

ADMINISTRATION OFFICE



621 Santa Fe Fresno, CA 93721 TELEPHONE (559) 499-2450 FAX (559) 499-2460 P.O. BOX 45018 FRESNO, CA 93718-5018

Fresno City Employees Health & Welfare Trust Agenda for the Regular Board Meeting August 14, 2024

General Meeting 8:30 AM

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

t			
	Employer Trustees-City of Fresno Georgeanne White, Vice Chairperson Jennifer Misner, Trustee TJ Miller, Trustee	Employee Trustees Shane Archer, Chairperson Jeff LaBlue, Trustee Sam Hernandez, Trustee William Dearsan, Trustee Sam Frank, Trustee	FFA FPOA ATU IBEW FCEA
	Administrator Thomas J. Georgouses, Esq. General Counsel	Jesse Gonzalez, Trustee Kim Jackson, Trustee Keola Park, Trustee Terri Hauschel, Trustee Anna Pine, Trustee Vacant, Trustee	CFPEA CFMEA FFA Local 39 FPOA FAPSS
	Legal Counsel Michael E. Moss, Esq.	Consultants Rael & Letson Andrew Desa David Broome Joe Feliciani	

Roll Call 8:30 A.M.

1. Approval of Agenda**

Approve Agenda for August 14, 2024

⇒ 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 May 8, 2024
- b. Correspondence
 - i). Correspondence Dated May 8, 2024 from FCEA President Tania Keller Appointing Sam Frank as Trustee
- c. Blue Shield of California
 - i). Correspondence Dated August 8, 2024 Providing Notice of Blue Shields Negotiations Status with Stanford Physicians
- d. SimpleBehavioral
 - i). Utilization Report

e. United HealthCare

- f. OptumRx
 - i). Executive Summary and Comparative Executive Summary Commercial
 - ii). Executive Summary and Comparative Executive Summary EGWP
 - iii). Email Correspondence Dated July 29, 2024 Providing Membership Outreach Regarding Pharmacy Billing Information
 - iv). Correspondence Dated August 6, 2024 Announcing Update to Humira and Stelara Biosimilar Effective January 1, 2025
- g. Delta Dental
 - i). Financial Reporting Package
- h. SimpleMSK
 - i). Utilization report
- EyeMed
- i. Teladoc
 - i). Utilization report
- k. EPIC
 - i). Email Correspondence Dated July 18, 2024 Providing Provider Network Availability and Membership Outreach Materials
- I. Body Scan International
- m. Stop Loss
 - i). Ratification of the Chairperson and Vice Chairperson's Execution of the Stop Loss Coverage Application and Approval of Coverage
- n. Plan Document
 - i). Ratification and Approval of Subcommittee's Review of Plan Document Changes

5. General Calendar

- a. HealthComp Administrators
 - i). Claim and Benefits Reports
 - ii). Specific Stop-Loss Reports
 - iii). Turnaround Time Reports
 - iv). Subrogation
 - v). HealthComp HCOnline Complaint Form

Review and Discuss

vi). HCOnline Open Enrollment

Review and Discuss

vii). Review of Vendor Contracts and Business Associates Agreements

Review and Discuss Status of Vendor Contracts and Business Associates Agreements

viii). Open Enrollment Status

Status of Open Enrollment

⇒Action as required

ix). Year-End Review

HealthComp Presentation for Year-End Review of Claims

- b. Appeals
- c. Body Scan International

Review and Approve Body Scan International Announcement

⇒Action as required

d. OptumRx - Change Healthcare Outage

Review and Discuss OptumRx Change Healthcare Outage

⇒Action as required

6. Consultant's Report

- a. Elite Medical Health Screenings and Vaccinations Proposal
 - i). Review, Discuss and Approve Medical Health Screening and Vaccinations Proposal

 ⇒ Action as required
- b. Membership Outreach
 - i). Review, Discuss and Approve Proposed Membership Outreach

⇒Action as required

- c. PBM Implementation and Formulary Choice Effective 7/1/2024
 - i). Review and Discuss PBM Implementation and Formulary Choice
- d. HMO Option RFP
 - i). Review and Discuss HMO Option RFP

⇒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

⇒Action as required

- b. Mental Health Parity and Addiction Equity Act (MHPAEA)
 - i). Review, Discuss and Approve Action Pertaining to New MHPAEA Regulations

⇒Action as required

- c. Fresno City Employee Health and Welfare Trust Agreement Revision
 - i). Review and Discuss Fresno City Employee Health and Welfare Trust Agreement Revision

 ⇒Action as required
- 8. Board Meeting Schedule

⇒Action as required

- 9. Future Agenda Items
- 10. Adjournment

⇒Action as required

Fresno City Employees Health & Welfare Trust Regular Board Meeting Agenda August 9, 2023

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- * 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: Tuesday, September 3, 2024 at 4:00 p.m.

Committee Members to Attend: Terri Hauschel, Keola Park, Jennifer Misner



ADMINISTRATION OFFICE



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FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST MINUTES OF THE REGULAR BOARD MEETING May 8, 2024

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 8:44 A.M., Wednesday, May 8, 2024 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:

Sam Hernandez William Dearson Sam Frank

Anna Pine Keola Park Jesse Gonzalez Kim Jackson Shane Archer Terri Hauschel

EMPLOYEE TRUSTEES ABSENT: Jeff LaBlue

EMPLOYER TRUSTEES PRESENT:

Jennifer Misner Georgeanne White TJ Miller

EMPLOYER TRUSTEES ABSENT:

OTHERS PRESENT:

HealthComp Tom Georgouses Diana Cavazos **Delta Dental**Duab Xaochay

Blue Shield Linda Patron Colin Stevens

Rael & Letson
David Broome

Andrew Desa Joseph Feliciani Megan Aukema Optum Rx

Carolyn Martinez Amy Speakman **EPIC**Sara Santana

Law Office of Michael E. Moss

Mike Moss **Benefits, COF** Phillip Carbajal SimpleMSK/SimpleBehavioral

Joshua Oswald

- Item 1 Approval of Agenda A Motion was made by Vice Chairperson Georgeanne White and Seconded by Trustee Terri Hauschel to approve the agenda. The Motion was unanimously approved.
- Item 2 Executive Session None
- Item 3 Public Discussion None
- Item 4 Consent Calendar A Motion was made by Trustee Terri Hauschel and Seconded by Trustee Anna Pine to approve the Consent Calendar. The Motion was unanimously approved.

Item 5 General Calendar

a. HealthComp Administrators

- Claim and Benefits Reports Mr. Tom Georgouses reviewed the reports on Claims and Benefits ending April 30, 2024.
- Specific Stop-Loss Reports Mr. Tom Georgouses reviewed the reports on Specific Stop-Loss for the policy ending April 30, 2024
- iii. **Turnaround Time Reports** Mr. Tom Georgouses reviewed the reports related to claim processing turnaround time.
- iv. Subrogation Mr. Tom Georgouses reviewed the report on Subrogation. Direction was provided to HealthComp to add closure dates and amounts on reports.
- v. HealthComp HCOnline Complaint Form-Ms. Diana Cavazos provided an overview of the complaints received.
- vi. Review of Vendor Contracts and Business Associates Agreements Mr. Georgouses explained a meeting was held with the subcommittee and HealthComp. He went on to explain that during the meeting direction was provided to HealthComp to compile all vendor contracts and business associates agreements for review during the follow-up meeting that will be scheduled.
- vii. **Open Enrollment –** Mr. Tom Georgouses stated that 5,145 open enrollment packets were mailed and 679 members had completed open enrollment compared to

726 at the same time the year prior. Mr. Georgouses went on to explain HealthComp did not include any member facing material announcing the name change to Personify Health. This was done to avoid any member confusion at this time the materials still referenced HealthComp. Mr. Georgouses stated a plan for announcing the name change to Members will be discussed at the Fall 2024 Board of Trustee meeting. HealthComp will also provide member facing material for open enrollment plan year 2025/2026. A **Motion** was made by Trustee Sam Frank and Seconded by Trustee TJ Miller to give Authority to the Chairperson and Vice Chairperson to approve or deny any late enrollees making changes to their plan from July 1, 2024 through July 10, 2024. The Motion was unanimously approved.

- b. Appeals None
- C. Blue Shield -Gender Affirming Care- Ms. Linda Patron, a representative from Blue Shield, explained she met with the Summary Plan Description subcommittee along with representatives from Rael and Letson to discuss gender affirming care. Trustee Sam Frank explained that during the subcommittee meeting the current policy coverage for gender affirming care was reviewed and appears to be compliant with an estimated cost of .06 cents per Member per month based on Blue Shield-provided book of Mr. Joshua business data. Oswald, representative from SimpleBehavioral, confirmed the mental health coverage currently in place for members with this diagnosis is compliant. A Motion was made by Trustee Sam Frank and Seconded by Trustee Anna Pine to continue with the coverage currently in place using Blue Shield's WPATH clinical policy for self-funded groups and for the language to be updated in the Plan Description as proposed by Blue Shield regarding gender affirming care and coverage. The authority to approve the updated Summary Plan Description language will reside with the Chairperson and Vice Chairperson. The Motion was unanimously approved.
- **d. OptumRx Change Healthcare Outage-** Ms. Caroyln Martinez, a representative from

OptumRx, provided an update on the Change Healthcare cyber security event. Ms. Martinez explained Change Healthcare is reviewing possible member impact and the review may take several months. Ms. Martinez will report additional information at future meetings.

Item 6 Consultant's Report

- a.) Affordable Care Act Minimum Value Mr. David Broome referred to his memorandum that the non-contributory plan meets the minimum value requirement of the Affordable Care Act which requires a plan to provide a minimum value of at least 60% of total allowed costs. A Motion was made by Trustee Sam Frank and Seconded by Trustee TJ Miller to accept Rael and Letson recommendation that the non-contributory plan meets minimum value. The Motion was unanimously approved.
- b.) **Summary Plan Description – Mr. David Broome** referred to his memorandum regarding proposed changes to the Summary Plan Description with the employee contribution rate increase, the employee copayment per scan increase for the Body Scan International service, the addition of revised language for gender affirming and a clarification of gene therapy treatment coverage. Mr. Tom Georgouses explained the process in past years of an appointment of a subcommittee to review and approve the changes to the Summary Plan Description after review by the Plan Professionals. A **Motion** was made by Trustee Jesse Gonzales and Seconded by Trustee Jennifer Misner to approve the proposed changes to the Summary Plan Description and appointment a subcommittee to review and approve the changes to the Summary Plan Description. The subcommittee will be Trustee Sam Frank, Trustee Kim Jackson and Trustee TJ Miller. The **Motion** was **unanimously approved**.
- c.) **HMO Option –** Mr. David Broome referred to his memorandum regarding the HMO option. Mr. Broome explained the most recent proposal was previously received in 2019 for an HMO option. Mr. Broome went on to explain the member survey conducted in 2020 reflected 42% of members indicated they would change to a Kaiser plan and 7% would switch to another HMO plan. Mr. Broome stated the addition of an HMO did not

proceed based on the cost analysis that was completed. Trustee Sam Frank stated his belief that Members would be interested in an HMO but adding the option must be cost neutral to the PPO plan. Chairperson Shane Archer suggested a High Deductible Health Plan with an HSA should also be considered. Mr. David Broome suggested the Trust proceed with a member survey and an HMO RFP for a July 1, 2025, effective date. A **Motion** was made by Trustee Sam Frank and Seconded by Trustee Jesse Gonzales to issue an RFP for an HMO option and conduct a member survey for interest in an HMO option. The **Motion** was **unanimously approved**.

- d.) Membership Outreach Ms. Megan Aukema, a representative from Rael and Letson, referred to her memorandum regarding a membership outreach. Ms. Aukema explained Rael and Letson's recommendation that the Trust conduct an online survey using Survey Monkey to gauge Member interest regarding an HMO option. Ms. Aukema explained two options are available and she reviewed the costs associated with both options. A Motion was made by Trustee Sam Frank and Seconded by Vice Chairperson Georgeanne White to approve option one. The Motion was unanimously approved.
- e.) PBM Implementation and Formulary Choice Effective 7/1/2024 Mr. Joseph Feliciani, the PBM Consultant from Rael and Letson, explained he is working with OptumRx through the renewal for the Trust, keeping a close watch on the formulary updates effective 7/1/24 and will continue to report on member impact associated with the change.

Item 7 Attorney's Report -

- a.) Consolidated Appropriation Act
 - i) Consolidated Appropriation Act; RxDC Reporting – Mr. Mike Moss stated the next filing is in June of 2025 and no action is needed at this time.
 - ii) Rx Tranparency Requirements Mr. Mike Moss stated there are no updates and no action is needed at this time.

- b.) Mental Health Parity and Addiction Equity Act (MHPAEA) Mr. Mike Moss stated there are no updates to when the new proposed regulations will be issued and no action is needed at this time.
- c.) Trust Agreement Mr. Mike Moss informed the Trustees a meeting will be scheduled with the Subcommittee to review the Trust Agreement. No action is needed at this time.
- Item 8 Board Meeting Schedule A Motion was made by Vice Chairperson Georgeanne White and Seconded by Trustee Sam Frank to have the next Board meeting on August 14, 2024 at 8:30 am .The Motion was unanimously approved.
- Item 9 Future Agenda Items -
 - 1. Stop Loss Policy
 - 2. Body Scan International Update and RFP
 - 3. EPIC Hearing
 - 4. RFP HMO Option
 - 5. Membership Outreach using Survey Monkey
- Item 10 Adjournment A Motion to adjourn was made by Vice Chairperson Georgeanne White and Seconded by Trustee Sam Frank. The Motion was unanimously approved, and the meeting adjourned at 11:25 AM.

Shane Archer, Chairperson Fresno City Employees Health & Welfare Trust	Date
Tom Georgouses, Administrator HealthComp	Date

Diana Cavazos

FCEA President <Pre> From:

Thomas Georgouses; Diana Cavazos Wednesday, May 8, 2024 10:05 PM Sent: ë ;;

FCEA Office; sammyfrank@hotmail.com

FCEA Trustee Sam Frank

Subject:

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know

the content is safe.

Hi Tom and Diana,

Sam Frank asked me to email you to let you know that I am now the President of the Fresno City Employees Association, and he will be continuing as our Trustee on the Health & Welfare Trust. FCEA has retained Sam as our Business Manager, and as such you will receive/send emails from/to him from our office@fceamail.com email address. I am looking forward to seeing good things from the Trust based on Sam's very positive comments about it's

willingness to tackle the very complex and challenging job of providing healthcare to our workforce.

🕇 Tania Keller

President, Fresno City Employees Association

559-392-2968

1913 N Gateway Blvd Ste. 101

Fresno CA 93727



Diana Cavazos

From: Patron, Linda <Linda.Patron@blueshieldca.com>

Sent: Monday, August 5, 2024 12:27 PM To: Andrew Desa; Diana Cavazos

ö

Thomas Georgouses; David Broome; Mike Moss (mmoss@mossfirm.org); Hammack, Georgia

RE: Network Update - Stanford Physician's - Update

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know

the content is safe.

I'm so sorry – has "not" been reached at this time – that was my wishful thinking.

Linda

Linda Patron

Sr Account Manager, Premier Accounts
3021 Reynolds Ranch Parkway, Lodi, CA 95240

Phone: 209-329-2865





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From: Andrew Desa <andrewd@rael-letson.com>

Sent: Monday, August 5, 2024 11:41 AM

To: Patron, Linda <Linda. Patron@blueshieldca.com>; 'Diana Cavazos | HealthComp' <dcavazos@healthcomp.com>

Cc: 'Tom Georgouses | HealthComp' <tgeorgouses@healthcomp.com>; David Broome <davidb@rael-letson.com>; Mike Moss (mmoss@mossfirm.org)

<mmoss@mossfirm.org>; Hammack, Georgia <Georgia.Hammack@blueshieldca.com>

Subject: RE: Network Update - Stanford Physician's - Update

Blue Shield Security Warning! This email originated outside of Blue Shield. Do not open attachments or click links unless you recognize the sender, are expecting the email, and are confident the content is safe.

Hi Linda – below you wrote "one has been reached at this time." I assume that should say not reached? Can you please confirm.

Thanks,

Andrew Desa

ASA, MAAA Consulting Actuary 160 Bovet Road, Suite 203

San Mateo, CA 94402

650-356-2327 Tel

CA License #: 0L34890 NV License #: 3919044

T andrewd@rael-letson.com www.rael-letson.com



We understand your plans.®

From: Patron, Linda < Linda.Patron@blueshieldca.com>

Sent: Monday, August 5, 2024 11:38 AM

Fo: 'Diana Cavazos | HealthComp' < dcavazos@healthcomp.com>

Cc: 'Tom Georgouses | HealthComp' <tgeorgouses@healthcomp.com>; Andrew Desa <andrewd@rael-letson.com>; David Broome <aavidb@rael-letson.com>;

Mike Moss (mmoss@mossfirm.org) < mmoss@mossfirm.org>; Hammack, Georgia < Georgia. Hammack@blueshieldca.com

Subject: Network Update - Stanford Physician's - Update

CAUTION: This email is from outside of Rael & Letson. Do not click links or open attachments unless you recognize the sender. DO NOT provide your username or password. If the email looks like it originated from an employee within our company, it is probably fake and an attempt at phishing you. Please contact the sender via phone or Endsight to verify the email validity.

Hello Diana – Happy Monday – hope you had a great weekend

Just wanted to keep everyone updated regarding Stanford facility and physician's negotiations. While we continue to work towards an agreement, one has been reached at this time.

provide in the last 12 months. 59 Fresno City members were identified. BSC is required to notify these member – we are also required to send a letter for each unique provider a member has seen – this means some members could receive most than one letter – the unique provider will be noted in the In being compliant with the Federal Continuity of Care mandate, BSC is required to notify PPO members who have utilized a Stanford professional

Continuity of care is available to members; the letter will direct members on how to apply.

I will give you additional updates at negotiations continue.

Have a great day,

Linda Patron

3021 Reynolds Ranch Parkway, Lodi, CA 95240 Sr Account Manager, Premier Accounts **1** Phone: 209-329-2865





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From: Patron, Linda

Sent: Monday, July 1, 2024 4:10 PM

To: 'Diana Cavazos | HealthComp' <dcavazos@healthcomp.com>

Cc: Tom Georgouses | HealthComp' <tgeorgouses@healthcomp.com>; Andrew Desa <andrewd@rael-letson.com>; David Broome <davidb@rael-letson.com>;

Mike Moss (mmoss@mossfirm.org) <mmoss@mossfirm.org>; Hammack, Georgia <Georgia.Hammack@blueshieldca.com> Subject: Network Update - Stanford Facilities

Hello Diana,

While Blue Shield and Stanford have been negotiating for several months unfortunately an agreement had not been reached. Effective immediately the following Stanford facility and professionals will not be in our PPO network.

- Stanford Hospital
- Lucille Packard Children's Hospital
- Stanford Health Care Tri Valley Hospital

Blue Shield and the above-named Stanford facilities continue to negotiate in good faith.

Consistent with our not-for-profit mission of providing access to quality health care at an affordable price, Blue Shield seeks financial arrangements with Lecoverage to employers and members. We recognize the increasing difficulty employers face with offering affordable health coverage to their employees and their families. As such, we are negotiating on their behalf to achieve our mutual goal of reasonably priced health coverage. Blue Shield has taken providers that are sufficient to cover their cost of providing health care, provide them with a fair margin and enable us to offer competitively priced steps to ensure members will continue to have uninterrupted access to quality medical care in their area.

We will keep you updated as negotiate continue.

Linda

Linda Patron

Sr Account Manager, Premier Accounts 3021 Reynolds Ranch Parkway, Lodi, CA 95240 Phone: 209-329-2865 << OLE Object: Picture (Device Independent Bitmap) >>

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Mental Health and Substance Abuse Benefit Utilization Report for:

Fresno City Employees' Health & Welfare Trust

Reporting Period: 05/01/2024 - 06/30/2024

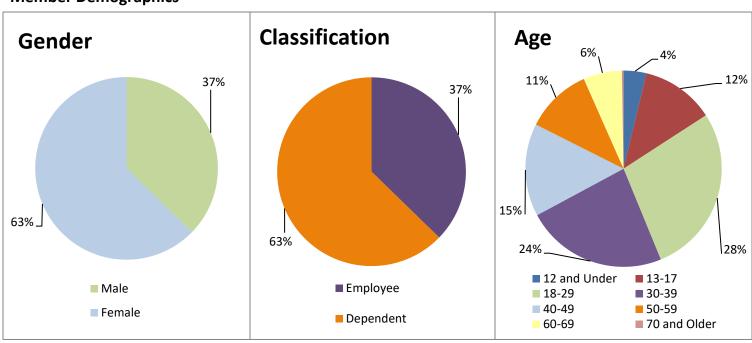
Presented by:



Overall Mental Health & Substance Abuse Benefit Utilization

	May 2024	June 2024	Benefit Year July 2023 – June 2024
Covered Employees	4,512	4,512	
Covered Dependents	7,452	7,452	
Total Covered Members	11,964	11,964	Average: 11,964
Unique Employees Accessing Benefit	133	124	345
Unique Dependents Accessing Benefit	250	184	515
Total Unique Members Accessing Benefits	383	308	860
Access Rate	3.2%	2.6%	7.2%
Unique Dates of Service Priced	1,233	904	9,494
Offique Dates of Service Priced	1,233	904	5,454

Member Demographics

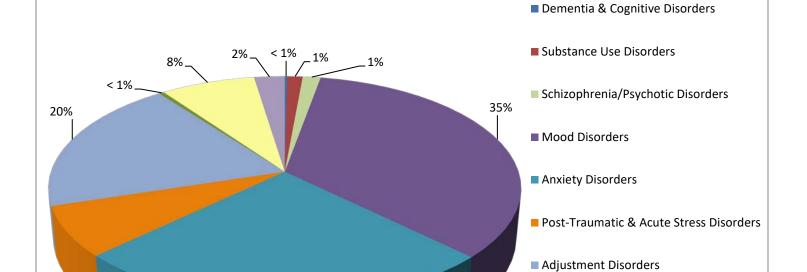


Routine Outpatient Treatment Service Utilization

Conditions Diagnosed for Members Receiving Outpatient Treatment

26%

	May 2024	June 2024
Psychotherapy		
Total Cases	274	227
Medication Evaluation and Management		
Total Cases	121	88
Crisis Services		
Total Cases	5	1



■ Eating Disorders

Other

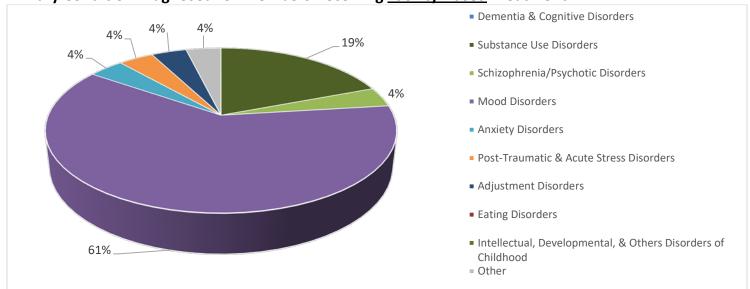
Disorders of Childhood

Intellectual, Developmental, & Others

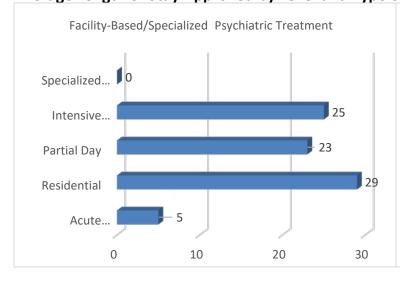
Intensive / Facility-Based Benefit Utilization

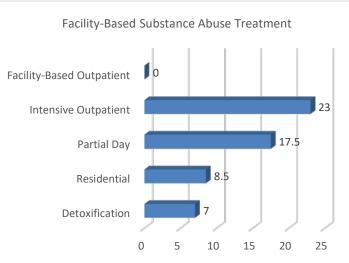
All Facility-Based/Intensive	Psychiatric Treatment
	Specific case information removed to preserve member confidentiality
	Throughout the reporting period there were nineteen (19) cases included in this category
All Facility Based Substance	e Abuse Treatment
	Specific case information removed to preserve member confidentiality
	Throughout the reporting period there were five (5) cases included in this category

Primary Condition Diagnosed for Members Receiving Facility-Based Treatment



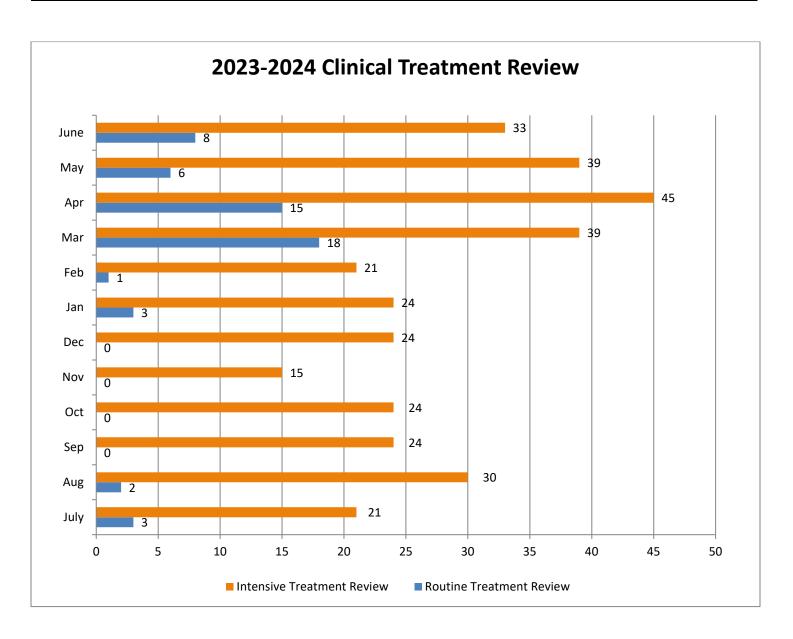
Average Length of Stay Approved by Level and Type of Care





Care Management

Routine Treatmer	nt Review
Review Includes	Review of treatment notes submitted by providers for services that extend beyond standard of care based on primary clinical issue(s)
Facility-Based/Int	ensive 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

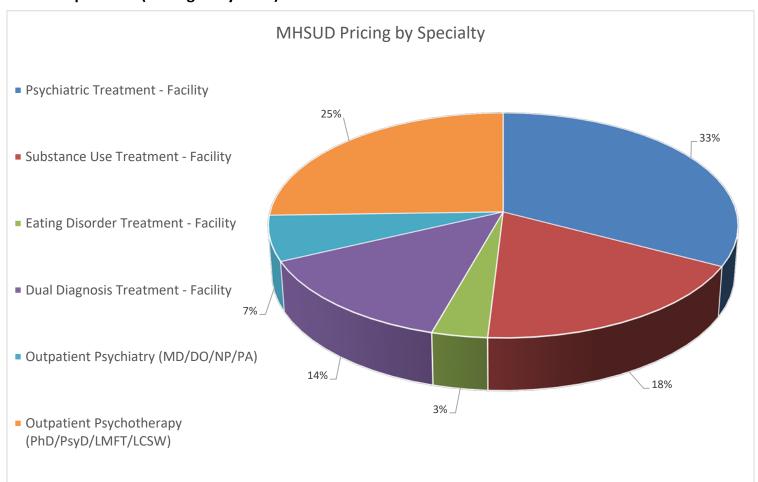


Claims Experience (Pricing: May-June)

Top 5 Facility/Program Provider Activity by Total Pricing for Period: May-June 2024	% Total Pricing
Community Behavioral Health Center	11.9%
Fremont Hospital	9.6%
My Time Recovery	8.0%
Ascend Behavioral Health	7.2%
First Steps Recovery	5.3%

Top 10 Outpatient Provider Activity by Total Pricing for Period: May-June 2024	% Total Pricing
Amy Parks, LCSW	1.1%
Adriana Ramirez, LMFT	1.0%
Ana Collins, LMFT	0.7%
Celeste Penrose, LMFT	0.7%
Amber Saldate-Stubbs, LMFT	0.7%
M. David McOmber, LCSW	0.6%
Fonda Hart, LMFT	0.6%
Jagmeet Chann, MD	0.6%
Shandaria Prince, LCSW	0.5%
Carlos Diaz, LMFT	0.5%

Claims Experience (Pricing: May-June)



Network Savings*

Network Savings May 2024 - June 2024	Amount
Total Billed	\$1,432,005.48
Network Pricing	\$535,721.70
Network Savings	\$896,283.78

