE BY DIVISION
FRESNO CITY EES HEALTH &
Group Number: 00273

Paid Period: April 1, 2021 - March 31, 2023

Group- Division	Date	Number of Claims	Paid Amount	Enrollee Only	Enrollee + Spouse	Enrollee + 1 Child	Enrollee + Children	Family	Total Primary Enrollees	Adult Dependents	Child Dependents	Total Members
00273-00001	Apr-21	1,627	\$268,305	730	479	215	218	1,458	3,100	1,937	4,009	9,046
00273-00001	May-21	1,294	\$210,035	745	475	218	217	1,454	3,109	1,929	4,013	9,051
00273-00001	Jun-21	1,264	\$206,174	755	471	217	219	1,457	3,119	1,928	4,014	9,061
00273-00001	Jul-21	1,585	\$275,814	754	480	209	216	1,473	3,132	1,953	4,010	9,095
00273-00001	Aug-21	1,342	\$237,935	752	475	211	220	1,471	3,129	1,946	4,029	9,104
00273-00001	Sep-21	1,415	\$254,386	781	481	212	225	1,476	3,175	1,958	4,048	9,181
00273-00001	Oct-21	1,232	\$215,877	793	481	209	226	1,485	3,194	1,967	4,065	9,226
00273-00001	Nov-21	1,205	\$206,289	793	474	206	228	1,483	3,184	1,958	4,062	9,204
00273-00001	Dec-21	1,368	\$228,098	818	472	204	224	1,483	3,201	1,956	4,038	9,195
00273-00001	Jan-22	1,065	\$174,565	824	475	202	226	1,482	3,209	1,960	4,046	9,215
00273-00001	Feb-22	1,251	\$191,964	846	475	202	227	1,478	3,228	1,955	4,042	9,225
00273-00001	Mar-22	1,530	\$251,944	879	480	200	228	1,478	3,265	1,959	4,045	9,269
00273-00001	Apr-22	1,260	\$210,166	901	481	198	229	1,478	3,287	1,960	4,039	9,286
00273-00001	May-22	1,426	\$241,611	905	480	205	228	1,472	3,290	1,953	4,032	9,275
00273-00001	Jun-22	1,594	\$238,532	926	478	206	226	1,469	3,305	1,948	4,042	9,295
00273-00001	Jul-22	1,191	\$225,239	931	491	210	239	1,467	3,338	1,960	4,092	9,390
00273-00001	Aug-22	1,359	\$237,506	953	481	208	243	1,465	3,350	1,948	4,080	9,378
00273-00001	Sep-22	1,483	\$256,316	973	490	206	247	1,479	3,395	1,971	4,130	9,496
00273-00001	Oct-22	1,329	\$229,814	979	491	203	246	1,469	3,388	1,962	4,096	9,446
00273-00001	Nov-22	1,255	\$203,683	995	491	200	247	1,474	3,407	1,965	4,111	9,483
00273-00001	Dec-22	1,444	\$240,966	1,002	489	202	248	1,480	3,421	1,969	4,130	9,520
00273-00001	Jan-23	1,024	\$170,569	1,023	485	205	250	1,504	3,467	1,989	4,189	9,645
00273-00001	Feb-23	1,435	\$213,333	1,055	489	204	251	1,504	3,503	1,993	4,193	9,689
00273-00001	Mar-23	1,761	\$274,606	1,074	493	205	257	1,505	3,534	1,998	4,207	9,739
00273-00002	Apr-21	112	\$19,152	45	162	5	7	48	267	210	103	580
00273-00002	May-21	114	\$24,655	45	165	6	6	49	271	214	104	589
00273-00002	Jun-21	105	\$18,920	45	164	6	6	49	270	213	104	587
00273-00002	Jul-21	117	\$21,265	43	137	6	6	41	233	178	94	505
00273-00002	Aug-21	96	\$19,079	46	142	6	6	40	240	182	93	515
00273-00002	Sep-21	118	\$21,632	46	143	6	6	41	242	184	95	521
00273-00002	Oct-21	98	\$16,823	46	147	6	6	41	246	188	92	526
00273-00002	Nov-21	122	\$22,780	48	148	7	6	44	253	192	100	545
00273-00002	Dec-21	134	\$21,528	50	147	7	6	43	253	190	96	539
00273-00002	Jan-22	74	\$10,552	51	148	7	6	41	253	189	94	536
00273-00002	Feb-22	105	\$15,920	50	151	7	6	42	256	193	95	544
00273-00002	Mar-22	104	\$16,044	48	151	7	6	41	253	192	93	538
00273-00002	Apr-22	76	\$8,902	48	150	7	6	41	252	191	93	536
00273-00002	May-22	82	\$15,385	48	152	7	6	42	255	194	96	545
00273-00002	Jun-22	144	\$21,941	48	155	7	6	42	258	197	95	550
00273-00002	Jul-22	121	\$27,282	48	148	6	7	36	245	184	87	516
00273-00002	Aug-22	91	\$17,739	50	149	6	7	37	249	186	88	523
00273-00002	Sep-22	117	\$15,577	48	148	6	7	40	249	188	94	531
00273-00002	Oct-22	91	\$15,171	48	147	5	7	40	247	187	93	527
00273-00002	Nov-22	105	\$17,387	50	149	4	7	41	251	190	93	534

00273-00002	Dec-22	134	\$20,801	49	151	4	6	43	253	194	91	538
00273-00002	Jan-23	71	\$12,155	50	150	3	5	46	254	196	94	544
00273-00002	Feb-23	100	\$18,225	51	149	3	5	47	255	196	95	546
00273-00002	Mar-23	123	\$18,111	51	149	3	6	45	254	194	94	542
00273-00003	Apr-21	118	\$22,067	81	161	1	0	11	254	172	13	439
00273-00003	May-21	98	\$17,211	81	162	1	0	12	256	174	14	444
00273-00003	Jun-21	83	\$13,237	81	163	1	0	11	256	174	13	443
00273-00003	Jul-21	103	\$16,934	82	165	2	0	11	260	176	14	450
00273-00003	Aug-21	77	\$11,224	81	166	2	0	12	261	178	15	454
00273-00003	Sep-21	121	\$18,096	82	164	2	0	12	260	176	15	451
00273-00003	Oct-21	98	\$18,155	84	163	2	0	12	261	175	15	451
00273-00003	Nov-21	88	\$16,613	82	163	2	0	12	259	175	15	449
00273-00003	Dec-21	113	\$20,250	80	164	2	0	12	258	176	15	449
00273-00003	Jan-22	57	\$8,038	80	162	2	0	12	256	174	15	445
00273-00003	Feb-22	84	\$16,532	79	162	2	0	12	255	174	15	444
00273-00003	Mar-22	127	\$20,679	78	163	2	0	12	255	175	15	445
00273-00003	Apr-22	76	\$12,582	78	161	2	0	12	253	173	15	441
00273-00003	May-22	113	\$20,111	79	162	2	1	11	255	173	16	444
00273-00003	Jun-22	96	\$13,700	79	161	2	1	12	255	173	18	446
00273-00003	Jul-22	74	\$12,794	79	160	1	1	11	252	171	19	442
00273-00003	Aug-22	102	\$16,881	78	160	1	1	10	250	170	18	438
00273-00003	Sep-22	88	\$13,803	77	161	1	1	10	250	171	18	439
00273-00003	Oct-22	83	\$13,870	79	158	2	0	10	249	168	17	434
00273-00003	Nov-22	79	\$13,767	79	158	2	0	9	248	167	16	431
00273-00003	Dec-22	98	\$18,704	79	159	2	0	8	248	167	15	430
00273-00003	Jan-23	65	\$10,697	77	158	2	0	8	245	166	15	426
00273-00003	Feb-23	78	\$13,271	77	159	2	0	7	245	166	14	425
00273-00003	Mar-23	105	\$16,182	77	158	2	0	7	244	165	14	423
00273-00004	Apr-21	8	\$3,143	5	11	1	0	1	18	12	2	32
00273-00004	May-21	14	\$2,961	4	11	1	0	1	17	12	2	31
00273-00004	Jun-21	7	\$673	4	11	1	0	1	17	12	2	31
00273-00004	Jul-21	13	\$3,692	9	34	1	0	10	54	44	13	111
00273-00004	Aug-21	32	\$4,158	9	34	1	0	10	54	44	13	111
00273-00004	Sep-21	39	\$7,162	9	34	1	0	10	54	44	13	111
00273-00004	Oct-21	18	\$4,741	9	33	1	0	10	53	43	13	109
00273-00004	Nov-21	14	\$3,093	8	32	1	0	10	51	42	12	105
00273-00004	Dec-21	16	\$2,717	9	32	1	0	10	52	42	12	106
00273-00004	Jan-22	24	\$2,866	9	32	1	0	10	52	42	12	106
00273-00004	Feb-22	24	\$3,407	9	32	1	0	10	52	42	12	106
00273-00004	Mar-22	17	\$2,917	9	32	1	0	10	52	42	12	106
00273-00004	Apr-22	21	\$3,417	9	32	1	0	10	52	42	12	106
00273-00004	May-22	23	\$5,359	9	31	1	0	10	51	41	12	104
00273-00004	Jun-22	25	\$4,449	9	31	1	0	10	51	41	12	104
00273-00004	Jul-22	24	\$3,316	11	36	2	0	12	61	48	16	125
00273-00004	Aug-22	23	\$4,679	11	37	2	0	12	62	49	16	127
00273-00004	Sep-22	25	\$3,928	11	36	2	0	12	61	48	16	125
00273-00004	Oct-22	21	\$2,810	12	39	2	0	13	66	52	19	137
00273-00004	Nov-22	20	\$3,540	12	43	2	0	12	69	55	18	142
00273-00004	Dec-22	24	\$5,069	12	46	2	1	11	72	57	22	151
00273-00004	Jan-23	15	\$2,224	13	45	2	1	10	71	55	21	147
00273-00004	Feb-23	27	\$6,480	13	46	2	1	9	71	55	20	146
00273-00004	Mar-23	33	\$5,077	12	46	2	1	9	70	55	20	145
00273-09001	Apr-21	0	\$0	2	0	1	2	2	7	2	9	18
00273-09001	May-21	0	\$0	2	0	1	2	3	8	3	10	21
00273-09001	Jun-21	3	\$399	2	0	1	3	3	9	3	15	27
00273-09001	Jul-21	1	\$88	2	0	1	2	3	8	3	14	25

00273-09001	Aug-21	2	\$750	2	0	1	1	4	8	4	11	23
00273-09001	Sep-21	1	\$151	2	0	2	1	3	8	3	11	22
00273-09001	Oct-21	4	\$281	0	0	0	1	4	5	4	10	19
00273-09001	Nov-21	8	\$408	0	0	0	2	4	6	4	12	22
00273-09001	Dec-21	7	\$649	1	0	0	2	8	11	8	17	36
00273-09001	Jan-22	3	\$415	1	1	0	1	7	10	8	13	31
00273-09001	Feb-22	7	\$2,127	1	1	0	1	7	10	8	16	34
00273-09001	Mar-22	8	\$2,233	1	1	0	1	7	10	8	16	34
00273-09001	Apr-22	5	\$844	1	1	0	1	6	9	7	12	28
00273-09001	May-22	7	\$564	1	1	0	1	5	8	6	9	23
00273-09001	Jun-22	3	\$440	1	1	0	1	5	8	6	9	23
00273-09001	Jul-22	9	\$1,278	1	1	0	1	5	8	6	9	23
00273-09001	Aug-22	8	\$1,052	1	2	0	0	5	8	7	7	22
00273-09001	Sep-22	5	\$506	1	3	1	0	4	9	7	7	23
00273-09001	Oct-22	1	\$18	1	3	1	0	5	10	8	9	27
00273-09001	Nov-22	1	\$177	1	3	0	0	6	10	9	10	29
00273-09001	Dec-22	4	\$840	3	4	0	0	7	14	11	10	35
00273-09001	Jan-23	4	\$334	2	3	0	0	3	8	6	4	18
00273-09001	Feb-23	5	\$703	2	2	0	0	3	7	5	4	16
00273-09001	Mar-23	4	\$392	2	2	0	0	3	7	5	4	16
Total		38,124	\$6,382,674	24,508	19,857	5,178	5,765	37,055	92,363	56,933	100,977	250,273

Note: The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.



DELTA DENTAL OF CALIFORNIA
DATA TABLE FOR CLAIM LAG IN GROUP SUMMARY AND BY DIVISION
FRESNO CITY EES HEALTH &
Group Number: 00273

Paid Period: April 1, 2021 - March 31, 2023

Group	Division	Paid Month/Year	Incurred Month/Year	Paid Amount
00273	All	Apr-21	Jun-20	\$110
00273	All	Apr-21	Jul-20	\$209
00273	All	Apr-21	Sep-20	\$325
00273	All	Apr-21	Oct-20	\$76
00273	All	Apr-21	Nov-20	\$1,319
00273	All	Apr-21	Dec-20	\$2,361
00273	All	Apr-21	Jan-21	\$2,664
00273	All	Apr-21	Feb-21	\$8,615
00273	All	Apr-21	Mar-21	\$133,634
00273	All	Apr-21	Apr-21	\$163,354
00273	All	May-21	Jul-20	\$698
00273	All	May-21	Aug-20	\$29
00273	All	May-21	Oct-20	\$137
00273	All	May-21	Nov-20	\$274
00273	All	May-21	Dec-20	\$429
00273	All	May-21	Jan-21	\$3,402
00273	All	May-21	Feb-21	\$1,488
00273	All	May-21	Mar-21	\$8,256
00273	All	May-21	Apr-21	\$100,100
00273	All	May-21	May-21	\$140,049
00273	All	Jun-21	Mar-20	\$323
00273	All	Jun-21	Nov-20	\$1,330
00273	All	Jun-21	Dec-20	\$546
00273	All	Jun-21	Jan-21	\$1,074
00273	All	Jun-21	Feb-21	\$1,857
00273	All	Jun-21	Mar-21	\$3,249
00273	All	Jun-21	Apr-21	\$4,275
00273	All	Jun-21	May-21	\$89,297
00273	All	Jun-21	Jun-21	\$137,452
00273	All	Jul-21	Jul-18	\$147
00273	All	Jul-21	Sep-18	\$227
00273	All	Jul-21	Apr-19	\$93
00273	All	Jul-21	May-19	\$35
00273	All	Jul-21	Jun-19	\$225
00273	All	Jul-21	Jul-19	\$176
00273	All	Jul-21	Oct-19	\$131

00273	All	Jul-21	Mar-20	\$109
00273	All	Jul-21	Jun-20	\$155
00273	All	Jul-21	Aug-20	\$128
00273	All	Jul-21	Sep-20	\$282
00273	All	Jul-21	Oct-20	\$1,037
00273	All	Jul-21	Nov-20	\$109
00273	All	Jul-21	Dec-20	\$143
00273	All	Jul-21	Jan-21	\$510
00273	All	Jul-21	Feb-21	\$902
00273	All	Jul-21	Mar-21	\$3,412
00273	All	Jul-21	Apr-21	\$4,478
00273	All	Jul-21	May-21	\$10,266
00273	All	Jul-21	Jun-21	\$124,991
00273	All	Jul-21	Jul-21	\$170,237
00273	All	Aug-21	Jul-20	\$42
00273	All	Aug-21	Aug-20	-\$194
00273	All	Aug-21	Sep-20	\$64
00273	All	Aug-21	Nov-20	\$26
00273	All	Aug-21	Jan-21	\$220
00273	All	Aug-21	Feb-21	\$1,776
00273	All	Aug-21	Mar-21	\$302
00273	All	Aug-21	Apr-21	\$505
00273	All	Aug-21	May-21	\$3,190
00273	All	Aug-21	Jun-21	\$8,303
00273	All	Aug-21	Jul-21	\$108,422
00273	All	Aug-21	Aug-21	\$150,491
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00273	All	Sep-21	Apr-19	\$114
00273	All	Sep-21	May-19	\$68
00273	All	Sep-21	Jun-19	\$294
00273	All	Sep-21	Jul-19	\$88
00273	All	Sep-21	Aug-19	\$486
00273	All	Sep-21	Feb-20	\$1,124
00273	All	Sep-21	Jun-20	\$1,763
00273	All	Sep-21	Oct-20	\$187
00273	All	Sep-21	Nov-20	\$86
00273	All	Sep-21	Dec-20	\$142
00273	All	Sep-21	Jan-21	\$156
00273	All	Sep-21	Feb-21	\$354
00273	All	Sep-21	Mar-21	\$1,239
00273	All	Sep-21	Apr-21	\$5,436
00273	All	Sep-21	May-21	\$686
00273	All	Sep-21	Jun-21	\$6,365
00273	All	Sep-21	Jul-21	\$14,015
00273	All	Sep-21	Aug-21	\$110,578
00273	All	Sep-21	Sep-21	\$157,811
00273	All	Oct-21	Sep-20	\$145
00273	All	Oct-21	Mar-21	\$1,833
00273	All	Oct-21	Apr-21	\$3,264

00273	All	Oct-21	May-21	\$275
00273	All	Oct-21	Jun-21	\$320
00273	All	Oct-21	Jul-21	\$4,725
00273	All	Oct-21	Aug-21	\$9,688
00273	All	Oct-21	Sep-21	\$87,535
00273	All	Oct-21	Oct-21	\$148,092
00273	All	Nov-21	Feb-20	\$87
00273	All	Nov-21	Oct-20	\$418
00273	All	Nov-21	Jan-21	\$24
00273	All	Nov-21	Feb-21	\$245
00273	All	Nov-21	Mar-21	\$103
00273	All	Nov-21	Apr-21	\$290
00273	All	Nov-21	Jul-21	\$727
00273	All	Nov-21	Aug-21	\$2,981
00273	All	Nov-21	Sep-21	\$11,027
00273	All	Nov-21	Oct-21	\$97,007
00273	All	Nov-21	Nov-21	\$136,275
00273	All	Dec-21	Aug-19	\$401
00273	All	Dec-21	Apr-20	\$1,025
00273	All	Dec-21	May-20	\$1,373
00273	All	Dec-21	Oct-20	\$842
00273	All	Dec-21	Feb-21	\$576
00273	All	Dec-21	Apr-21	\$415
00273	All	Dec-21	May-21	\$336
00273	All	Dec-21	Jun-21	\$6
00273	All	Dec-21	Jul-21	\$3,935
00273	All	Dec-21	Aug-21	\$2,150
00273	All	Dec-21	Sep-21	\$590
00273	All	Dec-21	Oct-21	\$9,333
00273	All	Dec-21	Nov-21	\$103,910
00273	All	Dec-21	Dec-21	\$148,351
00273	All	Jan-22	Mar-19	\$108
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00273	All	Jan-22	May-19	\$2,501
00273	All	Jan-22	Jul-19	\$168
00273	All	Jan-22	Aug-19	\$696
00273	All	Jan-22	Sep-19	\$954
00273	All	Jan-22	Oct-19	\$1,093
00273	All	Jan-22	Nov-19	\$108
00273	All	Jan-22	Dec-19	\$522
00273	All	Jan-22	Jan-20	\$1,038
00273	All	Jan-22	Feb-20	\$460
00273	All	Jan-22	May-20	\$353
00273	All	Jan-22	Jun-20	\$264
00273	All	Jan-22	Jul-20	\$459
00273	All	Jan-22	Aug-20	\$130
00273	All	Jan-22	Oct-20	\$209
00273	All	Jan-22	Nov-20	\$48
00273	All	Jan-22	Jan-21	\$76

00273	All	Jan-22	Feb-21	\$323
00273	All	Jan-22	Mar-21	\$17
00273	All	Jan-22	Apr-21	\$626
00273	All	Jan-22	May-21	\$98
00273	All	Jan-22	Jun-21	\$1,326
00273	All	Jan-22	Jul-21	\$17
00273	All	Jan-22	Aug-21	\$2,047
00273	All	Jan-22	Sep-21	\$3,291
00273	All	Jan-22	Oct-21	\$4,667
00273	All	Jan-22	Nov-21	\$5,273
00273	All	Jan-22	Dec-21	\$66,160
00273	All	Jan-22	Jan-22	\$102,892
00273	All	Feb-22	Sep-19	\$86
00273	All	Feb-22	Jan-21	\$176
00273	All	Feb-22	Mar-21	\$178
00273	All	Feb-22	Aug-21	\$2,122
00273	All	Feb-22	Sep-21	\$203
00273	All	Feb-22	Oct-21	\$603
00273	All	Feb-22	Nov-21	\$7,999
00273	All	Feb-22	Dec-21	\$8,082
00273	All	Feb-22	Jan-22	\$89,900
00273	All	Feb-22	Feb-22	\$120,601
00273	All	Mar-22	Apr-19	\$93
00273	All	Mar-22	May-19	\$35
00273	All	Mar-22	Jun-19	\$111
00273	All	Mar-22	Sep-20	\$137
00273	All	Mar-22	Nov-20	\$182
00273	All	Mar-22	Mar-21	\$646
00273	All	Mar-22	Apr-21	\$88
00273	All	Mar-22	Jul-21	\$76
00273	All	Mar-22	Aug-21	\$241
00273	All	Mar-22	Sep-21	\$309
00273	All	Mar-22	Oct-21	\$472
00273	All	Mar-22	Nov-21	\$1,592
00273	All	Mar-22	Dec-21	\$4,765
00273	All	Mar-22	Jan-22	\$7,058
00273	All	Mar-22	Feb-22	\$109,894
00273	All	Mar-22	Mar-22	\$168,117
00273	All	Apr-22	Feb-21	\$283
00273	All	Apr-22	Mar-21	\$73
00273	All	Apr-22	Jun-21	\$100
00273	All	Apr-22	Jul-21	-\$389
00273	All	Apr-22	Aug-21	\$1,182
00273	All	Apr-22	Sep-21	\$129
00273	All	Apr-22	Oct-21	\$1,012
00273	All	Apr-22	Nov-21	\$1,529
00273	All	Apr-22	Dec-21	\$1,912
00273	All	Apr-22	Jan-22	\$4,062
00273	All	Apr-22	Feb-22	\$7,969

00273	All	Apr-22	Mar-22	\$93,071
00273	All	Apr-22	Apr-22	\$124,976
00273	All	May-22	Jul-19	\$62
00273	All	May-22	Aug-19	\$263
00273	All	May-22	Sep-19	\$8
00273	All	May-22	Oct-19	\$263
00273	All	May-22	Nov-19	\$48
00273	All	May-22	Jan-20	\$47
00273	All	May-22	Feb-20	\$144
00273	All	May-22	Jul-20	\$55
00273	All	May-22	Aug-20	\$62
00273	All	May-22	Sep-20	\$539
00273	All	May-22	Oct-20	\$87
00273	All	May-22	Apr-21	\$86
00273	All	May-22	Jul-21	\$275
00273	All	May-22	Aug-21	\$94
00273	All	May-22	Sep-21	\$1,511
00273	All	May-22	Oct-21	\$792
00273	All	May-22	Nov-21	\$541
00273	All	May-22	Dec-21	\$3,069
00273	All	May-22	Jan-22	\$2,723
00273	All	May-22	Feb-22	\$6,798
00273	All	May-22	Mar-22	\$7,176
00273	All	May-22	Apr-22	\$111,066
00273	All	May-22	May-22	\$147,320
00273	All	Jun-22	Jul-19	\$276
00273	All	Jun-22	Aug-19	\$383
00273	All	Jun-22	Sep-19	\$434
00273	All	Jun-22	Oct-19	\$127
00273	All	Jun-22	Nov-19	\$88
00273	All	Jun-22	Dec-19	\$145
00273	All	Jun-22	Jan-20	\$245
00273	All	Jun-22	Feb-20	\$672
00273	All	Jun-22	Mar-20	\$291
00273	All	Jun-22	Jun-20	\$483
00273	All	Jun-22	Jul-20	\$156
00273	All	Jun-22	Aug-20	\$116
00273	All	Jun-22	Sep-20	\$265
00273	All	Jun-22	Oct-20	\$499
00273	All	Jun-22	Nov-20	\$417
00273	All	Jun-22	Dec-20	\$207
00273	All	Jun-22	Mar-21	\$335
00273	All	Jun-22	Jun-21	\$228
00273	All	Jun-22	Jul-21	\$1,617
00273	All	Jun-22	Aug-21	\$297
00273	All	Jun-22	Sep-21	\$304
00273	All	Jun-22	Oct-21	\$45
00273	All	Jun-22	Nov-21	\$2,039
00273	All	Jun-22	Dec-21	\$2,222

00273	All	Jun-22	Jan-22	\$939
00273	All	Jun-22	Feb-22	\$2,911
00273	All	Jun-22	Mar-22	\$2,886
00273	All	Jun-22	Apr-22	\$6,697
00273	All	Jun-22	May-22	\$109,294
00273	All	Jun-22	Jun-22	\$144,445
00273	All	Jul-22	Nov-20	\$364
00273	All	Jul-22	Sep-21	\$329
00273	All	Jul-22	Oct-21	\$240
00273	All	Jul-22	Nov-21	\$171
00273	All	Jul-22	Dec-21	\$244
00273	All	Jul-22	Jan-22	\$1,210
00273	All	Jul-22	Feb-22	\$147
00273	All	Jul-22	Mar-22	\$1,273
00273	All	Jul-22	Apr-22	\$5,229
00273	All	Jul-22	May-22	\$10,015
00273	All	Jul-22	Jun-22	\$92,830
00273	All	Jul-22	Jul-22	\$157,857
00273	All	Aug-22	Jan-20	\$39
00273	All	Aug-22	Feb-21	\$152
00273	All	Aug-22	Oct-21	\$336
00273	All	Aug-22	Nov-21	\$68
00273	All	Aug-22	Dec-21	\$116
00273	All	Aug-22	Jan-22	\$321
00273	All	Aug-22	Feb-22	-\$62
00273	All	Aug-22	Mar-22	\$748
00273	All	Aug-22	Apr-22	\$273
00273	All	Aug-22	May-22	\$1,851
00273	All	Aug-22	Jun-22	\$7,212
00273	All	Aug-22	Jul-22	\$100,919
00273	All	Aug-22	Aug-22	\$165,884
00273	All	Sep-22	Jan-20	\$55
00273	All	Sep-22	Dec-20	\$12
00273	All	Sep-22	Sep-21	\$44
00273	All	Sep-22	Oct-21	\$26
00273	All	Sep-22	Nov-21	\$182
00273	All	Sep-22	Jan-22	\$205
00273	All	Sep-22	Feb-22	\$104
00273	All	Sep-22	Mar-22	\$1,684
00273	All	Sep-22	Apr-22	\$769
00273	All	Sep-22	May-22	\$3,161
00273	All	Sep-22	Jun-22	\$1,270
00273	All	Sep-22	Jul-22	\$9,752
00273	All	Sep-22	Aug-22	\$130,925
00273	All	Sep-22	Sep-22	\$141,940
00273	All	Oct-22	Jun-21	\$72
00273	All	Oct-22	Feb-22	\$182
00273	All	Oct-22	Mar-22	\$255
00273	All	Oct-22	Apr-22	\$357

00273	All	Oct-22	May-22	\$1,310
00273	All	Oct-22	Jun-22	\$3,122
00273	All	Oct-22	Jul-22	\$2,363
00273	All	Oct-22	Aug-22	\$5,913
00273	All	Oct-22	Sep-22	\$106,151
00273	All	Oct-22	Oct-22	\$141,958
00273	All	Nov-22	Jan-21	\$1,494
00273	All	Nov-22	Nov-21	\$216
00273	All	Nov-22	Jan-22	\$324
00273	All	Nov-22	Feb-22	\$59
00273	All	Nov-22	Mar-22	\$84
00273	All	Nov-22	Apr-22	\$162
00273	All	Nov-22	May-22	-\$218
00273	All	Nov-22	Jun-22	\$1,108
00273	All	Nov-22	Jul-22	\$2,815
00273	All	Nov-22	Aug-22	\$3,796
00273	All	Nov-22	Sep-22	\$5,491
00273	All	Nov-22	Oct-22	\$96,576
00273	All	Nov-22	Nov-22	\$126,648
00273	All	Dec-22	Jun-20	\$13
00273	All	Dec-22	Jan-21	\$13
00273	All	Dec-22	Feb-21	\$226
00273	All	Dec-22	Jul-21	\$254
00273	All	Dec-22	Aug-21	\$336
00273	All	Dec-22	Oct-21	\$385
00273	All	Dec-22	Dec-21	\$292
00273	All	Dec-22	Feb-22	\$332
00273	All	Dec-22	Apr-22	\$184
00273	All	Dec-22	May-22	\$994
00273	All	Dec-22	Jun-22	\$1,571
00273	All	Dec-22	Jul-22	\$2,784
00273	All	Dec-22	Aug-22	\$842
00273	All	Dec-22	Sep-22	\$6,316
00273	All	Dec-22	Oct-22	\$14,428
00273	All	Dec-22	Nov-22	\$109,227
00273	All	Dec-22	Dec-22	\$148,184
00273	All	Jan-23	Mar-22	\$839
00273	All	Jan-23	Apr-22	\$177
00273	All	Jan-23	May-22	\$167
00273	All	Jan-23	Jun-22	\$831
00273	All	Jan-23	Jul-22	\$1,564
00273	All	Jan-23	Aug-22	\$340
00273	All	Jan-23	Sep-22	\$2,487
00273	All	Jan-23	Oct-22	\$4,525
00273	All	Jan-23	Nov-22	\$6,781
00273	All	Jan-23	Dec-22	\$77,474
00273	All	Jan-23	Jan-23	\$100,795
00273	All	Feb-23	Nov-21	\$1,500
00273	All	Feb-23	Jun-22	\$86

00273	All	Feb-23	Jul-22	\$565
00273	All	Feb-23	Aug-22	\$3,565
00273	All	Feb-23	Sep-22	\$750
00273	All	Feb-23	Oct-22	\$1,197
00273	All	Feb-23	Nov-22	\$2,131
00273	All	Feb-23	Dec-22	\$4,702
00273	All	Feb-23	Jan-23	\$133,568
00273	All	Feb-23	Feb-23	\$103,950
00273	All	Mar-23	Jul-21	\$127
00273	All	Mar-23	Feb-22	\$64
00273	All	Mar-23	Mar-22	\$1,175
00273	All	Mar-23	Apr-22	\$3,547
00273	All	Mar-23	Jun-22	\$570
00273	All	Mar-23	Jul-22	\$960
00273	All	Mar-23	Aug-22	\$229
00273	All	Mar-23	Sep-22	\$254
00273	All	Mar-23	Oct-22	\$172
00273	All	Mar-23	Nov-22	\$2,323
00273	All	Mar-23	Dec-22	\$3,753
00273	All	Mar-23	Jan-23	\$14,145
00273	All	Mar-23	Feb-23	\$119,389
00273	All	Mar-23	Mar-23	\$167,660
Total				\$6,382,674

Group	Division	Paid Month/Year	Incurred Month/Year	Paid Amount
00273	00001	Apr-21	Jun-20	\$110
00273	00001	Apr-21	Jul-20	\$209
00273	00001	Apr-21	Sep-20	\$325
00273	00001	Apr-21	Oct-20	\$76
00273	00001	Apr-21	Nov-20	\$1,255
00273	00001	Apr-21	Dec-20	\$2,361
00273	00001	Apr-21	Jan-21	\$2,282
00273	00001	Apr-21	Feb-21	\$8,505
00273	00001	Apr-21	Mar-21	\$112,559
00273	00001	Apr-21	Apr-21	\$140,624
00273	00001	May-21	Jul-20	\$698
00273	00001	May-21	Aug-20	\$29
00273	00001	May-21	Oct-20	\$137
00273	00001	May-21	Nov-20	\$274
00273	00001	May-21	Dec-20	\$429
00273	00001	May-21	Jan-21	\$3,159
00273	00001	May-21	Feb-21	\$1,669
00273	00001	May-21	Mar-21	\$6,295
00273	00001	May-21	Apr-21	\$82,925
00273	00001	May-21	May-21	\$114,419
00273	00001	Jun-21	Nov-20	\$1,244
00273	00001	Jun-21	Dec-20	\$546

00273	00001	Jun-21	Jan-21	\$1,045
00273	00001	Jun-21	Feb-21	\$1,857
00273	00001	Jun-21	Mar-21	\$3,092
00273	00001	Jun-21	Apr-21	\$4,086
00273	00001	Jun-21	May-21	\$78,010
00273	00001	Jun-21	Jun-21	\$116,295
00273	00001	Jul-21	Jul-18	\$147
00273	00001	Jul-21	Sep-18	\$227
00273	00001	Jul-21	Apr-19	\$93
00273	00001	Jul-21	Jun-19	\$225
00273	00001	Jul-21	Jul-19	\$176
00273	00001	Jul-21	Oct-19	\$131
00273	00001	Jul-21	Jun-20	\$155
00273	00001	Jul-21	Aug-20	\$128
00273	00001	Jul-21	Sep-20	\$282
00273	00001	Jul-21	Oct-20	\$1,037
00273	00001	Jul-21	Dec-20	\$143
00273	00001	Jul-21	Jan-21	\$510
00273	00001	Jul-21	Feb-21	\$902
00273	00001	Jul-21	Mar-21	\$3,393
00273	00001	Jul-21	Apr-21	\$2,764
00273	00001	Jul-21	May-21	\$8,859
00273	00001	Jul-21	Jun-21	\$109,352
00273	00001	Jul-21	Jul-21	\$147,290
00273	00001	Aug-21	Jul-20	\$42
00273	00001	Aug-21	Sep-20	\$64
00273	00001	Aug-21	Nov-20	\$26
00273	00001	Aug-21	Jan-21	\$220
00273	00001	Aug-21	Feb-21	\$1,309
00273	00001	Aug-21	Mar-21	\$302
00273	00001	Aug-21	Apr-21	\$505
00273	00001	Aug-21	May-21	\$3,126
00273	00001	Aug-21	Jun-21	\$7,599
00273	00001	Aug-21	Jul-21	\$96,406
00273	00001	Aug-21	Aug-21	\$128,336
00273	00001	Sep-21	Mar-19	\$433
00273	00001	Sep-21	Apr-19	\$114
00273	00001	Sep-21	May-19	\$68
00273	00001	Sep-21	Jun-19	\$187
00273	00001	Sep-21	Jul-19	\$88
00273	00001	Sep-21	Aug-19	\$486
00273	00001	Sep-21	Feb-20	\$1,124
00273	00001	Sep-21	Jun-20	\$1,763
00273	00001	Sep-21	Oct-20	\$187
00273	00001	Sep-21	Dec-20	\$142
00273	00001	Sep-21	Jan-21	\$68
00273	00001	Sep-21	Feb-21	\$68
00273	00001	Sep-21	Mar-21	\$1,239
00273	00001	Sep-21	Apr-21	\$5,436

00273	00001	Sep-21	May-21	\$686
00273	00001	Sep-21	Jun-21	\$6,118
00273	00001	Sep-21	Jul-21	\$11,596
00273	00001	Sep-21	Aug-21	\$93,807
00273	00001	Sep-21	Sep-21	\$130,774
00273	00001	Oct-21	Sep-20	\$145
00273	00001	Oct-21	Mar-21	\$1,824
00273	00001	Oct-21	Apr-21	\$3,264
00273	00001	Oct-21	May-21	\$275
00273	00001	Oct-21	Jun-21	\$320
00273	00001	Oct-21	Jul-21	\$3,703
00273	00001	Oct-21	Aug-21	\$9,034
00273	00001	Oct-21	Sep-21	\$75,106
00273	00001	Oct-21	Oct-21	\$122,206
00273	00001	Nov-21	Feb-20	\$87
00273	00001	Nov-21	Oct-20	\$418
00273	00001	Nov-21	Jan-21	\$24
00273	00001	Nov-21	Feb-21	\$245
00273	00001	Nov-21	Mar-21	\$103
00273	00001	Nov-21	Apr-21	\$290
00273	00001	Nov-21	Jul-21	\$727
00273	00001	Nov-21	Aug-21	\$2,981
00273	00001	Nov-21	Sep-21	\$9,792
00273	00001	Nov-21	Oct-21	\$79,428
00273	00001	Nov-21	Nov-21	\$112,194
00273	00001	Dec-21	Aug-19	\$401
00273	00001	Dec-21	Apr-20	\$1,025
00273	00001	Dec-21	May-20	\$974
00273	00001	Dec-21	Oct-20	\$842
00273	00001	Dec-21	Feb-21	\$576
00273	00001	Dec-21	Apr-21	\$348
00273	00001	Dec-21	May-21	\$336
00273	00001	Dec-21	Jun-21	\$6
00273	00001	Dec-21	Jul-21	\$3,825
00273	00001	Dec-21	Aug-21	\$1,837
00273	00001	Dec-21	Sep-21	\$590
00273	00001	Dec-21	Oct-21	\$7,187
00273	00001	Dec-21	Nov-21	\$87,608
00273	00001	Dec-21	Dec-21	\$122,543
00273	00001	Jan-22	Mar-19	\$108
00273	00001	Jan-22	Apr-19	\$393
00273	00001	Jan-22	May-19	\$2,501
00273	00001	Jan-22	Jul-19	\$168
00273	00001	Jan-22	Aug-19	\$696
00273	00001	Jan-22	Sep-19	\$954
00273	00001	Jan-22	Oct-19	\$1,093
00273	00001	Jan-22	Nov-19	\$108
00273	00001	Jan-22	Dec-19	\$522
00273	00001	Jan-22	Jan-20	\$1,038