^{*}Estimate based on Halcyon network pricing before benefits have been applied

CONFIDENTIAL

Executive Summary by Time Period

Date Filled From August 2023 Through July 2024

Client: Fresno City Employees Health and Welfare Trust Commercial Plan

												1000	
Measures	August 2023	September 2023	October 2023	November 2023	December 2023	January 2024	rebruary 2024	March 2024	April 2024	May 2024	30ne 2024	July 2024	Rolling Lotal
	007.77	000 77	000 **	000 77	011 11	000 FF	200 77	100 11	100, 17	007 77	102.77		070 77
Avg Eligible Members	11,109	11,093	11,086	11,088	11,148	11,229	11,365	11,471	11,491	11,493	11,504	11,677	11,313
Total Utilizing Members	2,651	2,711	2,874	2,769	2,892	2,872	2,838	2,883	2,903	2,919	2,792	2,708	2,818
% Utilizing Members	23.9%	24.4%	72.9%	25.0%	25.9%	25.6%	25.0%	25.1%	25.3%	25.4%	24.3%	23.2%	24.9%
Avg Member Age	31.28	31.34	31.36	31.34	31.38	31.39	31.30	31.26	31.21	31.23	31.22	31.10	31.28
Rx and Cost													
Total Rxs	6,364	6,460	6,920	6,670	6,887	7,093	6,640	6,934	7,214	7,104	6,550	6,336	81,172
Total Drug Cost	\$1,563,643.30	\$1,652,700.60	\$1,703,411.39	\$1,605,382.54	\$1,613,857.03	\$1,693,504.05	\$1,625,992.68	\$1,667,235.86	\$1,817,407.70	\$1,864,244.14	\$1,929,117.63	\$1,826,747.71	\$20,563,244.63
Total Plan Paid	\$1,389,297.70	\$1,495,010.14	\$1,539,070.25	\$1,463,234.70	\$1,468,598.72	\$1,533,639.54	\$1,480,760.81	\$1,532,229.41	\$1,668,305.89	\$1,714,692.98	\$1,771,959.65	\$1,661,603.33	\$18,718,403.12
Total Member Paid	\$174,345.60	\$157,690.46	\$164,341.14	\$142,147.84	\$145,258.31	\$159,864.51	\$145,231.87	\$135,006.45	\$149,101.81	\$149,551.16	\$157,157.98	\$165,144.38	\$1,844,841.51
Total Ingredient Cost	\$1,555,328.53	\$1,626,112.32	\$1,665,054.11	\$1,582,399.73	\$1,597,477.78	\$1,683,965.72	\$1,617,709.81	\$1,660,844.60	\$1,811,278.58	\$1,856,771.17	\$1,921,312.60	\$1,823,272.00	\$20,401,526.95
Total Dispensing Fee	\$7,767.88	\$26,320.43	\$38,187.56	\$22,763.65	\$16,107.12	\$9,391.41	\$8,203.49	\$6,339.24	\$6,078.04	\$7,427.97	\$7,724.55	\$3,475.71	\$159,787.05
Total Sales Tax	\$54.84	\$21.84	\$33.21	\$45.06	\$35.02	\$41.92	\$26.87	\$52.02	\$51.08	\$45.00	\$80.48	\$0.00	\$487.34
Total Incentive Fee	\$492.05	\$246.01	\$136.51	\$174.10	\$237.11	\$105.00	\$52.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,443.29
% Plan Paid	88.9%	%5'06	90.4%	91.1%	91.0%	%9:06	91.1%	91.9%	91.8%	95.0%	91.9%	91.0%	91.0%
% Member Paid	11.1%	8:2%	%9.6	8.9%	%0.6	9.4%	8.9%	8.1%	8.2%	8.0%	8.1%	%0.6	%0.6
Ava Drua Cost / Bx	\$245.70	\$255.84	\$246.16	\$240.69	\$2	\$238.76	\$244.88	\$240.44	\$251.93	\$262.42	\$294.52	\$288.31	\$253.33
Avg Plan Paid / Rx	\$218.31	\$231.43	\$222.41	\$219.38		\$216.22	\$223.01	\$220.97	\$231.26	\$241.37	\$270.53	\$262.25	\$230.60
Ava Member Paid / Rx	\$27.40		\$23.75	\$21.31	\$21.09		\$21.87	\$19.47	\$20.67	\$21.05	\$23.99	\$26.06	\$22.73
Per Member Per Month													
Avg Bys PMPM	0.57	0.58	0 62	090	0.62	0.63	0.58	090	0.63	0.62	0.57	0.54	09:0
MGM Data Cost PMPM	\$140.75	\$148 99	\$153.65	\$144.79	\$144.77	\$150.82	\$143.07	\$145.34	\$158.16	\$162.21	\$167.69	\$156.44	\$151.47
Mad bed dela	\$125.06	\$13477	\$138.83	\$131.07	\$131.74		\$130.29	\$133.57	\$145.18	\$149.19	\$154.03	\$142.30	\$137.88
Months of the Control	#1£0.00	644	644	60.00	6000		940.20	944 77	0.00	4	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	914.30	\$13.59
Avg Melliber Faid Finishin	DO:01	77:10	70.410	\$12.02	00:01	t7:t1.0	0.770	2	\$15.30	0.00	00.5	† †	
edf. Brid	40.00	70707	70 00	700 04	707 17	44.407	702.07	700 007	701.07	74 00,	702.27	40 50	15.2%
% Single-Source Brand RXS	10.3%	18.1%	19.0%	10.9%	12.1%	14.1%	13.7%	13.2%	12.7%	14.2%	15.5%	13.5%	0.4%
% Multi-Source Brand Kxs	0.3%	0.6%	0.4%	0.4%	0.4%	0.3%	0.5%	0.3%	0.4%	0.4%	0.4%	%0:0	0/ 1/0
% Generic Rxs	83.3%	81.3%	80.7%	82.8%	84.5%	82.6%	85.9%	86.5%	86.9%	85.3%	84.1%	86.4%	84.5%
% Generic Efficiency	%9:66	86.3%	%9.66	%9.66	89.5%	%9.66	99.4%	%9.66	%9.66	99.5%	%9.66	%6:66	89.6%
Drug Channel													
% Retail Rxs	71.7%	72.7%	72.4%	73.8%	74.0%	71.7%	73.3%	72.6%	71.7%	72.1%	72.0%	92.1%	72.0%
% Retail 90 Rxs	21.9%	21.0%	20.8%	20.2%	19.0%	22.1%	19.7%	19.9%	21.2%	20.6%	20.4%	26.1%	21.0%
% Mail Rxs	6.4%	6.4%	%8.9	80.9	7.0%	6.2%	%0'.2	7.5%	7.1%	7.3%	7.5%	7.7%	%6'9
Specialty Drugs													
Total Specialty Rxs	66	102	109	107	83	102	87	06	66	86	92	105	1,183
Total Specialty Drug Cost	\$635,623.50	\$813,518.94	\$825,111.58	\$748,296.80	\$699,615.68	\$816,343.92	\$713,397.82	\$687,034.16	\$869,466.93	\$767,849.32	\$815,891.88	\$872,825.82	\$9,264,976.35
Total Specialty Plan Paid	\$598,280.32	\$778,012.75	\$785,149.62	\$718,231.67	\$676,408.01	\$776,853.91	\$680,608.61	\$670,947.13	\$841,672.00	\$742,108.83	\$781,933.10	\$834,045.15	\$8,884,251.10
Total Specialty Member Paid	\$37,343.18	\$35,506.19	\$39,961.96	\$30,065.13	\$23,207.67	\$39,490.01	\$32,789.21	\$16,087.03	\$27,794.93	\$25,740.49	\$33,958.78	\$38,780.67	\$380,725.25
% Specialty Rxs	1.6%	1.6%	1.6%	1.6%	1.4%	1.4%	1.3%	1.3%	1.4%	1.4%	1.4%	1.7%	1.5%
% Specialty of Total Drug Cost	40.7%	49.2%	48.4%	46.6%	43.4%	48.2%	43.9%	41.2%	47.8%	41.2%	42.3%	47.8%	45.1%
% Specialty of Total Plan Paid	43.1%	52.0%	21.0%	49.1%	46.1%	20.7%	46.0%	43.8%	20.5%	43.3%	44.1%	50.2%	47.5%
% Specialty of Total Member Paid	21.4%	22.5%	24.3%	21.2%	16.0%	24.7%	22.6%	11.9%	18.6%	17.2%	21.6%	23.5%	20.6%
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	\$57.22	\$73.34	\$74.43	\$67.49	\$62.76	\$72.70	\$62.77	\$59.89	\$75.67	\$66.81	\$70.92	\$74.75	\$68.25
Avg Specialty Plan Paid PMPM	\$53.86	\$70.14	\$70.82	\$64.78	\$60.68	\$69.18	\$59.89	\$58.49	\$73.25	\$64.57	\$67.97	\$71.43	\$65.44
Avg Specialty Member Paid PMPM	\$3.36	\$3.20	\$3.60	\$2.71	\$2.08	\$3.52	\$2.89	\$1.40	\$2.42	\$2.24	\$2.95	\$3.32	\$2.80
Avg Non-Specialty Rxs PMPM	0.56	0.57	0.61	0.59	0.61	0.62	0.58	09:0	0.62	0.61	0.56	0.53	0.59
Avg Non-Specialty Drug Cost PMPM	\$83.54	\$75.65	\$79.23	\$77.30			\$80.30	\$85.45	\$82.49	\$95.40	\$96.77	\$81.69	\$83.23
Avg Non-Specialty Plan Paid PMPM	\$71.21	\$64.64	\$68.01	\$67.19			\$70.40	\$75.08	\$71.94	\$84.62	\$86.06	\$70.87	\$72.44
Avg Non-Specialty Member Paid PMPM	\$12.33	\$11.01	\$11.22	\$10.11	\$10.95	\$10.72	\$9.89	\$10.37	\$10.56	\$10.77	\$10.71	\$10.82	\$10.79

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CONFIDENTIAL **Comparative Executive Summary**

Current Period: Date Filled From August 2023 Through July 2024 Previous Period: Date Filled From August 2022 Through July 2023

Client: Fresno City Employees Health and Welfare Trust

Measures	Current Period	Previous Period	% Change
Membership			
Avg Eligible Members	11,313	10,759	5.1%
% Utilizing Members	7.0%	5.2%	33.3%
Total Utilizing Members	9,482	6,767	40.1%
Avg Member Age	31.28	31.63	-1.1%
Rx and Cost			
Total Days Supply	3,313,326	3,230,052	2.6%
Total Rxs	81,172	79,975	1.5%
Total Drug Cost	\$20,563,244.63	\$17,186,121.89	19.7%
Total Plan Paid	\$18,718,403.12	\$15,526,365.11	20.6%
Total Member Paid	\$1,844,841.51	\$1,659,756.78	11.2%
Total Ingredient Cost	\$20,401,526.95	\$17,034,818.83	19.8%
Total Dispensing Fee	\$159,787.05	\$124,005.81	28.9%
Total Sales Tax	\$487.34	\$1,122.19	-56.6%
Total Incentive Fee	\$1,443.29	\$26,175.06	-94.5%
% Plan Paid	91.0%	90.3%	0.8%
% Member Paid	9.0%	9.7%	-7.1%
Days Supply / Rx	40.82	40.39	1.1%
Drug Cost / Rx	\$253.33	\$214.89	17.9%
Plan Paid / Rx	\$230.60	\$194.14	18.8%
Member Paid / Rx	\$22.73	\$20.75	9.5%
Per Member Per Month	ΨZZ.73	\$20.75	3.370
	24.41	25.02	-2.4%
Days Supply PMPM Rxs PMPM	0.60	0.62	-2.4%
Drug Cost PMPM	\$151.47	\$133.11	13.8%
Plan Paid PMPM			
Member Paid PMPM	\$137.88	\$120.26	14.7%
	\$13.59	\$12.86	5.7%
Drug Type	45.00/	40.50/	7.00/
% Single-Source Brand Rxs	15.2%	16.5%	-7.9%
% Multi-Source Brand Rxs	0.4%	0.5%	-20.2%
% Generic Rxs	84.5%	83.1%	1.7%
% Generic Efficiency	99.6%	99.4%	0.1%
Drug Channel			
% Retail Rxs	72.0%	73.0%	-1.4%
% Retail 90 Rxs	21.0%	20.7%	1.4%
% Mail Rxs	6.9%	6.2%	11.3%
Specialty Drugs			
Total Specialty Days Supply	37,387	35,835	4.3%
Total Specialty Rxs	1,183	1,152	2.7%
Total Specialty Drug Cost	\$9,264,976.35	\$7,822,915.17	18.4%
Total Specialty Plan Paid	\$8,884,251.10	\$7,410,562.76	19.9%
Total Specialty Member Paid	\$380,725.25	\$412,352.41	-7.7%
% Specialty Rxs	1.5%	1.4%	1.2%
% Specialty of Total Drug Cost	45.1%	45.5%	-1.0%
% Specialty of Total Plan Paid	47.5%	47.7%	-0.6%
% Specialty of Total Member Paid	20.6%	24.8%	-16.9%
Specialty Days Supply PMPM	0.28	0.28	-0.8%
Specialty Rxs PMPM	0.01	0.01	-2.3%
Specialty Drug Cost PMPM	\$68.25	\$60.59	12.6%
Specialty Plan Paid PMPM	\$65.44	\$57.40	14.0%
Specialty Member Paid PMPM	\$2.80	\$3.19	-12.2%
Non-Specialty Rxs PMPM	0.59	0.61	-3.5%
Non-Specialty Drug Cost PMPM	\$83.23	\$72.52	14.8%
Non-Specialty Plan Paid PMPM	\$72.44	\$62.86	15.2%
Non-Specialty Member Paid PMPM	\$10.79	\$9.66	11.6%

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Executive Summary by Time Period

Date Filled From August 2023 Through July 2024

Client: Fresno City Employees Health and Welfare Trust EGWP

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Measures	August 2023	September 2023	October 2023	November 2023	December 2023	January 2024	repruary 2024	March 2024	April 2024	-11	June 2024	July 2024	Rolling Lotal
Membership	000		000	000		20	0.50	OFF	700	CCC	700	700	000
Avg Eligible Members	022	223	777	577	777.	GLZ.	213	218	1.77	7777	122	777	720
Total Utilizing Members	163	171	163	169	174	155	120	152	157	170	155	163	162
% Utilizing Members	74.1%	76.7%	73.4%	75.8%	78.4%	72.1%	70.4%	%2.69	71.0%	%9'92	70.1%	72.8%	73.4%
Avg Member Age	76.62	76.47	76.64	19.91	76.65	76.80	76.74	16.57	99.92	16.76	16.88	16.81	76.68
Rx and Cost													
Total Rxs	574	601	589	295	547	566	493	512	535	247	524	264	6,619
Total Drug Cost	\$108,681.42	\$137,167.86	\$132,423.97	\$115,187.74	\$121,899.53	\$129,964.33	\$83,313.95	\$105,196.80	\$129,852.11	\$140,458.57	\$85,864.29	\$131,410.63	\$1,421,421.20
Total Plan Paid	\$80,108.67	\$85,424.79	\$89,629.84	\$84,848.92	\$82,436.89	\$110,380.06	\$73,865.66	\$90,273.75	\$96,404.09	\$111,625.77	\$51,705.04	\$90,592.25	\$1,047,295.73
Total Member Paid	\$28,769.96	\$52,778.66	\$43,407.19	\$31,509.16	\$40,290.35	\$19,535.69	\$9,448.29	\$14,923.05	\$33,399.44	\$28,832.80	\$34,159.25	\$40,769.80	\$377,823.64
Total Ingredient Cost	\$108,276.07	\$136,425.06	\$131,851.47	\$114,498.29	\$121,300.43	\$129,573.98	\$82,912.35	\$104,708.10	\$129,491.06	\$140,132.17	\$85,472.24	\$131,071.18	\$1,415,712.40
Total Dispensing Fee	\$345.35	\$381.80	\$322.00	\$338.95	\$359.10	\$348.85	\$361.10	\$338.70	\$271.05	\$326.40	\$332.05	\$339.45	\$4,064.80
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	00 09\$	\$361.00	\$250.50	\$350.50	\$240.00	\$41.50	\$40.50	\$150.00	00 06\$	00 0\$	\$60.00	00 0\$	\$1 644 00
% Dian Daid	73.7%	%E C9	%Z 29	73.7%	67.6% 67.6%	84 9%	88 7%	85.8%	74 2%	79.5%	%C U9	%b 89	73.7%
מו מו מו מו	20.00	02:070	70.70	10.1.0	00.00	20.57	44 000	00.00	01.2.70	0.0.07	00.200	00.970	26.6%
% Member Paid	76.5%	38.5%	32.8%	27.4%	33.1%	15.0%	11.3%	14.2%	72.7%	20.5%	39.8%	31.0%	20.079
Avg Drug Cost / Rx	\$189.34	\$228.23	\$224.83	\$203.15	\$222.85	\$229.62	\$168.99	\$205.46	\$242.71	\$256.78	\$163.86	\$233.00	\$214.75
Avg Plan Paid / Rx	\$139.56	\$142.14	\$152.17	\$149.65	\$150.71	\$195.02	\$149.83	\$176.32	\$180.19	\$204.07	\$98.67	\$160.62	\$158.23
Avg Member Paid / Rx	\$50.12	\$87.82	\$73.70	\$55.57	\$73.66	\$34.52	\$19.16	\$29.15	\$62.43	\$52.71	\$65.19	\$72.29	\$57.08
Per Member Per Month													
PANG RXS PMPM	2.61	2.70	2.65	2.54	2.46	2.63	2.31	2.35	2.42	2.46	2.37	2:52	2.50
Sud Cost PMPM	\$494.01	\$615.10	\$596.50	\$516.54	\$549.10	\$604.49	\$391.15	\$482.55	\$587.57	\$632.70	\$388.53	\$586.65	\$537.60
Avg Plan Paid PMPM	\$364.13	\$383.07	\$403.74	\$380.49	\$371.34	\$513.40	\$346.79	\$414.10	\$436.22	\$502.82	\$233.96	\$404.43	\$396.10
Avg Member Paid PMPM	\$130.77	\$236 68	\$195.53	\$14130	\$181.49	89088	\$44.36	\$68.45	\$151.13	\$129.88	\$154.57	\$182.01	\$142.90
Drin Type													
% Simila-Source Brand Bve	10.3%	15.6%	14 1%	13 6%	15 2%	12 5%	13 6%	12.5%	12.0%	14.4%	12.0%	11 70%	13.1%
White Source Dead Door	90.00	7000	4 26	70.0.0	7000	70.0	70.070	7000	4 50/	707.0	4 50/	700 0	10%
% Multi-Source Brand Rxs	0.0%	0.6%	1.2%	0.8%	0.7%	0.8%	0.0.1	0.6%	0.0.0	0.7%	1.5%	2.0%	700 90
% Generic Rxs	89.2%	83.5%	84.7%	85.5%	84.6%	86.6%	84.8%	86.7%	86.5%	84.8%	86.5%	86.3%	00.00
% Generic Efficiency	99.4%	%0.66	%9.86	%0.66	%8.66	%0.66	98.1%	99.1%	98.3%	99.1%	98.3%	92.8%	98.8%
Drug Channel													
% Retail Rxs	47.4%	46.6%	46.0%	49.7%	45.9%	43.3%	48.3%	42.8%	39.8%	40.6%	43.9%	39.5%	44.5%
% Retail 90 Rxs	31.5%	29.8%	31.6%	30.3%	32.2%	39.2%	28.6%	34.2%	38.1%	32.0%	31.7%	37.2%	33.0%
% Mail Rxs	21.1%	23.6%	22.4%	19.9%	21.9%	17.5%	23.1%	23.0%	22.1%	27.4%	24.4%	23.2%	22.5%
Specialty Drugs													
Total Specialty Rxs	4	4	9	2	9	5	2	5	2	4	3	9	52
Total Specialty Drug Cost	\$37,905.19	\$25,003.14	\$29,461.20	\$21,674.66	\$28,846.15	\$28,622.67	\$841.99	\$31,327.63	\$29,982.48	\$46,072.05	\$4,104.72	\$29,521.54	\$313,363.42
Total Specialty Plan Paid	\$35,986.15	\$23,712.49	\$28,030.50	\$20,504.01	\$27,310.43	\$22,935.16	\$757.79	\$30,854.49	\$29,698.28	\$45,987.85	\$3,920.52	\$29,352.43	\$299,050.10
Total Specialty Member Paid	\$1,919.04	\$1,290.65	\$1,430.70	\$1,170.65	\$1,535.72	\$5,687.51	\$84.20	\$473.14	\$284.20	\$84.20	\$184.20	\$169.11	\$14,313.32
% Specialty Rxs	0.7%	0.7%	1.0%	0.4%	1.1%	0.9%	0.4%	1.0%	%6.0	0.7%	%9.0	1.1%	%8.0
% Specialty of Total Drug Cost	34.9%	18.2%	22.2%	18.8%	23.7%	22.0%	1.0%	29.8%	23.1%	32.8%	4.8%	22.5%	22.0%
% Specialty of Total Plan Paid	44.9%	27.8%	31.3%	24.2%	33.1%	20.8%	1.0%	34.2%	30.8%	41.2%	%9'.2	32.4%	78.6%
% Specialty of Total Member Paid	9.7%	2.4%	3.3%	3.7%	3.8%	29.1%	%6:0	3.2%	%6.0	0.3%	0.5%	0.4%	3.8%
Avg Specialty Rxs PMPM	0.02	0.02	0.03	0.01	0.03	0.02	0.01	0.02	0.02	0.02	0.01	0.03	0.02
Avg Specialty Drug Cost PMPM	\$172.30	\$112.12	\$132.71	\$97.20	\$129.94	\$133.13	\$3.95	\$143.70	\$135.67	\$207.53	\$18.57	\$131.79	\$118.52
Avg Specialty Plan Paid PMPM	\$163.57	\$106.33	\$126.26	\$91.95	\$123.02	\$106.68	\$3.56	\$141.53	\$134.38	\$207.15	\$17.74	\$131.04	\$113.11
Avg Specialty Member Paid PMPM	\$8.72	\$5.79	\$6.44	\$5.25	\$6.92	\$26.45	\$0.40	\$2.17	\$1.29	\$0.38	\$0.83	\$0.75	\$5.41
Avg Non-Specialty Rxs PMPM	2.59	2.68	2.63	2.53	2.44	2.61	2.31	2.33	2.40	2.45	2.36	2.49	2.48
Avg Non-Specialty Drug Cost PMPM	\$321.71	\$502.98	\$463.80		\$419.16	\$471.36	\$387.19	\$338.85	\$451.90	\$425.16	\$369.95	\$454.86	\$419.08
Avg Non-Specialty Plan Paid PMPM	\$200.56	\$276.74	\$277.47	\$288.54	\$248.32	\$406.72	\$343.23	\$272.57	\$301.84	\$295.67	\$216.22	\$273.39	\$283.00
Avg Non-Specialty Member Paid PMPM	\$122.05	\$230.89	\$189.08	\$136.05	\$174.57	\$64.41	\$43.96	\$66.28	\$149.84	\$129.50	\$153.73	\$181.25	\$137.48

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Comparative Executive Summary

Current Period: Date Filled From August 2023 Through July 2024 Previous Period: Date Filled From August 2022 Through July 2023

Client: Fresno City Employees Health and Welfare Trust EGWP

Measures	Current Period	Previous Period	% Change
Membership			
Avg Eligible Members	220	224	-1.5%
% Utilizing Members	8.4%	8.5%	-1.6%
Total Utilizing Members	221	228	-3.1%
Avg Member Age	76.68	76.38	0.4%
Rx and Cost			
Total Days Supply	393,704	393,305	0.1%
Total Rxs	6,619	6,751	-2.0%
Total Drug Cost	\$1,421,421.20	\$1,418,030.27	0.2%
Total Plan Paid	\$1,047,295.73	\$1,064,939.84	-1.7%
Total Member Paid	\$377,823.64	\$353,887.17	6.8%
Total Ingredient Cost	\$1,415,712.40	\$1,413,499.35	0.2%
Total Dispensing Fee	\$4,064.80	\$4,164.90	-2.4%
Total Sales Tax	\$0.00	\$0.00	0.0%
Total Incentive Fee	\$1,644.00	\$366.02	349.2%
% Plan Paid	73.7%	75.1%	-1.9%
% Member Paid	26.6%	25.0%	6.5%
Days Supply / Rx	59.48	58.26	2.1%
Drug Cost / Rx	\$214.75	\$210.05	2.2%
Plan Paid / Rx	\$158.23	\$157.75	0.3%
Member Paid / Rx	\$57.08	\$52.42	8.9%
Per Member Per Month	******	**=::=	
Days Supply PMPM	148.90	146.59	1.6%
Rxs PMPM	2.50	2.52	-0.5%
Drug Cost PMPM	\$537.60	\$528.52	1.7%
Plan Paid PMPM	\$396.10	\$396.92	-0.2%
Member Paid PMPM	\$142.90	\$131.90	8.3%
Drug Type	******	*	
% Single-Source Brand Rxs	13.1%	12.5%	5.1%
% Multi-Source Brand Rxs	1.0%	1.2%	-15.2%
% Generic Rxs	85.8%	86.3%	-0.5%
% Generic Efficiency	98.8%	98.6%	0.2%
Drug Channel			
% Retail Rxs	44.5%	47.7%	-6.6%
% Retail 90 Rxs	33.0%	32.5%	1.5%
% Mail Rxs	22.5%	19.8%	13.4%
Specialty Drugs	22.070	10.070	10.170
Total Specialty Days Supply	1,932	2,272	-15.0%
Total Specialty Rxs	52	61	-14.8%
Total Specialty Drug Cost	\$313,363.42	\$388,843.28	-19.4%
Total Specialty Plan Paid	\$299,050.10	\$354,344.97	-15.6%
Total Specialty Member Paid	\$14,313.32	\$34,498.31	-58.5%
% Specialty Rxs	0.8%	0.9%	-13.1%
% Specialty FXS % Specialty of Total Drug Cost	22.0%	27.4%	-19.6%
% Specialty of Total Plan Paid	28.6%	33.3%	-14.2%
% Specialty of Total Member Paid	3.8%	9.7%	-61.1%
Specialty Days Supply PMPM	0.73	0.85	-13.7%
Specialty Rxs PMPM	0.73	0.02	-13.5%
Specialty Drug Cost PMPM	\$118.52	\$144.93	-13.5%
· · ·			
Specialty Plan Paid PMPM	\$113.11	\$132.07	-14.4%

Specialty Member Paid PMPM	\$5.41	\$12.86	-57.9%
Non-Specialty Rxs PMPM	2.48	2.49	-0.4%
Non-Specialty Drug Cost PMPM	\$419.08	\$383.60	9.3%
Non-Specialty Plan Paid PMPM	\$283.00	\$264.85	6.9%
Non-Specialty Member Paid PMPM	\$137.48	\$119.04	15.5%

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Diana Cavazos

From: Diana Cavazos

Sent: Monday, August 12, 2024 3:22 PM To: Diana Cavazos

FW: Pharmacy Billing Information Member Email

Attachments:

Subject:

Pharmacy benefit reminder: Show your member ID card at the pharmacy

Diana Cavazos

Account Management

dcavazos@healthcomp.com

W 559-312-2295 PST



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From: Martinez, Carolyn <carolyn.martinez@optum.com>

Sent: Monday, July 29, 2024 6:59 AM

To: Joseph Feliciani <josephf@rael-letson.com>; Diana Cavazos <dcavazos@healthcomp.com>

Cc: Andrew Desa <andrewd@rael-letson.com>; David Broome <davidb@rael-letson.com>; Speakman, Amy E <Amy.Speakman@optum.com>; Duarte, Nissa <nissa.duarte@optum.com>; Ross, Shannon C <shannon.ross@optum.com>; Nikki Vang <nivang@healthcomp.com>; David Westengard <davidw@rael-</p>

letson.com>

Subject: RE: Pharmacy Billing Information Member Email

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning Joe & Diana,

I hope you had a nice weekend.

I want to let you know that we've completed our final review and FCEHWT's email was approved. This can now be shared with City of Fresno and distributed to members.

Thank you, Carolyn Carolyn Martinez (she/her)

Senior Account Manager, Public Sector | Optum Rx

O 1-612-428-6104 M 1-702-708-1849

carolyn.martinez@optum.com

Optum

Upcoming PTO Alert: 7/29 – 7/30, 10/17 – 10/22 & 12/23 – 12/27 Business Travel: 9/12 & 10/23 – 10/24 Office Closure: 9/2, 11/28 – 11/29 & 12/25

<u>30</u>

Subject:

Pharmacy benefit reminder: Show your member ID card at the pharmacy





Present your member ID card at the pharmacy

Present your member ID card at the pharmacy

Optum Rx manages pharmacy benefits for your plan. Recently you may have been at the pharmacy counter to find that your medication is not covered.

Why could this happen?

Your pharmacy may not have your correct benefit details.

We apologize for the inconvenience this may have caused.

What can I do?

pharmacy. Ask them to make sure they have the current info from your card on file. When Just present your member ID card each time you fill/or refill a prescription at a retail

you show your ID card each time you fill a prescription, they can check that the information they need is up to date.

What Optum Rx information does the pharmacy need from my HealthComp ID card?

Check the bottom of your health plan ID card. The pharmacy needs these 3 items:

- Your RX Group 00494 is used by your pharmacy to process your prescription benefit
- Your BIN or bank identification number 610011 tells your pharmacy that you are covered by Optum Rx.
- Your PCN or processor control number NMHC is used by your pharmacy to locate your pharmacy member profile.