00273	00001	Jan-22	Feb-20	\$460
00273	00001	Jan-22	May-20	\$353
00273	00001	Jan-22	Jun-20	\$264
00273	00001	Jan-22	Jul-20	\$459
00273	00001	Jan-22	Aug-20	\$130
00273	00001	Jan-22	Oct-20	\$209
00273	00001	Jan-22	Nov-20	\$48
00273	00001	Jan-22	Jan-21	\$76
00273	00001	Jan-22	Feb-21	\$323
00273	00001	Jan-22	Mar-21	\$17
00273	00001	Jan-22	Apr-21	\$626
00273	00001	Jan-22	May-21	\$98
00273	00001	Jan-22	Jun-21	\$1,128
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00273	00004	Aug-21	Jul-21	\$1,241
00273	00004	Aug-21	Aug-21	\$2,917
00273	00004	Sep-21	Jul-21	\$183
00273	00004	Sep-21	Aug-21	\$3,957
00273	00004	Sep-21	Sep-21	\$3,022
00273	00004	Oct-21	Jul-21	\$646
00273	00004	Oct-21	Sep-21	\$1,238
00273	00004	Oct-21	Oct-21	\$2,858
00273	00004	Nov-21	Oct-21	\$693
00273	00004	Nov-21	Nov-21	\$2,400
00273	00004	Dec-21	Oct-21	\$76
00273	00004	Dec-21	Nov-21	\$812
00273	00004	Dec-21	Dec-21	\$1,829
00273	00004	Jan-22	Dec-21	\$972
00273	00004	Jan-22	Jan-22	\$1,894
00273	00004	Feb-22	Jan-22	\$1,117
00273	00004	Feb-22	Feb-22	\$2,289
00273	00004	Mar-22	Feb-22	\$731
00273	00004	Mar-22	Mar-22	\$2,186
00273	00004	Apr-22	Mar-22	\$1,132
00273	00004	Apr-22	Apr-22	\$2,285
00273	00004	May-22	Mar-22	\$399
00273	00004	May-22	Apr-22	\$2,182
00273	00004	May-22	May-22	\$2,778
00273	00004	Jun-22	Dec-21	\$217
00273	00004	Jun-22	Apr-22	\$105
00273	00004	Jun-22	May-22	\$1,341
00273	00004	Jun-22	Jun-22	\$2,787
00273	00004	Jul-22	Jun-22	\$290
00273	00004	Jul-22	Jul-22	\$3,026
00273	00004	Aug-22	Jul-22	\$1,025
00273	00004	Aug-22	Aug-22	\$3,654
00273	00004	Sep-22	Aug-22	\$2,722
00273	00004	Sep-22	Sep-22	\$1,206
00273	00004	Oct-22	Sep-22	\$868
00273	00004	Oct-22	Oct-22	\$1,942
00273	00004	Nov-22	Oct-22	\$1,903
00273	00004	Nov-22	Nov-22	\$1,637
00273	00004	Dec-22	Sep-22	\$823

00273	00004	Dec-22	Oct-22	\$435
00273	00004	Dec-22	Nov-22	\$314
00273	00004	Dec-22	Dec-22	\$3,497
00273	00004	Jan-23	Nov-22	\$158
00273	00004	Jan-23	Dec-22	\$586
00273	00004	Jan-23	Jan-23	\$1,481
00273	00004	Feb-23	Nov-22	\$88
00273	00004	Feb-23	Jan-23	\$5,080
00273	00004	Feb-23	Feb-23	\$1,312
00273	00004	Mar-23	Dec-22	\$448
00273	00004	Mar-23	Feb-23	\$1,393
00273	00004	Mar-23	Mar-23	\$3,236
00273	09001	Jun-21	May-21	\$220
00273	09001	Jun-21	Jun-21	\$179
00273	09001	Jul-21	May-21	\$88
00273	09001	Aug-21	Aug-21	\$750
00273	09001	Sep-21	Sep-21	\$151
00273	09001	Oct-21	Oct-21	\$281
00273	09001	Nov-21	Oct-21	\$284
00273	09001	Nov-21	Nov-21	\$124
00273	09001	Dec-21	Oct-21	\$82
00273	09001	Dec-21	Dec-21	\$567
00273	09001	Jan-22	Dec-21	\$266
00273	09001	Jan-22	Jan-22	\$149
00273	09001	Feb-22	Dec-21	\$223
00273	09001	Feb-22	Jan-22	\$103
00273	09001	Feb-22	Feb-22	\$1,802
00273	09001	Mar-22	Feb-22	\$1,767
00273	09001	Mar-22	Mar-22	\$466
00273	09001	Apr-22	Mar-22	\$750
00273	09001	Apr-22	Apr-22	\$94
00273	09001	May-22	Jan-22	\$168
00273	09001	May-22	Feb-22	\$34
00273	09001	May-22	Apr-22	\$233
00273	09001	May-22	May-22	\$129
00273	09001	Jun-22	Jun-22	\$440
00273	09001	Jul-22	Jul-22	\$1,278
00273	09001	Aug-22	Jul-22	\$750
00273	09001	Aug-22	Aug-22	\$302
00273	09001	Sep-22	Aug-22	\$64
00273	09001	Sep-22	Sep-22	\$442
00273	09001	Oct-22	Oct-22	\$18
00273	09001	Nov-22	Oct-22	\$177
00273	09001	Dec-22	Dec-22	\$840
00273	09001	Jan-23	Dec-22	\$295
00273	09001	Jan-23	Jan-23	\$39
00273	09001	Feb-23	Jan-23	\$402
00273	09001	Feb-23	Feb-23	\$302
00273	09001	Mar-23	Feb-23	\$392

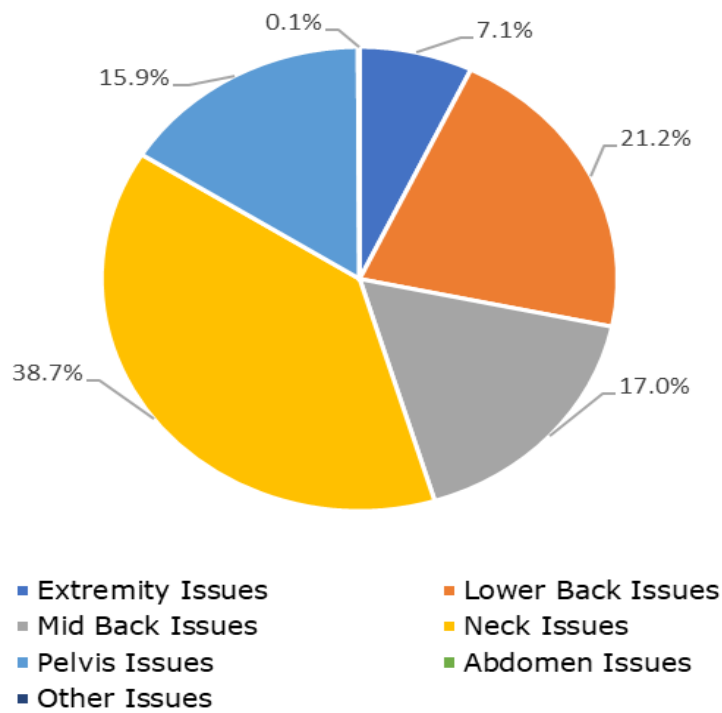
Total	\$6,382,674
--------------	--------------------



Fresno City Employees' Health and Welfare Trust

			Benefit Year
	January 2023	February 2023	July 2022 To June 2023
Benefit Utilization			
Covered Employees	4,056	4,028	
Covered Dependents	6,861	6,814	
Total Covered Members	10,917	10,842	
Unique Employees Accessing Benefit	198	184	604
Unique Dependents Accessing Benefit	182	157	648
Total Unique Members Accessing Benefit	380	341	1,252
Unique Dates of Service Paid	823	768	8,580
Utilization Management			
		January 2023	February 2023
Pre-Treatment Requests Reviewed for Medical Necessity:			
<ul style="list-style-type: none"> After 12th Visit Massage Minor (Under Age 18) 			
Chiropractic		23	40
Pre-Treatment Requests Reviewed for Medical Necessity:			
<ul style="list-style-type: none"> After 10th Visit 			
Physical Therapy		11	16
Occupational Therapy		1	2
Speech and Language Therapy		4	4
Total Physical Medicine Requests Reviewed		39	62

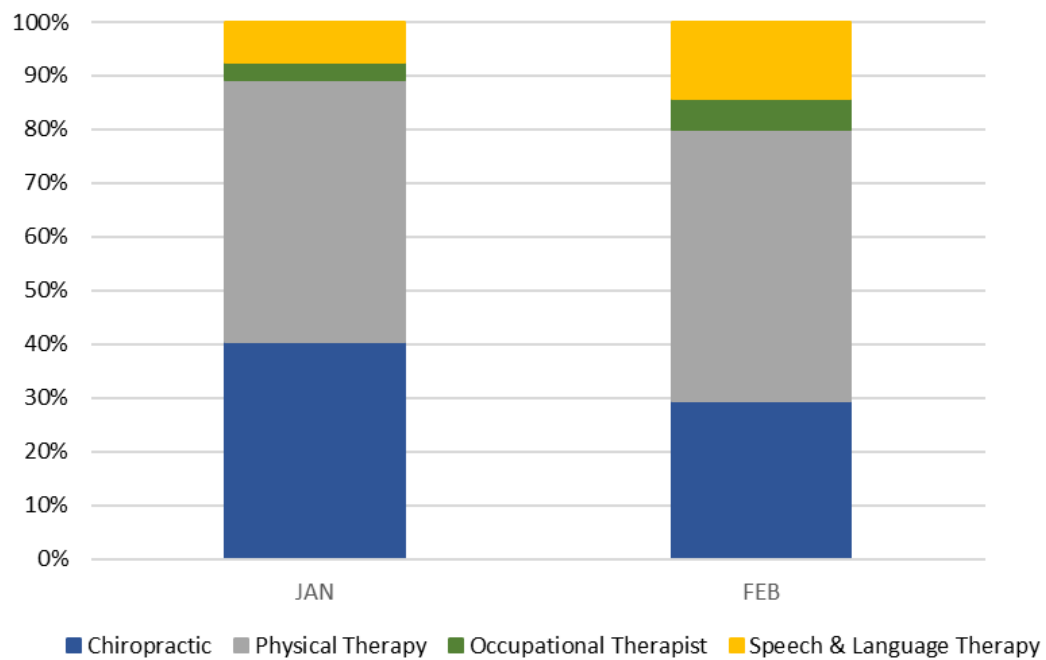
Diagnosis Code Activity



Issues	Percent (%) *
Extremity Issues	7.1
Lower Back Issues	21.2
Mid Back Issues	17.0
Neck Issues	38.7
Pelvis Issues	15.9
Abdomen	0.1
Other	0

* Average over two (2) months
(Jan-Feb 2023)

Monthly Utilization by Specialty



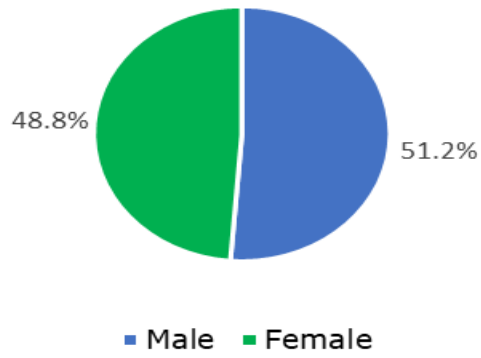
Top 10 Procedure Code Activity by Total Pricing for Month of: January 2023	Percentage (%) of Total Pricing
97110-THERAPEUTIC EXERCISES	18.5%
98941-CHIROPRACT MANJ 3-4 REGIONS	13.5%
98940-CHIROPRACT MANJ 1-2 REGIONS	7.8%
97140-MANUAL THERAPY 1/> REGIONS	7.5%
97530-THERAPEUTIC ACTIVITIES	5.5%
97112-NEUROMUSCULAR REEDUCATION	4.7%
92507-SPEECH/HEARING THERAPY	4.0%
98943-CHIROPRACT MANJ XTRSPINL 1/>	2.5%
97012-MECHANICAL TRACTION THERAPY	1.9%
92523-SPEECH SOUND LANG COMPREHEN	1.7%

Top 10 Procedure Code Activity by Total Pricing for Month of: February 2023	Percentage (%) Of Total Pricing
97110-THERAPEUTIC EXERCISES	15.6%
98941-CHIROPRACT MANJ 3-4 REGIONS	9.1%
97140-MANUAL THERAPY 1/> REGIONS	8.6%
92507-SPEECH/HEARING THERAPY	6.5%
97530-THERAPEUTIC ACTIVITIES	3.9%
98940-CHIROPRACT MANJ 1-2 REGIONS	3.9%
97112-NEUROMUSCULAR REEDUCATION	3.8%
92523-SPEECH SOUND LANG COMPREHEN	2.5%
97014-ELECTRIC STIMULATION THERAPY	1.3%
97161-PT EVAL LOW COMPLEX 20 MIN	1.2%

Top 10 Provider Activity by Total Pricing for Month of: January 2023	Percentage (%) of Total Pricing
Joshua Ritter DC	5.7%
Sergio Balli DC	4.7%
Torrey Schroeder DC	2.9%
Rebecca Labandeira PT	2.3%
Courtney Gebhart SLP	2.3%
Jennifer Maynez PT	2.2%
Shelby Schwede PT	2.2%
Joanne Steele PT	1.9%
Matthew Vinson DC	1.8%
Lori Cherry PT	1.7%

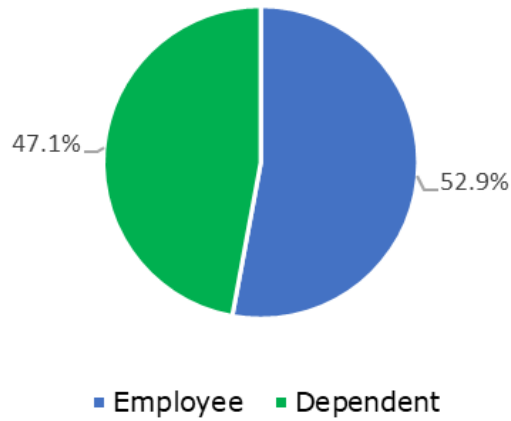
Top 10 Provider Activity by Total Pricing for Month of: February 2023	Percentage (%) of Total Pricing
Courtney Gebhart SLP	4.6%
Joshua Ritter DC	3.6%
Community Outpatient Rehabilitation Center (CORC)	2.1%
George Drysdale PT	1.7%
Robert Pauline PT	1.6%
Jason Bowen DC	1.5%
Kirk Zenimura DC	1.3%
Clovis Community - Outpatient Therapy	1.3%
Blasenko Simunovic PT	1.2%
Heather Bacon-Putirka PT	1.2%

Gender



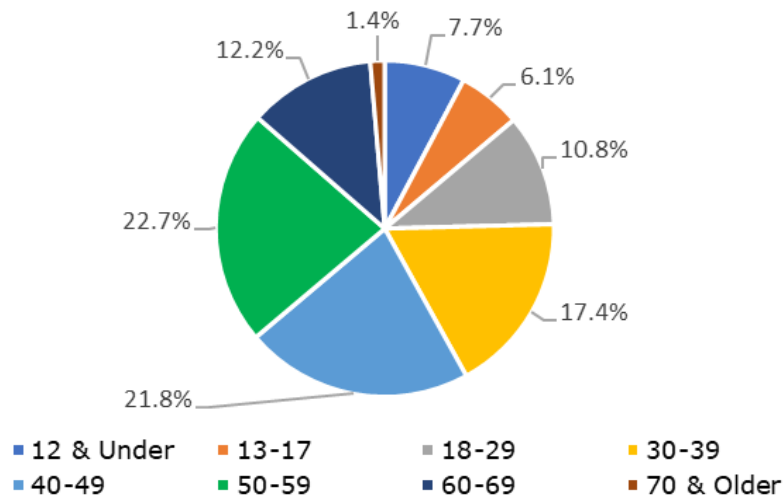
Gender	Percent (%) *
Male	51.2
Female	48.8
Total	

Classification



Classification	Percent (%) *
Employee	52.9
Dependent	47.1
Total	

Age Group



Age Group	Percent (%) *
12 and Under	7.7
13-17	6.1
18-29	10.8
30-39	17.4
40-49	21.8
50-59	22.7
60-69	12.2
70 and Older	1.4
Total	

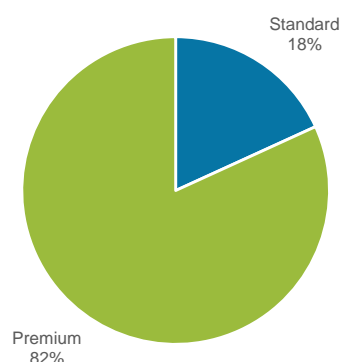
*Average over two (2) months (January – February 2023)

UTILIZATION REPORT - March YTD

Fresno City Employees Health and Welfare Trust

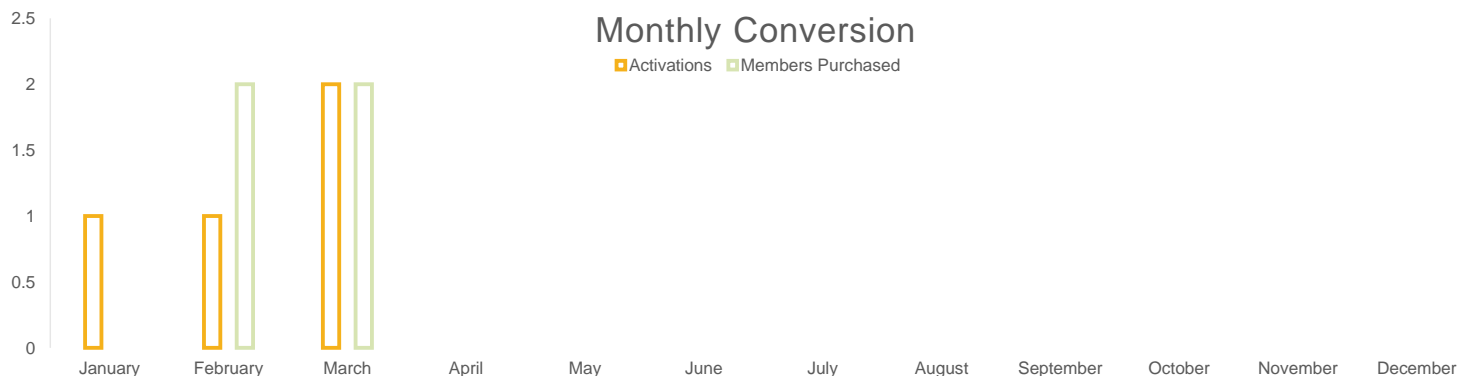
	Activations	Members Purchased	Devices Purchased	Conversion	Average Purchase Price
2023 YTD	4	4	11	100%	\$2,308
2022 YTD	0	0	0	0%	\$0