What if my pharmacy tells me my coverage is terminated?

Show your health plan ID card. Then, ask a pharmacy team member to double-check what they have on file. It should match what is on your ID card.

Questions?

You or your pharmacist can call Optum Rx on the number on your member ID card.

We also sent a reminder to Fresno area pharmacies about this issue.

Thanks for letting us serve you.

Diana Cavazos

From: Martinez, Carolyn <carolyn.martinez@optum.com>

Sent: Tuesday, August 6, 2024 3:35 PM To: Diana Cavazos; Joseph Feliciani

Andrew Desa; David Broome; Nikki Vang; Speakman, Amy E; Ross, Shannon C

Latest Optum Rx Humira and Stelara biosimilar management for Jan. 1, 2025

Subject:

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the content is safe.

Hi Diana & Joe,

<u>34</u>

biosimilars effective Jan. 1, 2025 for patients new to therapy. Existing members will be able to continue therapy without switching to the biosimilar. We are also There's been an update to our 1/1/2025 Humira biosimilar strategy announced last week. We will be excluding Humira and prefer FDA-approved adalimumab adding a biosimilar for Stelara to the formulary. Please let us know if you have any questions. – Carolyn



Latest Optum Rx Humira and Stelara biosimilar management for Jan. 1, 2025

biosimilar management strategies deliver savings for your plans while preserving quality and supporting innovation and lowering overall health care costs. Our latest Humira and Stelara optionality for both plans and patients - and new Nuvaila products offer a stable supply and Continuing with our phased biosimilar approach, Optum Rx constantly negotiates with manufacturers in order to bring value to the market by driving biosimilar competition, \$0 copay support.

Updated Humira biosimilar strategy

wait on preferring only Humira biosimilars until all drug strengths are interchangeable at the exclude Humira and prefer FDA-approved adalimumab biosimilars effective Jan. 1, 2025 **for patients new to therapy**. Existing Humira patients will be able to continue therapy without switching to a biosimilar if they choose, with improved Humira pricing. We have chosen to As an update to the Optum Rx Humira biosimilar strategy announced last week, we will pharmacy without a new prescription, which is expected later in 2025.

New Stelara biosimilar strategy

Nuvaila will launch the first Stelara biosimilar named Wezlana on Jan. 1, 2025. Wezlana will be offered as a Nuvaila private label product in HW and LW versions, manufactured by Amgen. Wezlana offers significant differentiations to Stelara and attributes including:

- First ustekinumab biosimilar to market, with other ustekinumab biosimilars not expected until late 2025.
 - Available in all the drug formulations and strengths as Stelara and **latex-free**, an attribute that Stelara does not have.
 - FDA-approved interchangeability for all Stelara indications and approved for allowing pharmacies to switch without requiring a new prescription.
- \$0 copay support available from Nuvaila.
- Plan sponsor savings of up to almost 50% compared to the Stelara list price.

Please see the drug chart below for the latest formulary and utilization management information.

Optum Rx Premium Formulary

CURRENT

EFFECTIVE JAN. 1, 2025

(

Amjevita for Nuvaila (LW) Amgen (HW) Amgen (HW) Amgen (HW)	Tier 2 with PA Stelara Wezlana for Ninzaila (1 W. & HW.)
Excluded All other branded and unbranded biosimilars	Ï,
Tier 2 with PA • Humira • Amjevita HW & LW (Amgen) • Cyltezo & Adalimumab-adbm • Hyrimoz & Adalimumab-adaz	Tier 2 with PA Stelara

*Continuation of care will remain for existing Humira utilizers.

LW = Low Wholesale Acquisition Cost

HW = High Wholesale Acquisition Cost

PA = Prior Authorization

Guiding principles

These new biosimilar strategies continue to meet our patient-first guiding principles while delivering a lower net cost:

- Continued quality of care for patients.
- FDA-approved interchangeability.
- Stable supply.
- Availability of formulations and drug strengths to provide continuity of care.
- Affordability for patients, including manufacturer copay assistance programs, and significant cost reduction for plan sponsors.

Member support

As part of our standard process, Optum Rx will provide member, physician and pharmacist communications to ensure stakeholders have access to the information needed to help facilitate patients beginning therapy on biosimilar products.

matures. We appreciate your business and the opportunity to manage your pharmacy care Let me know if you have any questions about these changes. We will continue to evaluate opportunities, modify formularies and assist in further lowering prices as the market services

Sincerely,

Carolyn

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Carolyn Martinez (she/her)

Senior Account Manager, Public Sector | Optum Rx

O 1-612-428-6104 M 1-702-708-1849

carolyn.martinez@optum.com

Mntdo 37

Upcoming PTO Alert: 10/17 - 10/22 & 12/23 - 12/27 Business Travel: 9/11 - 9/12 & 10/23 - 10/24

Office Closure: 9/2, 11/28 - 11/29 & 12/25

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DELTA DENTAL SELF-FUNDED FINANCIAL REPORT PACKAG

FRESNO CITY EES HEALTH & Group Number: 00273

TABLE OF CONTENTS

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

Report Title Tab

SUMMARY OF KEY STATISTICS Summary MONTHLY FINANCIAL EXPERIENCE

MONTHLY FINANCIAL EXPERIENCE BY DIVISION

DATA TABLE FOR CLAIM LAG IN GROUP SUMMARY AND BY DIVISION 2 8



DELTA DENTAL OF CALIFORNIA SUMMARY OF KEY STATISTICS FRESNO CITY EES HEALTH &

Group Number: 00273

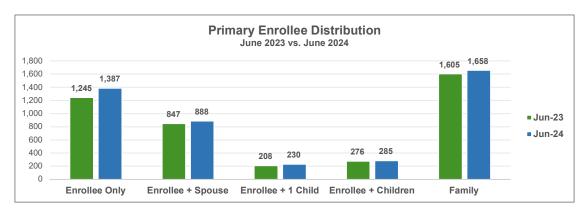
Paid Period: July 1, 2022 - June 30, 2023 compared to July 1, 2023 - June 30, 2024

Financial Summary

- For paid period ended June 30, 2024, the group had an average exposure of 4,305 primary enrollees. This represents a year / year increase of 6.6% from the previous period's average exposure of 4,040 primary enrollees.
- For the current period, claims paid PEPM was \$67.03, compared to \$65.69 during the previous period; This represents a year / year increase of 2.0%.
- During the current period, 70.1% of primary enrollees had enrolled dependents vs. 71.2% of primary enrollees during the previous period.

	07/1/2022 - 06/30/2023	07/1/2023 - 06/30/2024
Claims Paid	\$3,184,455	\$3,462,716
Exposure**	48,474	51,658
Avg. Exposure	4,040	4,305
Avg. Member Count	10,758	11,361

^{**} Exposure = Total primary enrollee months during the period.



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

♦ DELTA DENTAL

DELTA DENTAL OF CALIFORNIA MONTHLY FINANCIAL EXPERIENCE FRESNO CITY EES HEALTH & Group Number: 00273 Paid Period: July 1, 2022 - June 30, 2024

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1,704	1,645 2,026 1,592	1,645 2,026 1,592 1,646 1,843 1,386 2,324	1,645 2,026 1,592 1,646 1,386 2,324 1,615 1,643 1,870 1,473	1,645 2,026 1,592 1,646 1,843 1,386 2,324 1,615 1,643 1,870 1,870 1,870 1,974 1,974
Jan-23	Feb-23 Mar-23 Apr-23 May-23	Feb-23 Mar-23 Apr-23 Jun-23 Jul-23 Aug-23	Feb-23 Mar-23 Apr-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Dec-23	Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Dec-23 Jan-24 Feb-24 Mar-24

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

♦ DELTA DENTAL

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

Paid Period: July 1, 2022 - June 30, 2024

		'										
Group-		Number of			Enrollee +	Enrollee + 1	Enrollee +		Total Primary	Adult	Child	Total
Division	Date	Claims	Paid Amount	Enrollee Only	Spouse	Child	Children	Family	Enrollees	Dependents	Dependents	Members
00273-00001	Jul-22	1,191	\$225,239	930	491	210	239	1,468	3,338	1,961	4,094	9,393
00273-00001	Aug-22	1,359	\$237,506	952	481	208	243	1,466	3,350	1,949	4,082	9,381
00273-00001	Sep-22	1,483	\$256,316	972	490	206	247	1,480	3,395	1,972	4,132	9,499
00273-00001	Oct-22	1,329	\$229,814	978	491	202	246	1,471	3,388	1,964	4,095	9,447
00273-00001	Nov-22	1,255	\$203,683	994	491	199	247	1,476	3,407	1,967	4,113	9,487
00273-00001	Dec-22	1,444	\$240,966	1,001	489	201	248	1,482	3,421	1,971	4,132	9,524
00273-00001	Jan-23	1,024	\$170,569	1,023	485	203	251	1,505	3,467	1,990	4,191	9,648
00273-00001	Feb-23	1,435	\$213,333	1,055	489	203	251	1,506	3,504	1,995	4,197	969'6
00273-00001	Mar-23	1,761	\$274,606	1,069	495	201	259	1,515	3,539	2,010	4,234	9,783
00273-00001	Apr-23	1,378	\$218,074	1,086	495	200	263	1,515	3,559	2,011	4,243	9,813
00273-00001	May-23	1,448	\$230,585	1,106	496	201	267	1,531	3,601	2,028	4,293	9,922
00273-00001	Jun-23	1,609	\$246,256	1,104	492	201	269	1,539	3,605	2,031	4,316	9,952
00273-00001	Jul-23	1,227	\$217,184	1,060	509	202	271	1,561	3,603	2,070	4,365	10,038
00273-00001	Aug-23	2,032	\$337,925	1,086	512	206	273	1,553	3,630	2,065	4,352	10,047
00273-00001	Sep-23	1,403	\$226,741	1,088	517	208	274	1,549	3,636	2,066	4,347	10,049
00273-00001	Oct-23	1,454	\$235,560	1,088	516	209	273	1,551	3,637	2,067	4,340	10,044
00273-00001	Nov-23	1,619	\$277,724	1,100	516	212	272	1,556	3,656	2,072	4,343	10,071
00273-00001	Dec-23	1,248	\$198,207	1,112	515	213	270	1,567	3,677	2,082	4,358	10,117
00273-00001	Jan-24	1,206	\$172,131	1,145	516	213	270	1,576	3,720	2,092	4,372	10,184
00273-00001	Feb-24	1,707	\$283,168	1,194	516	212	274	1,582	3,778	2,098	4,408	10,284
00273-00001	Mar-24	1,634	\$254,228	1,208	513	214	281	1,593	3,809	2,106	4,452	10,367
00273-00001	Apr-24	1,391	\$227,865	1,219	516	216	280	1,588	3,819	2,104	4,450	10,373
00273-00001	May-24	1,860	\$303,016	1,211	523	219	278	1,583	3,814	2,106	4,448	10,368
00273-00001	Jun-24	1,512	\$246,586	1,236	524	223	278	1,581	3,842	2,105	4,452	10,399
00273-00002	Jul-22	121	\$27,282	48	148	9	7	36	245	184	87	516
00273-00002	Aug-22	91	\$17,739	20	149	9	7	37	249	186	88	523
00273-00002	Sep-22	117	\$15,577	48	148	9	7	40	249	188	94	531
00273-00002	Oct-22	91	\$15,171	48	147	2	7	40	247	187	93	527
00273-00002	Nov-22	105	\$17,387	20	149	4	7	41	251	190	93	534
00273-00002	Dec-22	134	\$20,801	49	151	4	9	43	253	194	91	538
00273-00002	Jan-23	71	\$12,155	20	150	က	2	46	254	196	94	544
00273-00002	Feb-23	100	\$18,225	20	148	က	2	49	255	197	66	551
00273-00002	Mar-23	123	\$18,111	55	179	က	9	53	296	232	108	989
00273-00002	Apr-23	77	\$10,886	26	179	4	9	54	299	233	110	642
00273-00002	May-23	8	\$10,681	55	178	4	7	75	298	232	115	645
00273-00002	Jun-23	111	\$16,885	26	173	4	7	75	294	227	114	635
00273-00002	Jul-23	89	\$15,105	55	169	8	80	26	291	225	117	633
00273-00002	Aug-23	163	\$26,041	55	170	ဇ	7	28	293	228	115	636
00273-00002	Sep-23	116	\$15,369	26	172	4	7	28	297	230	117	644
00273-00002	Oct-23	106	\$18,644	58	174	4	8	28	302	232	118	652
00273-00002	Nov-23	129	\$24,429	28	175	4	80	29	304	234	121	629
00273-00002	Dec-23	123	\$21,063	29	178	4	80	29	308	237	121	999
00273-00002	Jan-24	91	\$14,900	28	182	2	80	28	311	240	121	672
00273-00002	Feb-24	143	\$25,985	58	181	2	∞	62	314	243	125	682

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178 179	179	183	160	160	161	158	159	158	159	158	158	162	164	163	162	161	161	159	156	161	161	163	163	.03 36	37	36	39	43	46	45	5 1 4	41	12	16	16	<u>υ</u> τ	<u> </u>	15	15	15	16	17	17	17	82 -	- 0	1 m) m
59 60	63	64	79	78	7.	6/	79	7.7	77	7.7	77	78	92	78	4 6 7	7.3	75	92	92	92	78	78	0 0	1, 1	=======================================	1	12	12	12	, ,	2 ~	7	7	7	∞ ∘	ο α	ο «	, ∞	80	80	∞	7	7	- 1	٠ ,			
\$23,977 \$27,437	\$32,043	\$24,358	\$12,794	\$16,881	\$13,803	\$13.767	\$18,704	\$10,697	\$13,271	\$16,182	\$18,617	\$15,031	\$19,756	\$11,919	\$19,979	\$14,508	\$13,230	\$17.852	\$11,251	\$25,282	\$17,702	\$14,484	\$ 10,096	\$13,754 \$3.316	\$4,679	\$3,928	\$2,810	\$3,540	\$5,069	\$2,224	\$5.077	\$3,636	\$2,336	\$3,987	\$1,010	\$1,100 \$339	\$1.798	\$2,102	\$1,713	\$1,147	\$1,040	\$1,330	\$610	\$1,263	\$2,133	\$1,278 \$1,052	\$506	\$18
144	165	132	74	102	& 6	SS 62	86	65	78	105	112	26	106	4 4	116	7 32	/3 115	91.	7.1	112	104	91	5 6	87 7 7	53	25	21	20	24	15 27	33	24	15	4	ς (2 4	r «	, 4	1	9	∞	7	4 :	- ;	<u></u> 6	πα	о га	> ←
Mar-24 Apr-24	May-24	Jun-24	Jul-22	Aug-22	Sep-22	OCI-22 Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23 Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-22 Aug-22	Sep-22	Oct-22
00273-00002 00273-00002	00273-00002	00273-00002	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00003	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-00004	00273-09001	00273-09001	00273-09001

59	35	18	16	41	20	20	17	41	18	24	23	27	26	56	26	22	59	25	24	265,435
10	10	4	4	4	9	9	2	2	7	13	13	15	41	41	41	12	15	13	12	106,248
6	1	9	2	4	9	9	2	4	2	2	2	9	9	9	9	2	7	9	2	59,055
10	14	80	7	9	œ	80	7	2	9	9	2	9	9	9	9	2	7	9	7	100,132
9	7	က	က	က	4	4	က	က	4	2	2	9	9	9	9	5	7	9	5	38,495
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,502
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,164
က	4	က	2	-	2	2	2	-	-	0	0	0	0	0	0	0	0	0	0	20,550
_	က	2	2	2	2	2	2	_	_	_	0	0	0	0	0	0	0	0	2	29,421
\$177	\$840	\$334	\$703	\$392	\$0	\$175	\$678	\$105	\$595	\$0	\$0	\$326	\$0	\$323	\$343	\$310	\$0	\$626	\$1,039	\$6,647,171
-	4	4	2	4	_	2	3	_	3	0	0	8	0	2	4	8	0	2	9	40,408
Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	
00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	00273-09001	Total

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: July 1, 2022 - June 30, 2024

. a.a. : orioar		Paid	Incurred	
Group	Division	Month/Year	Month/Year	Paid Amount
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

١	00273	All	Jan-23	Sep-22	\$2,487
ı	00273	All	Jan-23	Oct-22	\$4,525
ı	00273	All	Jan-23	Nov-22	\$6,781
ı	00273	All	Jan-23	Dec-22	\$77,474
ı	00273	All	Jan-23	Jan-23	\$100,795
ı	00273	All	Feb-23	Nov-21	\$1,500
ı	00273	All	Feb-23	Jun-22	\$86
ı	00273	All	Feb-23	Jul-22	\$565
ı	00273	All	Feb-23	Aug-22	\$3,565
ı	00273	All	Feb-23	Sep-22	\$750
ı	00273	All	Feb-23	Oct-22	\$1,197
ı	00273	All	Feb-23	Nov-22	\$2,131
ı	00273	All	Feb-23	Dec-22	\$4,702
ı	00273	All	Feb-23	Jan-23	\$133,568
ı	00273	All	Feb-23	Feb-23	\$103,950
ı	00273	All	Mar-23	Jul-21	\$127
ı	00273	All	Mar-23	Feb-22	\$64
ı	00273	All	Mar-23	Mar-22	\$1,175
ı	00273	All	Mar-23	Apr-22	\$3,547
ı	00273	All	Mar-23	Jun-22	\$570
ı	00273	All	Mar-23	Jul-22	\$960
ı	00273	All	Mar-23	Aug-22	\$229
ı	00273	All	Mar-23	Sep-22	\$254
ı	00273	All	Mar-23	Oct-22	\$172
ı	00273	All	Mar-23	Nov-22	\$2,323
ı	00273	All	Mar-23	Dec-22	\$3,753
ı	00273	All	Mar-23	Jan-23	\$14,145
ı	00273	All	Mar-23	Feb-23	\$119,389
ı	00273	All	Mar-23	Mar-23	\$167,660
ı	00273	All	Apr-23	Jul-22	\$402
ı	00273	All	Apr-23	Sep-22	\$726
ı	00273	All	Apr-23	Oct-22	\$2,847
ı	00273	All	Apr-23	Nov-22	\$1,571
ı	00273	All	Apr-23	Dec-22	\$3,113
ı	00273	All	Apr-23	Jan-23	\$1,832
ı	00273	All	Apr-23	Feb-23	\$5,195
ı	00273	All	Apr-23	Mar-23	\$104,239
ı	00273	All	Apr-23	Apr-23	\$131,290
ı	00273	All	May-23	May-22	\$91
ı	00273	All	May-23	Jun-22	\$153
ı	00273	All	May-23	Jul-22	\$493
	00273	All	May-23	Aug-22	\$320
ı	00273	All	May-23	Sep-22	\$401
	00273	All	May-23	Oct-22	\$2,128
	00273	All	May-23	Nov-22	\$2,451
	00273	All	May-23	Dec-22	\$488
	00273	All	May-23	Jan-23	\$1,504
	00273	All	May-23	Feb-23	\$5,954
	00273	All	May-23	Mar-23	\$11,450

00273	All	May-23	Apr-23	\$96,588
00273	All	May-23	May-23	\$136,788
00273	All	Jun-23	May-22	\$110
00273	All	Jun-23	Jun-22	\$202
00273	All	Jun-23	Jul-22	\$1,517
00273	All	Jun-23	Aug-22	\$1,488
00273	All	Jun-23	Sep-22	\$335
00273	All	Jun-23	Oct-22	\$18
00273	All	Jun-23	Nov-22	\$18
00273	All	Jun-23	Dec-22	\$1,154
00273	All	Jun-23	Jan-23	\$323
00273	All	Jun-23	Feb-23	\$1,510
00273	All	Jun-23	Mar-23	\$6,426
00273	All	Jun-23	Apr-23	\$8,679
00273	All	Jun-23	May-23	\$106,478
00273	All	Jun-23	Jun-23	\$159,304
00273	All	Jul-23	Jun-22	\$183
00273	All	Jul-23	Aug-22	\$882
00273	All	Jul-23	Oct-22	\$94
00273	All	Jul-23	Nov-22	\$2,232
00273	All	Jul-23	Dec-22	\$166
00273	All	Jul-23	Jan-23	\$1,212
00273	All	Jul-23	Feb-23	\$661
00273	All	Jul-23	Mar-23	\$1,206
00273	All	Jul-23	Apr-23	\$1,108
00273	All	Jul-23	May-23	\$8,111
00273	All	Jul-23	Jun-23	\$106,923
00273	All	Jul-23	Jul-23	\$122,545
00273	All	Aug-23	Oct-20	\$76
00273	All	Aug-23	Sep-21	\$148
00273	All	Aug-23	May-22	\$78
00273	All	Aug-23	Aug-22	\$162
00273	All	Aug-23	Sep-22	\$515
00273	All	Aug-23	Oct-22	\$733
00273	All	Aug-23	Nov-22	\$400
00273	All	Aug-23	Dec-22	\$696
00273	All	Aug-23	Jan-23	\$425
00273	All	Aug-23	Feb-23	\$331
00273	All	Aug-23	Mar-23	\$2,915
00273	All	Aug-23	Apr-23	\$2,180
00273	All	Aug-23	May-23	\$5,418
00273	All	Aug-23	Jun-23	\$14,936
00273	All	Aug-23	Jul-23	\$157,327
00273	All	Aug-23	Aug-23	\$199,369
00273	All	Sep-23	Nov-22	\$124
00273	All	Sep-23	Dec-22	\$19
00273	All	Sep-23	Jan-23	\$830
00273	All	Sep-23	Feb-23	\$106
00273	All	Sep-23	Mar-23	\$211

١	00273	All	Sep-23	Apr-23	\$311
ı	00273	All	Sep-23	May-23	\$973
ı	00273	All	Sep-23	Jun-23	\$4,215
ı	00273	All	Sep-23	Jul-23	\$8,537
ı	00273	All	Sep-23	Aug-23	\$102,029
ı	00273	All	Sep-23	Sep-23	\$139,602
ı	00273	All	Oct-23	Oct-21	\$1,500
ı	00273	All	Oct-23	Oct-22	\$87
ı	00273	All	Oct-23	Jan-23	\$787
ı	00273	All	Oct-23	Feb-23	\$390
ı	00273	All	Oct-23	Mar-23	\$747
ı	00273	All	Oct-23	Apr-23	\$369
ı	00273	All	Oct-23	May-23	\$3,353
ı	00273	All	Oct-23	Jun-23	\$2,672
ı	00273	All	Oct-23	Jul-23	\$3,767
ı	00273	All	Oct-23	Aug-23	\$10,816
ı	00273	All	Oct-23	Sep-23	\$102,950
ı	00273	All	Oct-23	Oct-23	\$141,801
ı	00273	All	Nov-23	May-22	\$1,231
ı	00273	All	Nov-23	Dec-22	\$1,282
ı	00273	All	Nov-23	Jan-23	\$308
ı	00273	All	Nov-23	Feb-23	\$20
ı	00273	All	Nov-23	Apr-23	\$3,330
ı	00273	All	Nov-23	Jun-23	\$331
ı	00273	All	Nov-23	Jul-23	\$5,035
ı	00273	All	Nov-23	Aug-23	\$4,661
ı	00273	All	Nov-23	Sep-23	\$11,385
ı	00273	All	Nov-23	Oct-23	\$136,789
ı	00273	All	Nov-23	Nov-23	\$157,258
ı	00273	All	Dec-23	Jan-22	\$263
ı	00273	All	Dec-23	Apr-22	\$391
ı	00273	All	Dec-23	Jun-22	\$272
ı	00273	All	Dec-23	Nov-22	\$1,982
ı	00273	All	Dec-23	Feb-23	\$742
ı	00273	All	Dec-23	Mar-23	\$246
ı	00273	All	Dec-23	May-23	\$115
ı	00273	All	Dec-23	Jun-23	\$380
ı	00273	All	Dec-23	Jul-23	\$2,450
ı	00273	All	Dec-23	Aug-23	\$2,750
ı	00273	All	Dec-23	Sep-23	\$1,180
ı	00273	All	Dec-23	Oct-23	\$10,265
ı	00273	All	Dec-23	Nov-23	\$91,476
ı	00273	All	Dec-23	Dec-23	\$126,323
	00273	All	Jan-24	Sep-22	\$1,180
	00273	All	Jan-24	Jan-23	\$139
	00273	All	Jan-24	Feb-23	\$72
	00273	All	Jan-24	Mar-23	\$146
	00273	All	Jan-24	Apr-23	\$90
	00273	All	Jan-24	May-23	\$121

00273	All	Jan-24	Jun-23	\$811
00273	All	Jan-24	Jul-23	\$44
00273	All	Jan-24	Aug-23	\$819
00273	All	Jan-24	Sep-23	\$2,119
00273	All	Jan-24	Oct-23	\$2,691
00273	All	Jan-24	Nov-23	\$4,496
00273	All	Jan-24	Dec-23	\$72,888
00273	All	Jan-24	Jan-24	\$114,136
00273	All	Feb-24	Jun-22	\$1,500
00273	All	Feb-24	Dec-22	\$191
00273	All	Feb-24	Jan-23	\$99
00273	All	Feb-24	Feb-23	\$18
00273	All	Feb-24	Mar-23	-\$12
00273	All	Feb-24	Apr-23	\$326
00273	All	Feb-24	Jun-23	\$350
00273	All	Feb-24	Jul-23	\$616
00273	All	Feb-24	Aug-23	\$1,230
00273	All	Feb-24	Sep-23	\$2,737
00273	All	Feb-24	Oct-23	\$6,194
00273	All	Feb-24	Nov-23	\$6,001
00273	All	Feb-24	Dec-23	\$20,278
00273	All	Feb-24	Jan-24	\$149,523
00273	All	Feb-24	Feb-24	\$146,766
00273	All	Mar-24	Oct-21	\$1,500
00273	All	Mar-24	Dec-22	\$215
00273	All	Mar-24	Jan-23	-\$18
00273	All	Mar-24	Feb-23	\$9
00273	All	Mar-24	Mar-23	\$93
00273	All	Mar-24	Apr-23	\$158
00273	All	Mar-24	May-23	\$304
00273	All	Mar-24	Jun-23	\$502
00273	All	Mar-24	Jul-23	\$50
00273	All	Mar-24	Aug-23	\$489
00273	All	Mar-24	Sep-23	\$1,397
00273	All	Mar-24	Oct-23	\$1,358
00273	All	Mar-24	Nov-23	\$2,147
00273	All	Mar-24	Dec-23	\$1,930
00273	All	Mar-24	Jan-24	\$13,277
00273	All	Mar-24	Feb-24	\$115,965
00273	All	Mar-24	Mar-24	\$158,170
00273	All	Apr-24	Sep-22	\$313
00273	All	Apr-24	Feb-23	-\$6
00273	All	Apr-24	Mar-23	\$63
00273	All	Apr-24	Apr-23	\$93
00273	All	Apr-24	Jun-23	\$827
00273	All	Apr-24	Jul-23	\$1,556
00273	All	Apr-24	Aug-23	\$189
00273	All	Apr-24	Sep-23	\$634
00273	All	Apr-24	Oct-23	\$325

00273	All	Apr-24	Nov-23	\$565
00273	All	Apr-24	Dec-23	\$188
00273	All	Apr-24	Jan-24	\$3,342
00273	All	Apr-24	Feb-24	\$14,960
00273	All	Apr-24	Mar-24	\$109,859
00273	All	Apr-24	Apr-24	\$137,491
00273	All	May-24	Jul-23	\$1,519
00273	All	May-24	Aug-23	\$777
00273	All	May-24	Oct-23	\$2,539
00273	All	May-24	Nov-23	\$1,149
00273	All	May-24	Dec-23	\$812
00273	All	May-24	Jan-24	\$3,661
00273	All	May-24	Feb-24	\$10,993
00273	All	May-24	Mar-24	\$17,903
00273	All	May-24	Apr-24	\$138,996
00273	All	May-24	May-24	\$175,297
00273	All	Jun-24	Apr-23	\$44
00273	All	Jun-24	Jun-23	\$1,096
00273	All	Jun-24	Sep-23	\$32
00273	All	Jun-24	Oct-23	\$248
00273	All	Jun-24	Nov-23	\$887
00273	All	Jun-24	Dec-23	\$458
00273	All	Jun-24	Jan-24	\$356
00273	All	Jun-24	Feb-24	\$5,213
00273	All	Jun-24	Mar-24	\$7,153
00273	All	Jun-24	Apr-24	\$6,944
00273	All	Jun-24	May-24	\$116,182
00273	All	Jun-24	Jun-24	\$149,255
Total				\$6,647,171

		Paid	Incurred	
Group	Division	Month/Year	Month/Year	Paid Amount
00273	00001	Jul-22	Sep-21	\$137
00273	00001	Jul-22	Oct-21	\$240
00273	00001	Jul-22	Nov-21	\$65
00273	00001	Jul-22	Dec-21	\$24
00273	00001	Jul-22	Jan-22	\$739
00273	00001	Jul-22	Feb-22	\$147
00273	00001	Jul-22	Mar-22	\$1,122
00273	00001	Jul-22	Apr-22	\$4,778
00273	00001	Jul-22	May-22	\$9,289
00273	00001	Jul-22	Jun-22	\$79,702
00273	00001	Jul-22	Jul-22	\$128,995
00273	00001	Aug-22	Jan-20	\$39
00273	00001	Aug-22	Feb-21	\$152
00273	00001	Aug-22	Oct-21	\$336
00273	00001	Aug-22	Nov-21	\$68
00273	00001	Aug-22	Dec-21	\$116

00273	00001	Aug-22	Jan-22	\$211
00273	00001	Aug-22	Feb-22	-\$62
00273	00001	Aug-22	Mar-22	\$659
00273	00001	Aug-22	Apr-22	\$273
00273	00001	Aug-22	May-22	\$1,506
00273	00001	Aug-22	Jun-22	\$5,437
00273	00001	Aug-22	Jul-22	\$87,614
00273	00001	Aug-22	Aug-22	\$141,156
00273	00001	Sep-22	Jan-20	\$55
00273	00001	Sep-22	Dec-20	\$12
00273	00001	Sep-22	Sep-21	\$44
00273	00001	Sep-22	Oct-21	\$26
00273	00001	Sep-22	Nov-21	\$182
00273	00001	Sep-22	Jan-22	\$88
00273	00001	Sep-22	Feb-22	\$104
00273	00001	Sep-22	Mar-22	\$1,684
00273	00001	Sep-22	Apr-22	\$769
00273	00001	Sep-22	May-22	\$1,955
00273	00001	Sep-22	Jun-22	\$1,209
00273	00001	Sep-22	Jul-22	\$9,473
00273	00001	Sep-22	Aug-22	\$114,910
00273	00001	Sep-22	Sep-22	\$125,803
00273	00001	Oct-22	Jun-21	\$72
00273	00001	Oct-22	Feb-22	\$182
00273	00001	Oct-22	Mar-22	\$255
00273	00001	Oct-22	Apr-22	\$357
00273	00001	Oct-22	May-22	\$1,142
00273	00001	Oct-22	Jun-22	\$2,515
00273	00001	Oct-22	Jul-22	\$1,930
00273	00001	Oct-22	Aug-22	\$4,988
00273	00001	Oct-22	Sep-22	\$95,083
00273	00001	Oct-22	Oct-22	\$123,290
00273	00001	Nov-22	Jan-21	\$1,494
00273	00001	Nov-22	Nov-21	\$216
00273	00001	Nov-22	Jan-22	\$324
00273	00001	Nov-22	Feb-22	\$59
00273	00001	Nov-22	Mar-22	\$84
00273	00001	Nov-22	Apr-22	\$162
00273	00001	Nov-22	May-22	-\$218
00273	00001	Nov-22	Jun-22	\$1,108
00273	00001	Nov-22	Jul-22	\$2,815
00273	00001	Nov-22	Aug-22	\$3,375
00273	00001	Nov-22	Sep-22	\$4,540
00273	00001	Nov-22	Oct-22	\$83,282
00273	00001	Nov-22	Nov-22	\$106,442
00273	00001	Dec-22	Jun-20	\$13
00273	00001	Dec-22	Jan-21	\$13
00273	00001	Dec-22	Feb-21	\$226
00273	00001	Dec-22	Jul-21	\$254

	00273	00001	Dec-22	Aug-21	\$336
	00273	00001	Dec-22	Oct-21	\$385
	00273	00001	Dec-22	Dec-21	\$292
	00273	00001	Dec-22	Feb-22	\$332
	00273	00001	Dec-22	Apr-22	\$184
	00273	00001	Dec-22	May-22	\$994
	00273	00001	Dec-22	Jun-22	\$1,571
	00273	00001	Dec-22	Jul-22	\$2,725
	00273	00001	Dec-22	Aug-22	\$842
	00273	00001	Dec-22	Sep-22	\$3,915
	00273	00001	Dec-22	Oct-22	\$11,727
	00273	00001	Dec-22	Nov-22	\$92,660
	00273	00001	Dec-22	Dec-22	\$124,497
	00273	00001	Jan-23	Mar-22	\$839
	00273	00001	Jan-23	Apr-22	\$177
	00273	00001	Jan-23	May-22	\$167
	00273	00001	Jan-23	Jun-22	\$831
	00273	00001	Jan-23	Jul-22	\$1,308
	00273	00001	Jan-23	Aug-22	\$340
	00273	00001	Jan-23	Sep-22	\$1,757
	00273	00001	Jan-23	Oct-22	\$4,339
	00273	00001	Jan-23	Nov-22	\$6,097
	00273	00001	Jan-23	Dec-22	\$69,465
	00273	00001	Jan-23	Jan-23	\$85,249
	00273	00001	Feb-23	Nov-21	\$1,500
	00273	00001	Feb-23	Jun-22	\$86
	00273	00001	Feb-23	Jul-22	\$565
	00273	00001	Feb-23	Aug-22	\$3,455
	00273	00001	Feb-23	Sep-22	\$750
	00273	00001	Feb-23	Oct-22	\$1,197
	00273	00001	Feb-23	Nov-22	\$1,936
	00273	00001	Feb-23	Dec-22	\$4,477
	00273	00001	Feb-23	Jan-23	\$113,714
	00273	00001	Feb-23	Feb-23	\$85,653
	00273	00001	Mar-23	Jul-21	\$127
	00273	00001 00001	Mar-23	Feb-22	\$64
	00273		Mar-23	Mar-22	\$1,175
	00273	00001	Mar-23	Apr-22 Jul-22	\$3,547
	00273 00273	00001	Mar-23 Mar-23		\$960 \$330
	00273	00001 00001	Mar-23	Aug-22 Sep-22	\$229 \$254
	00273	00001	Mar-23	Oct-22	\$153
	00273	00001	Mar-23	Nov-22	\$1,989
	00273	00001	Mar-23	Dec-22	\$3,055
	00273	00001	Mar-23	Jan-23	\$12,708
	00273	00001	Mar-23	Feb-23	\$105,275
	00273	00001	Mar-23	Mar-23	\$145,072
	00273	00001	Apr-23	Jul-22	\$402
	00273	00001	Apr-23	Sep-22	\$726
1	552.5	00001	p. 20	P	Ψ. = 0

١	00273	00001	Apr-23	Oct-22	\$2,658
ı	00273	00001	Apr-23	Nov-22	\$1,513
ı	00273	00001	Apr-23	Dec-22	\$2,370
ı	00273	00001	Apr-23	Jan-23	\$1,817
ı	00273	00001	Apr-23	Feb-23	\$4,706
ı	00273	00001	Apr-23	Mar-23	\$90,135
ı	00273	00001	Apr-23	Apr-23	\$113,748
ı	00273	00001	May-23	May-22	\$91
ı	00273	00001	May-23	Jun-22	\$153
ı	00273	00001	May-23	Jul-22	\$493
ı	00273	00001	May-23	Aug-22	\$320
ı	00273	00001	May-23	Sep-22	\$401
ı	00273	00001	May-23	Oct-22	\$2,128
ı	00273	00001	May-23	Nov-22	\$2,451
ı	00273	00001	May-23	Dec-22	\$488
ı	00273	00001	May-23	Jan-23	\$1,415
ı	00273	00001	May-23	Feb-23	\$5,776
ı	00273	00001	May-23	Mar-23	\$10,521
ı	00273	00001	May-23	Apr-23	\$84,488
ı	00273	00001	May-23	May-23	\$121,861
ı	00273	00001	Jun-23	May-22	\$110
ı	00273	00001	Jun-23	Jun-22	\$202
ı	00273	00001	Jun-23	Jul-22	\$213
ı	00273	00001	Jun-23	Aug-22	\$787
ı	00273	00001	Jun-23	Sep-22	\$335
ı	00273	00001	Jun-23	Oct-22	\$18
ı	00273	00001	Jun-23	Nov-22	\$18
ı	00273	00001	Jun-23	Dec-22	\$1,154
ı	00273	00001	Jun-23	Jan-23	\$289
ı	00273	00001	Jun-23	Feb-23	\$1,453
ı	00273	00001	Jun-23	Mar-23	\$5,815
ı	00273	00001	Jun-23	Apr-23	\$7,301
ı	00273	00001	Jun-23	May-23	\$90,401
ı	00273	00001	Jun-23	Jun-23	\$138,161
ı	00273	00001	Jul-23	Jun-22	\$183
ı	00273	00001	Jul-23	Aug-22	\$882
ı	00273	00001	Jul-23	Oct-22	\$94
ı	00273	00001	Jul-23	Nov-22	\$2,232
ı	00273	00001	Jul-23	Dec-22	\$166
ı	00273	00001	Jul-23	Jan-23	\$154
ı	00273	00001	Jul-23	Feb-23	\$661
	00273	00001	Jul-23	Mar-23	\$1,206
ı	00273	00001	Jul-23	Apr-23	\$1,042
	00273	00001	Jul-23	May-23	\$7,878
	00273	00001	Jul-23	Jun-23	\$96,962
	00273	00001	Jul-23	Jul-23	\$105,724
	00273	00001	Aug-23	Oct-20	\$76
	00273	00001	Aug-23	Sep-21	\$148
	00273	00001	Aug-23	May-22	\$78

00273	00001	Aug-23	Aug-22	\$162
00273	00001	Aug-23	Sep-22	\$515
00273	00001	Aug-23	Oct-22	\$733
00273	00001	Aug-23	Nov-22	\$400
00273	00001	Aug-23	Dec-22	\$696
00273	00001	Aug-23	Jan-23	\$425
00273	00001	Aug-23	Feb-23	\$92
00273	00001	Aug-23	Mar-23	\$2,915
00273	00001	Aug-23	Apr-23	\$1,788
00273	00001	Aug-23	May-23	\$5,113
00273	00001	Aug-23	Jun-23	\$13,652
00273	00001	Aug-23	Jul-23	\$137,874
00273	00001	Aug-23	Aug-23	\$173,258
00273	00001	Sep-23	Nov-22	\$124
00273	00001	Sep-23	Dec-22	\$19
00273	00001	Sep-23	Jan-23	\$830
00273	00001	Sep-23	Feb-23	\$106
00273	00001	Sep-23	Mar-23	\$211
00273	00001	Sep-23	Apr-23	\$311
00273	00001	Sep-23	May-23	\$856
00273	00001	Sep-23	Jun-23	\$3,558
00273	00001	Sep-23	Jul-23	\$7,833
00273	00001	Sep-23	Aug-23	\$91,677
00273	00001	Sep-23	Sep-23	\$121,215
00273	00001	Oct-23	Oct-21	\$1,500
00273	00001	Oct-23	Oct-22	\$87
00273	00001	Oct-23	Feb-23	\$390
00273	00001	Oct-23	Mar-23	\$747
00273	00001	Oct-23	Apr-23	\$369
00273	00001	Oct-23	May-23	\$3,353
00273	00001	Oct-23	Jun-23	\$2,124
00273	00001	Oct-23	Jul-23	\$3,767
00273	00001	Oct-23	Aug-23	\$9,157
00273	00001	Oct-23	Sep-23	\$89,991
00273	00001	Oct-23	Oct-23	\$124,074
00273	00001	Nov-23	May-22	\$1,231
00273	00001	Nov-23	Dec-22	\$1,162
00273	00001	Nov-23	Jan-23	\$268
00273	00001	Nov-23	Feb-23	\$20
00273	00001	Nov-23	Apr-23	\$3,330
00273	00001	Nov-23	Jun-23	\$297
00273	00001	Nov-23	Jul-23	\$4,189
00273	00001	Nov-23	Aug-23	\$3,901
00273	00001	Nov-23	Sep-23	\$9,609
00273	00001	Nov-23	Oct-23	\$117,623
00273	00001	Nov-23	Nov-23	\$136,096
00273	00001	Dec-23	Jan-22	\$263
00273	00001	Dec-23	Apr-22	\$391
00273	00001	Dec-23	Jun-22	\$272

١	00273	00001	Dec-23	Nov-22	\$1,982
ı	00273	00001	Dec-23	Feb-23	\$742
ı	00273	00001	Dec-23	Mar-23	\$246
ı	00273	00001	Dec-23	May-23	\$115
ı	00273	00001	Dec-23	Jun-23	\$380
ı	00273	00001	Dec-23	Jul-23	\$2,319
ı	00273	00001	Dec-23	Aug-23	\$2,577
ı	00273	00001	Dec-23	Sep-23	\$1,180
ı	00273	00001	Dec-23	Oct-23	\$9,996
ı	00273	00001	Dec-23	Nov-23	\$75,191
ı	00273	00001	Dec-23	Dec-23	\$102,554
ı	00273	00001	Jan-24	Sep-22	\$1,180
ı	00273	00001	Jan-24	Jan-23	\$139
ı	00273	00001	Jan-24	Feb-23	\$72
ı	00273	00001	Jan-24	Mar-23	\$146
ı	00273	00001	Jan-24	Apr-23	\$90
ı	00273	00001	Jan-24	Jun-23	\$811
ı	00273	00001	Jan-24	Aug-23	\$721
ı	00273	00001	Jan-24	Sep-23	\$1,699
ı	00273	00001	Jan-24	Oct-23	\$2,535
ı	00273	00001	Jan-24	Nov-23	\$3,727
ı	00273	00001	Jan-24	Dec-23	\$64,267
ı	00273	00001	Jan-24	Jan-24	\$96,744
ı	00273	00001	Feb-24	Jun-22	\$1,500
ı	00273	00001	Feb-24	Dec-22	\$191
ı	00273	00001	Feb-24	Jan-23	\$99
ı	00273	00001	Feb-24	Feb-23	\$18
ı	00273	00001	Feb-24	Mar-23	-\$12
ı	00273	00001	Feb-24	Apr-23	\$326
ı	00273	00001	Feb-24	Jun-23	\$350
ı	00273	00001	Feb-24	Jul-23	\$616
ı	00273	00001	Feb-24	Aug-23	\$1,230
ı	00273	00001	Feb-24	Sep-23	\$2,624
ı	00273	00001	Feb-24	Oct-23	\$5,820
ı	00273	00001	Feb-24	Nov-23	\$6,001
ı	00273	00001	Feb-24	Dec-23	\$14,688
ı	00273	00001	Feb-24	Jan-24	\$124,807
ı	00273	00001	Feb-24	Feb-24	\$124,910
ı	00273	00001	Mar-24	Oct-21	\$1,500
ı	00273	00001	Mar-24	Dec-22	\$215
ı	00273	00001	Mar-24	Jan-23	-\$18
ı	00273	00001	Mar-24	Feb-23	\$9
	00273	00001	Mar-24	Mar-23	\$93
	00273	00001	Mar-24	Apr-23	\$56
	00273	00001	Mar-24	May-23	\$304
	00273	00001	Mar-24	Jun-23	\$502
	00273	00001	Mar-24	Jul-23	\$50
	00273	00001	Mar-24	Aug-23	\$489
	00273	00001	Mar-24	Sep-23	\$1,397

(00273	00001	Mar-24	Oct-23	\$1,358
	00273	00001	Mar-24	Nov-23	\$1,827
	00273	00001	Mar-24	Dec-23	\$2,141
	00273	00001	Mar-24	Jan-24	\$11,076
	00273	00001	Mar-24	Feb-24	\$99,768
	00273	00001	Mar-24	Mar-24	\$133,461
	00273	00001	Apr-24	Sep-22	\$313
	00273	00001	Apr-24	Feb-23	-\$6
	00273	00001	Apr-24	Mar-23	\$63
	00273	00001	Apr-24	Apr-23	\$93
	00273	00001	Apr-24	Jun-23	\$827
	00273	00001	Apr-24	Jul-23	\$1,556
	00273	00001	Apr-24	Aug-23	\$189
	00273	00001	Apr-24	Sep-23	\$634
	00273	00001	Apr-24	Oct-23	\$325
	00273	00001	Apr-24	Nov-23	\$191
	00273	00001	Apr-24	Dec-23	\$188
	00273	00001	Apr-24	Jan-24	\$2,725
	00273	00001	Apr-24	Feb-24	\$13,141
	00273	00001	Apr-24	Mar-24	\$89,139
	00273	00001	Apr-24	Apr-24	\$118,489
	00273	00001	May-24	Jul-23	\$1,469
	00273	00001	May-24	Aug-23	\$651
	00273	00001	May-24	Oct-23	\$2,539
	00273	00001	May-24	Nov-23	\$1,149
	00273	00001	May-24	Dec-23	\$812
	00273	00001	May-24	Jan-24	\$1,856
	00273	00001	May-24	Feb-24	\$8,362
	00273	00001	May-24	Mar-24	\$15,117
	00273	00001	May-24	Apr-24	\$117,787
	00273	00001	May-24	May-24	\$153,274
	00273	00001	Jun-24	Apr-23	\$44
	00273	00001	Jun-24	Jun-23	\$1,096
	00273	00001	Jun-24	Sep-23	\$32
	00273	00001	Jun-24	Oct-23	\$248
	00273	00001	Jun-24	Nov-23	\$887
	00273	00001	Jun-24	Dec-23	\$196
	00273	00001	Jun-24	Jan-24	\$356
	00273	00001	Jun-24	Feb-24	\$4,654
	00273	00001	Jun-24	Mar-24	\$7,153
	00273	00001	Jun-24	Apr-24	\$6,944
	00273	00001	Jun-24	May-24	\$98,500
	00273	00001	Jun-24	Jun-24	\$126,475
	00273	00002	Jul-22	Nov-20	\$364
	00273	00002	Jul-22	Sep-21	\$192
	00273	00002	Jul-22	Nov-21	\$106
	00273	00002	Jul-22	Dec-21	\$220
	00273	00002	Jul-22	Jan-22	\$471
1	00273	00002	Jul-22	Mar-22	\$151

00273	00002	Jul-22	Apr-22	\$89
00273	00002	Jul-22	May-22	\$597
00273	00002	Jul-22	Jun-22	\$9,659
00273	00002	Jul-22	Jul-22	\$15,434
00273	00002	Aug-22	Mar-22	\$88
00273	00002	Aug-22	Jun-22	\$1,775
00273	00002	Aug-22	Jul-22	\$7,476
00273	00002	Aug-22	Aug-22	\$8,400
00273	00002	Sep-22	Jan-22	\$117
00273	00002	Sep-22	May-22	\$115
00273	00002	Sep-22	Jul-22	\$30
00273	00002	Sep-22	Aug-22	\$6,164
00273	00002	Sep-22	Sep-22	\$9,151
00273	00002	Oct-22	May-22	\$168
00273	00002	Oct-22	Jun-22	\$607
00273	00002	Oct-22	Jul-22	\$110
00273	00002	Oct-22	Aug-22	\$342
00273	00002	Oct-22	Sep-22	\$5,004
00273	00002	Oct-22	Oct-22	\$8,940
00273	00002	Nov-22	Aug-22	\$309
00273	00002	Nov-22	Sep-22	\$711
00273	00002	Nov-22	Oct-22	\$6,479
00273	00002	Nov-22	Nov-22	\$9,889
00273	00002	Dec-22	Jul-22	\$59
00273	00002	Dec-22	Sep-22	\$242
00273	00002	Dec-22	Oct-22	\$89
00273	00002	Dec-22	Nov-22	\$8,813
00273	00002	Dec-22	Dec-22	\$11,598
00273	00002	Jan-23	Jul-22	\$256
00273	00002	Jan-23	Sep-22	\$710
00273	00002	Jan-23	Oct-22	\$186
00273	00002	Jan-23	Nov-22	\$87
00273	00002	Jan-23	Dec-22	\$4,556
00273	00002	Jan-23	Jan-23	\$6,360
00273	00002	Feb-23	Nov-22	\$106
00273	00002	Feb-23	Jan-23	\$10,760
00273	00002	Feb-23	Feb-23	\$7,359
00273	00002	Mar-23	Jun-22	\$570
00273	00002	Mar-23	Oct-22	\$19
00273	00002	Mar-23	Nov-22	\$254
00273	00002	Mar-23	Dec-22	\$24
00273	00002	Mar-23	Jan-23	\$1,236
00273	00002	Mar-23	Feb-23	\$6,324
00273	00002	Mar-23	Mar-23	\$9,684
00273	00002	Apr-23	Dec-22	\$651
00273	00002	Apr-23	Feb-23	\$55
00273	00002	Apr-23	Mar-23	\$6,208
00273	00002	Apr-23	Apr-23	\$3,972
00273	00002	May-23	Feb-23	\$182

١	00273	00002	May-23	Apr-23	\$4,777
l	00273	00002	May-23	May-23	\$5,723
l	00273	00002	Jun-23	Jul-22	\$1,304
l	00273	00002	Jun-23	Jan-23	\$34
l	00273	00002	Jun-23	Feb-23	\$57
l	00273	00002	Jun-23	Mar-23	\$441
l	00273	00002	Jun-23	Apr-23	\$1,060
l	00273	00002	Jun-23	May-23	\$6,722
l	00273	00002	Jun-23	Jun-23	\$7,268
l	00273	00002	Jul-23	Apr-23	\$66
l	00273	00002	Jul-23	May-23	\$86
l	00273	00002	Jul-23	Jun-23	\$5,694
l	00273	00002	Jul-23	Jul-23	\$9,259
l	00273	00002	Aug-23	Feb-23	\$238
l	00273	00002	Aug-23	Apr-23	\$203
l	00273	00002	Aug-23	May-23	\$305
l	00273	00002	Aug-23	Jun-23	\$1,200
l	00273	00002	Aug-23	Jul-23	\$9,423
l	00273	00002	Aug-23	Aug-23	\$14,673
l	00273	00002	Sep-23	May-23	\$117
l	00273	00002	Sep-23	Jun-23	\$259
l	00273	00002	Sep-23	Jul-23	\$583
l	00273	00002	Sep-23	Aug-23	\$4,177
l	00273	00002	Sep-23	Sep-23	\$10,232
l	00273	00002	Oct-23	Jun-23	\$548
l	00273	00002	Oct-23	Aug-23	\$1,616
l	00273	00002	Oct-23	Sep-23	\$5,636
l	00273	00002	Oct-23	Oct-23	\$10,844
l	00273	00002	Nov-23	Dec-22	\$120
l	00273	00002	Nov-23	Jan-23	\$40
l	00273	00002	Nov-23	Jun-23	\$34
l	00273	00002	Nov-23	Aug-23	\$613
l	00273	00002	Nov-23	Sep-23	\$602
l	00273	00002	Nov-23	Oct-23	\$11,961
l	00273	00002	Nov-23	Nov-23	\$11,058
l	00273	00002	Dec-23	Jul-23	\$131
l	00273	00002	Dec-23	Aug-23	\$173
l	00273	00002	Dec-23	Oct-23	\$81
l	00273	00002	Dec-23	Nov-23	\$8,082
l	00273	00002	Dec-23	Dec-23	\$12,597
l	00273	00002	Jan-24	Sep-23	\$113
l	00273	00002	Jan-24	Oct-23	\$73
	00273	00002	Jan-24	Nov-23	\$615
l	00273	00002	Jan-24	Dec-23	\$5,714
	00273	00002	Jan-24	Jan-24	\$8,386
	00273	00002	Feb-24	Oct-23	\$375
	00273	00002	Feb-24	Dec-23	\$2,472
	00273	00002	Feb-24	Jan-24	\$13,882
	00273	00002	Feb-24	Feb-24	\$9,256

00273	00002	Mar-24	Apr-23	\$102
00273	00002	Mar-24	Nov-23	\$320
00273	00002	Mar-24	Jan-24	\$2,201
00273	00002	Mar-24	Feb-24	\$8,117
00273	00002	Mar-24	Mar-24	\$13,238
00273	00002	Apr-24	Jan-24	\$231
00273	00002	Apr-24	Feb-24	\$1,180
00273	00002	Apr-24	Mar-24	\$15,865
00273	00002	Apr-24	Apr-24	\$10,163
00273	00002	May-24	Jul-23	\$50
00273	00002	May-24	Aug-23	\$126
00273	00002	May-24	Jan-24	\$1,653
00273	00002	May-24	Feb-24	\$1,636
00273	00002	May-24	Mar-24	\$2,079
00273	00002	May-24	Apr-24	\$12,415
00273	00002	May-24	May-24	\$14,085
00273	00002	Jun-24	Dec-23	\$262
00273	00002	Jun-24	Feb-24	\$560
00273	00002	Jun-24	May-24	\$10,850
00273	00002	Jun-24	Jun-24	\$12,686
00273	00003	Jul-22	Apr-22	\$362
00273	00003	Jul-22	May-22	\$129
00273	00003	Jul-22	Jun-22	\$3,180
00273	00003	Jul-22	Jul-22	\$9,123
00273	00003	Aug-22	Jan-22	\$110
00273	00003	Aug-22	May-22	\$344
00273	00003	Aug-22	Jul-22	\$4,055
00273	00003	Aug-22	Aug-22	\$12,372
00273	00003	Sep-22	May-22	\$1,091
00273	00003	Sep-22	Jun-22	\$61
00273	00003	Sep-22	Jul-22	\$248
00273	00003	Sep-22	Aug-22	\$7,065
00273	00003	Sep-22	Sep-22	\$5,338
00273	00003	Oct-22	Jul-22	\$323
00273	00003	Oct-22	Aug-22	\$583
00273	00003	Oct-22	Sep-22	\$5,197
00273	00003	Oct-22	Oct-22	\$7,768
00273	00003	Nov-22	Aug-22	\$112
00273	00003	Nov-22	Sep-22	\$241
00273	00003	Nov-22	Oct-22	\$4,735
00273	00003	Nov-22	Nov-22	\$8,680
00273	00003	Dec-22	Sep-22	\$1,336
00273	00003	Dec-22	Oct-22	\$2,178
00273	00003	Dec-22	Nov-22	\$7,440
00273	00003	Dec-22	Dec-22	\$7,751
00273	00003	Jan-23	Sep-22	\$20
00273	00003	Jan-23	Nov-22	\$440
00273	00003	Jan-23	Dec-22	\$2,572
00273	00003	Jan-23	Jan-23	\$7,666

00273	00003	Feb-23	Aug-22	\$110
00273	00003	Feb-23	Dec-22	\$224
00273	00003	Feb-23	Jan-23	\$3,612
00273	00003	Feb-23	Feb-23	\$9,325
00273	00003	Mar-23	Nov-22	\$81
00273	00003	Mar-23	Dec-22	\$227
00273	00003	Mar-23	Jan-23	\$201
00273	00003	Mar-23	Feb-23	\$6,005
00273	00003	Mar-23	Mar-23	\$9,669
00273	00003	Apr-23	Oct-22	\$189
00273	00003	Apr-23	Nov-22	\$58
00273	00003	Apr-23	Dec-22	\$91
00273	00003	Apr-23	Jan-23	\$15
00273	00003	Apr-23	Feb-23	\$434
00273	00003	Apr-23	Mar-23	\$7,138
00273	00003	Apr-23	Apr-23	\$10,692
00273	00003	May-23	Feb-23	-\$3
00273	00003	May-23	Mar-23	\$929
00273	00003	May-23	Apr-23	\$5,833
00273	00003	May-23	May-23	\$8,272
00273	00003	Jun-23	Mar-23	\$171
00273	00003	Jun-23	Apr-23	\$318
00273	00003	Jun-23	May-23	\$6,295
00273	00003	Jun-23	Jun-23	\$12,972
00273	00003	Jul-23	Jan-23	\$1,058
00273	00003	Jul-23	May-23	\$147
00273	00003	Jul-23	Jun-23	\$3,995
00273	00003	Jul-23	Jul-23	\$6,719
00273	00003	Aug-23	Apr-23	\$189
00273	00003	Aug-23	Jun-23	\$85
00273	00003	Aug-23	Jul-23	\$9,328
00273	00003	Aug-23	Aug-23	\$10,378
00273	00003	Sep-23	Jun-23	\$398
00273	00003	Sep-23	Jul-23	\$120
00273	00003	Sep-23	Aug-23	\$5,959
00273	00003	Sep-23	Sep-23	\$8,032
00273	00003	Oct-23	Jan-23	\$787
00273	00003	Oct-23	Aug-23	\$43
00273	00003	Oct-23	Sep-23	\$6,490
00273	00003	Oct-23	Oct-23	\$5,918
00273	00003	Nov-23	Jul-23	\$846
00273	00003	Nov-23	Aug-23	\$147
00273	00003	Nov-23	Sep-23	\$1,174
00273	00003	Nov-23	Oct-23	\$6,200
00273	00003	Nov-23	Nov-23	\$8,680
00273	00003	Dec-23	Oct-23	\$188
00273	00003	Dec-23	Nov-23	\$7,843
00273	00003	Dec-23	Dec-23	\$9,821
00273	00003	Jan-24	May-23	\$121