2023 Technology Level Purchases



Tech Level Purchased

Silver	0
Gold	0
Essential	0
Standard	2
Advanced	0
Premium	9
Total	11



Month	Activations	Members Purchased	Members Purchased PY	Devices Purchased	Devices Purchased PY	Average Purchase Price
January	1	0	0	0	0	\$ -
February	1	2	0	6	0	\$ 2,149
March	2	2	0	5	0	\$ 2,499
April	0	0	0	0	0	\$ -
May	0	0	0	0	0	\$ -
June	0	0	0	0	0	\$ -
July	0	0	0	0	0	\$ -
August	0	0	0	0	0	\$ -
September	0	0	0	0	0	\$ -
October	0	0	0	0	0	\$ -
November	0	0	1	0	2	\$ -
December	0	0	0	0	0	\$ -
TOTAL	4	4	1	11	2	\$ 2,308

Insurance Plan Name	Activations	Purchases	Devices Sold	Sales (\$)
Fresno City Employees Health and Welfare Trust - Contributory Plan	4	4	7	\$ 15,393
Grand Total	4	4	7	\$ 15,393

GLOSSARY

Activations	Member contacted EPIC and was referred to an EPIC Hearing network provider
Purchases	Number of members that purchased one or more hearing aids
Devices Sold	Number of net hearing aids sold after exchanges and returns
Sales (\$)	Total hearing aid sales in dollars
Savings	The difference between estimated retail value and member out-of-pocket paid
Benefit \$/ Benefit Applied	Total amount of benefit applied toward hearing aid purchases

FCEHWT Body Scan Utilization Report			
Datasource: BSI			
Report Date: 05/01/23			
2021		2022	
Number of Body Scans Performed		Number of Body Scans Performed	
Month/Year	Body Scans Performed	Month/Year	Body Scans Performed
Jan-21	0	Jan-22	0
Feb-21	1	Feb-22	1
Mar-21	0	Mar-22	0
Apr-21	0	Apr-22	0
May-21	154	May-22	120
Jun-21	107	Jun-22	0
Jul-21	1	Jul-22	0
Aug-21	0	Aug-22	0
Sep-21	131	Sep-22	0
Oct-21	76	Oct-22	0
Nov-21	0	Nov-22	1
Dec-21	0	Dec-22	0
2021	470	2022	122
2023			
Number of Body Scans Performed			
Month/Year	Body Scans Performed		
Jan-23	0		
Feb-23	0		
Mar-23	145		
Apr-23	0		
May-23			
Jun-23			
Jul-23			
Aug-23			
Sep-23			
Oct-23			
Nov-23			
Dec-23			
2023	145		

Security Overview



Security Best Practices



Strong Password Policy/
Multi-Factor
Authentication



Good Backup and
Recovery Solution



Cybersecurity Training
and Anti-Phishing



Software and
infrastructure Currency

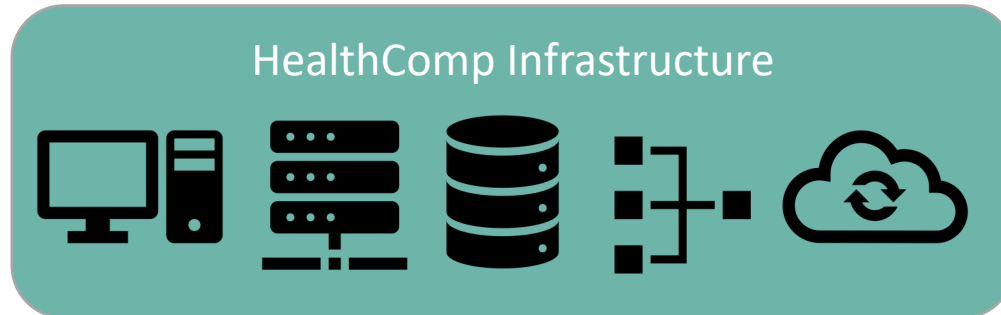
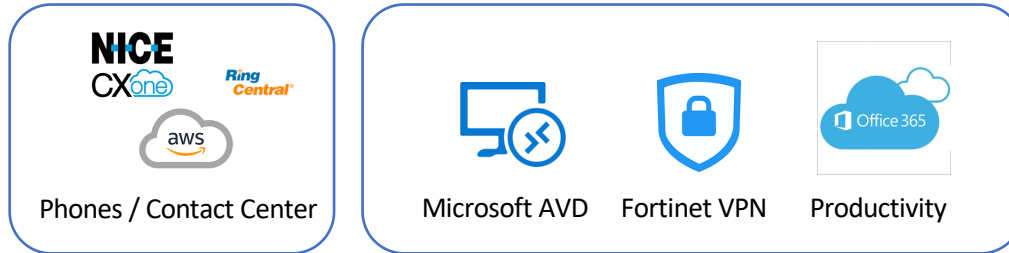


HC Security and Management Platform

- Password Management/ MFA
 - Strict Password policy and enforcement
 - 90 Day password rotation
 - MFA on all external access points
 - O365 fully implemented w/ MFA
- Backup and Recovery
 - Veeam for onsite backups
 - Backups replicated to Chicago
 - Azure cloud geographic
- Security and Anti-phishing Training
 - Security awareness training
 - Phishing training
- Software currency
 - RMM support and patch management
- Boundary and Security Services
 - Firewalls, Proxies, DNS filtering
 - Centralized infrastructure logging and security analysis
 - SOC / SIEM (Security Operations Center)
 - Crowdstrike EDR (Endpoint Detection and Response)
 - Network segmentation



HealthComp Enhancements Roadmap



- Current state
 - Security Best Practices
 - Productivity tools to Microsoft O365
 - Microsoft Azure virtual desktops
- Target enhancements
 - New mail spam filter and anti-phishing training platform
 - Enforced E-mail encryption
 - Migrate Core systems to Azure
 - Phone and Contact Center software moving to cloud



Important Security and Protection Notification.
Please read this entire letter.

We are writing to inform you of an incident in which an unauthorized individual accessed our systems. At the end of September, our monitoring systems alerted us to access by an unauthorized individual. Based on this alert, we took immediate and successful action to remove the unauthorized individual and protect our systems and your data.

After an exhaustive, two-month investigation by two leading forensic firms, **there is no evidence of any data exfiltration on the systems used to administer your business.** Out of an abundance of caution and pursuant to our Business Associate Agreements, we are notifying all of our clients of the incident. We sincerely apologize for any inconvenience or concern this may cause you.

You may contact us with any questions or concerns by either calling our HealthComp representative at (559) 312-2677 between the hours of 8:00 AM. and 5:00 PM., Pacific, or sending an e-mail message to hcincident@healthcomp.com.

HealthComp takes the privacy and security of your data very seriously, and protecting your information is essential to us.

Sincerely,

Chad Harris
CEO, HealthComp

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

**MONTHLY CLAIMS EXPERIENCE ANALYSIS
MEDICAL AND PRESCRIPTION DRUGS
NINE MONTHS ENDING MARCH 31, 2023**

		<u>PER ELIGIBLE</u>
ACTIVES	\$ 38,032,801.65	\$ 1,164.94
COBRA	267,250.72	3,611.50
RETIREEES	3,666,646.14	2,379.39
	<hr/>	
	\$ 41,966,698.51	\$ 1,224.84
 MEDICARE SUPPLEMENT	 \$ 1,325,331.19	 \$ 872.50
SELF-PAY OVER 65	1,010,575.84	5,052.88
	<hr/>	
	<u>\$ 44,302,605.54</u>	\$ 1,231.24
 AVERAGE MONTHLY COST - YTD	 <u>\$ 4,922,511.73</u>	 \$ 1,231.24
 PRIOR YEAR AVERAGE MONTHLY COST - YTD		
NINE MONTHS ENDING MARCH 31, 2022	4,049,903.35	\$ 1,074.56
 PRIOR PLAN YEAR AVERAGE MONTHLY COST		
JULY 2021 - JUNE 2022	\$ 4,345,647.26	\$ 1,144.14
 TWELVE MONTH ROLLING AVERAGE		
April 1, 2022 - March 31, 2023	\$ 5,000,103.54	\$ 1,259.47

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

**MONTHLY CLAIMS EXPERIENCE ANALYSIS
DENTAL BENEFIT SECTION
NINE MONTHS ENDING MARCH 31, 2023**

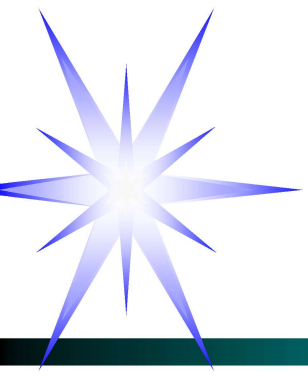
<u>DELTA DENTAL</u>	<u>PAYMENTS</u>	<u>PER ELIGIBLE</u>
ACTIVES	\$ 1,621,868.54	\$ 54.05
RETIREEES	266,450.70	\$ 56.04
TOTAL FOR DELTA DENTAL	<u><u>\$ 1,888,319.24</u></u>	\$ 54.32
AVERAGE MONTHLY COST	\$ 209,813.25	\$ 54.32
PUD HMO AVG MONTHLY PREM	14,292.58	\$ 43.18
TOTAL AVG MONTHLY COST - YTD	<u><u>\$ 224,105.83</u></u>	\$ 53.44

**PRIOR YEAR AVERAGE MONTHLY COST: DELTA DENTAL
JULY 2021 - JUNE 2022**

ACTIVES	\$ 64.13
RETIREEES	\$ 64.28
COMBINED	\$ 64.16

**TWELVE MONTH ROLLING AVERAGE
DELTA DENTAL
April 1, 2022 - March 31, 2023**

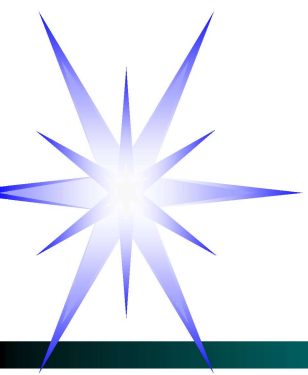
\$ 59.52



Average Cost Per Participant Monthly

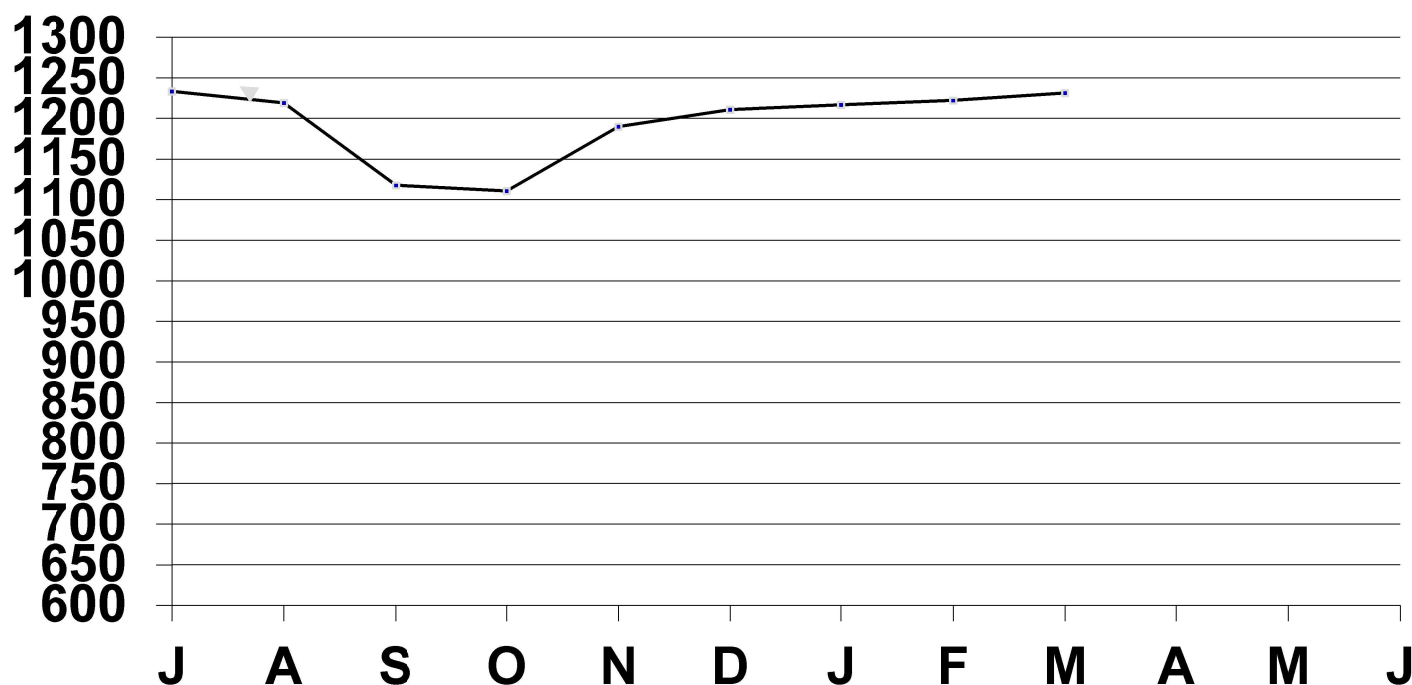
Fresno City Employees H & W Trust
Jul 22 – Jun 23

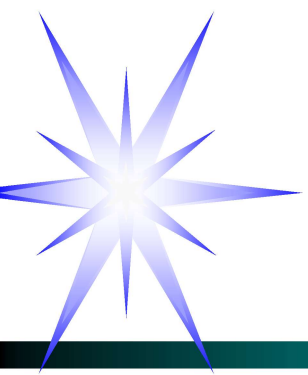




Average Cost Per Participant Year to Date

Fresno City Employees H & W Trust
Jul 22 – Jun 23





Average Cost Per Participant 12 Month Rolling Average

Fresno City Employees H & W Trust
Jun 97 – Jul 23



FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST
FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG
NINE MONTHS ENDING MARCH 31, 2023

CATEGORY	CENSUS COUNT	CLAIMS COSTS	FIXED COSTS	TOTAL COSTS	RATE	INTEREST	NET GAIN(LOSS)	YTD GAIN(LOSS)
ACTIVES								
PPO Contributing	2,592	\$ 1,414.02	\$ 116.64	\$ 1,530.66	\$ 1,251.00	\$ 3.60	\$ (276.06)	\$ (6,439,927.68)
PPO Non-Cont 35	1,013	\$ 553.53	\$ 116.64	\$ 670.17	\$ 847.00	\$ 3.60	\$ 180.43	\$ 1,644,980.31
PPO Non-Cont 25	23	\$ 25.86	\$ 116.64	\$ 142.50	\$ 981.00	\$ 3.60	\$ 842.10	\$ 174,314.70
								\$ -
TOTAL (a)	3628	\$ 1,164.96	\$ 116.64	\$ 1,281.60	\$ 1,136.48	\$ 3.60	\$ (141.52)	\$ (4,620,632.67)
RETIREES								
PPO Plan	171	\$ 2,379.39	\$ 116.64	\$ 2,496.03	\$ 1,251.00	\$ 3.60	\$ (1,241.43)	\$ (1,913,049.78)
TOTAL	171	2,379.39	\$ 116.64	\$ 2,496.03	\$ 1,251.00	\$ 3.60	\$ (1,241.43)	\$ (1,913,049.78)
COBRA								
PPO Plan	8	\$ 3,611.50	\$ 116.64	\$ 3,728.14	\$ 1,276.02	\$ 3.60	\$ (2,448.52)	\$ (176,293.44)
TOTAL	8	\$ 3,611.50	\$ 116.64	\$ 3,728.14	\$ 1,276.02	\$ 3.60	\$ (2,448.52)	\$ (176,293.44)
MEDICARE SUPP								
PPO Plan	169	\$ 872.50	\$ 27.59	\$ 900.09	\$ 688.00	\$ 3.60	\$ (208.49)	\$ (317,113.29)
TOTAL	169	\$ 872.50	\$ 27.59	\$ 900.09	\$ 688.00	\$ 3.60	\$ (208.49)	\$ (317,113.29)
SELF-PAY								
PPO Plan	22	\$ 5,052.88	\$ 116.85	\$ 5,169.73	\$ 1,507.00	\$ 3.60	\$ (3,659.13)	\$ (724,507.74)
TOTAL	22	\$ 5,052.88	\$ 116.85	\$ 5,169.73	\$ 1,507.00	\$ 3.60	\$ (3,659.13)	\$ (724,507.74)
Stop-Loss Reimbursement								\$ 2,597,716.21
Prescription Drug Rebates								\$ 2,126,010.35
TOTAL								\$ (3,027,870.36)

NOTES:

Claims Costs and Census Count represent average per month over the reporting period.

Fixed Costs include all plan costs for Blue Shield, Halcyon, PhysMetrics, Optum, HealthComp, Rael & Letson, Moss Law Firm, EyeMed, EPIC and HCC Life Insurance.

Interest revenue is based upon \$14,400 per month, and has been entirely allocated to the above benefits.

Rates are calculated on an average basis over the reporting period.

(a) Total Claims Cost and Rate are based upon a weighted average of contributing and non-contributing.

**FINANCIAL ANALYSIS FOR DENTAL
NINE MONTHS ENDING MARCH 31, 2023**

CATEGORY	CENSUS COUNT	CLAIMS COSTS	FIXED COSTS	TOTAL COSTS	RATE	INTEREST	NET GAIN(LOSS)	YTD GAIN(LOSS)
Delta PPO	3862	\$ 54.32	\$ 5.28	\$ 59.60	\$ 99.00		\$ 39.40	\$ 1,369,465.20
PUD HMO	331	\$ -	\$ 43.18	\$ 43.18	\$ 99.00		\$ 55.82	\$ 166,287.78
TOTAL								\$ 1,535,752.98

NOTES:

Claims Costs and Census Count represent average per month over the reporting period.