	00273	00003	Jan-24	Jul-23	\$44
	00273	00003	Jan-24	Aug-23	\$98
	00273	00003	Jan-24	Sep-23	\$307
	00273	00003	Jan-24	Oct-23	\$83
	00273	00003	Jan-24	Nov-23	\$154
	00273	00003	Jan-24	Dec-23	\$2,324
	00273	00003	Jan-24	Jan-24	\$8,118
	00273	00003	Feb-24	Sep-23	\$113
	00273	00003	Feb-24	Dec-23	\$3,118
	00273	00003	Feb-24	Jan-24	\$10,195
	00273	00003	Feb-24	Feb-24	\$11,856
	00273	00003	Mar-24	Dec-23	-\$211
	00273	00003	Mar-24	Feb-24	\$7,728
	00273	00003	Mar-24	Mar-24	\$10,185
	00273	00003	Apr-24	Nov-23	\$375
	00273	00003	Apr-24	Jan-24	\$386
	00273	00003	Apr-24	Feb-24	\$639
	00273	00003	Apr-24	Mar-24	\$4,615
	00273	00003	Apr-24	Apr-24	\$8,469
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	00273	00003	May-24	Feb-24	\$996
	00273	00003	May-24	Mar-24	\$575
	00273	00003	May-24	Apr-24	\$8,448
	00273	00003	May-24	May-24	\$6,527
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	00273	00003	Jun-24	Jun-24	\$8,398
	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 ¢5.000
	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 \$2,226
I	00273	00004	Mar-23	Mar-23	\$3,236

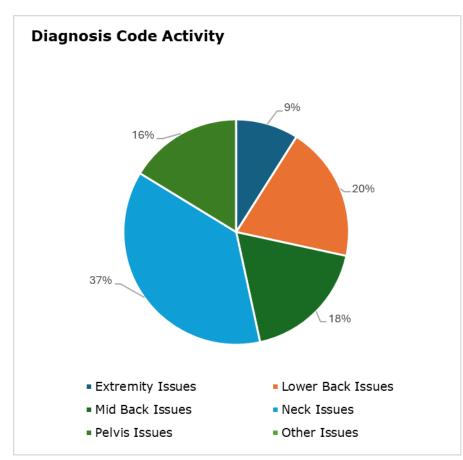
00273	00004	Apr-23	Mar-23	\$758
00273	00004	Apr-23	Apr-23	\$2,878
00273	00004	May-23	Jan-23	\$89
00273	00004	May-23	Apr-23	\$1,315
00273	00004	May-23	May-23	\$933
00273	00004	Jun-23	Aug-22	\$701
00273	00004	Jun-23	May-23	\$2,383
00273	00004	Jun-23	Jun-23	\$903
00273	00004	Jul-23	Jun-23	\$167
00273	00004	Jul-23	Jul-23	\$843
00273	00004	Aug-23	Jul-23	\$229
00273	00004	Aug-23	Aug-23	\$939
00273	00004	Sep-23	Aug-23	\$216
00273	00004	Sep-23	Sep-23	\$123
00273	00004	Oct-23	Sep-23	\$833
00273	00004	Oct-23	Oct-23	\$965
00273	00004	Nov-23	Oct-23	\$939
00273	00004	Nov-23	Nov-23	\$1,163
00273	00004	Dec-23	Nov-23	\$361
00273	00004	Dec-23	Dec-23	\$1,352
00273	00004	Jan-24	Dec-23	\$260
00273		Jan-24	Jan-24	\$887
00273	00004	Feb-24	Jan-24	\$508
00273		Feb-24	Feb-24	\$532
00273		Mar-24	Feb-24	\$144
00273		Mar-24	Mar-24	\$1,186
00273		Apr-24	Mar-24	\$240
00273		Apr-24	Apr-24	\$370
00273		May-24	Mar-24	\$132
00273		May-24	Apr-24	\$227
00273		May-24	May-24	\$904
00273		Jun-24	May-24	\$883
00273		Jun-24	Jun-24	\$1,250
00273		Jul-22	Jul-22	\$1,278
00273		Aug-22	Jul-22	\$750
00273		Aug-22	Aug-22	\$302
00273		Sep-22	Aug-22	\$64
00273		Sep-22	Sep-22	\$442
00273		Oct-22	Oct-22	\$18
00273		Nov-22	Oct-22	\$177
00273		Dec-22	Dec-22	\$840
00273		Jan-23	Dec-22	\$295
00273		Jan-23	Jan-23	\$39 \$402
00273		Feb-23	Jan-23	\$402 \$303
00273		Feb-23	Feb-23	\$302 \$302
00273		Mar-23	Feb-23	\$392 \$175
00273		May-23	Apr-23	\$175 \$678
00273		Jun-23	May-23	\$678 \$105
00273	09001	Jul-23	Jun-23	\$105

00273	09001	Aug-23	Jul-23	\$473
00273	09001	Aug-23	Aug-23	\$122
00273	09001	Nov-23	Oct-23	\$66
00273	09001	Nov-23	Nov-23	\$260
00273	09001	Jan-24	Dec-23	\$323
00273	09001	Feb-24	Jan-24	\$132
00273	09001	Feb-24	Feb-24	\$211
00273	09001	Mar-24	Feb-24	\$209
00273	09001	Mar-24	Mar-24	\$101
00273	09001	May-24	Apr-24	\$119
00273	09001	May-24	May-24	\$507
00273	09001	Jun-24	May-24	\$594
00273	09001	Jun-24	Jun-24	\$445
Total				\$6,647,171



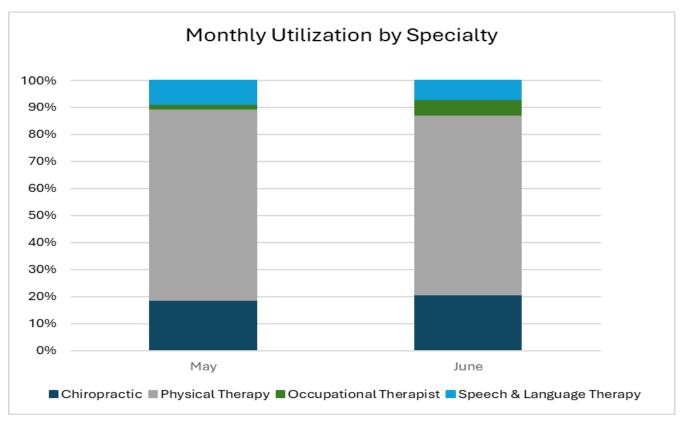
Fresno City Employees' Health and Welfare Trust

			Benefit Year
	May 2024	June 2024	July 2023 To June 2024
Benefit Utilization			
Covered Employees	4,480	4,480	
Covered Dependents	7,422	7,422	
Total Covered Members	11,902	11,902	
Unique Employees Accessing Benefit	269	248	777
Unique Dependents Accessing Benefit	242	236	796
Total Unique Members Accessing Benefit	511	484	1,573
Unique Dates of Service Paid	1,511	1,422	12,971
Utilization Management			
		May 2024	June 2024
Pre-Treatment Requests Reviewed for Medical Necessity: • After 12 th Visit • Massage • Minor (Under Age 18)			
Chiropractic		46	66
Pre-Treatment Requests Reviewed for Medical Necessity: • After 10 th Visit			
Physical Therapy		20	25
Occupational Therapy		1	0
Speech and Language Therapy		1	5
Total Physical Medicine Requests Reviewed		68	96



Issues	Percent (%)*
Extremity Issues	9
Lower Back Issues	20
Mid Back Issues	18
Neck Issues	37
Pelvis Issues	16
Other	0

^{*}Average over two (2) months (May-Jun 2024)

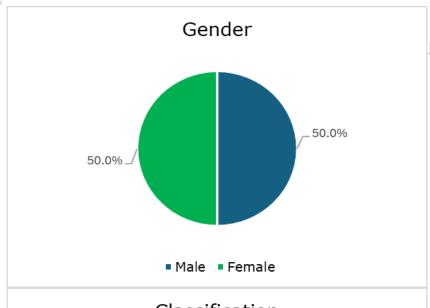


Top 10 Procedure Code Activity by Total Pricing for Month of: May 2024	# of Unique Patients	Percentage (%) of Total Pricing
97110-THERAPEUTIC EXERCISES	197	16.3%
97530-THERAPEUTIC ACTIVITIES	83	15.9%
92507-SPEECH/HEARING THERAPY	23	6.8%
97112-NEUROMUSCULAR REEDUCATION	75	6.2%
98941-CHIROPRACT MANJ 3-4 REGIONS	226	6.0%
97140-MANUAL THERAPY 1/> REGIONS	99	5.0%
98940-CHIROPRACT MANJ 1-2 REGIONS	104	3.0%
97161-PT EVAL LOW COMPLEX 20 MIN	38	2.1%
97162-PT EVAL MOD COMPLEX 30 MIN	26	1.8%
97014-ELECTRIC STIMULATION THERAPY	84	1.1%

Top 10 Procedure Code Activity by Total Pricing for Month of: June 2024	# of Unique Patients	Percentage (%) Of Total Pricing
97110-THERAPEUTIC EXERCISES	189	19.2%
97530-THERAPEUTIC ACTIVITIES	65	7.9%
97112-NEUROMUSCULAR REEDUCATION	62	7.3%
98941-CHIROPRACT MANJ 3-4 REGIONS	217	6.2%
92507-SPEECH/HEARING THERAPY	22	6.0%
97140-MANUAL THERAPY 1/> REGIONS	87	5.6%
98940-CHIROPRACT MANJ 1-2 REGIONS	100	3.4%
97161-PT EVAL LOW COMPLEX 20 MIN	43	3.1%
G0151 -SRVC PT HOM HLTH/HOSPICE EA 15	2	1.1%
97012-MECHANICAL TRACTION THERAPY	92	1.1%

Top 10 Provider Activity by Total Pricing for Month of: May 2024	# of Unique Patients	Percentage (%) of Total Pricing
Valley Children's Hospital	17	14.1%
Community Outpatient Rehabilitation Center (CORC)	5	5.4%
Clovis Community - Outpatient Therapy	18	4.0%
Jasmeen Randhawa PT	12	2.5%
Joshua Ritter DC	77	2.5%
Courtney Gebhart SLP	8	2.3%
Michael Martines PT	7	1.8%
Torrey Schroeder DC	39	1.6%
Matthew Vinson DC	24	1.5%
David Gross PT	4	1.4%

Top 10 Provider Activity by Total Pricing for Month of: June 2024	# of Unique Patients	Percentage (%) of Total Pricing
Clovis Community - Outpatient Therapy	16	7.5%
Community Outpatient Rehabilitation Center (CORC)	10	7.4%
Michael Martines PT	9	4.0%
Joshua Ritter DC	86	3.3%
San Joaquin Valley Rehab	2	3.2%
Vickie Nguyen OT	3	1.6%
Courtney Gebhart SLP	7	1.5%
Shane Seibert DC	17	1.4%
Jasmeen Randhawa PT	6	1.2%
Jeffrey A Stoltenberg DC	11	1.1%



Gender	Percent (%)*
Male	50
Female	50
Total	

Classification		
48.0%		
■ Employee ■ Dependent		

Classification	Percent (%)*
Employee	52
Dependent	48
Total	

22.6% _	13.0%	Group -7.2% -5.8%	3.0%
19.6% _ • 12 & Under • 40-49	• 13-17 • 50-59	■ 18-29 ■ 60-69	7.6% • 30-39 • 70 & Older

Age Group	Percent (%)*
12 and Under	7.2
13-17	5.8
18-29	13.0
30-39	17.6
40-49	19.6
50-59	22.6
60-69	13.0
70 and Older	1.0
Total	

^{*}Average over two (2) months (May – June 2024)

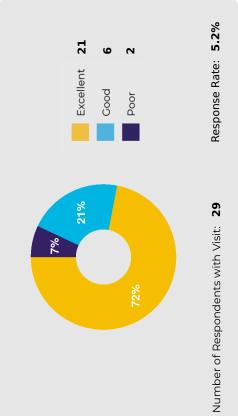
Teladoc. HEALTH

Telehealth Utilization Report

June 2024 Fresno City Trust

Overall member satisfaction YTD

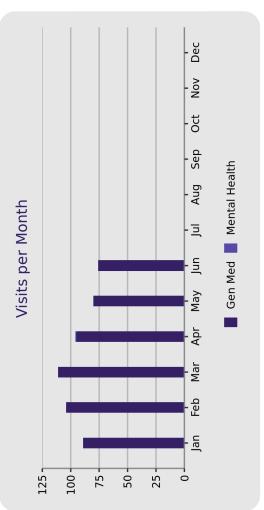
	Vis	Visits	Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	N/A	N/A	N/A	* *
General Medical	76	555	25.5%	\$255,294
Mental Health	0	l	%0:0	\$100
Dermatology	N/A	N/A	N/A	\$0
Grand Total				\$255,394

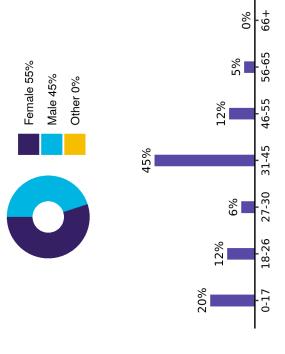


Age and Gender



* A definition of visit utilization and claims savings can be found within each product section ** As literature has shown, primary care savings are derived from longitudinal, effective preventive care. Over time, we will evaluate financial impact and continue to refine our savings projections.





General Medical



Annualized Utilization YTD total consults x (12 / # months accrued YTD)

YTD Average Subscribers

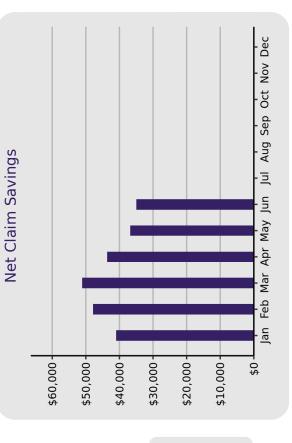
25.5%

Claim Savings Per Episode

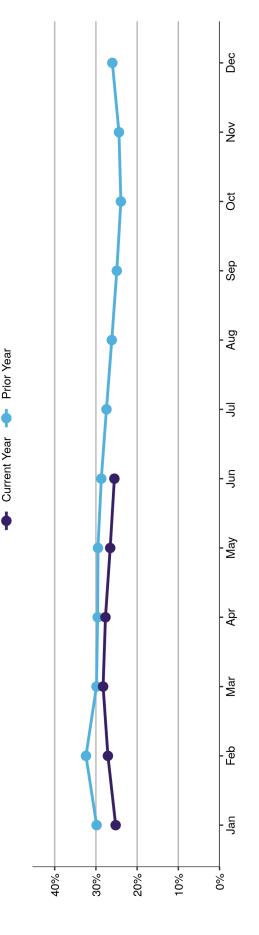
\$460

Total Net Claim Savings YTD Claim Savings Per Episode X Number of Visits YTD

\$255,294

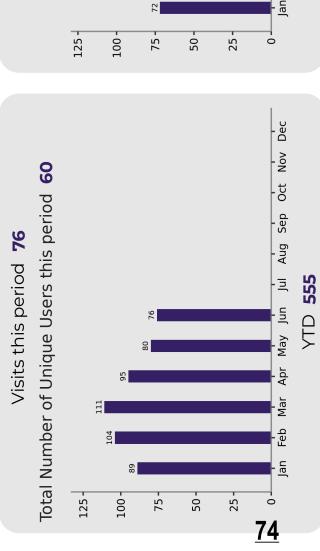


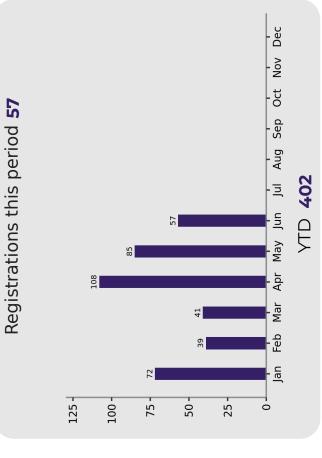
Annualized utilization trend



Member Activity







MEDICAL HISTORY COMPLETIONS	Since Inception	920	856	1,776
MEDICAL COMPL	Report Period	13	П	24
ATIONS	Since Inception	1,602	1,366	2,968
REGISTRATIONS	Report Period	30	27	57
ERSHIP	YTD AVG	4,351	6,887	11,238
MEMBERSHIP	Report Period	4,434	7,038	11,472
ITS	YTD	300	255	555
VISITS	Report Period	14	35	92
		Primaries	Dependents	Eligible Lives

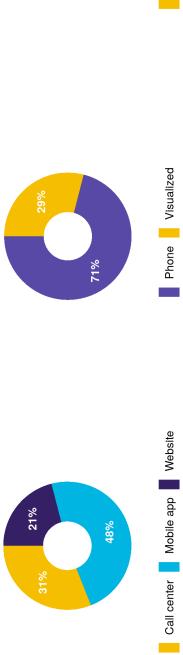
^{*} YTD Average: Sum of each month's eligible lives divided by the number of calendar months the account is effective. Eligible Lives: All members with access to the service (primaries & dependents).

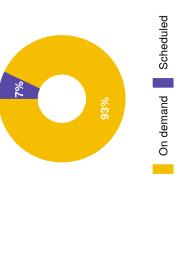


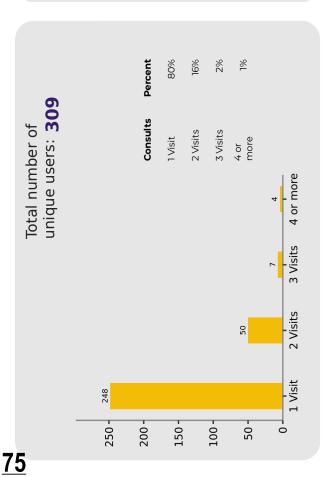
On demand vs scheduled

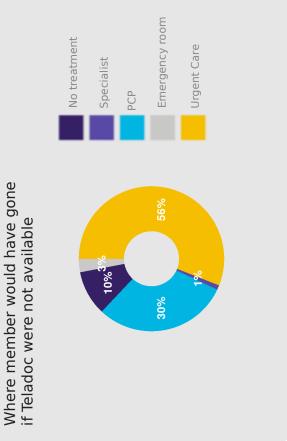
Visit Request Method

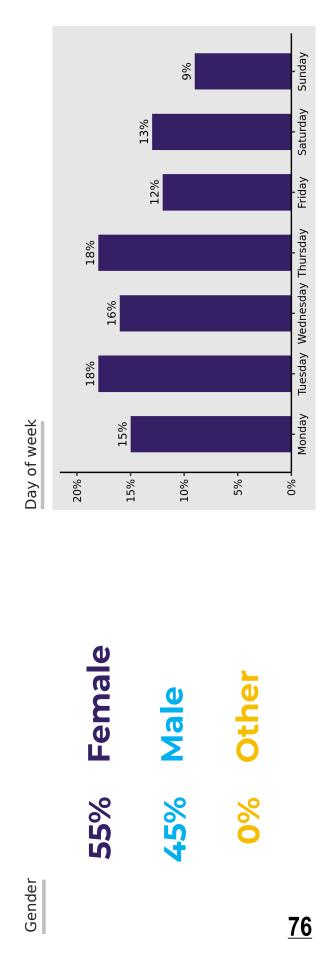
Visit Method

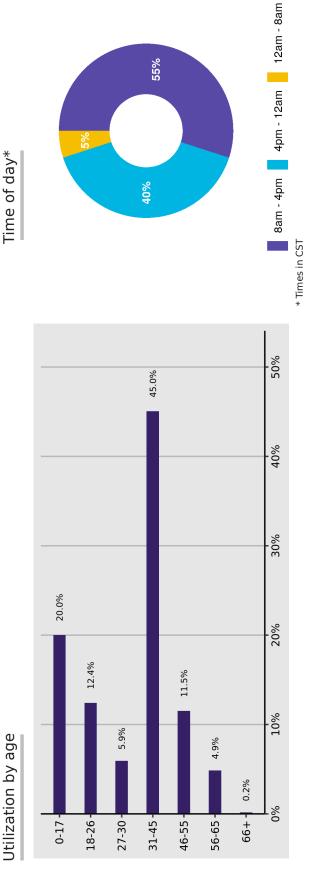












Time of day*

Where your members received care YTD USA



AVERAGE RESPONSE TIME

The time between the visit request and when the physician contacted the member

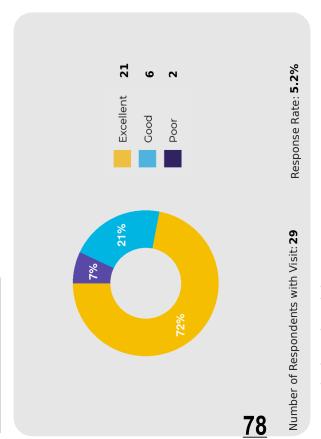
YTD

7 minutes

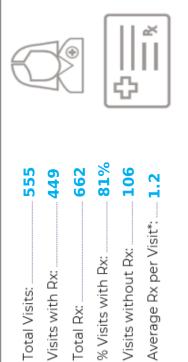
Report Period 5 min

96.8% 0.5% 0.4% 0.4% 0.4% 0.4% 0.4%	0.2%
Visits 537 537 2 2 2 2 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1	
State CALIFORNIA NEVADA TEXAS FLORIDA IDAHO TENNESSEE WASHINGTON COLORADO	NEW YORK OREGON UTAH

Member satisfaction



Prescriptions by visit



Top Diagnoses

ACUTE UPPER RESPIRATORY INFECTION, UNSPECIFIED	%11%
ACUTE PHARYNGITIS, UNSPECIFIED	%9
ACUTE MAXILLARY SINUSITIS, UNSPECIFIED	2%
ACUTE SINUSITIS, UNSPECIFIED	3%
URINARY TRACT INFECTION, SITE NOT SPECIFIED	3%
OTHER ACUTE SINUSITIS	3%
RASH AND OTHER NONSPECIFIC SKIN ERUPTION	2%
ACUTE CYSTITIS WITHOUT HEMATURIA	2%
COUGH, UNSPECIFIED	2%
ACUTE COUGH	2%

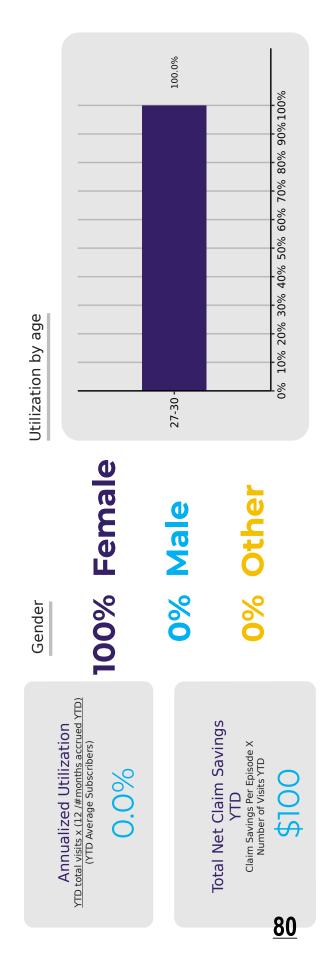
Top prescriptions written

BENZONATATE 200 MG ORAL CAPSULE	%6
AMOXICILLIN-CLAVULANATE 875 MG-125 MG ORAL TABLET	2%
AZITHROMYCIN 5 DAY DOSE PACK 250 MG ORAL TABLET	2%
BENZONATATE 100 MG ORAL CAPSULE	% *
MACROBID MACROCRYSTALS-MONOHYDRATE 100 MG ORAL CAPSULE	7%
FLUTICASONE PROPIONATE 50 MCG/INH NASAL SPRAY	7%
OFLOXACIN OPHTHALMIC 0.3% OPHTHALMIC SOLUTION	3%
AMOXICILLIN 875 MG ORAL TABLET	2%
IPRATROPIUM BROMIDE NASAL 42 MCG/INH NASAL SPRAY	2%
ALBUTEROL (EQV-PROAIR HFA) 90 MCG/INH INHALATION AEROSOL	2%

Mental Health Utilization

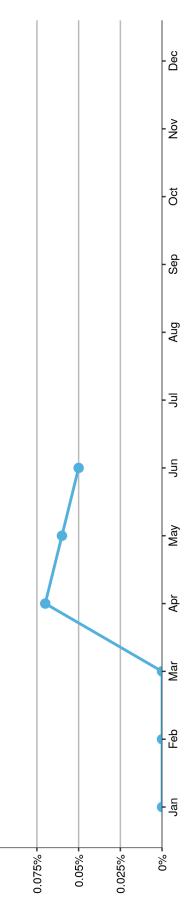
Mental Health Report and Claim Savings

Teladoc. June 2024





Current Year



^{*} Total savings YTD is calculated by savings cost per visit, less consult fee X # of visits. Please contact your Teladoc Health client management representative for more information. Copyright © 2023 Teladoc Health, Inc. All rights reserved.



Member satisfaction YTD

Number of Respondents with Visit: 0

Response Rate: 0%

AVERAGE RESPONSE TIME YTD

Time from member's initial request for a session until provider's initial response. Initial response is accepting member's session request or may be proposing an alternate session time.

0

No Data Available

Excellent Good Poor

0.0 hours

UPCOMING **VISITS*** 81

0.02% %00.0 0.01% 7 Utilization Period %00.0 %00.0 %00.0 Report 11,238 6,887 4,351 ZI ZI Membership Report Period 4,434 11,472 7,038 ZT/ 0 Sessions Report Period 0 0 0 Dependents **Eligible Lives** Primaries

Provider type delivery

Z Z 0 Report Period 0 Psychiatrist **Therapist**

Session type

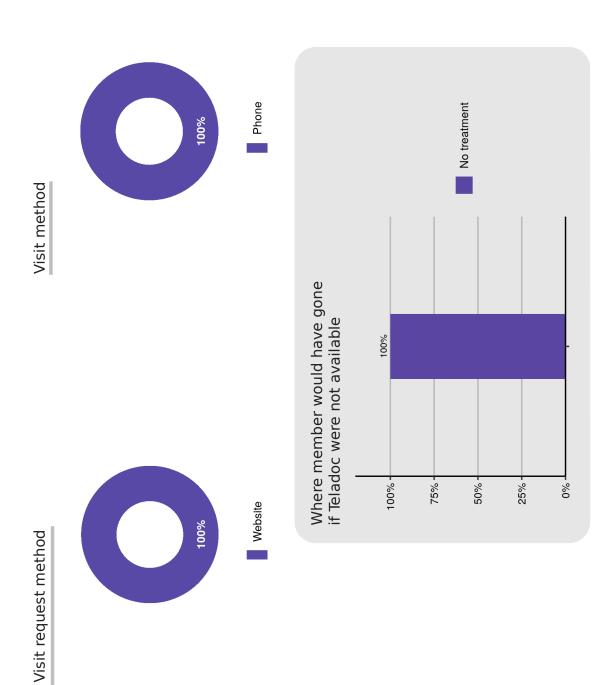
Y TD 0 Report Period 0 0 0 **Ongoing Visits** Initial Visits Total

TOTAL # UNIQUE **USERS - YTD**

AVG. VISITS PER **USER - YTD**

0.0

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Mental Health - Clinical Details YTD

Top Diagnoses

MAJOR DEPRESSIVE DISORDER, RECURRENT, MODERATE

%00L

Top prescriptions written

WELLBUTRIN XL 150 MG/24 HOURS ORAL TABLET, EXTENDED RELEASE

%00L

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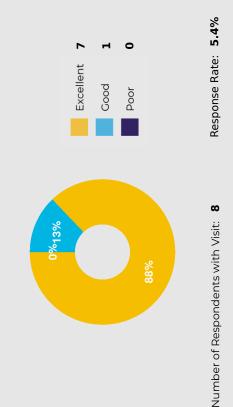
Teladoc. HEALTH

Telehealth Utilization Report

June 2024 Fresno City Trust PPO Low Option

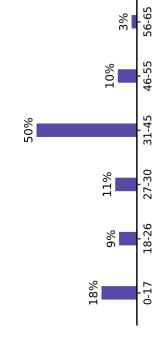
Overall member satisfaction YTD

	Vis	Visits	Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	N/A	N/A	N/A	*
General Medical	24	147	17.9%	\$67,619
Mental Health	0	0	%0.0	0\$
Dermatology	A/N	A/N	N/A	0\$
Grand Total				\$67,619



Age and Gender

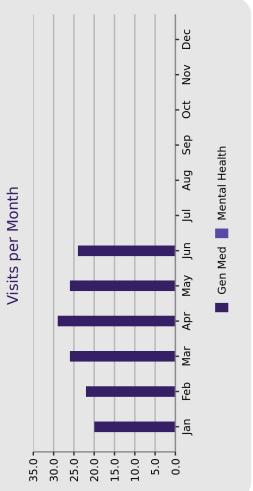






<u>85</u>

* A definition of visit utilization and claims savings can be found within each product section ** As literature has shown, primary care savings are derived from longitudinal, effective preventive care. Over time, we will evaluate financial impact and continue to refine our savings projections.



General Medical



Annualized Utilization YTD total consults x (12 / # months accrued YTD) YTD Average Subscribers

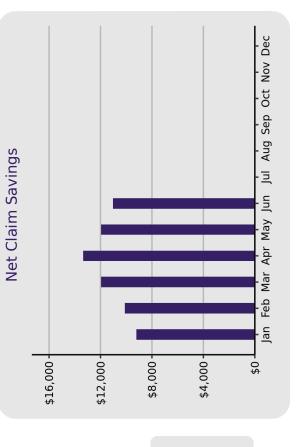
17.9%

Claim Savings Per Episode

\$460

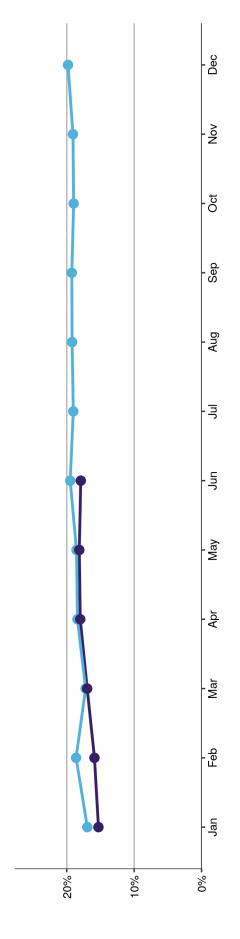
Total Net Claim Savings YTD Claim Savings Per Episode X Number of Visits YTD

\$67,619



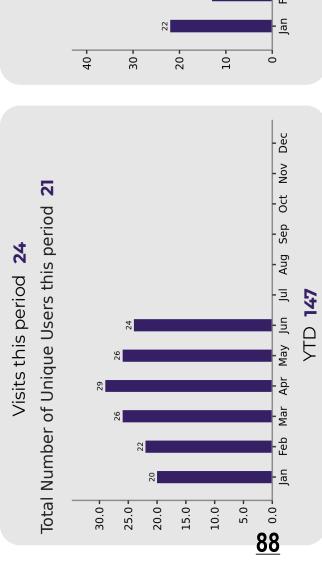
Annualized utilization trend

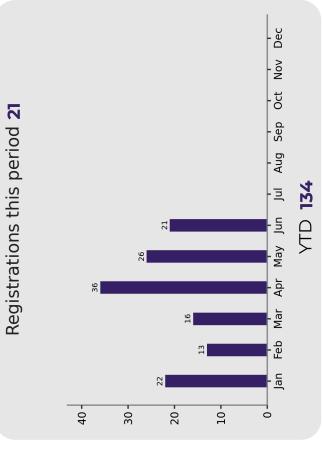
- Current Year - Prior Year



Member Activity







≿	Since Inception	256	166	422
MEDICAL HISTORY COMPLETIONS	Sir	25	16	
MEDICA COMP	Report Period	4	9	01
REGISTRATIONS	Since Inception	376	240	919
REGISTE	Report Period	13	8	21
	(3			
ERSHIP	YTD AVG	1,642	1,889	3,531
MEMBERSHIP	Report	1,714	2,019	3,733
ITS	YTD	95	52	147
VISITS	Report	18	9	24
		Primaries	Dependents	Eligible Lives

^{*} YTD Average: Sum of each month's eligible lives divided by the number of calendar months the account is effective. Eligible Lives: All members with access to the service (primaries & dependents). Copyright © 2023 Teladoc Health, Inc. All rights reserved.



On demand vs scheduled

Visit Request Method

Visit Method







41%

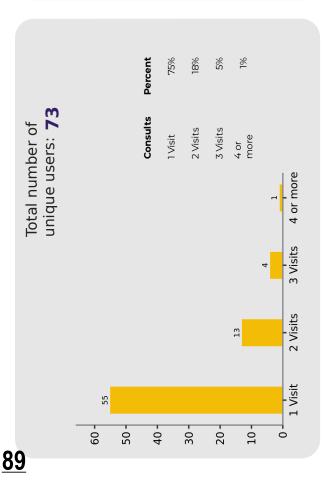
15%

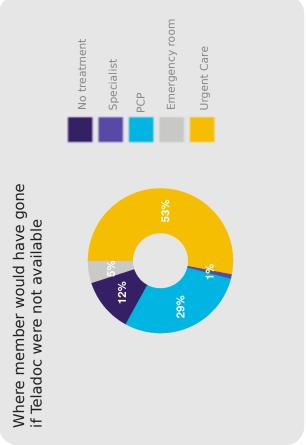


%82

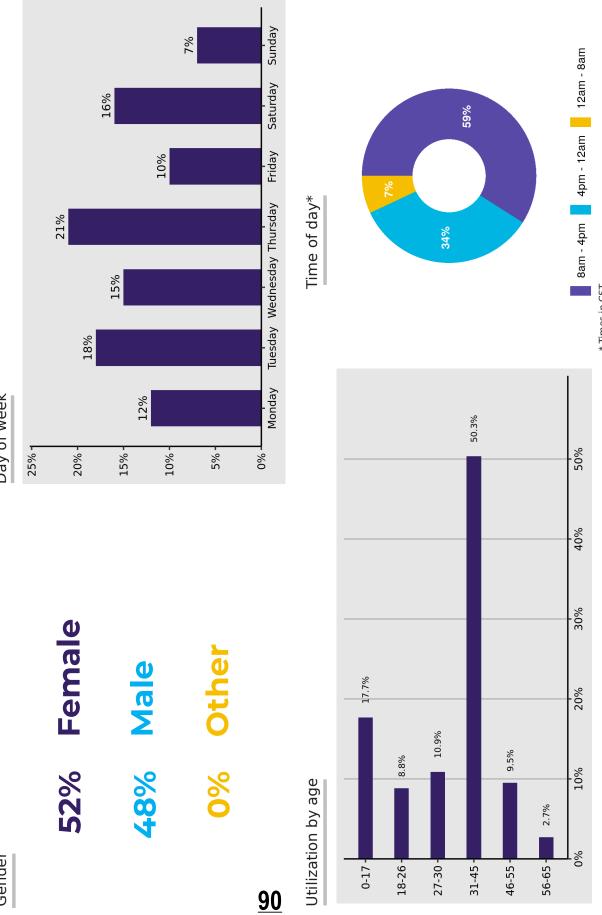












Where your members received care YTD USA



AVERAGE RESPONSE TIME

The time between the visit request and when the physician contacted the member

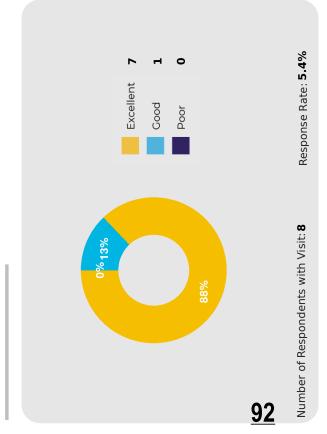
7 minutes

Report Period

4 min

State	Visits	%Visits
CALIFORNIA	7	95.9%
FLORIDA	7	1.4%
TENNESSEE	7	1.4%
NEVADA	-	0.7%
NEW YORK	-	0.7%

Member satisfaction



Prescriptions by visit

176

l

Visits with Rx: Total Visits:

Total Rx:

|--|

%08

Average Rx per Visit*:

Visits without Rx: % Visits with Rx:

Top Diagnoses

ACUTE UPPER RESPIRATORY INFECTION, UNSPECIFIED	%6
ACUTE PHARYNGITIS, UNSPECIFIED	2%
ACUTE SINUSITIS, UNSPECIFIED	2%
RASH AND OTHER NONSPECIFIC SKIN ERUPTION	2%
ACUTE COUGH	3%
ACUTE CYSTITIS WITHOUT HEMATURIA	3%
ACUTE MAXILLARY SINUSITIS, UNSPECIFIED	3%
COUGH, UNSPECIFIED	3%
MILD INTERMITTENT ASTHMA WITH (ACUTE) EXACERBATION	3%
URINARY TRACT INFECTION, SITE NOT SPECIFIED	3%

Top prescriptions written

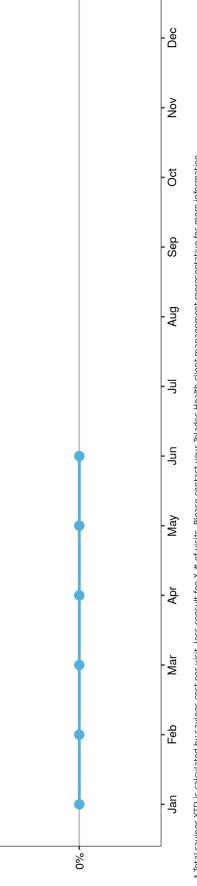
AMOXICILLIN-CLAVULANATE 875 MG-125 MG ORAL TABLET	8 %
BENZONATATE 200 MG ORAL CAPSULE	8%
BENZONATATE 100 MG ORAL CAPSULE	2%
AMOXICILLIN 875 MG ORAL TABLET	7%
AZITHROMYCIN 5 DAY DOSE PACK 250 MG ORAL TABLET	% 7
FLUTICASONE PROPIONATE 50 MCG/INH NASAL SPRAY	%*
MACROBID MACROCRYSTALS-MONOHYDRATE 100 MG ORAL CAPSULE	7%
PREDNISONE 20 MG ORAL TABLET	7%
AMOXICILLIN 500 MG ORAL CAPSULE	3%
ALBUTEROL (EQV-PROVENTIL HFA) 90 MCG/INH INHALATION AEROSOL	2%

Mental Health Utilization

<u>93</u>

Annualized utilization trend

Current Year



^{*} Total savings YTD is calculated by savings cost per visit, less consult fee X # of visits. Please contact your Teladoc Health client management representative for more information. Copyright © 2023 Teladoc Health, Inc. All rights reserved.



Member satisfaction YTD

Number of Respondents with Visit: 0

Response Rate: 0%

AVERAGE RESPONSE TIME YTD

Time from member's initial request for a session until provider's initial response. Initial response is accepting member's session request or may be proposing an alternate session time.



No Data Available

Excellent Good Poor

Membership

Sessions

UPCOMING **VISITS*** Report Period

ZT/

Report Period

<u>95</u>

1,714

0

0

Primaries

%00.0 ATD Utilization Period %00.0 Report 1,642 ZI ZI

Provider type delivery

	Report Period	AT	
Sychiatrist	0	0	
Therapist	0	0	

Session type

	Report Period	ΔŦ
Initial Visits	0	0
Ongoing Visits	0	0
Total	0	0

TOTAL # UNIQUE **USERS - YTD**

%00.0

%00.0

1,889

2,019

0

0

Dependents

%00.0

0.00%

3,531

3,733

0

0

Eligible Lives

AVG. VISITS PER **USER - YTD**

0.0

Mental Health How members received care YTD

Visit request method

Visit method

No Data Available

No Data Available

Where member would have gone if Teladoc were not available

No Data Available

Top diagnoses

%YN

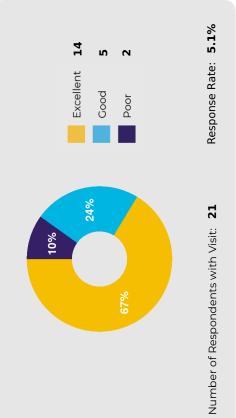
Teladoc. HEALTH

Telehealth Utilization Report

June 2024 Fresno City Trust PPO High Option

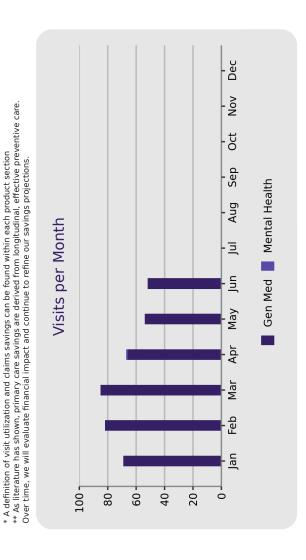
Overall member satisfaction YTD

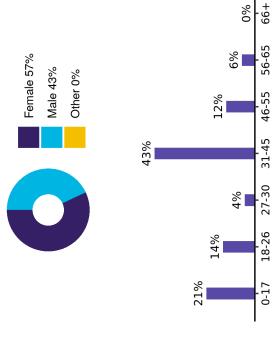
	Vis	Visits	Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	N/A	N/A	N/A	*
General Medical	52	408	30.1%	\$187,676
Mental Health	0	_	0.1%	\$100
Dermatology	N/A	A/N	N/A	0\$
Grand Total				\$187,775



Age and Gender

<u>99</u>





General Medical



Annualized Utilization YTD total consults x (12 / # months accrued YTD) YTD Average Subscribers

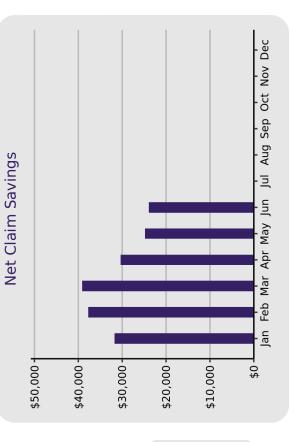
30.1%

Claim Savings Per Episode

\$460

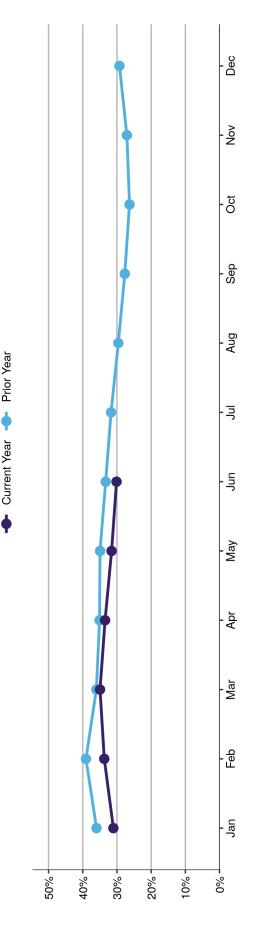
Total Net Claim Savings YTD
Claim Savings Per Episode X
Number of Visits YTD

\$187,676



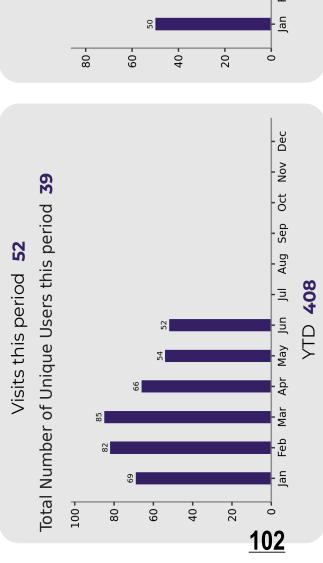
Annualized utilization trend

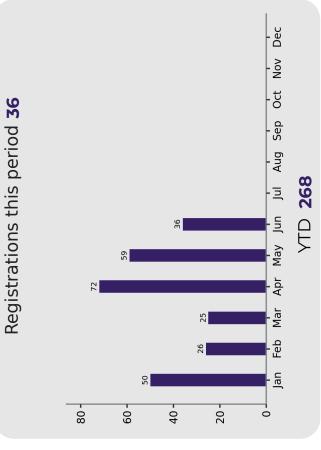
<u>101</u>



Member Activity







MEDICAL HISTORY COMPLETIONS	Since Inception	664	069	1,354
MEDICAL	Report Period	0	7	71
REGISTRATIONS	Since Inception	1,226	1,126	2,352
REGISTR	Report Period	17	61	36
ERSHIP	YTD AVG	2,709	4,998	7,707
MEMBERSHIP	Report Period	2,720	5,019	7,739
ITS	YTD	205	203	408
VISITS	Report Period	23	29	52
		Primaries	Dependents	Eligible Lives

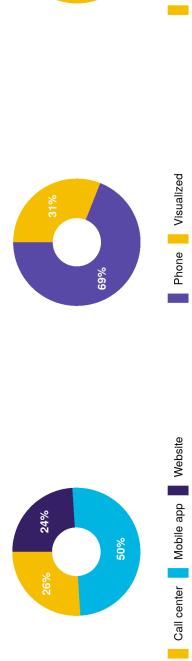
^{*} YTD Average: Sum of each month's eligible lives divided by the number of calendar months the account is effective. Eligible Lives: All members with access to the service (primaries & dependents).

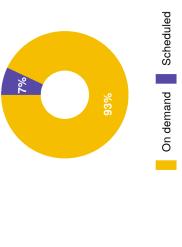


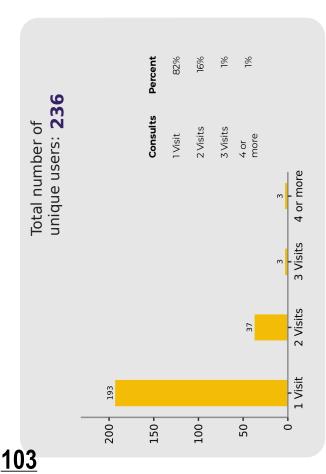
Visit Request Method

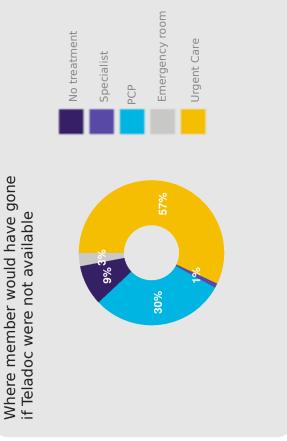
Visit Method

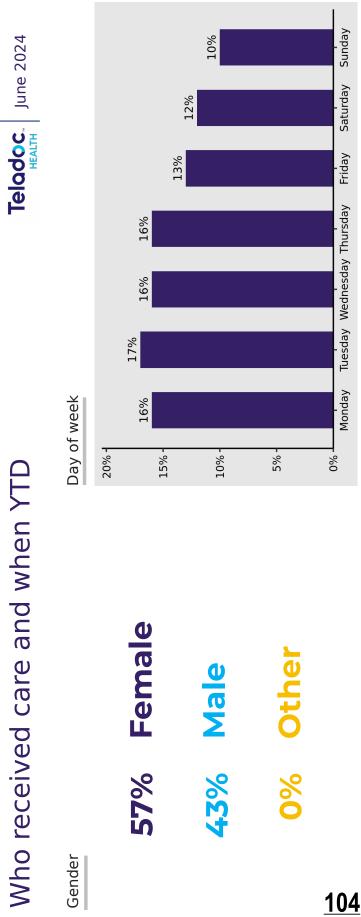
On demand vs scheduled

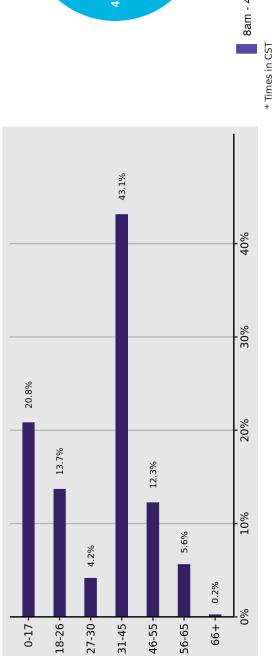


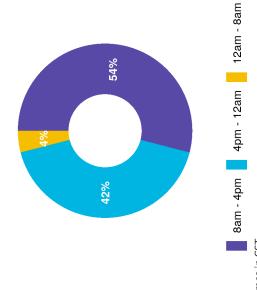












Sunday

Saturday

Friday

Tuesday Wednesday Thursday

Monday

Time of day*

Utilization by age

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Where your members received care YTD USA



AVERAGE RESPONSE TIME

The time between the visit request and when the physician contacted the member

YTD

7 minutes

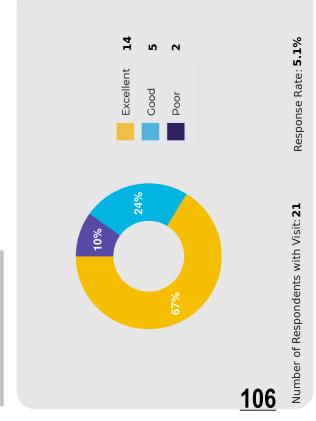
Report Period

6 min

State	Visits	%Visits
CALIFORNIA	396	97.1%
TEXAS	M	%2.0
ІДАНО	7	0.5%
NEVADA	7	0.5%
WASHINGTON	7	0.5%
COLORADO	-	0.2%
OREGON	-	0.2%
ОТАН	-	0.2%

<u> 105</u>

Member satisfaction



Prescriptions by visit

	3	⊕		 라	<u>~</u>	
408	332	486	81 %	92	sit*:1.2	
Total Visits:	Visits with Rx:	Total Rx:	% Visits with Rx:	Visits without Rx:	Average Rx per Visit*:	

Top Diagnoses

ACUTE UPPER RESPIRATORY INFECTION, UNSPECIFIED	12%
ACUTE PHARYNGITIS, UNSPECIFIED	%9
ACUTE MAXILLARY SINUSITIS, UNSPECIFIED	%9
URINARY TRACT INFECTION, SITE NOT SPECIFIED	3%
OTHER ACUTE SINUSITIS	3%
ACUTE SINUSITIS, UNSPECIFIED	3%
ACUTE CYSTITIS WITHOUT HEMATURIA	2%
COUGH, UNSPECIFIED	2%
ACUTE BRONCHITIS, UNSPECIFIED	2%
ACUTE CANDIDIASIS OF VULVA AND VAGINA	2%

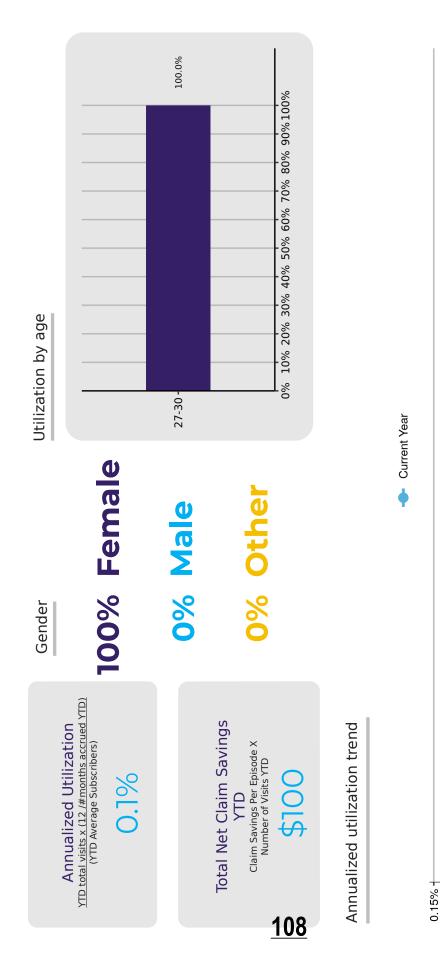
Top prescriptions written

AAL CAPSULE 9%	TE 875 MG-125 MG ORAL 7%	SE PACK 250 MG ORAL 5%	ALS-MONOHYDRATE 100 4%	AL CAPSULE 4%	TE 50 MCG/INH NASAL 4%	0.3% OPHTHALMIC 3 %	ABLET 2%	VASAL 42 MCG/INH NASAL 2%	HFA) 90 MCG/INH
BENZONATATE 200 MG ORAL CAPSULE	AMOXICILLIN-CLAVULANATE 875 MG-125 MG ORAL TABLET	AZITHROMYCIN 5 DAY DOSE PACK 250 MG ORAL TABLET	MACROBID MACROCRYSTALS-MONOHYDRATE 100 MG ORAL CAPSULE	BENZONATATE 100 MG ORAL CAPSULE	FLUTICASONE PROPIONATE 50 MCG/INH NASAL SPRAY	OFLOXACIN OPHTHALMIC 0.3% OPHTHALMIC SOLUTION	DIFLUCAN 150 MG ORAL TABLET	IPRATROPIUM BROMIDE NASAL 42 MCG/INH NASAL SPRAY	ALBUTEROL (EQV-PROAIR HFA) 90 MCG/INH

Mental Health Utilization <u>107</u>

Mental Health Report and Claim Savings

Teladoc. June 2024



Oct

Aug

- <u>I</u>

0.1%

0.05%

%

^{*} Total savings YTD is calculated by savings cost per visit, less consult fee X # of visits. Please contact your Teladoc Health client management representative for more information. Copyright © 2023 Teladoc Health, Inc. All rights reserved.



Member satisfaction YTD

Number of Respondents with Visit: 0

Response Rate: 0%

Excellent Good Poor

No Data Available

AVERAGE RESPONSE TIME YTD

Time from member's initial request for a session until provider's initial response. Initial response is accepting member's session request or may be proposing an alternate session time.

0.0 hours

UPCOMING 109

UPCOMING VISITS*	Sess	Sessions	Membership	ership	Utiliz	Jtilization
)	Report Period	YTD	Report Period	YTD	Report Period	YTD
Primaries	0	-	2,720	2,709	%00.0	0.04%
Dependents	0	0	5,019	4,998	%00.0	%00.0
Eligible Lives	0	_	7,739	7,707	%00.0	0.01%

TOTAL # UNIQUE USERS - YTD

Session type

Provider type delivery

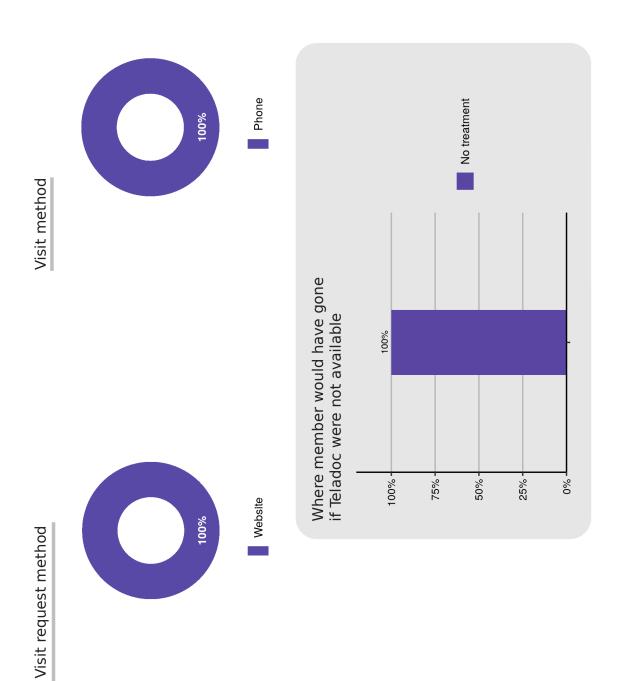
ΔŢ Report Period

AVG. VISITS PER USER - YTD

0.0

	Report Period	ATP	
Psychiatrist	0	_	
Therapist	0	0	

_	0	_	
0	0	0	
Initial Visits	Ongoing Visits	Total	



Mental Health - Clinical Details YTD

Top Diagnoses

MAJOR DEPRESSIVE DISORDER, RECURRENT, MODERATE

<u>111</u>

%00L

Top prescriptions written

WELLBUTRIN XL 150 MG/24 HOURS ORAL TABLET, EXTENDED RELEASE

%00L

From: <u>Diana Cavazos</u>
To: <u>Diana Cavazos</u>

Subject: FW: EPIC Hearing | Fresno City - Items needed for August Board Meeting

Date: Monday, August 12, 2024 3:47:31 PM

Attachments: EPIC Hearing Provider Listing Appointment Availability 07.18.2024.xlsx

EPIC Hearing Marketing Support - Fresno City 07.18.2024.pdf Your hearing health Info about benefits and more.msg Your hearing health Info about benefits and more.msg

image002.png

Diana Cavazos

Account Management dcavazos@healthcomp.com

W 559-312-2295 PST

New brand, new site →



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From: Santana, Sara B <sara_santana@optum.com>

Sent: Thursday, July 18, 2024 12:17 PM

To: David Broome <davidb@rael-letson.com>

Cc: Andrew Desa <andrewd@rael-letson.com>; Diana Cavazos <dcavazos@healthcomp.com>;

Steiner, Betsy M <betsy_steiner@uhc.com>

Subject: RE: EPIC Hearing | Fresno City - Items needed for August Board Meeting

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi David.

Thank you again for bringing your concerns regarding the EPIC network to our attention. Again, we are very sorry to hear about the board member's experience as network access and appointment availability is a priority for us as well. Network adequacy continues to remain strong in member's areas (in particular 100% for Madera and Kings County, 99.8% for Fresno County and 98.9% for Tulare County) with appointment availability within 30 days. There are:

- -2 locations scheduling within 1 week
- -4 locations scheduling within 2 weeks
- -7 locations scheduling within 3 weeks
- -2 locations scheduling 4 weeks out

Provider's typically slow down in the summer months so appointment availability should be even stronger than it was earlier this year. We also checked with our internal teams and there have been no additional concerns related to appointment availability reported. We are focused on building a network that meets the needs of the members, both for the hearing exam and also the hearing wear portion of their benefit. Hence, our network is comprised of both Audiologists and Hearing Aid Dispensers who are all licensed and URAC accredited/credentialed.

Our provider network team continues to keep this top of mind and if there are any specific providers that Fresno City would like to join our network please let us know and we would be happy to reach out. Additionally if Fresno City is aware of any providers that members tend to visit please let us know as well. We value our partnership and are committed to addressing any issues that may arise to ensure that members have a positive experience. If there is anything additional that you would like us to research further, please let us know and we would be happy to look into it.

As for marketing, attached is a slide that outlines our recommendation to help increase benefit awareness and drive utilization. While we do not have exact statistics, we have seen an increase in appointment requests, visits to the website and utilization by using a variety of these tactics.