All interest revenue has been allocated to Medical.

Rates are calculated on an average basis over the reporting period.

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

**MONTHLY CLAIMS EXPERIENCE ANALYSIS
MEDICAL AND PRESCRIPTION DRUGS
TEN MONTHS ENDING APRIL 30, 2023**

		<u>PER ELIGIBLE</u>
ACTIVES	\$ 41,956,158.24	\$ 1,152.20
COBRA	352,645.81	4,463.87
RETIREEES	4,133,012.50	2,404.31
	<hr/>	
	\$ 46,441,816.55	\$ 1,215.37
 MEDICARE SUPPLEMENT	 \$ 1,475,088.59	 \$ 876.98
SELF-PAY OVER 65	1,141,506.42	5,118.86
	<hr/>	
	<u>\$ 49,058,411.56</u>	\$ 1,222.88
 AVERAGE MONTHLY COST - YTD	 <u>\$ 4,905,841.16</u>	 \$ 1,222.88
 PRIOR YEAR AVERAGE MONTHLY COST - YTD		
TEN MONTHS ENDING APRIL 30, 2022	4,144,572.10	\$ 1,096.85
 PRIOR PLAN YEAR AVERAGE MONTHLY COST		
JULY 2021 - JUNE 2022	\$ 4,345,647.26	\$ 1,144.14
 TWELVE MONTH ROLLING AVERAGE		
May 1, 2022 - April 30, 2023	\$ 4,980,038.14	\$ 1,247.37

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

**MONTHLY CLAIMS EXPERIENCE ANALYSIS
DENTAL BENEFIT SECTION
TEN MONTHS ENDING APRIL 30, 2023**

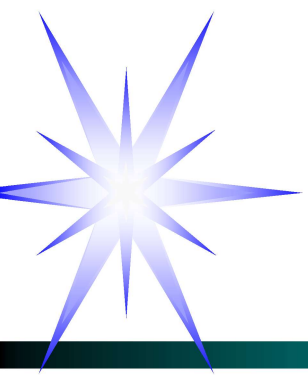
<u>DELTA DENTAL</u>	<u>PAYMENTS</u>	<u>PER ELIGIBLE</u>
ACTIVES	\$ 1,839,942.08	\$ 54.97
RETIREEES	299,589.70	\$ 56.64
TOTAL FOR DELTA DENTAL	<u><u>\$ 2,139,531.78</u></u>	\$ 55.20
AVERAGE MONTHLY COST	\$ 213,953.18	\$ 55.20
PUD HMO AVG MONTHLY PREM	14,292.58	\$ 43.18
TOTAL AVG MONTHLY COST - YTD	<u><u>\$ 228,245.76</u></u>	\$ 54.25

**PRIOR YEAR AVERAGE MONTHLY COST: DELTA DENTAL
JULY 2021 - JUNE 2022**

ACTIVES	\$ 64.13
RETIREEES	\$ 64.28
COMBINED	\$ 64.16

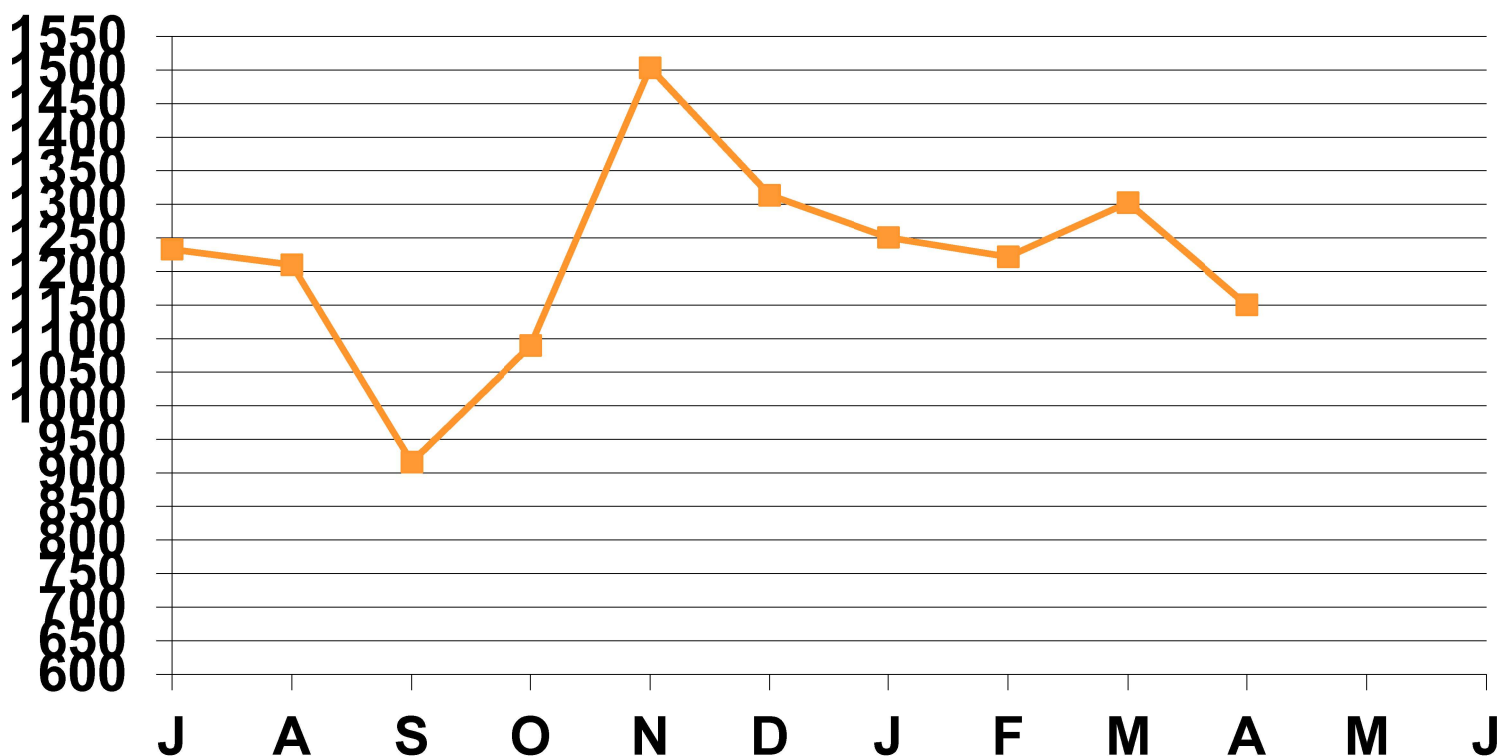
**TWELVE MONTH ROLLING AVERAGE
DELTA DENTAL
May 1, 2022 - April 30, 2023**

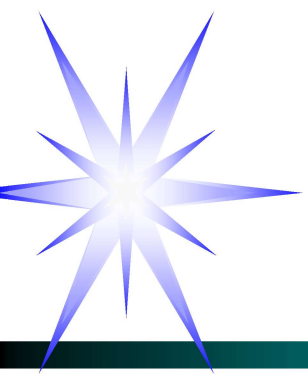
\$ 59.37



Average Cost Per Participant Monthly

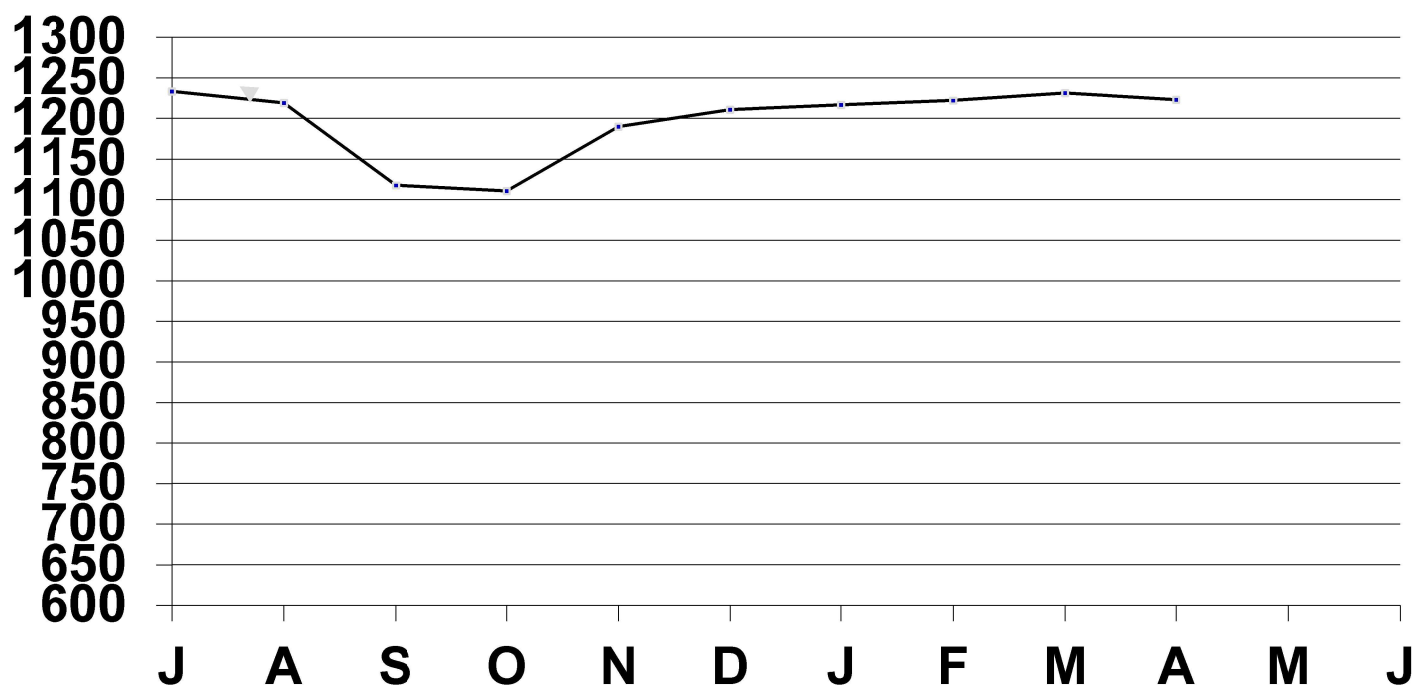
Fresno City Employees H & W Trust
Jul 22 – Jun 23

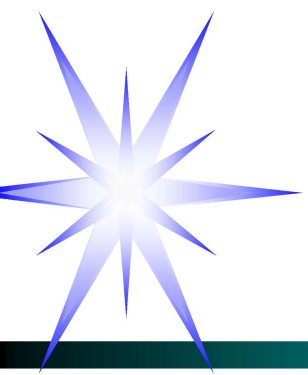




Average Cost Per Participant Year to Date

Fresno City Employees H & W Trust
Jul 22 – Jun 23





Average Cost Per Participant 12 Month Rolling Average

Fresno City Employees H & W Trust
Jun 97 – Jul 23



FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST
FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG
TEN MONTHS ENDING APRIL 30, 2023

CATEGORY	CENSUS COUNT	CLAIMS COSTS	FIXED COSTS	TOTAL COSTS	RATE	INTEREST	NET GAIN(LOSS)	YTD GAIN(LOSS)
ACTIVES								
PPO Contributing	2,596	\$ 1,403.77	\$ 116.64	\$ 1,520.41	\$ 1,251.00	\$ 3.59	\$ (265.82)	\$ (6,900,687.20)
PPO Non-Cont 35	1,022	\$ 539.57	\$ 116.64	\$ 656.21	\$ 847.00	\$ 3.59	\$ 194.38	\$ 1,986,563.60
PPO Non-Cont 25	24	\$ 28.39	\$ 116.64	\$ 145.03	\$ 981.00	\$ 3.59	\$ 839.56	\$ 201,494.40
								\$ -
TOTAL (a)	3642	\$ 1,152.20	\$ 116.64	\$ 1,268.84	\$ 1,135.85	\$ 3.59	\$ (129.40)	\$ (4,712,629.20)
RETIREEES								
PPO Plan	172	\$ 2,404.31	\$ 116.64	\$ 2,520.95	\$ 1,251.00	\$ 3.59	\$ (1,266.36)	\$ (2,176,876.45)
TOTAL	172	2,404.31	\$ 116.64	\$ 2,520.95	\$ 1,251.00	\$ 3.59	\$ (1,266.36)	\$ (2,176,876.45)
COBRA								
PPO Plan	8	\$ 4,463.87	\$ 116.64	\$ 4,580.51	\$ 1,276.02	\$ 3.59	\$ (3,300.90)	\$ (264,072.00)
TOTAL	8	\$ 4,463.87	\$ 116.64	\$ 4,580.51	\$ 1,276.02	\$ 3.59	\$ (3,300.90)	\$ (264,072.00)
MEDICARE SUPP								
PPO Plan	168	\$ 876.98	\$ 27.59	\$ 904.57	\$ 688.00	\$ 3.59	\$ (212.98)	\$ (357,806.40)
TOTAL	168	\$ 876.98	\$ 27.59	\$ 904.57	\$ 688.00	\$ 3.59	\$ (212.98)	\$ (357,806.40)
SELF-PAY								
PPO Plan	22	\$ 5,118.86	\$ 116.85	\$ 5,235.71	\$ 1,507.00	\$ 3.59	\$ (3,725.12)	\$ (819,526.40)
TOTAL	22	\$ 5,118.86	\$ 116.85	\$ 5,235.71	\$ 1,507.00	\$ 3.59	\$ (3,725.12)	\$ (819,526.40)
Stop-Loss Reimbursement								\$ 2,597,716.21
Prescription Drug Rebates								\$ 2,126,010.35
TOTAL								\$ (3,607,183.89)

NOTES:

Claims Costs and Census Count represent average per month over the reporting period.

Fixed Costs include all plan costs for Blue Shield, Halcyon, PhysMetrics, Optum, HealthComp, Rael & Letson, Moss Law Firm, EyeMed, EPIC and HCC Life Insurance.

Interest revenue is based upon \$14,400 per month, and has been entirely allocated to the above benefits.

Rates are calculated on an average basis over the reporting period.

(a) Total Claims Cost and Rate are based upon a weighted average of contributing and non-contributing.

**FINANCIAL ANALYSIS FOR DENTAL
TEN MONTHS ENDING APRIL 30, 2023**

CATEGORY	CENSUS COUNT	CLAIMS COSTS	FIXED COSTS	TOTAL COSTS	RATE	INTEREST	NET GAIN(LOSS)	YTD GAIN(LOSS)
Delta PPO	3876	\$ 55.20	\$ 5.28	\$ 60.48	\$ 99.00		\$ 38.52	\$ 1,493,035.20
PUD HMO	331	\$ -	\$ 43.18	\$ 43.18	\$ 99.00		\$ 55.82	\$ 184,764.20
TOTAL								\$ 1,677,799.40

NOTES:

Claims Costs and Census Count represent average per month over the reporting period.

All interest revenue has been allocated to Medical.

Rates are calculated on an average basis over the reporting period.

SPECIFIC STOP LOSS
THROUGH 3/31/2023

DEDUCTIBLE: \$175k, \$350k & \$550k
CARRIER: HCC Insurance Company

MEMBER	NET PAID	CLAIM AMOUNT
15	\$1,105,260.13	\$555,260.13
	\$1,105,260.13	\$555,260.13

MEMBER	NET PAID	STILL TO MEET
1	\$343,289.12	\$206,710.88
2	\$367,446.14	\$182,553.86
3	\$244,793.51	\$305,206.49
4	\$192,843.36	\$357,156.64
5	\$409,175.43	\$140,824.57
6	\$366,480.64	\$183,519.36
7	\$483,206.70	\$66,793.30
8	\$328,964.85	\$221,035.15
9	\$253,293.72	\$296,706.28
10	\$271,428.59	\$278,571.41
11	\$303,169.96	\$246,830.04
12	\$247,287.22	\$302,712.78
13	\$292,256.37	\$257,743.63
14	\$227,229.43	\$322,770.57
16	\$199,379.01	\$350,620.99
	\$4,530,244.05	\$3,719,755.95

DEDUCTIBLE	PER MEMBER	PREMIUM	CLAIMS OVER DEDUCTIBLE	SAVINGS/(LOSS)
175,000	\$ 146.80	\$ 5,058,140.80	\$ 2,835,504.18	\$ (2,222,636.62)
350,000	\$ 75.09	\$ 2,587,301.04	\$ 981,569.04	\$ (1,605,732.00)
550,000	\$ 40.69	\$ 1,402,014.64	\$ 605,260.13	\$ (796,754.51)

FISCAL YEAR	MEMBERS OVER \$175K	SAVINGS/(LOSS) \$500 DEDUCTIBLE	SAVINGS/(LOSS) \$350 DEDUCTIBLE	SAVINGS/(LOSS) \$175 DEDUCTIBLE
2008/2009	11	\$ 298,037.47	\$ 660,094.16	\$ 696,657.85
2009/2010	7	\$ 571,249.08	\$ 901,645.80	\$ 2,451,452.16
2010/2011	12	\$ 392,141.96	\$ 562,653.55	\$ 1,543,342.62
2011/2012	4	\$ 690,024.10	\$ 1,115,261.30	\$ 3,286,763.75
2012/2013	11	\$ 892,384.76	\$ 1,450,290.57	\$ 3,807,297.67
2013/2014	11	\$ 546,018.60	\$ 941,346.55	\$ 3,782,202.62
2014/2015	13	\$ 324,590.15	\$ 264,268.88	\$ 374,381.62
2015/2016	14	\$ 2,588,355.84	\$ 2,919,146.55	\$ 3,042,900.18
2016/2017	15	\$ (618,495.03)	\$ (1,101,491.19)	\$ (1,626,992.21)
2017/2018	23	\$ (808,434.00)	\$ (1,099,684.13)	\$ (1,999,825.30)
2018/2019	27	\$ (717,892.65)	\$ (696,340.65)	\$ (258,654.91)
2019/2020	29	\$ (403,675.83)	\$ 34,344.25	\$ 231,492.59
2020/2021	23	\$ 3,553.03	\$ 36,225.35	\$ (1,104,531.07)
2021/2022	23	\$ 1,829,245.00	\$ 1,719,923.64	\$ 1,675,827.25
TOTAL	223	\$ 7,707,684.63	\$ 15,902,314.82	