As discussed, we will start with an **email blast.** I've attached a draft of the email blast for your review and approval (one for contributory plan and another for non-contributory plan). We would be happy to send this out on Fresno City's behalf, or if you prefer, Fresno City can send directly to their members. If you would like EPIC to send we will let you know what information we need in order to do this. Once we see how that performs, we will look to potentially do another one in early 2025.

A few other tactics that are an easy way to educate members about the importance of hearing health, the existence of their hearing benefit and encourage members to request an appointment are through the use of **Social Media** or **Banner ads**. Does Fresno City have a social media site or intranet where these could be posted?

Other considerations are to include blurbs about EPIC Hearing in **newsletters** or in **website content** (all of which we could help draft messaging for you to incorporate). With any of these tactics, we could link them out to our Hearing Health Questionnaire and other educational resources that are on the EPIC Hearing website.

Lastly, we have **flyers** that focus more on the member journey or hearing health in general if you'd like us to send those over as well. Those can be posted out on your site where you see fit.

Happy to setup some time ahead of the board meeting to discuss if you'd like.

Sara Santana | Senior Account Manager

EPIC Hearing Healthcare 651-414-8951

sara santana@optum.com

epichearing.com

-

Upcoming Out of Office: 8/16, 8/29 - 9/3

Status	Name	Physical Street	Physical City	State	Physical Address County	Physical City State Physical Address County Physical Zip/Postal Code	Phone	Appointment Availability
Active	Beltone Central California	7055 N MAPLE AVE, STE 104	FRESNO	CA	Fresno County	93720-8012	(559) 326-0499 within 1 week	within 1 week
Active	Jannette Days Allied	140 N M ST	TULARE	CA	Kings County	93274-4147	(559) 366-7358 within 1 week	within 1 week
Active	Optimum Audiology	5215 W NOBLE AVE, STE 113	VISALIA	CA T	Tulare County	93277-8353	(760) 503-1700 within 2 weeks	within 2 weeks
Active	Beltone Central California	125 MALL DR	HANFORD	CA K	Kings County	93230-5787	(559) 415-4540 within 2 weeks	within 2 weeks
Active	Beltone Central California	3545 W NOBLE AVE	VISALIA	CA T	Tulare County	93277-1844	(559) 471-4692 within 2 weeks	within 2 weeks
Active	Gateway 2 Hearing	7470 N FRESNO ST	FRESNO	CA	Fresno County	93720-2405	(559) 579-1800 within 2 weeks	within 2 weeks
Active	The Hearing Aid Center	1205 EVERGREEN ST	SELMA	CA F	Fresno County	93662-3808	(559) 225-2211 within 3 weeks	within 3 weeks
Active	The Hearing Aid Center	1592 11TH ST, STE D	REEDLEY	CA F	Fresno County	93654-2939	(559) 225-2211 within 3 weeks	within 3 weeks
Active	The Hearing Aid Center	5100 N 6TH ST, SUITE 120	FRESNO	CA	Fresno County	93710-7506	(559) 225-2211 within 3 weeks	within 3 weeks
Active	The Hearing Aid Center	860 W 7TH ST	HANFORD	CA	Kings County	93230-4926	(559) 225-2211 within 3 weeks	within 3 weeks
Active	The Hearing Aid Center	457 E ALMOND AVE, SUITE 103	MADERA	CA N	Madera County	93637-5641	(559) 225-2211 within 3 weeks	within 3 weeks
Active	The Hearing Aid Center of the San Joaquin	2336 W SUNNYSIDE AVE, SUITE A	VISALIA	CA T	Tulare County	93277-7299	(559) 225-2211 within 3 weeks	within 3 weeks
Active	Garret Hearing Aid Center	40315 JUNCTION DR, STE B	OAKHURST	CA	Madera County	93644-9159	(866) 794-4715 within 3 weeks	within 3 weeks
Active	Lowe Audiology	6101 N FRESNO ST, SUITE 102	FRESNO	CA F	Fresno County	93710-8606	(559) 432-2650 within 4 weeks	within 4 weeks
Active	Lowe Audiology	845 S FRANKWOOD AVE	REEDLEY	CA	Fresno County	93654-3346	(559) 432-2650 within 4 weeks	within 4 weeks

From: EPIC Hearing
To: Kittridge, Ellen L

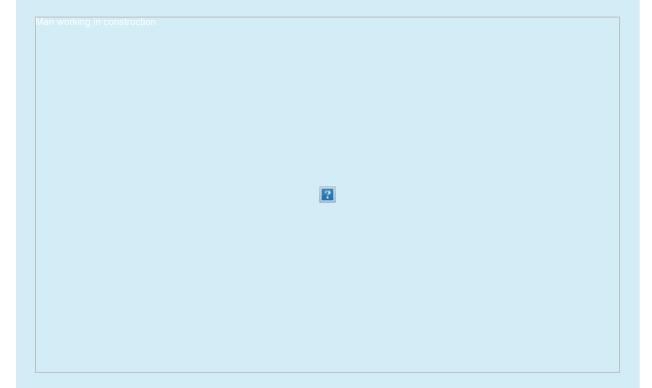
Subject: Your hearing health: Info about benefits and more

Date: Monday, July 15, 2024 12:31:21 PM

Caution: External email. Do not open attachments or click on links if you do not recognize the sender.



Take care of your overall health through hearing health



Your hearing health matters at every stage of life. EPIC Hearing Healthcare provides flexible hearing care options and support for your needs, right now. Ready to start using your benefits? Find your nearest hearing care professional and request an appointment online or by phone.

What's on your mind?



"I'd like to learn more about hearing aids."

Thanks to new technology, hearing aids are smaller, more discreet and are easier to use than ever. Plus there's a wide variety of styles so you can pick what's best for you.

Learn more



"I'm wondering how hearing health helps wellness."

Treating hearing loss helps keep you active and connected, plus potentially reduces the risk of disease¹ - just a few of the links between hearing and wellness.

Read all about it



"I'm ready to start, but want to know what's next."

An exam/consultation with a hearing care professional will result in a hearing aid recommendation - plus ongoing support in adjusting to your new devices.

See what to expect

Your hearing benefit plan

Call EPIC at 866-956-5400 to learn more about your hearing benefit coverage and important details about your plan.

Hearing Plan Name: Fresno City Employees Health and Welfare Trust - Contributory Plan

Plan details

Hearing exam frequency: Annually

Hearing aid benefit: \$1,500 per ear, every 36 months

Be sure to have your plan name handy when you call to request your appointment.

Your benefit plan includes:

- 60-day no-risk trial of your new hearing aids
- 3-year extended warranty for repairs and a one-time loss or damage replacement²
- Up to 3 follow-up visits at no cost³
- Up to 50% off a wide selection of hearing aids and services

Request an appointment with a hearing care professional today.

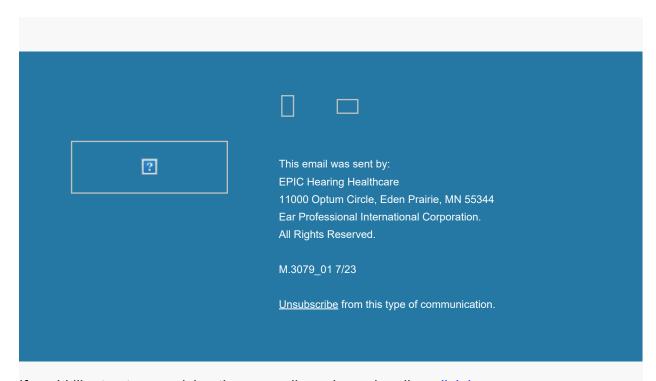
Get started

https://jamanetwork.com/journals/jama/fullarticle/2800197. Accessed 5/2024.

¹Journal of the American Medical Association, "Hearing Loss and Dementia Prevalence in Older Adults in the U.S." Journal of the American Medical Association. Hearing loss and dementia prevalence in older adults in the U.S.

²One-time professional fee may apply.

³Hearing aids purchased in the Silver technology level receive 1 follow-up visit.



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From: EPIC Hearing
To: Kittridge, Ellen L

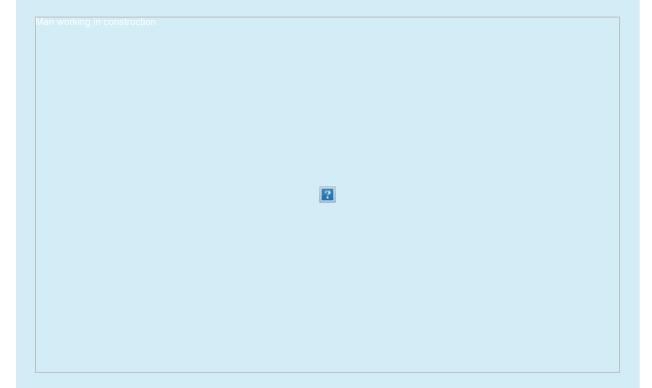
Subject: Your hearing health: Info about benefits and more

Date: Monday, July 15, 2024 12:32:19 PM

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Take care of your overall health through hearing health



Your hearing health matters at every stage of life. EPIC Hearing Healthcare provides flexible hearing care options and support for your needs, right now. Ready to start using your benefits? Find your nearest hearing care professional and request an appointment online or by phone.

What's on your mind?



"I'd like to learn more about hearing aids."

Thanks to new technology, hearing aids are smaller, more discreet and are easier to use than ever. Plus there's a wide variety of styles so you can pick what's best for you.

Learn more



"I'm wondering how hearing health helps wellness."

Treating hearing loss helps keep you active and connected, plus potentially reduces the risk of disease¹ - just a few of the links between hearing and wellness.

Read all about it



"I'm ready to start, but want to know what's next."

An exam/consultation with a hearing care professional will result in a hearing aid recommendation - plus ongoing support in adjusting to your new devices.

See what to expect

Your hearing benefit plan

Call EPIC at 866-956-5400 to learn more about your hearing benefit coverage and important details about your plan.

Hearing Plan Name: Fresno City Employees Health and Welfare Trust - Non-Contributory Plan

Plan details

Hearing exam frequency: Annually

Hearing aid benefit: \$975 per ear, every 36 months

Be sure to have your plan name handy when you call to request your appointment.

Your benefit plan includes:

- 60-day no-risk trial of your new hearing aids
- 3-year extended warranty for repairs and a one-time loss or damage replacement²
- Up to 3 follow-up visits at no cost³
- Up to 50% off a wide selection of hearing aids and services

Request an appointment with a hearing care professional today.

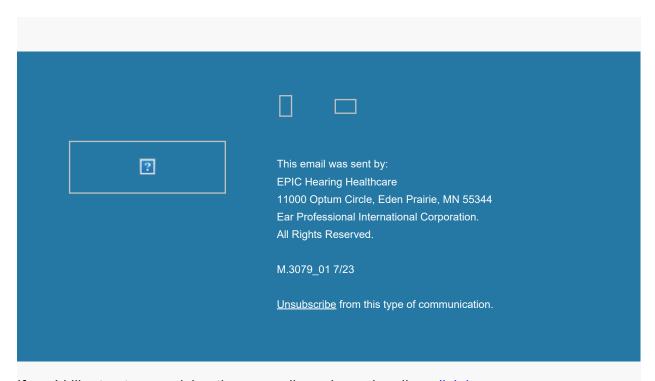
Get started

https://jamanetwork.com/journals/jama/fullarticle/2800197. Accessed 5/2024.

¹Journal of the American Medical Association, "Hearing Loss and Dementia Prevalence in Older Adults in the U.S." Journal of the American Medical Association. Hearing loss and dementia prevalence in older adults in the U.S.

²One-time professional fee may apply.

³Hearing aids purchased in the Silver technology level receive 1 follow-up visit.



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From: Georgeanne White

To: Shane Archer; Andrew Desa

Cc: <u>Thomas Georgouses</u>; <u>Diana Cavazos</u>; <u>Michael Moss</u>; <u>David Broome</u>

Subject: RE: Action Required: Fresno City Employees H&W Trust - Stop Loss Renewal Effective July 1, 2024

Date: Thursday, June 6, 2024 7:02:18 PM

Attachments: <u>image001.png</u>

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I approve as well. Thank you. Sorry for delay. It's been a crazy week.

From: Shane Archer < Shane. Archer@fresno.gov>

Sent: Thursday, June 6, 2024 6:12 PM

To: Andrew Desa <andrewd@rael-letson.com>; Georgeanne White

<Georgeanne.White@fresno.gov>

Cc: Tom Georgouses <tgeorgouses@healthcomp.com>; Diana Cavazos | HealthComp <dcavazos@healthcomp.com>; Michael Moss <mmoss@mossfirm.org>; David Broome <davidb@rael-letson.com>

Subject: Re: Action Required: Fresno City Employees H&W Trust - Stop Loss Renewal Effective July 1, 2024

Hi Andrew,

I approve your recommendation.

Thanks for all you work on this.

Shane

From: Andrew Desa <andrewd@rael-letson.com>
Sent: Wednesday, June 5, 2024 11:57:59 AM

To: Shane Archer; Georgeanne White

Cc: Tom Georgouses; Diana Cavazos | HealthComp; Michael Moss; David Broome

Subject: Action Required: Fresno City Employees H&W Trust - Stop Loss Renewal Effective July 1,

2024

External Email: Use caution with links and attachments

Hi Shane/Georgeanne -

We have been working with the stop loss broker, HealthComp, and Blue Shield for the stop loss renewal effective July 1, 2024.

Attached is a memo and exhibit with the details. The highlights are as follows:

- As expected, it was a tough renewal with HCC. Due to significant ongoing large claims and high-cost conditions, HCC is proposing a 90.0% premium increase. This was after negotiations. HCC initially came in at a 110% premium increase.
- One other bidder, Ullico, is providing a proposal which would result in a 3.3% premium increase. This is annual savings of \$2.2M versus the proposed HCC renewal.
- HCC is including three lasers in their proposal. Ullico is including one laser (\$975k contingent on receiving a stem cell transplant).
- The broker and our office recommend switching to Ullico and keeping the deductible at \$550k. Given that the Ullico proposal at the current deductible is a low increase, we recommend saving the increased deductible for what could be another tough renewal next year.

Please let me know if you approve the Ullico proposal at the current \$550k deductible or if you wish to discuss. The deadline to respond to Ullico is June 7th.

Thanks,

Andrew Desa

ASA, MAAA Consulting Actuary

160 Bovet Road, Suite 203 San Mateo, CA 94402 650-356-2327 Tel CA License #: 0L34890 NV License #: 3919044 andrewd@rael-letson.com www.rael-letson.com





Rael & Letson

160 Bovet Road, Suite 203 San Mateo, California 94402 650-341-3311 Tel 206-445-1840 Fax www.rael-letson.com

Memorandum

To: Board of Trustees

Fresno City Employees Health & Welfare Trust

From: Andrew Desa, Consulting Actuary

Date: June 5, 2024

Re: Stop-Loss Renewal Effective July 1, 204

Our office has been working with the stop-loss broker to obtain quotes for the July 1, 2024 renewal. Proposals were requested from ten carriers, including the incumbent (HCC). Following some backand-forth we now have a firm proposal from HCC and Ullico. All other carriers have declined to bid citing the recent claims experience and/or being unable to provide a competitive quote.

The attached exhibit summarizes the results. The highlights are as follows:

- Time is a factor. Ullico's proposal expires June 7th and HCC's proposal expires June 14th. Additional updated information *could* be required after and either offer *could* change if the decision is delayed, which may or may not have an impact on the rate but there is always that risk.
- Due to significant ongoing large claims activity, **HCC is proposing a 90% premium increase** effective July 1, 2024. Ullico is providing a financially attractive alternative. **Ullico's proposal is a 3% premium increase versus current.** The financial summary is shown in Exhibit I.
- There are lasers included in the firm quotes effective July 1, 2024, as follows:
 - HCC: (1) \$800k; (2) \$975K contingent on receiving a Stem Cell Transplant and/or CAR T treatment after July 1, 2023; (3) \$750k contingent on receiving a Stem Cell Transplant after July 1, 2023
 - o Ullico: (1) \$975k contingent on receiving a Stell Cell Transplant
- We, as well as the broker, recommend accepting Ullico's offer. Ullico's proposed premium is significantly lower than the HCC offer. Additionally, Ullico's proposal includes less lasers than HCC.
- For comparison, we also requested an alternative deductible of \$575,000. The current deductible has been in effect since July 1, 2022 when it was increased from \$500,000 to \$550,000. The previous \$500,000 deductible was in place since 2016.

- At a \$575,000 deductible, Ullico's proposal would result in a 2.0% rate decrease. Given that the deductible was increased recently and that Ullico's proposal results in a low increase, we recommend keeping the \$550,000 deductible at this time.
- Ullico requires that the SPD addresses gene therapy coverage to have gene therapy treatment be covered under the stop loss policy. While medically necessary gene therapy treatment is covered under the plan (since it is not excluded), the SPD is currently silent with regards to gene therapy. The SPD effective July 1, 2024 will be updated with the clarification that medically necessary FDA-approved gene therapy treatment is covered under the medical plan benefit at network providers only and is subject to pre-authorization.
- As a reminder, this policy has been with HCC since July 1, 2018. Prior to that it was underwritten by BSC Insurance. The deductible is \$550k. The Trust has a separate reserve for claims between \$350k and \$550k.
- Our previously presented projections assumed a 10% stop-loss renewal. Given that stop-loss premiums represent approximately 3% of total expenses, the difference in the projected and actual stop-loss renewal (assuming acceptance of Ullico) does not have a material impact on the projections.
- The current contract is on a 12/18 basis (covers claims incurred in the prior 12 month period and paid in following 18 months). HCC and Ullico's offers are both on a 12/18 basis.
- The policy covers retirees and includes coverage for prescription drugs.

Please let me know if you have any questions on this renewal.

Enclosures

cc:

David Broome Tom Georgouses Diana Cavazos Michael Moss, Esq.



EXHIBIT I Fresno City Employees Health & Welfare Trust 7/1/2024 Stop-Loss Renewal

	Current	\$550,000	Deductible	\$575,000 Deductible		
Specifications	нсс	нсс	Ullico	нсс	Ullico	
Specific Deductible	\$ 550,000	\$ 550,000	\$ 550,000	\$ 575,000	\$ 575,000	
Specific Contract Type	12/18	12/18	12/18	12/18	12/18	
Laser	No	Yes (3)	Yes (1)	Yes (3)	Yes (1)	
Premium Rate	\$ 48.84	\$ 92.80	\$ 50.43	\$ 88.66	\$ 47.70	
% Change		90.0%	3.3%	81.5%	(2.3)%	
Est. Annual Premium	\$2,541,829	\$4,829,683	\$2,624,579	\$4,614,221	\$2,482,499	
Annual Dollar Change		\$2,287,854	\$82,750	\$2,072,392	(\$59,330)	



Final Terms Stop Loss Coverage -- Selection Page

Acceptance of our Final Terms Stop Loss proposal requires completion and return of this Selection Page by an <u>authorized</u> <u>representative of the Plan Sponsor</u> no more than forty five (45) days prior to and fifteen (15) days after the proposed Effective Date of stop loss coverage. This Selection Page must be received by the Company within five (5) days of completion and include the following items:

- Option Selected
- Signature, Name, Title and Date Signed
- Any additional or updated disclosure reports including case management notes (if applicable)
- Copy of most recent Summary Plan Description (SPD)*

For New Business Only:

- Binder Check equal to first month's premium
- Copy of Trust Agreement (if applicable)

Georgean/he A. White

City Manager

Name:

Title:

- Tax ID # of Plan Sponsor
- TPA Agreement between Claims Administrator and Plan Sponsor

* The policy		y applicable amendme	ents and reflect the Document(s) that	will be used on the effective date	of the stop loss	
1)	Name of Applicant:	Fresno City Employe	es Health & Welfare Trust			
2)	Product Type:	Stop Loss Choice Pl	an	Proposal #:	42042	
3)	Carrier:	The Union Labor Life	Insurance Company			
4)	Plan Administrator:	HealthComp				
5)	Proposal Effective Date:	07/01/2024				
6)	Deposit Premium is end first premium due:	closed to apply to the				
	Please make check eq premium and payable to		The Union Labor Life Insurance Company			
7)	7) Please forward all installation materials to: Group Installations Coordinator The Union Labor Life Insurance Company 8403 Colesville Road, Ste 1300 Silver Spring, MD 20910 Email: GroupInstallations@ullico.com					
		Authorized Repre	esentative of Plan Sponsor: *			
Opti	on(s) selected:	\$550,000 Deductib	le, 12/18 Contract w/\$975,000 Laser			
Sign	ature:	whit				

* The Plan Sponsor named above represents that the attached and/or previously provided reports accurately discloses all potentially catastrophic risks in accordance with the Stop Loss Disclosure Instructions Pages included with this proposal and that it is the result of a diligent search in accordance with those instructions.

	Not effective until approved in writing by the Carrier		
Underwriter Approval:		Date:	

June 7, 2024

Date:

From: <u>David Broome</u>
To: <u>Diana Cavazos</u>

Cc: Kim Jackson; office@fceamail.com; Nikki Vang; Andrew Desa; Michael Moss; TJ Miller

Subject: RE: Fresno City Employee H&W Trust -Plan Document Review

Date: Wednesday, June 26, 2024 4:52:47 PM

Attachments: <u>image001.png</u>

Fresno City Employees HW Trust July 1 2024 FINAL SPD.pdf

FCYH 2024 06 Fresno City Employees HW Trust 2024 FINAL clean version.docx

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello Diana, The committee's and plan professional's edits have been applied to the attached finals. The page numbers in the Table of Contents synch with the following pages. We are sending both the .doc and .pdf for your records.

Let us know if you need anything further.

David

David W. Broome

Consultant

California License 0B49636

160 Bovet Road, Suite 203 San Mateo, CA 94402 650-356-2345 Tel 415-306-6850 Cell 206-445-1840 Fax DavidB@rael-letson.com www.rael-letson.com



We understand your plans.

From: Diana Cavazos <dcavazos@healthcomp.com>

Sent: Tuesday, June 25, 2024 2:53 PM

To: David Broome <davidb@rael-letson.com>

Cc: Kim Jackson < Kim.Jackson@fresno.gov>; office@fceamail.com; Nikki Vang

<nivang@healthcomp.com>; Andrew Desa <andrewd@rael-letson.com>; Michael Moss

<mmoss@mossfirm.org>; TJ Miller <TJ.Miller@fresno.gov>

Subject: RE: Fresno City Employee H&W Trust -Plan Document Review

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Hello David

Can you have your team review the page numbers I think we may be off.

Example; Table of contents has Vision Plan starting at page 36 however it starts on page 38

Diana-- can you please review the (Kim's) comments and advise?

- 1. page 41- #5 Hospice, see question. Page 40
- 2. page 58 confirm AD and D coverage Page 57
- 3. page 66 confirm COBRA coverage rules page 65
- 4. page 68 change Trust Office to HealthComp Administrators page 67
- 5. page 70 remove the date example page 71

Thsnk,

Diana Cavazos | Account Management dcavazos@healthcomp.com
W 559-312-2295 PST

Virgin Pulse and HealthComp are now



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From: David Broome < davidb@rael-letson.com>

Sent: Tuesday, June 25, 2024 2:31 PM

To: Diana Cavazos < <u>dcavazos@healthcomp.com</u>>

Cc: Kim Jackson <<u>Kim.Jackson@fresno.gov</u>>; <u>office@fceamail.com</u>; Nikki Vang

<nivang@healthcomp.com>; Andrew Desa <andrewd@rael-letson.com>; Michael Moss

<mmoss@mossfirm.org>; TJ Miller <TJ.Miller@fresno.gov>

Subject: RE: Fresno City Employee H&W Trust -Plan Document Review

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See attached.

David W. Broome

Consultant

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We understand your plans.

From: David Broome < <u>davidb@rael-letson.com</u>>

Sent: Tuesday, June 25, 2024 2:31 PM

To: Diana Cavazos < <u>dcavazos@healthcomp.com</u>>

Cc: Kim Jackson < Kim.Jackson@fresno.gov>; office@fceamail.com; Nikki Vang

<<u>nivang@healthcomp.com</u>>; Andrew Desa <<u>andrewd@rael-letson.com</u>>; Michael Moss

<mmoss@mossfirm.org>; TJ Miller <TJ.Miller@fresno.gov>

Subject: RE: Fresno City Employee H&W Trust -Plan Document Review

Importance: High

Hello Diana, here is where we stand, can you please review?

Diana-- can you please review the (TJ's) comments and advise?

- 1. page 41- #5 Hospice, see question.
- 2. page 58 confirm AD and D coverage
- 3. page 66 confirm COBRA coverage rules
- 4. page 68 change Trust Office to HealthComp Administrators
- 5. page 70 remove the date example

TJ--

- 1. do you have a name for the new FAPSS trustee?
- 2. Do you have any edits?

Mike Moss--

Based on current law, can you confirm that the following terms should be changed:

- From "mental retardation" to "intellectual disability"
- 2. From "handicap" to "disability"

Sam--

Do you have any edits? SEE ATTACHED

The deadline we discussed for edits was Friday, June 21st. We would appreciate it if you could expedite your response. Have a great day, everyone.

Thanks, David

David W. Broome

Consultant

California License 0B49636

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We understand your plans.

From: Michael Moss mmoss@mossfirm.org **Sent:** Tuesday, June 25, 2024 11:07 AM **To:** TJ Miller TJ.Miller@fresno.gov

Cc: David Broome < davidb@rael-letson.com >; Kim Jackson < Kim.Jackson@fresno.gov >; Diana

Cavazos <<u>dcavazos@healthcomp.com</u>>; <u>office@fceamail.com</u>; Nikki Vang <<u>nivang@healthcomp.com</u>>; Andrew Desa <<u>andrewd@rael-letson.com</u>> **Subject:** Re: Fresno City Employee H&W Trust -Plan Document Review

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Got it. Thanks.

Michael E. Moss

The Law Office of Michael E. Moss

559-269-4744

On Jun 25, 2024, at 10:49 AM, TJ Miller < TJ.Miller@fresno.gov > wrote:

Good morning Mike – the Airport Public Safety employee demographic is changing and I sense they will participate once they have an MOU in place. There were two distinct units, one for officers and one for supervisors, then both units decertified at different times and they certified into one unit. It's been an interesting journey.

Thank you - TJ

From: Michael Moss < mmoss@mossfirm.org >

Sent: Tuesday, June 25, 2024 8:17 AM

To: David Broome < <u>davidb@rael-letson.com</u>>

Cc: Kim Jackson < <u>Kim.Jackson@fresno.gov</u>>; Diana Cavazos < <u>dcavazos@healthcomp.com</u>>; <u>office@fceamail.com</u>; TJ Miller < <u>TJ.Miller@fresno.gov</u>>; Nikki Vang < <u>nivang@healthcomp.com</u>>;

Andrew Desa andrewd@rael-letson.com>

Subject: Re: Fresno City Employee H&W Trust -Plan Document Review

External Email: Use caution with links and attachments

The proposed replacement terms are appropriate.

TJ- During my approximately 34 years or so advising the Trust, I can recall only one Trustee ever serving for the Airport security/fire bargaining association(s). That person only sat for a few years and was sporadic in attendance. Do you envision someone at long last participating as a Trustee going forward? Pursuant to the Trust Agreement (which Kim and I will begin reviewing in July), FAPSOA will be entitled to a seat on the Trust Board regardless of whether it fills it or not.

On Mon, Jun 24, 2024 at 9:39 AM David Broome davidb@rael-letson.com wrote:

Good morning, everyone. Thank you for your edits, Kim; they're very good. I've attached the updated SPD with TJ's comments and my responses. I'm adding Mike Moss to the thread since there are new legal items that Kim has identified related to language changes. We need the following actions, please:

Diana-- can you please review the comments and advise?

- 1. page 41- #5 Hospice, see question.
- 2. page 58 confirm AD and D coverage
- 3. page 66 confirm COBRA coverage rules
- 4. page 68 change Trust Office to HealthComp Administrators
- 5. page 70 remove the date example

TJ--

- 1. do you have a name for the new FAPSS trustee?
- 2. Do you have any edits?

Mike Moss--

Based on current law, can you confirm that the following terms should be changed:

- 1. From "mental retardation" to "intellectual disability"
- 2. From "handicap" to "disability"

Sam---

Do you have any edits?

The deadline we discussed for edits was Friday,, June 21st. We would appreciate it if you could expedite your response. Have a great day, everyone.

Thanks, David

David W. Broome

Consultant

California License 0B49636

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www.rael-letson.com

<image001.png>

From: Kim Jackson < Kim.Jackson@fresno.gov >

Sent: Thursday, June 20, 2024 3:30 PM

To: David Broome < <u>davidb@rael-letson.com</u>>; Diana Cavazos

<<u>dcavazos@healthcomp.com</u>>; <u>office@fceamail.com</u>; TJ Miller <<u>TJ.Miller@fresno.gov</u>>;

Nikki Vang nikki Vang nikki

Subject: RE: Fresno City Employee H&W Trust -Plan Document Review

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Hi David,

As requested, I have reviewed the Plan Document and inserted my questions, comments, and changes I think are warranted.