1,028,586.84

FRESNO CITY EMPLOYEES
HEALTH & WELFARE TRUST

SPECIFIC STOP LOSS
THROUGH 4/30/2023

INCURRED: 07/01/22 - 4/30/2023
PAID: 07/01/22 THRU: 4/30/2023

DEDUCTIBLE: \$175k, \$350k & \$550k
CARRIER: HCC Insurance Company

OVER \$550,000.00

MEMBER	NET PAID	CLAIM AMOUNT
15	\$1,179,324.09	\$629,324.09
	\$1,179,324.09	\$629,324.09

50% OVER \$250,000.00

MEMBER	NET PAID	STILL TO MEET
1	\$344,869.20	\$205,130.80
2	\$387,504.05	\$162,495.95
3	\$330,678.54	\$219,321.46
4	\$192,915.55	\$357,084.45
5	\$410,130.73	\$139,869.27
6	\$388,215.46	\$161,784.54
7	\$494,287.61	\$55,712.39
8	\$329,684.85	\$220,315.15
9	\$256,135.25	\$293,864.75
10	\$275,877.78	\$274,122.22
11	\$303,241.73	\$246,758.27
12	\$297,999.83	\$252,000.17
13	\$369,014.81	\$180,985.19
14	\$270,358.26	\$279,641.74
16	\$199,515.69	\$350,484.31
	\$4,850,429.34	\$3,399,570.66

PREMIUM

DEDUCTIBLE	PER MEMBER	PREMIUM	CLAIMS OVER DEDUCTIBLE	SAVINGS/(LOSS)
175,000	\$ 146.80	\$ 5,640,202.80	\$ 3,229,753.43	\$ (2,410,449.37)
350,000	\$ 75.09	\$ 2,885,032.89	\$ 1,128,476.75	\$ (1,756,556.14)
550,000	\$ 40.69	\$ 1,563,350.49	\$ 679,324.09	\$ (884,026.40)

PRIOR YEAR RESULTS

FISCAL YEAR	MEMBERS OVER \$175K	SAVINGS/(LOSS) \$500 DEDUCTIBLE	SAVINGS/(LOSS) \$350 DEDUCTIBLE	SAVINGS/(LOSS) \$175 DEDUCTIBLE
2008/2009	11	\$ 298,037.47	\$ 660,094.16	\$ 696,657.85
2009/2010	7	\$ 571,249.08	\$ 901,645.80	\$ 2,451,452.16
2010/2011	12	\$ 392,141.96	\$ 562,653.55	\$ 1,543,342.62
2011/2012	4	\$ 690,024.10	\$ 1,115,261.30	\$ 3,286,763.75
2012/2013	11	\$ 892,384.76	\$ 1,450,290.57	\$ 3,807,297.67
2013/2014	11	\$ 546,018.60	\$ 941,346.55	\$ 3,782,202.62
2014/2015	13	\$ 324,590.15	\$ 264,268.88	\$ 374,381.62
2015/2016	14	\$ 2,588,355.84	\$ 2,919,146.55	\$ 3,042,900.18
2016/2017	15	\$ (618,495.03)	\$ (1,101,491.19)	\$ (1,626,992.21)
2017/2018	23	\$ (808,434.00)	\$ (1,099,684.13)	\$ (1,999,825.30)
2018/2019	27	\$ (717,892.65)	\$ (696,340.65)	\$ (258,654.91)
2019/2020	29	\$ (403,675.83)	\$ 34,344.25	\$ 231,492.59
2020/2021	23	\$ 3,553.03	\$ 36,225.35	\$ (1,104,531.07)
2021/2022	23	\$ 1,829,245.00	\$ 1,719,923.64	\$ 1,675,827.25
TOTAL	223	\$ 5,587,102.48	\$ 7,707,684.63	\$ 15,902,314.82

Current Outstanding Submission

As of April 30, 2023 \$ 1,072,309.81

Paid Claims Lag Time Analysis by Input Date

INCURRED: 01/01/1990 - 03/31/2023 | PAID: 03/01/2023 - 03/31/2023

FRESNO CITY EMP H&W TRUST Summary												
Range of Days Lagged	Incurred Date to Input Date			Input Date to Processed Date			Processed Date to Paid Date			Input Date to Paid Date		
	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum
0 - 10	5,372	51.42%	51.42%	9,824	94.04%	94.04%	10,401	99.56%	99.56%	9,310	89.12%	89.12%
11 - 14	1,302	12.46%	63.88%	357	3.42%	97.45%	2	0.02%	99.58%	595	5.7%	94.81%
15 - 21	1,174	11.24%	75.12%	102	0.98%	98.43%	5	0.05%	99.63%	292	2.8%	97.61%
22 - 28	580	5.55%	80.67%	48	0.46%	98.89%	4	0.04%	99.66%	74	0.71%	98.32%
Over 28	2,019	19.33%	100.0%	116	1.11%	100.0%	35	0.34%	100.0%	176	1.68%	100.0%

Total # of claims: 10,447

Average days from incurred to input: 33.3

Average days from input to processed: 2

Average days from processed to paid: 3.8

Average days from input to paid: 5.8

Paid Claims Lag Time Analysis by Input Date

INCURRED: 01/01/1990 - 04/30/2023 | PAID: 04/01/2023 - 04/30/2023

FRESNO CITY EMP H&W TRUST Summary												
Range of Days Lagged	Incurred Date to Input Date			Input Date to Processed Date			Processed Date to Paid Date			Input Date to Paid Date		
	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum
0 - 10	3,858	48.54%	48.54%	6,793	85.47%	85.47%	7,906	99.47%	99.47%	6,682	84.07%	84.07%
11 - 14	880	11.07%	59.61%	99	1.25%	86.71%	10	0.13%	99.6%	108	1.36%	85.43%
15 - 21	1,040	13.09%	72.7%	482	6.06%	92.78%	13	0.16%	99.76%	184	2.32%	87.75%
22 - 28	505	6.35%	79.05%	432	5.44%	98.21%	5	0.06%	99.82%	626	7.88%	95.62%
Over 28	1,665	20.95%	100.0%	142	1.79%	100.0%	14	0.18%	100.0%	348	4.38%	100.0%

Total # of claims: 7,948

Average days from incurred to input: 38.3

Average days from input to processed: 3.4

Average days from processed to paid: 3.7

Average days from input to paid: 7.1

1. Rates Updated

receive full benefits, the employee's 30% contribution will be \$404.00 per month.

IF YOU MAKE THE CONTRIBUTION OF \$404.00, FOR MEDICAL AND MENTAL HEALTH CARE SERVICES, A DEDUCTIBLE OF \$200 PER INDIVIDUAL AND \$600 PER FAMILY WILL APPLY; AND AFTER MEETING THE DEDUCTIBLE, A MEMBER CO-INSURANCE RESPONSIBILITY OF 20% FOR IN-NETWORK SERVICES WILL APPLY UNTIL THE OUT-OF-POCKET IN-NETWORK LIMIT OF \$3,200 PER INDIVIDUAL AND \$6,400 PER FAMILY IS REACHED. (A SEPARATE OUT-OF-POCKET LIMIT OF \$3,400 PER INDIVIDUAL AND \$6,800 PER FAMILY WILL APPLY FOR PRESCRIPTION DRUG EXPENSES.)

IF YOU DO NOT MAKE THE CONTRIBUTION OF \$404.00 AND THE TRUST FUND RECEIVES ONLY A \$946.00 CONTRIBUTION FROM THE CITY, FOR MEDICAL AND MENTAL HEALTH CARE SERVICES, A DEDUCTIBLE OF \$1,300 PER INDIVIDUAL AND \$2,600 PER FAMILY WILL APPLY; AND AFTER MEETING THE DEDUCTIBLE, A MEMBER CO-INSURANCE RESPONSIBILITY OF 48% FOR IN-NETWORK SERVICES WILL APPLY UNTIL THE OUT-OF-POCKET IN-NETWORK LIMIT OF \$4,600 PER INDIVIDUAL AND \$9,200 PER FAMILY IS REACHED. (SIMILAR REDUCTIONS WILL APPLY FOR PRESCRIPTION DRUG EXPENSES INCLUDING A SEPARATE OUT-OF-POCKET LIMIT OF \$2,000 PER INDIVIDUAL AND \$4,000 PER FAMILY.)

If you do not elect to make the necessary Monthly Employee contribution, this may result in a substantial patient liability for medical and walk-in prescription drug services. In the following example, Employee A is paying his/her monthly employee contribution. Employee B elected to not make the payroll deduction. The following chart shows how their benefits would be calculated for a \$5,000 in-network charge, assuming the respective deductibles have not previously been satisfied.

	Employee A *	Employee B **
City Contribution	\$946.00	\$946.00
Employee Contribution	<u>\$404.00</u>	<u>\$ 0.00</u>
Total Monthly Contribution	\$1,350.00	\$946.00
In-Network Medical Charges	\$5,000.00	\$5,000.00
Employee Deductible	\$ 200.00	\$ 1,300.00
Employee Co-Insurance	<u>\$ 960.00</u>	<u>\$ 1,776.00</u>
Employee Pays	\$ 1,160.00	\$ 3,076.00
Plan Pays	\$ 3,840.00	\$ 1,924.00

* After the first \$200 was applied to the deductible, Employee A pays 20% of the next \$4,800 in charges or \$960 for a total employee payment of \$1,160.

** After the first \$1,300 was applied to the deductible, Employee B pays 48% of the next \$3,700 in charges or \$1,776 for a total employee payment of \$3,076.

A full description of your benefits may be found in the July 1, 2022 Fresno City Employees Health and Welfare Trust Plan Booklet, which will be posted on the Fresno City website when finalized. Up-to-date links to provider directories from Blue Shield, MES Vision, United HealthCare Dental, and Delta Dental will also be posted on the Fresno City website when made available: www.fresno.gov/personnel/human-resources-support/#tab-1.

Checklist for Open Enrollment Completion

2. Rates with Deductions Updated

Group: FRESNO CITY EMP H&W TRUST

Employee: TEST MGMT

Effective Date: 07/01/2022

PREMIUM CONVERSION PLAN/PAYROLL DEDUCTION AUTHORIZATION FORM

City of Fresno Flexible Benefits Plan

Employee Name: TEST MGMT

Social Security Number: XXX-XX-0002

Department/Division: MGMT

City of Fresno Employee ID Number: 2

This form is used to indicate your plan selection and to authorize the pre-tax payroll deductions required to receive full benefits under the Fresno City Employees Health and Welfare Trust Plan.

Contribution: \$ 1,350.00 = 7/1/2022 - 6/30/2023 Total Monthly Contribution Rate
\$ 946.00 = 7/1/2022 - 6/30/2023 Monthly City Contribution
\$ 404.00 = 7/1/2022 - 6/30/2023 Monthly Employee Contribution

Please indicate your election below:

☐ I elect to make the Monthly Employee Contribution to receive full Fresno City Employee Health and Welfare Trust Plan benefits.

3. Other Insurance Page

- Font update Bold: This is not the final page
- Font update Bold: Signed
- Request to move “submit for review” cannot be moved it is part of the layout.

Enrollment

OTHER INSURANCES

Group: FRESNO CITY EMP H&W TRUST
Employee: TEST FPOA
Effective Date: 07/01/2022

THIS IS NOT FINAL PAGE FOR ENROLLMENT, PLEASE CONTINUE ENROLLMENT ON NEXT PAGE.

Other Insurance

Employee Name: TEST FPOA Medical Id No. or SSN: *****0004 Employer Name: FRESNO CITY EMP H&W TRUST

Is this related to a specific claim? ☐ Yes ☒ No

Do you or any of your covered dependents have existing health coverage (this includes Medicare)? ☐ Yes ☒ No

Covered Members Without Other Insurance
Please list the name and date of birth for all covered members who do NOT have other insurance coverage (including yourself).

Member Name: Date of Birth: MM/DD/YYYY

[Add Another Member](#)

I declare under penalty of perjury that the above statements are true and complete to the best of my knowledge.

Signed: Date: 4/6/2023

Attachments (e.g. proof of court-ordered coverage for a dependent)

Drag & Drop Files Here!

[Submit For Review](#)

[Previous](#)

Helpful Hints

- Verbiage Updated: To finalize your selections please complete next page.

Medical Id No. or SSN: *****0004

Date of Birth: MM/DD/YYYY

Date: 4/6/2023

Completed
Your form has been successfully submitted!

Ok

4. Confirmation Page

- Font Update Bold: You must scroll to the bottom and click “submit” to finalize your enrollment.
- Request to update the submit button for visibility cannot be done as it is part of the layout

CONFIRMATION

Group: FRESNO CITY EMP H&W TRUST

Employee: TEST FPOA

Effective Date: 07/01/2022

Event
Open Enrollment

Effective Date
07/01/2022

Print Date
4/6/2023 9:57:51 AM

YOU MUST SCROLL TO THE BOTTOM AND CLICK 'SUBMIT' TO FINALIZE YOUR ENROLLMENT

DEMOGRAPHICS

EDIT

Social Security #
XXXX-XX-0004

Employee ID
4

First Name
TEST

Street Address
821 SANTA FE AVE

City
FRESNO

Home Phone

MI
FPOA

Last Name
FPOA

Apt/Suite/Other

State
California

Zip Code
937212724

Work Phone

Suffix

First of Birth

Second of Birth

DISCLAIMER INFORMATION

1. Waiver Release - I acknowledge that the group benefits, both medical and dental have been offered to me and/or my family members and that I am waiving my rights to enroll due to the fact that I have coverage elsewhere. I understand that by waiving, enrollment in a medical or dental plan will not be available until the next open enrollment date as set forth by my employer. Furthermore, I release my employer from any liability which may be incurred as a result of this decision.

2. Waiver Release is only applicable for LOCAL35 members, Police Cadets and Permanent Part Time employees.

3. The Plan Sponsor reserves the right to cancel or modify any of the plans.

RETAIN THE INFORMATION

CONFIRMATION AND SUBMISSION OF ENROLLMENT

To the best of my knowledge, the information furnished on this form is accurate and complete.

Submit

Helpful Hints



Memorandum

To: Board of Trustees
Fresno City Employees Health & Welfare Trust

From: Andrew Desa, Consulting Actuary

Date: May 5, 2023

Re: Consultant's Report for May 10, 2023 Board of Trustees Meeting -
COVID-19 Coverage

It is expected that the COVID-19 Public Health Emergency ("PHE") will end on May 11, 2023 and certain coverages and cost sharing protections for members will no longer be required. As a reminder, the following plan design changes have been made related to COVID-19:

- Cost sharing for COVID-19 vaccinations is waived for both in-network and out-of-network providers.
- Cost sharing related to medically necessary COVID-19 screening and testing is waived (i.e., deductibles, copays, and coinsurance do not apply). This applies for both in-network and out-of-network providers and hospitals.
- Copays for Teladoc services related to COVID-19 screening and/or testing is waived .
- Telehealth services are available as a covered benefit through those in-network and out-of-network providers that offer such services.
- Over-the-counter (OTC) at-home COVID-19 diagnostic tests are covered with a maximum of eight tests per covered individual per month. Tests provided through Optum's pharmacy are covered in full and claims for non-participating pharmacies are limited to \$12 per test.

The above plan design changes should be discussed to see what changes should be made now that the PHE is coming to an end. Such discussion should include the following questions:

- COVID-19 Vaccines/Boosters: Should cost sharing be waived for out-of-network providers? It is expected that vaccines and boosters will continue to be covered in full at in-network providers as preventive services.
- COVID-19 Screening/Testing: Should cost sharing for COVID-19 screening and/or testing be waived for in-network and out-of-network providers or should regular plan benefits apply?

- Should copays be waived for Teladoc services if the visit is related to COVID-19 screening and/or testing or should the copay apply regardless of type of service?
- Should telehealth services (separate from Teladoc) continue to be covered for in-network and out-of-network providers?
- Should current COVID-19 OTC test coverage continue or should regular pharmacy benefit coverage apply? The pharmacy benefit design currently excludes diagnostic agents which means that OTC tests would become excluded if regular benefit coverage applied.

It is recommended that any changes be made effective July 1, 2023 so that they can be reflected in the upcoming Summary Plan Description and communicated to members in a timely manner.

Cost and utilization for vaccines, anti-virals, and OTC COVID-19 tests as provided by OptumRx is attached to this memo for reference.

This item will be discussed at your May 10, 2023 meeting. If there are any questions before or after that meeting, please let me know.

AD:cn

cc: Michael Moss, Esq.

COVID-19 Test Kit Utilization Report

Plan: Fresno City Employees Health and Welfare Trust (Commercial plan)
Date Submitted Between 01/28/2022 - 12/31/2022

Drug Name	Utilizers	Rxs	Drug Cost	Member Paid	Plan Paid	Avg Plan Paid / Rx	Qty/Rx
BINAXNOW COVID-19 AG CARD HOME TEST	306	408	\$31,834	\$0	\$31,834	\$78.02	6.8
FLOWFLEX COVID-19 ANTIGEN HOME TEST	116	164	\$10,524	\$0	\$10,524	\$64.17	6.4
ON/GO COVID-19 ANTIGEN SELF-TEST	62	109	\$10,110	\$0	\$10,110	\$92.75	7.6
COVID-19 AT-HOME TEST KIT	17	23	\$2,082	\$0	\$2,082	\$90.53	7.5
QUICKVUE AT-HOME COVID-19 TEST	13	13	\$1,084	\$0	\$1,084	\$83.39	6.5
PILOT COVID-19 AT-HOME TEST	16	17	\$1,006	\$0	\$1,006	\$59.20	5.9
IHEALTH COVID-19 ANTIGEN RAPID TEST	5	11	\$271	\$0	\$271	\$24.61	2.6

COVID-19 Test Kit Utilization Report

Plan: Fresno City Employees Health and Welfare Trust (EGWP)
Date Submitted Between 02/21/2022 - 12/30/2022

Drug Name	Utilizers	Rxs	Drug Cost	Member Paid	Plan Paid	Avg Plan Paid / Rx	Qty/Rx
BINAXNOW COVID-19 AG CARD HOME TEST	5	6	\$389	\$0	\$389	\$64.80	8.0
FLOWFLEX COVID-19 ANTIGEN HOME TEST	5	7	\$347	\$0	\$347	\$49.55	6.6
CLINITEST RAPID COVID-19 ANTIGEN SELF-TEST	1	1	\$96	\$0	\$96	\$95.99	8.0

COVID-19 Vaccine Utilization Report

Plan: Fresno City Employees Health and Welfare Trust (Commercial plan)
Date Submitted Between 202201 - 202212

Drug Name	Utilizing Members	Total Rxs	Total Plan Paid	Plan Paid PMPM
PFIZER-BIONTECH COVID-19 VACCINE/ADULT RTU	420	464	\$18,560	\$0.15
PFIZER-BIONTECH COVID-19 VACCINE/BIVALENT/BA.4/BA.5	330	330	\$13,200	\$0.11
MODERNA COVID-19 VACCINE	260	280	\$11,137	\$0.09
PFIZER-BIONTECH COVID-19 VACCINE	160	181	\$7,205	\$0.06
MODERNA COVID-19 VACCINE/BIVALENT/BA.4/BA.5	124	124	\$4,960	\$0.04
PFIZER-BIONTECH COVID-19 VACCINE/5-11Y	59	84	\$3,360	\$0.03
JANSSEN COVID-19 VACCINE	13	13	\$520	\$0.00
PFIZER-BIONTECH COVID-19 VACCINE/BIVALENT/5-11Y	11	11	\$440	\$0.00
PFIZER-BIONTECH COVID-19 VACCINE/6MO-4Y	2	5	\$200	\$0.00

COVID-19 Antivirals Utilization Report

Plan: Fresno City Employees Health and Welfare Trust (Combined)
Date Submitted Between 202201 - 202212

Plan	Drug Name	Utilizing Members	Total Rxs	Total Plan Paid	Plan Paid PMPM
COMMERCIAL	PAXLOVID 150-100MG	125	126	\$1,260	\$0.01
COMMERCIAL	LAGEVRIO	9	10	\$95	\$0.00
EGWP	PAXLOVID 150-100MG	7	7	\$69	\$0.03
EGWP	LAGEVRIO	2	2	\$21	\$0.01
EGWP	PAXLOVID 300-100MG	1	1	\$11	\$0.00



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Memorandum

To: Board of Trustees
Fresno City Employees Health & Welfare Trust

From: Andrew Desa, Consulting Actuary

Date: May 5, 2023

Re: Consultant's Report for May 10, 2023 Board of Trustees Meeting -
Minimum Value

The Patient Protection and Affordable Care Act (PPACA) requires that "large employers" (defined as having at least 50 full-time equivalent employees) give full-time employees the opportunity to enroll in an employer-sponsored group health plan that is both affordable and provides a minimum value of at least 60% of total allowed costs.

In determining whether Fresno City Employees Health and Welfare Trust satisfies the "60% minimum value" portion of the requirement, we have tested the following health plan to arrive at the indicated plan value:

Non-contributory 70%/30% Plan: 72%

The above is based on our analysis of the proposed plan benefit summary (effective July 1, 2023) and results from the minimum value calculator (as promulgated by the Department of Health and Human Services). We feel the above result is an accurate representation of the value of the Plan. By virtue of the fact that all other Plans offered by the Trust provide richer benefits than the tested Plan, we are able to conclude that all Trust Plans will exceed the above value.

AD:cn

cc: Michael Moss, Esq.



**Rael &
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Memorandum

To: Board of Trustees
Fresno City Employees Health & Welfare Trust

From: Andrew Desa, Consulting Actuary

Date: May 5, 2023

Re: Consultant's Report for May 10, 2023 Board of Trustees Meeting -
Summary Plan Description

The Summary Plan Description (SPD) is updated each fiscal year (July 1st – June 30th). Below is a summary of the updates that are expected to be reflected in the SPD effective July 1, 2023:

- Update all dates where appropriate (e.g., July 1, 2022 to July 1, 2023).
- Reflect any plan design changes related to COVID-19.
- Reflect recommended changes by MedExpert that were provided during the Mental Health Parity Non-Quantitative Treatment Limitations (NQTL) review. These recommendations were included and reviewed at the August 10, 2022 meeting.
- Update the Trustee list.
- Update enrollment procedures (e.g., marriage certificate policy) as directed.
- Reflect legislative updates as necessary.

Our office is working with the other plan professionals to reflect the updates as summarized above. We recommend action be taken establishing a subcommittee for the purpose of reviewing and approving the July 1, 2023 SPD.

This item will be discussed at your May 10, 2023 meeting. If there are any questions before or after that meeting, please let me know.

AD:cn

cc: Michael Moss, Esq.



Memorandum

To: Board of Trustees
Fresno City Employees Health & Welfare Trust

From: Andrew Desa, Consulting Actuary

Date: May 5, 2023

Re: Consultant's Report for May 10, 2023 Board of Trustees Meeting -
Body Scan International Renewal Effective January 1, 2024 and Scan Data

As previously discussed, we have received the Body Scan International (BSI) renewal effective January 1, 2024. BSI currently provides preventive body scans for active members.

1. The current contracted rate per scan is \$1,140. This rate is under guarantee through December 31, 2023. As a reminder, there is a \$200 copay per scan and the Plan deductible/out-of-pocket maximum does not apply.
2. BSI is proposing a contracted rate per scan of \$1,315 effective January 1, 2024. This is a 15.4% increase over the current contracted rate. BSI is guaranteeing the rate for two years through December 31, 2025. A summary of the renewal and projected cost impact is shown below and the proposal provided by BSI is attached to this memo:

Body Scan International	Current Rate	1/1/2024 Rate
Contracted Rate Per Scan	\$ 1,140	\$ 1,315
% Increase/(Decrease)		15.4%
Annual Total Cost	\$313,500	\$361,600
\$200 Copay	<u>-\$ 55,000</u>	<u>-\$ 55,000</u>
Annual Plan Cost ¹	\$258,500	\$306,600
Annual \$ Increase/(Decrease)		\$ 48,100
Annual % Increase/(Decrease)		18.6%

As requested at your January 2023 meeting, BSI has provided the attached aggregate reporting data. BSI's reports are based on a sample of 200 scans for Fresno City Employees H&W Trust employees.

¹ Annual cost calculated assuming 275 scans per year.

We also requested a sample participant report from BSI and that is attached to this memo.

This item will be discussed at your May 10, 2023 meeting. If there are any questions before or after that meeting, please let me know.

AD:cn

Enclosure

Body Scan International

December 15, 2022

Mr. Andrew Desa
Consulting Actuary
Rael & Letson
160 Bovet Road, Suite 203
San Mateo, CA 94402

Dear Andrew,

On behalf of Dr. Eisenberg and the entire team at Body Scan International, I would like to express our continued gratitude for the opportunity to provide the BSI Body Scan Program to the qualified Active participants in the Fresno City Employees Health and Welfare Trust. Our onsite provision of service is proving to be quite popular, with a patient satisfaction rate of over 99%. Aside from this being the most comprehensive examination available in medicine today, we also attribute these high numbers to our unique approach of quality doctor-patient time during the interactive patient/physician consultation, which provides a maximum return on investment for patients and sponsoring organizations.

The present economic climate and our firm goal of not compromising the quality or integrity of our program led us to perform a deep comprehensive analysis of our cost and pricing structure. Following this analysis, we have determined it is necessary to increase our private pay rate to \$1,995, and our group contract rate to \$1,315. While we will be implementing the updated rate with the majority of our groups as of 1/1/2023, needless to say we will certainly honor our FCEHWT rate lock of \$1,140, which expires on 12/31/2023. Thus, this proposed rate increase will be effective as of January 1, 2024.

Please feel free to reach out to me with any questions; I/we look forward to providing service to FCEHWT for many years to come!

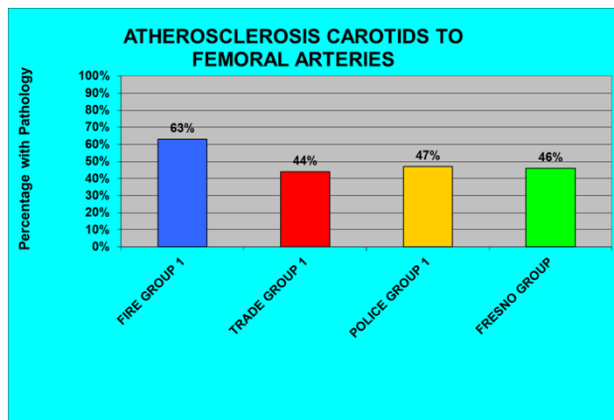
Best regards,



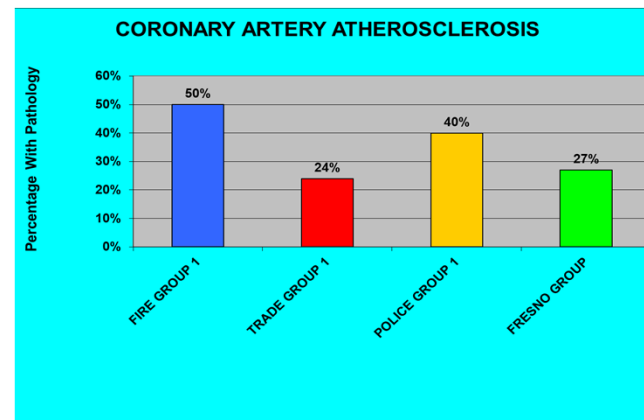
Bill Penzo
Director of Patient Services & Contracting
Body Scan International
Cell: (949) 394-8796
Email: manager@healthview.com

FRESNO DATA
N=200
Average Age 47 Median Age 48
Males-167 Females-33

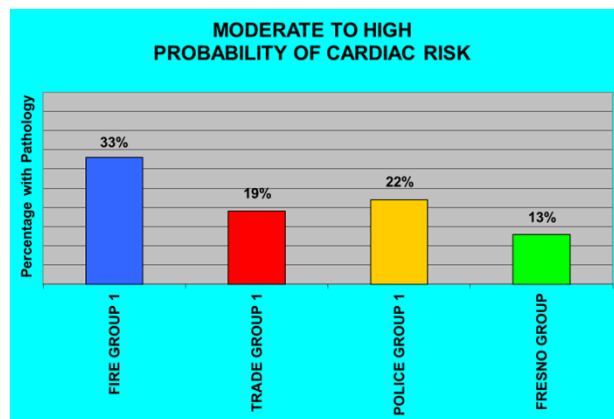
Atherosclerosis Carotids to Femorals	46% total patients Carotid Calcium 16%, Abdominal Aorta Calcium 37%	
Coronary Artery Calcium	27% any Coronary Calcium	13% Moderate and High Probability of Cardiac Risk
Lumbar Degenerative Spine Disease	99% total patients	59% Moderate to Advanced Disease (Disc bulge ≥ 3 -4 mm Moderate-advanced central and lateral bone canal stenosis, nerve canal impingement or cord compression) 37% Moderate to Advanced Spine Disease
Cervical Spine	79% total patients	
Bone Density Below Average for Age- Leading to Osteoporosis and Fracture Risk	Osteopenia- 24% Osteoporosis- 3%	
Radiologic Findings to be Followed up- Suspicion for Cancer, In Asymptomatic Patients	4% total patients Kidney, Thyroid and Lung masses ,Lymphoma	
Abnormal Lung Findings- Emphysema, Fibrosis, Atelectasis, Pneumonia, Lung Bullai and Old Healed Inflammatory Disease	32% total patients	Pulmonary Fibrosis 16%
Pulmonary Nodules	24% total patients	
Early Aneurysmal Dilation in the Aortoiliac or Renal arteries	10% total patients	
Changes leading to Diabetes / Metabolic Syndrome	37% total patients Pancreatic atrophy/ fatty liver infiltration	7% had both liver and pancreatic findings
Overweight or Obesity	42% Overweight 44% Obese, 4% Extremely Obese	
Digestive Track Findings	61% total patients Includes hiatal hernia, umbilical hernia, gastric polyps, gastritis, pyloric muscle thickening, diverticulosis	
Renal Calculi	12% total patients	
Gallstones	4% total patients	
Thyroid Abnormalities	20% total patients Includes nodules, iodine uptake abnormalities	
Prostate Abnormalities	22% total patients Includes enlargement and periurethral calcifications	
Maxillary Sinus	37% total patients	



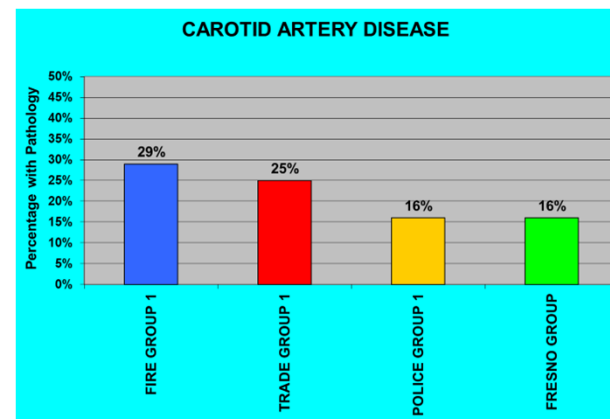
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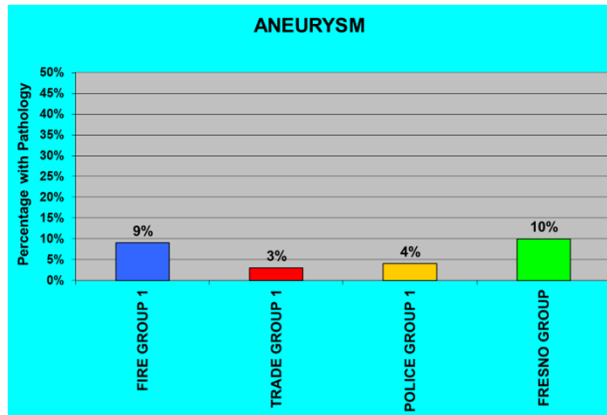
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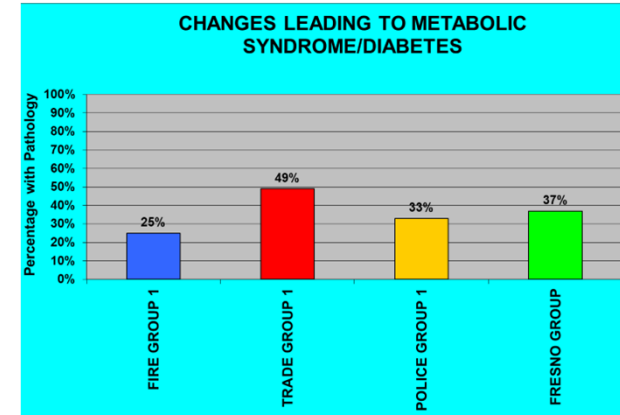
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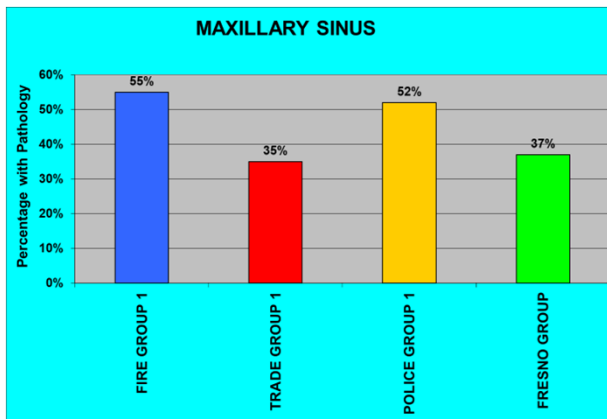
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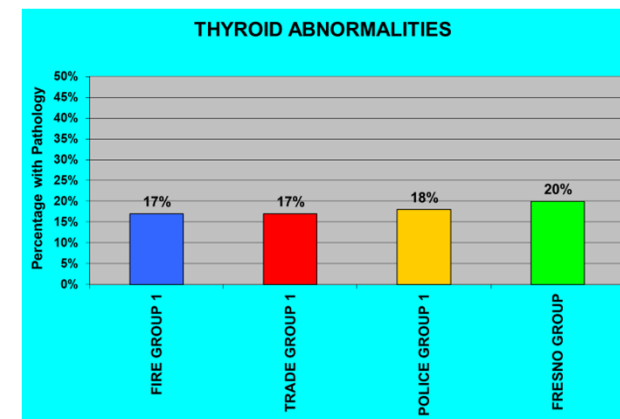
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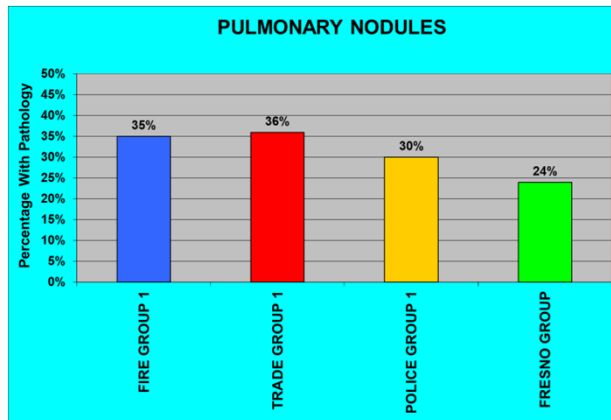
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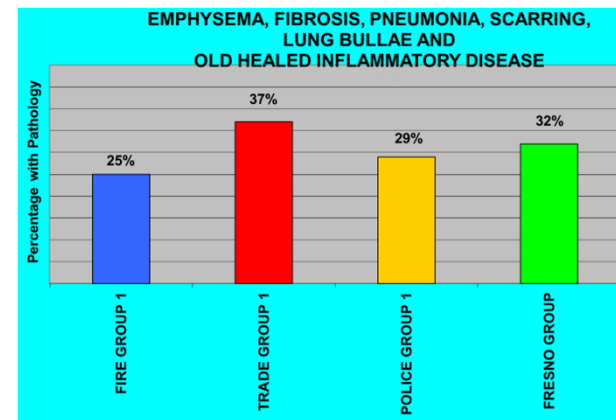
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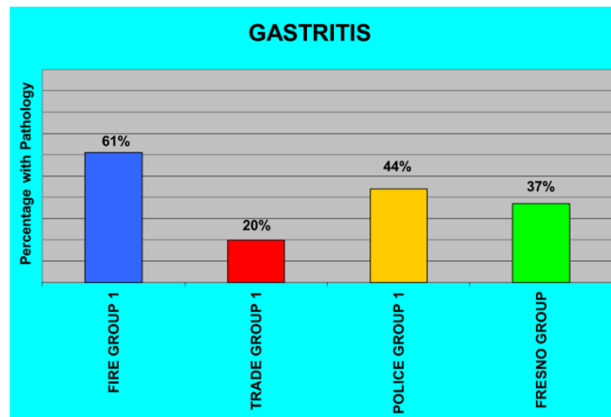
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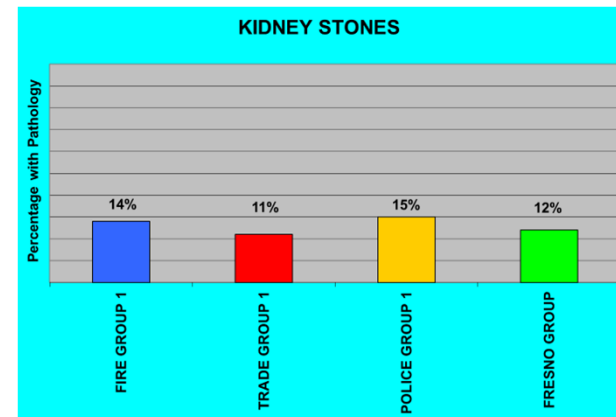
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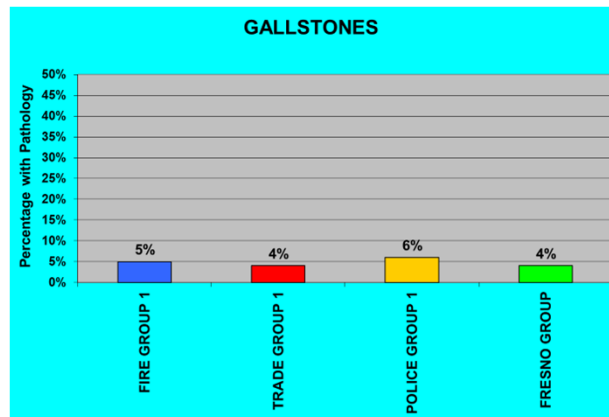
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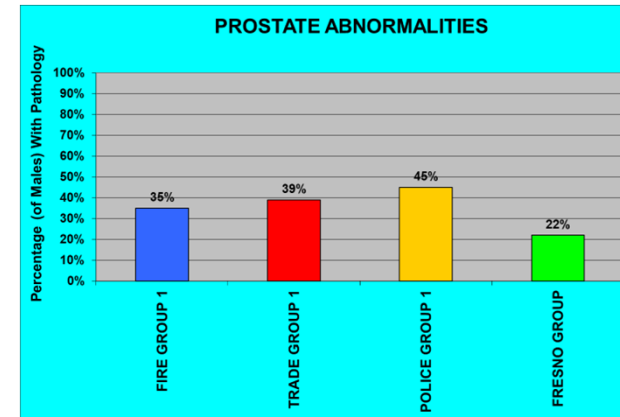
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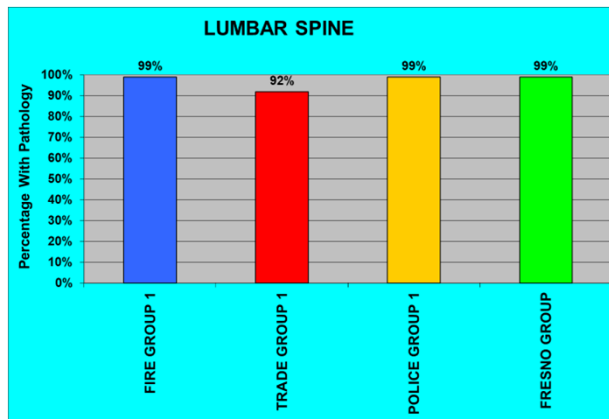
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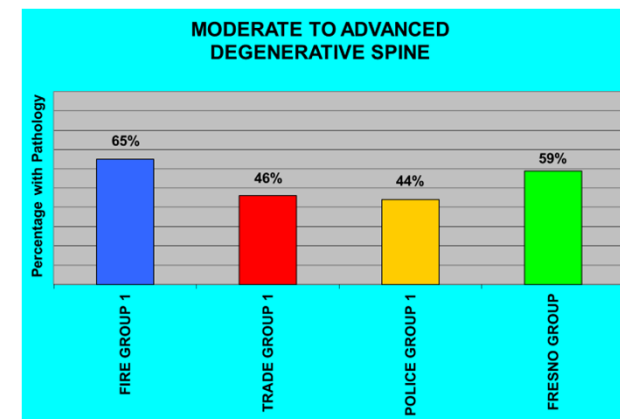
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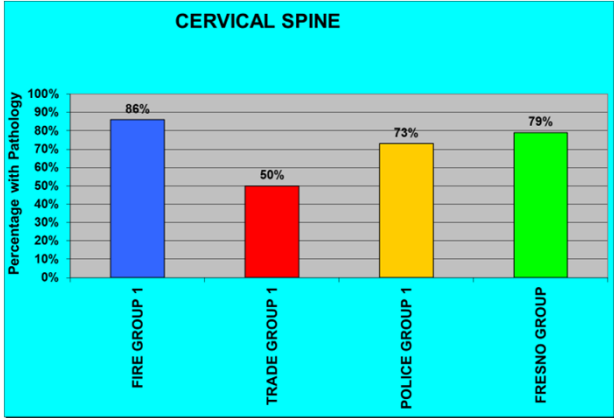
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16



Body Scan InternationalTM

Patient Name:
Patient ID #:
Referring Physician: N/A

Date:
M/F:
DOB:

CLINICAL INDICATIONS:

The CT body scan is a comprehensive imaging exam from the paranasal sinuses through the pelvis designed for the early detection, tracking, and management of a wide variety of diseases simultaneously. These include the most lethal, debilitating, and costly diseases in our society such as: cancers (over 20 different types and functioning endocrine tumors); vascular diseases (cardiac, cerebral and aortoiliac atherosclerosis and aneurysms); degenerative spine and joint diseases; acute and chronic lung diseases; metabolic syndrome/diabetes; calculi and bone/calcium metabolism (osteoporosis) amongst many others. The scan and associated physician HealthViewTM review process with the patient is designed to educate, motivate, and train patients to healthier lifestyles that are known to positively affect the outcomes of these diseases. The California police officer has a health presumption for hernia, heart trouble, pneumonia, cancer (including leukemia), lower back impairment and tuberculosis.

This patient also has lower back and cardiac factor(s) as clinical indications for our comprehensive imaging.

☒ CT Chest/Thorax ☒ CT Neck Soft Tissues ☒ CT Abdomen ☒ CT Pelvis ☒ CT Lumbar Spine ☒ 3-D Reconstruction

TECHNIQUE:

Following the administration of oral contrast and EZ gas the patient underwent high-resolution, volume-mode, axial CT scanning with contiguous 3 millimeter slices of the heart and lungs in conjunction with prospective ECG-gating at peak diastole. This was followed by a 3 millimeter, spiral slice study of the abdomen and pelvis and of the lower head and neck with dose modulation software. Interactive 2D volume roam, 3D reconstructions of spine, 3D virtual laryngoscopy, bronchoscopy, gastroscopy, quantitative analysis and soft tissue enhancement were performed with a proprietary software analysis package called SCRIBE. Quality of exam is considered to be diagnostic unless otherwise noted in the report.

54 CTDI (mGy). 2161 DLP (mGycm). 26 Effective dosage (mSv).

CARDIAC PLAQUE FINDINGS:

Location	# Lesions	Volume mm ³	Calcium Score	Tracking Score
Left Main (LM)	0	0.0	0.0	0.0
Left Anterior Descending (LAD)	8	118.1	111.5	110.0
Circumflex (CX)	0	0.0	0.0	0.0
Right Coronary Artery (RCA)	0	0.0	0.0	0.0
Posterior Descending Artery (PDA)	0	0.0	0.0	0.0
Total	8	118.1	111.5	110.0

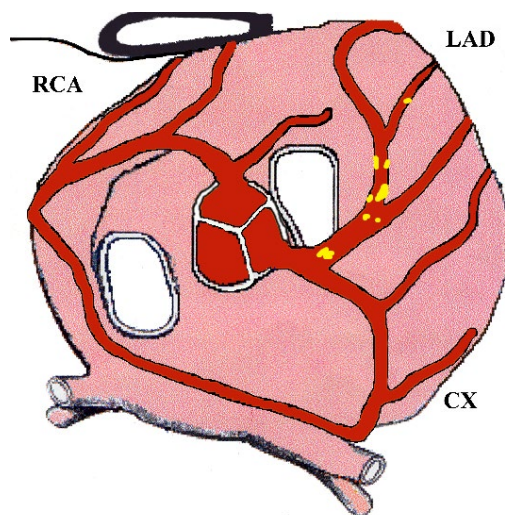


Figure 1. Axial schematic representation of the heart

Conclusions:

This patient's data would suggest that the patient has a:

- moderate probability of cardiac risk.
- moderate probability of flow obstructing disease.

Patient Name:
Clinical Impression

Examination Date:
Page Two

AORTA-ILIAC PLAQUE FINDINGS:

Location	# Lesions	Volume mm ³	Calcium Score	Tracking Score
Abdominal Aorta	1	51.9	57.1	46.4
Carotid Bulb (right)	0	0.0	0.0	0.0
Carotid Bulb (left)	0	0.0	0.0	0.0

CAROTID ARTERIES IN BULB:

Right: No calcified plaque.

Left: No calcified plaque.

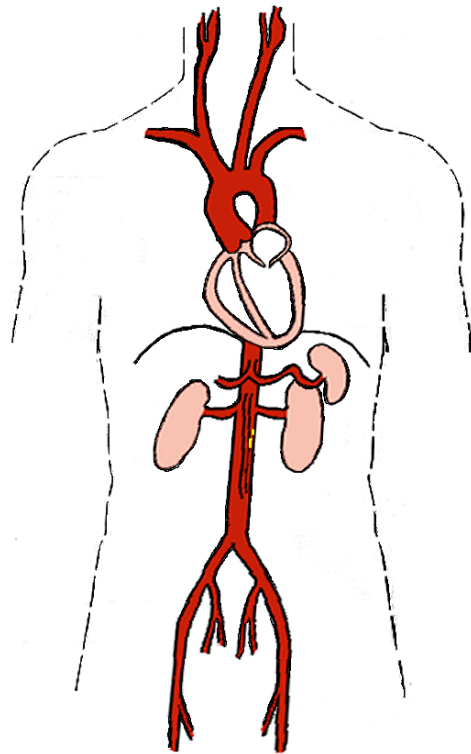


Figure 2. Sagittal schematic representation of the aorta

WITHIN NORMAL LIMITS:

ABNORMALITIES/COMMENTS:

1. NECK:

- Thyroid: ☒ ☐ _____
- Carotid calcified plaque at origin:
 - Right: ☒ ☐ _____
 - Left: ☒ ☐ _____

2. HEART:

- Chambers/pericardium: ☒ ☐ _____
- Aorta: ☒ ☐ _____
- Aortic valve calcification? ☒ No ☐ Yes _____
- Mitral valve calcification? ☒ No ☐ Yes _____
- ☒ Other: Coronary arterial calcium score of 111. Correlates to a moderate risk for cardiovascular disease.

WITHIN NORMAL LIMITS:

ABNORMALITIES/COMMENTS:

3. LUNGS/MEDIASTINUM:

☐

☒ Virtual bronchoscopy: normal.

☒ Other: Partially calcified nodule in the left lower lobe (image #722).
4 mm noncalcified nodule in the right lower lobe (image #613).

4. BREASTS: *

☐

☒ _____

☒ Other: Mild right-sided gynecomastia.

** (This test does not replace an annual mammogram).*

5. ABDOMEN:

- Liver: ☒ ☐ _____
- Gallbladder: ☒ ☐ _____
- Left kidney: ☒ ☐ _____
- Right kidney: ☒ ☐ _____
- Pancreas: ☐ ☒ Mild pancreatic atrophy.
- Adrenals: ☒ ☐ _____
- Spleen: ☒ ☐ _____
- Colon Diverticulosis: ☐ NO ☒ YES.
- Esophagus/Stomach: ☒ ☐ _____
- Virtual gastroscopy: ☒ ☐ _____.

☒ Other: Mild plaque of the abdominal aorta.

Increased visceral fat:

Intraabdominal fat: large.
Pericardial fat: mild.
Epicardial fat: moderate.

Patient Name:
Clinical Impression

Examination Date:
Page Four

WITHIN NORMAL LIMITS:

ABNORMALITIES/COMMENTS:

6. PELVIS:

- Prostate: ☒ ☐ _____
 - Bladder: ☒ ☐ _____
 - ☒ Other: Left inguinal hernia with fat.
-

Aorto-iliac calcification: none.

Femoral vessel calcification: mild.

7. LUMBAR SPINE:

- **L1-2:** Left neural foraminal narrowing.
 - **L2-3:** Facet joint hypertrophy without canal stenosis.
 - **L3-4:** 3 mm disc bulge with canal stenosis. Facet joint hypertrophy. Bilateral neural foraminal narrowing.
 - **L4-5:** 4 mm posterior disc bulge with facet joint hypertrophy. There is canal stenosis. Bilateral neural foraminal narrowing is present.
 - **L5-S1:** 2 mm disc bulge. Mild canal stenosis. Facet joint hypertrophy. Bilateral neural foraminal narrowing.
-

Iliopsoas and abdominal muscles: good.

Osteoporosis: no.

Osteopenia: no.

Fracture risk: n/a

Dextroscoliosis: no.

Levoscoliosis: no.

Bone canals: low average.

8. CERVICAL SPINE:

- **C1-2:** Within normal limits.
- **C2-3:** 2 mm disc osteophytic bulge without canal stenosis.
- **C3-4:** Loss of disc height. 3-4 mm disc osteophytic protrusion with canal stenosis. There is right-sided uncovertebral hypertrophy with severe right neural foraminal narrowing.
- **C4-5:** Anterior osteophytosis. Mild left neural foraminal narrowing.
- **C5-6:** Anterior osteophytosis. Right-sided uncovertebral hypertrophy with right neural foraminal narrowing.
- **C6-7:** Anterior osteophytosis. 3 mm disc bulge without canal stenosis.
- **C7-T1:** Within normal limits.

WITHIN NORMAL LIMITS:

ABNORMALITIES/COMMENTS:

Mid and Lower brain:	<input checked="" type="checkbox"/>	<input type="checkbox"/> _____
Facial structures:	<input type="checkbox"/>	<input checked="" type="checkbox"/> <u>Nasal septal deviation to the left.</u>
Virtual laryngoscopy:	<input checked="" type="checkbox"/>	<input type="checkbox"/> _____
Sinuses:	<input checked="" type="checkbox"/>	<input type="checkbox"/> _____

☒ Other: Postoperative changes from bilateral cataract surgery.

COUNSELING COORDINATION ACTIVITIES:

☒ Pathophysiology of Coronary Artery Disease. ☒ Pathophysiology of Disc Disease.

IMPRESSION:

- 1) Coronary arterial calcium score of 111. Correlates to a moderate risk for cardiovascular disease. Recommend cardiology consultation. Recommend Mediterranean heart-healthy diet. Monitor and control hyperlipidemia. Recommend beginning use of 81 mg of aspirin daily. Recommend stress reduction with meditation, yoga, routine exercise.
- 2) Moderate to advanced degenerative changes of the cervical spine. Degenerative disc disease of the cervical spine: There are multilevel degenerative changes in the cervical spine. Please see cervical spine section for full details. Recommend core-strengthening exercises, stretching, improve posture.
- 3) Low normal bone mineralization. Increase consumption of calcium rich foods to 1-2 servings per day such as low-fat milk, cheese or yogurt, green leafy vegetables (spinach, kale, broccoli or brussel sprouts), quinoa or handful of walnuts or almonds.
- 4) Moderate to advanced degenerative changes of the lumbar spine. Degenerative disc disease of the lumbar spine: There are multilevel degenerative changes in the lumbar spine. Please see lumbar section for full details. Recommend core-strengthening exercises, stretching, improve posture.

IMPRESSION (continued):

- 5) 4 mm noncalcified nodule in the right lower lobe. 5 mm partially calcified nodule in the left lower lobe of the lung. No specific follow-up per the Fleischner criteria for the noncalcified nodule. Recommend follow-up in 2 years to document stability. Calcified nodule suggestive of a benign granuloma.
 - 6) Mild asymmetric gynecomastia on the right. Recommend correlation with physical examination by PCP. Thereafter recommend self-monitoring and evaluation to document stability.
 - 7) Pancreatic atrophy. Finding has been associated with prediabetes. Recommend correlation with A1c level.
 - 8) Extensive colonic diverticula. Increase fiber in diet and increase fluids (hydrate with 6-8 glasses of water a day).
 - 9) Elevated body weight with a large amount of intra-abdominal fat. Findings have been associated with certain metabolic disorders.
 - 10) Mild plaque of the abdominal aorta and pelvic vessels. Recommend Mediterranean heart-healthy diet.
 - 11) Left inguinal hernia with fat. No inflammation. Follow-up on the next body scan.
-

PLAN OF CARE/RECOMMENDATIONS:

- ☒ Nutritional improvement: high protein, low carbohydrate, low fat, high fiber diet, **prefer vegan, or vegan with fish high in omega oils**. Improve eating habits with smaller portions, eat more slowly and decrease the amount of carbonated drinks. Some references for this type of diet: **“The Mediterranean Diet” by Marissa Cloutier, M.S., R.D.; “The GI Mediterranean Diet” by Dr. Fedon Lindgerd; Dr. Dean Ornish’s “The Spectrum”; Dr. Dean Ornish’s “Reversing Heart Disease”; Arthur Agatston’s “South Beach Diet.”**
- ☒ Back and neck core muscle stretching and strengthening exercises (T’ai Chi / Pilates / Feldenkrais/ Yoga) with exercise physiologist or physical therapist.
- ☒ Exercise: walking, swimming, biking; minimize high impact exercises and heavy lifting; stretch before activities.
- ☒ Cardiac follow-up.
- ☒ Recommend correlation with A1c level.
- ☒ Aspirin 81mg daily as approved by your personal physician.
- ☒ See IMPRESSION section.
- ☒ Recommend follow-up CT scan of the lungs in 2 years to document stability.
- ☒ Re-examination in 4 years for tracking the rate of progression of plaque burden and assessing the effectiveness of plaque regression therapy and full follow up body scan examination.

Patient Name:

Examination Date:

Page Seven

Thank you for the opportunity to provide this examination for you!

_____ Final Signature Date:

Transcription Date:

i

- * The patient's medical history, symptomology, and other diagnostic tests should be taken into consideration when interpreting these results.
- * Absence of Detectable Coronary Artery Calcification on Multi Slice CT does not absolutely exclude the presence of atherosclerotic plaque.¹¹
- * Absence of Detectable Coronary Calcification on Multi Slice CT is highly unlikely in the presence of severe luminal obstructive disease.¹¹
- * This test does not replace an annual mammogram.
- * A negative prostate CT does not exclude a malignancy – correlation with blood prostate specific antigen test (P.S.A.) and digital rectal exam by your physician on a yearly basis is advised. Advances in images for early cancer detection is limited.
- * Radiographic consultations and recommendations are based upon a consultation with a Radiologist. The suggested supplements or other recommendations should be discussed with your Primary Care Physician.