Appreciate the hard work on your end . . Kim

From: David Broome <davidb@rael-letson.com>

Sent: Friday, June 14, 2024 11:06 AM

To: Diana Cavazos dcavazos@healthcomp.com; Kim Jackson

<Kim.Jackson@fresno.gov>; office@fceamail.com; TJ Miller <TJ.Miller@fresno.gov>; Nikki

Vang < nivang@healthcomp.com >; Andrew Desa < andrewd@rael-letson.com >

Subject: RE: Fresno City Employee H&W Trust -Plan Document Review

External Email: Use caution with links and attachments

Hello everyone, The post-meeting version as of today is attached. Open items:

- 1. TJ will send new Trustee contact info to Diana
- 2. R&L will request Gene Therapy CA network providers, number of treatments by drug, and travel info from Blue Shield

As discussed, please review and provide comments by the end of the day on June 21, 2024. If we missed anything, let us know. Have a great weekend.

Thanks, David

David W. Broome

Consultant

California License 0B49636

160 Bovet Road, Suite 203 San Mateo, CA 94402 650-356-2345 Tel 415-306-6850 Cell 206-445-1840 Fax DavidB@rael-letson.com www.rael-letson.com

<image001.png>

From: David Broome < davidb@rael-letson.com >

Sent: Friday, June 14, 2024 9:58 AM

To: Diana Cavazos < dcavazos@healthcomp.com>; Kim Jackson

<<u>Kim.Jackson@fresno.gov</u>>; office@fceamail.com; 'TJ.Miller@fresno.gov'

<<u>TJ.Miller@fresno.gov</u>>; Nikki Vang <<u>nivang@healthcomp.com</u>>; Andrew Desa

<andrewd@rael-letson.com>

Subject: RE: Fresno City Employee H&W Trust -Plan Document Review

Here is what we are covering today. We'll share screen in Teams.

David

David W. Broome

Consultant

California License 0B49636

160 Bovet Road, Suite 203 San Mateo, CA 94402 650-356-2345 Tel 415-306-6850 Cell 206-445-1840 Fax DavidB@rael-letson.com www.rael-letson.com

<image001.png>

----Original Appointment----

From: Diana Cavazos < dcavazos@healthcomp.com >

Sent: Tuesday, June 11, 2024 12:24 PM

To: Diana Cavazos; Kim Jackson; office@fceamail.com; 'TJ.Miller@fresno.gov'; Nikki Vang;

David Broome; Andrew Desa

Subject: Fresno City Employee H&W Trust -Plan Document Review

When: Friday, June 14, 2024 10:00 AM-11:00 AM (UTC-08:00) Pacific Time (US & Canada).

Where: Microsoft Teams Meeting

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Passcode: s5sXfn

Dial in by phone

<u>+1872-240-8925,,977296578#</u> United States, Chicago

Find a local number

Phone conference ID: 977 296 578#

For organizers: Meeting options | Reset dial-in PIN

--

The Law Office of Michael E. Moss Michael E. Moss, Esq.

mmoss@mossfirm.org

Direct Dial: (559) 269-4744 Facsimile: (415) 757-3416

www.mossfirm.org

THE LAW OFFICE OF MICHAEL E. MOSS 201 SPEAR STREET, SUITE 1100 SAN FRANCISCO, CA 94105

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Thank you.

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

MONTHLY CLAIMS EXPERIENCE ANALYSIS MEDICAL AND PRESCRIPTION DRUGS ELEVEN MONTHS ENDING MAY 31, 2024

.

		<u> </u>	PER	ELIGIBLE
ACTIVES COBRA RETIREES	\$ 53,750,409.30 366,880.73 4,809,547.84		\$	1,235.02 5,644.32 2,364.58
MEDICARE SUPPLEMENT SELF-PAY OVER 65	\$ 58,926,837.87 1,781,027.86 385,599.79		\$	1,291.66 1,056.36 1,706.19
	\$ 61,093,465.52		\$	1,285.29
AVERAGE MONTHLY COST - YTD	 5,553,951.41		\$	1,285.29
PRIOR YEAR AVERAGE MONTHLY COST - YTD ELEVEN MONTHS ENDING MAY 31, 2024	5,125,999.01		\$	1,273.31
PRIOR PLAN YEAR AVERAGE MONTHLY COST JULY 2022 - JUNE 2023	\$ 5,216,004.03		\$	1,290.69
TWELVE MONTH ROLLING AVERAGE June 1, 2023 - May 31, 2024	\$ 5,608,293.73		\$	1,300.60

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

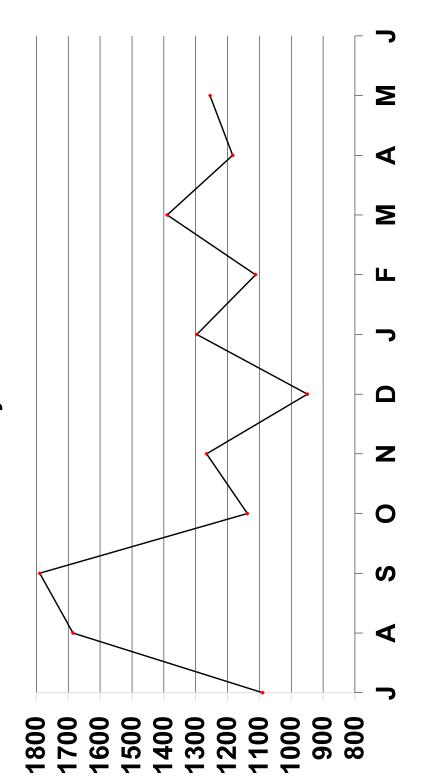
MONTHLY CLAIMS EXPERIENCE ANALYSIS DENTAL BENEFIT SECTION ELEVEN MONTHS ENDING MAY 31, 2024

DELTA DENTAL	PAYMENTS	PER	ELIGIBLE
ACTIVES RETIREES	\$ 2,736,001.51 438,846.02	\$ \$	68.59 74.02
TOTAL FOR DELTA DENTAL	\$ 3,174,847.53	\$	69.29
AVERAGE MONTHLY COST	\$ 288,622.50	\$	69.29
PUD HMO AVG MONTHLY PREM	14,292.58	\$	43.18
TOTAL AVG MONTHLY COST - YTD	\$ 302,915.08	\$	67.37
PRIOR YEAR AVERAGE MONTHLY COST: DELTA JULY 2022 - JUNE 2023	DENTAL		
ACTIVES		\$	55.15
RETIREES		\$	57.37
COMBINED		\$	55.45
TWELVE MONTH ROLLING AVERAGE DELTA DENTAL		•	00.45
June 1, 2023 - May 31, 2024		\$	68.46

Average Cost Per Participant

Monthly

Fresno City Employees H & W Trust July 23 – Jun 24



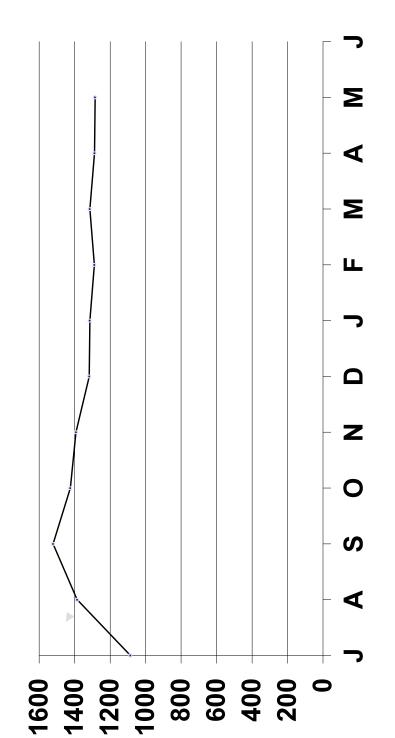




Average Cost Per Participant

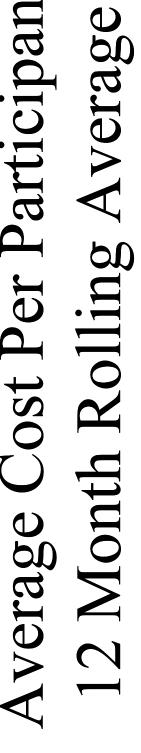
Year to Date

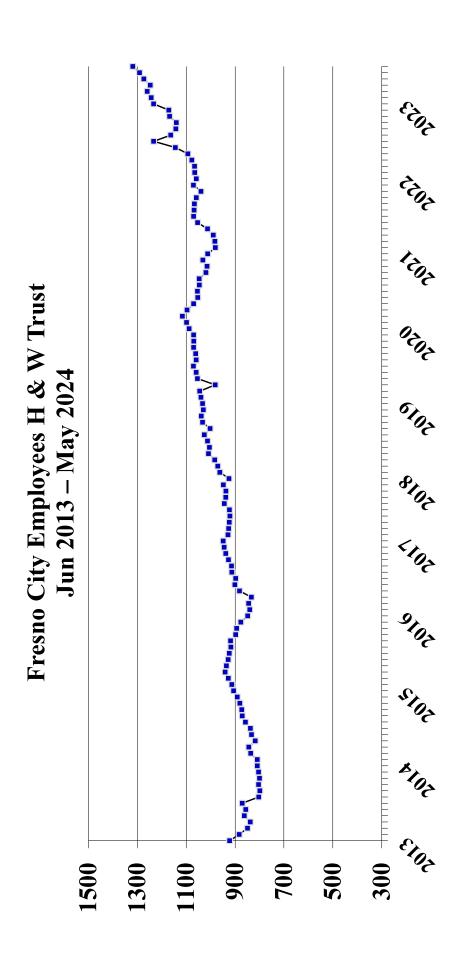
Fresno City Employees H & W Trust July 23 – Jun 24





Average Cost Per Participant





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FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST **ELEVEN MONTHS ENDING MAY 31, 2024**

	CENSUS	S	CLAIMS		FIXED		TOTAL						NET		YTD
CATEGORY	COUNT	O	COSTS		COSTS		COSTS		RATE	Z	INTEREST	<u>o</u>	GAIN(LOSS)		GAIN(LOSS)
ACTIVES															
PPO Contributing	2,648	↔	1,648.39	ᡐ	126.12	↔	1,774.51	()	1,323.00	ᡐ	3.33	ᡐ	(448.18)	<u>~</u>	(13,054,587.04)
PPO Non-Cont 35	1,261	↔	407.83	s	126 12	s	533.95	↔	895.00	↔	3.33	↔	364.38	()	5,054,314.98
PPO Non-Cont 25	47	↔	144.70	↔	126.12	↔	270.82	↔	1,037.00	↔	3.33	↔	769.51	↔	397,836.67
														တ	1
TOTAL (a)	3956	₩	1,235.09	ક્ર	126.12	s	1,361.21	မှ	1,183.17	မှ	3.33	क	(174.71)	8	(7,602,435.39)
RETIREES PPO Plan	185	↔	2,364.58	↔	126.12	↔	2,490.70	↔	1,323.00	↔	3.33	↔	(1,164.37)	↔	(2,368,320.70)
TOTAL	185		2,364.58	ઝ	126.12	ઝ	2,490.70	မှ	1,323.00	ઝ	3.33	ઝ	(1,164.37)	ઝ	(2,368,320.70)
COBRA PPO Plan	9	↔	5,644.32	\$	126.12	\$	5,770.44	↔	1,349.46	↔	3.33	\$	(4,417.65)	\$	(291,564.90)
TOTAL	9	↔	5,644.32	ઝ	126.12	8	5,770.44	မှာ	1,349.46	မှာ	3.33	₩	(4,417.65)	₩	(291,564.90)
MEDICARE SUPP PPO Plan	153	↔	1,056.36	\$	29.54	\$	1,085.90	∨	725.00	↔	3.33	₩	(357.57)	\$	(601,790.31)
TOTAL	153	ઝ	1,056.36	છ	29.54	ઝ	1,085.90	မ	725.00	မှာ	3.33	ઝ	(357.57)	↔	(601,790.31)
SELF-PAY PPO Plan	21	↔	1,706.19	↔	126.12	6	1,832.31	↔	1,595.00	↔	3.33	↔	(233.98)	↔	(54,049.38)
TOTAL	21	8	1,706.19	ક્ક	126.12	ઝ	1,832.31	မှ	1,595.00	မှာ	3.33	ઝ	(233.98)	မှ	(54,049.38)
Stop-Loss Reimbursement														↔	6,842,504.82
Prescription Drug Rebates														↔	5,712,604.98
TOTAL														↔	1,636,949.12

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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. Prepared by HealthComp Inc. 7/22/2024

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

FINANCIAL ANALYSIS FOR DENTAL ELEVEN MONTHS ENDING MAY 31, 2024

	CENSUS	CLAIMS	CENSUS CLAIMS FIXED	TOTAL			NET	YTD
CATEGORY	COUNT	COSTS	COSTS	COSTS	RATE	INTEREST	GAIN(LOSS)	COUNT COSTS COSTS COSTS RATE INTEREST GAIN(LOSS) GAIN(LOSS)
Delta PPO	4166	\$ 69.29	4166 \$ 69.29 \$ 5.60 \$ 74.89 \$105.00	\$ 74.89	\$105.00		\$ 30.11	30.11 \$ 1,379,820.86
PUD HMO	331 \$	+	\$ 43.18	\$ 43.18 \$ 43.18 \$105.00	\$105.00		\$ 61.82	61.82 \$ 225,086.62
TOTAL								\$ 1,604,907.48

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 TWELVE MONTHS ENDING JUNE 30, 2024

•

		PER ELIGIBLE
ACTIVES COBRA RETIREES	\$ 58,646,170.33 446,945.29 5,379,447.47	\$ 1,231.16 6,207.57 2,413.39
	\$ 64,472,563.09	\$ 1,291.10
MEDICARE SUPPLEMENT SELF-PAY OVER 65	\$ 1,922,070.81 413,439.86	\$ 1,046.31 1,687.51
	\$ 66,808,073.76	\$ 1,284.33
AVERAGE MONTHLY COST - YTD	\$ 5,567,339.48	\$ 1,284.33
PRIOR YEAR AVERAGE MONTHLY COST - YTD TWELVE MONTHS ENDING JUNE 30, 2023	5,216,004.03	\$ 1,290.69
PRIOR PLAN YEAR AVERAGE MONTHLY COST JULY 2022 - JUNE 2023	\$ 5,216,004.03	\$ 1,290.69
TWELVE MONTH ROLLING AVERAGE July 1, 2023 - June 30, 2024	\$ 5,567,339.48	\$ 1,284.33

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

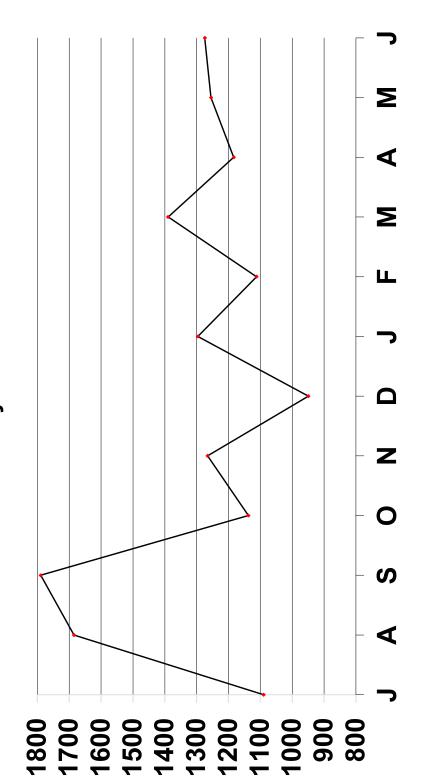
MONTHLY CLAIMS EXPERIENCE ANALYSIS DENTAL BENEFIT SECTION TWELVE MONTHS ENDING JUNE 30, 2024

DELTA DENTAL	PAYMENTS	PER E	ELIGIBLE
ACTIVES RETIREES	\$ 2,983,625.69 479,090.52	\$ \$	68.29 73.93
TOTAL FOR DELTA DENTAL	\$ 3,462,716.21	\$	69.02
AVERAGE MONTHLY COST PUD HMO AVG MONTHLY PREM	\$ 288,559.68 14,292.58	\$ \$	69.02 43.18
TOTAL AVG MONTHLY COST - YTD	\$ 302,852.26	\$	67.12
PRIOR YEAR AVERAGE MONTHLY COST: DELTA JULY 2022 - JUNE 2023	DENTAL		
ACTIVES		\$	55.15
RETIREES		\$	57.37
COMBINED		\$	55.45
TWELVE MONTH ROLLING AVERAGE DELTA DENTAL		•	00.00
July 1, 2023 - June 30, 2024		\$	69.02

Average Cost Per Participant

Monthly

Fresno City Employees H & W Trust July 23 – Jun 24



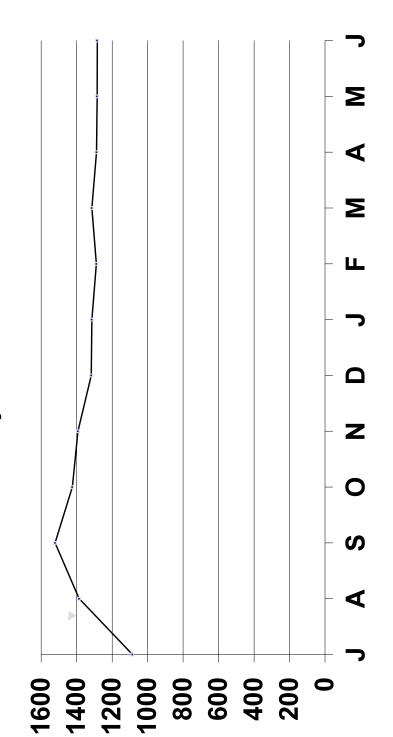




Average Cost Per Participant

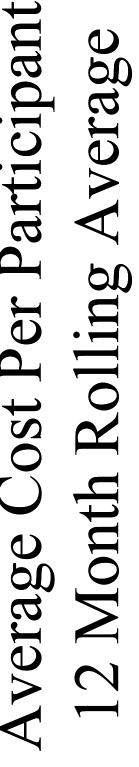
Year to Date

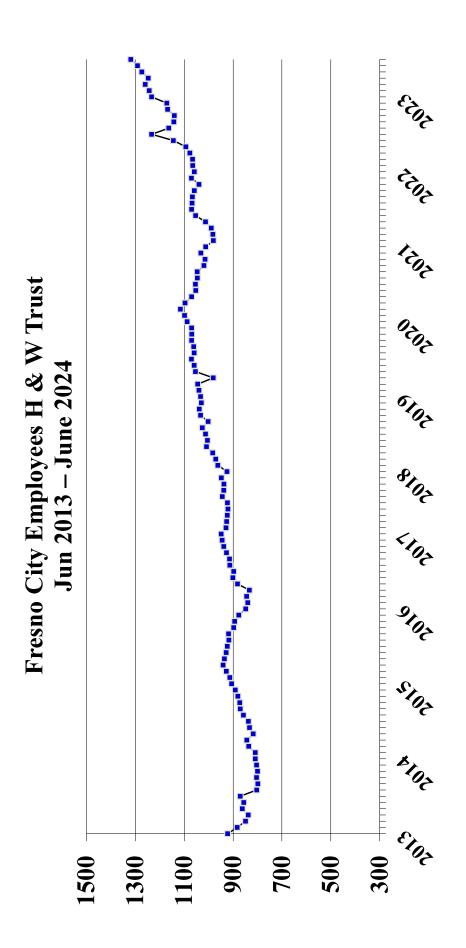
Fresno City Employees H & W Trust July 23 – Jun 24





Average Cost Per Participant





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FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST **TWELVE MONTHS ENDING JUNE 30, 2024**

		CENSUS		CLAIMS		FIXED		TOTAL						NET		YTD
	CATEGORY	COUNT		COSTS	_	COSTS		COSTS		RATE	Z	INTEREST	Ø	GAIN(LOSS)		GAIN(LOSS)
	ACTIVES															
	PPO Contributing	2,650	↔	1,645.57	↔	126.12	↔	1,771.69		1,323.00	6	3.32	မှ		\$	(14, 162, 766.00
	PPO Non-Cont 35	1,272	क	407.15	↔	126.12	↔	533.27	↔	895.00	ઝ	3.32	क	365.05	क	5,572,123.20
	PPO Non-Cont 25	48	↔	188.79	မှ	126.12	↔	314.91		1,037.00	₩	3.32	↔		↔	\$ 417,836.16
									_							1
	TOTAL (a)	3970	မ	1,231.16	ઝ	126.12	क	1,357.28	8	1,182.41	8	3.32	မှ	(171.55)	8	(8,172,806.64)
	RETIREES	,		2	€	0	•	C C C C C C C C C C C C C C C C C C C	•		•	0		2		0,000
	TTO TIAN	186	₽	2,413.39	₽	126.12	א	2,539.51	∌		₽	3.32	,	(1,213.19)	_	(2,704,201.67)
	TOTAL	186		2,413.39	ઝ	126.12	8	2,539.51	8	1,323.00	\$	3.32	ઝ	(1,213.19)	8	(2,704,201.67)
	COBRA PPO Plan	<u> </u>	θ	6.207,57	ь	126,12	မ	6.333.69	Ψ	1,349,46	θ	3,32	မ	(4,980,91)	မ	(358,625,52)
	TOTAL	9	s	6,207.57	မှ	126.12	s	6,333.69	8		မ	3.32	မှ	(4,980.91)		(358,625.52)
	MEDICARE SUPP															
5		153	\$	1,046.31	\$	29.54	8	1,075.85	\$	725.00	\$	3.32	ક	(347.53)	\$	(638,065.08)
2	TOTAL	153	\$	1,046.31	ઝ	29.54	\$	1,075.85	\$	725.00	\$	3.32	\$	(347.53)	&	(638,065.08)
	SELF-PAY	,			•		•		•	1						
	PPO Plan	20		1,687.51	မှ	126.12	ઝ	1,813.63	₩		မှ	3.32	မှ	(215.31)	တ	(51,674.40)
	TOTAL	20	ઝ	1,687.51	\$	126.12	8	1,813.63	8	1,595.00	\$	3.32	\$	(215.31)	\$	(51,674.40)
	Stop-Loss Reimbursement				_										↔	7,820,537.34
	Prescription Drug Rebates														<i></i>	7,181,419.44
)						L		\perp						L	
	TOTAL														U	3 076 583 47
- 11	10.0						\parallel		\parallel		$\ $				<u>.</u> ∥	0,00

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. Prepared by HealthComp Inc. 7/22/2024

Prepared by HealthComp Inc. 7/22/2024

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

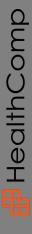
TWELVE MONTHS ENDING JUNE 30, 2024 FINANCIAL ANALYSIS FOR DENTAL

	CENSUS	CENSUS CLAIMS FIXED TOTAL	FIXED	TOTAL			NET	YTD
CATEGORY	COUNT	COSTS	COSTS	COSTS	RATE	INTEREST	GAIN(LOSS)	COSTS COSTS COSTS RATE INTEREST GAIN(LOSS) GAIN(LOSS)
Delta PPO	4181	4181 \$ 69.02 \$ 5.60 \$ 74.62 \$105.00	\$ 5.60	\$ 74.62	\$105.00		\$ 30.38	30.38 \$ 1,524,225.36
PUD HMO	331 \$.	\$ 43.18 \$ 43.18 \$105.00	\$ 43.18	\$105.00		\$ 61.82	61.82 \$ 245,549.04
TOTAL								\$ 1,769,774.40

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.



Paid Claims Lag Time Analysis by Input Date

INCURRED: 01/01/1990 - 05/31/2024 | PAID: 05/01/2024 - 05/31/2024

			FRESNC	CITY EM	P H&W TF	FRESNO CITY EMP H&W TRUST Summary	mary					
Range of Days Lagged	10 to	Incurred Date to Input Date	a . a .	to Pr	Input Date to Processed Date	ate	Proc to	Processed Date to Paid Date	te	₽ 9	Input Date to Paid Date	
	Claims	Claims % Total % (% Cum	Claims	Claims % Total % Cum	% Cum	Claims	Claims % Total % Cum	% Cum	Claims	Claims % Total % Cum	% Cum
0 - 10	6,382	6,382 48.0 %	48.0 %	12,482	93.8 %	93.8 %	13,292	% 6.66	% 6.66 % 6.66	11,257	84.6 %	84.6 %
11 - 14	1,287	9.7 %	% 9.75	755	2.7 %	99.5 %	0	0.0 %	% 6.66	1,771	13.3 %	97.9 %
15 - 21	1,558	11.7 %	% 8.69	42	0.3 %	8.66	13	0.1 %	0.1% 100.0%	231	1.7 %	% 2.66
22 - 28	828	6.2 %	75.6 %	14	0.1 %	% 6.66	0	% 0.0	00% 1000%	28	0.2 %	% 6.66
Over 28	3,250	24.4 %	100.0 %	12	0.1 %	0.1 % 100.0 %	0	0.0 %	0.0 % 100.0 %	18	0.1 %	100.0 %

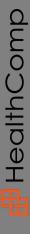
Total # of claims: 13,305

Average days from incurred to input: 47.3

Average days from input to processed: 2.3

4 Verage days from processed to paid: 2.8 Average days from input to paid: 5.1

Report: PdClmsLag by Input Date Run Date: 8/5/2024 8:06:40 AM



Paid Claims Lag Time Analysis by Input Date

INCURRED: 01/01/1990 - 06/30/2024 | PAID: 06/01/2024 - 06/30/2024

Range of Davs Lagged	n t	ncurred Date to Input Date	0.0	to Pre	Input Date to Processed Date	ate	Proc to	Processed Date to Paid Date	ite	으 - 9	Input Date to Paid Date	
	Claims	Claims % Total % Cum	% Cum	Claims	Claims % Total % Cum	% Cnm	Claims	Claims % Total % Cum	% Cum	Claims	Claims % Total % Cum	% Cum
0 - 10	4,790	48.3 %	48.3 %	8,049	81.1%	81.1% 81.1%	9,894	% 2.66	% 2 66 % 2 66	7,885	79.5 %	79.5 %
11 - 14	1,100	11.1%	59.4 %	107	1.1 %	82.2 %	က	%00	% 8 66 % 0 0	116	1.2 %	80.6 %
15 - 21	1,109	11.2 %	70.5 %	1,334	13.4 %	95.7 %	22	0.2 %	0.2 % 100.0 %	928	% 2.6	90.3 %
22 - 28	561	2.7 %	76.2 %	398	4.0 %	99.7 %	2	% 0.0	0.0 % 100.0 %	899	9.1 %	99.4 %
Over 28	2,361	23.8 %	100.0 %	33	0.3 %	100.0 %	0	% 0.0	0.0 % 100.0 %	63	% 9.0	100.0 %

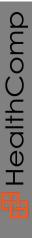
Total # of claims: 9,921

Average days from incurred to input: 64.6

Average days from input to processed: 3.8

4 Average days from processed to paid: 3.5 CAverage days from input to paid: 7.3

Report: PdClmsLag by Input Date Run Date: 8/5/2024 8:08:58 AM



Paid Claims Lag Time Analysis by Input Date

INCURRED: 01/01/1990 - 07/31/2024 | PAID: 07/01/2024 - 07/31/2024

			FRESNC	CITY EM	FRESNO CITY EMP H&W TRUST Summary	UST Sum	mary					
Range of Days Lagged	<u> </u>	Incurred Date to Input Date	a . a .	to Pr	Input Date to Processed Date	ate	Proc to	Processed Date to Paid Date	ite .	₽ 9	Input Date to Paid Date	
	Claims	Claims % Total %	% Cum	Claims	Claims % Total % Cum	% Cum	Claims	% Total	Claims % Total % Cum	Claims	Claims % Total % Cum	% Cum
0 - 10	6,596	6,596 41.6 %	41.6 %	13,043	82.2 %	82.2 %	15,566	98.1 %	98.1% 98.1%	11,926	75.2 %	75.2 %
11 - 14	1,542	9.7 %	51.3 %	400	2.5 %	84.8 %	206	1.3 %	99.4 %	867	2.5 %	80.7 %
15 - 21	1,780	11.2 %	62.5 %	1,262	8.0 %	92.7 %	38	0.2 %	% 2.66	1,287	8.1 %	88.8 %
22 - 28	929	2.9 %	68.4 %	1,083	8.9	99.5 %	30	0.2 %	% 6.66	1,488	9.4 %	98.2 %
Over 28	5,014	31.6 %	100.0 %	73	0.5 %	100.0 %	21	0.1 %	0.1% 100.0%	293	1.8 %	100.0 %

Total # of claims: 15,861

Average days from incurred to input: 68.8

Average days from input to processed: 4.4

4 Verage days from processed to paid: 3.6 4 Verage days from input to paid: 8

Report: PdClmsLag by Input Date Run Date: 8/5/2024 8:10:59 AM

«First_Name» «Last_Name» «ADDR1» «ADDR2» «City», «ST» «Zip»

Dear Trust Participant:

As previously announced, the Trust has contracted with Body Scan International (BSI) to provide Preventive Medicine Body Scans to active employees. BSI's mobile unit will visit Fresno periodically so that eligible members can participate in BSI's Body Scan Program at a convenient location. **The Trust has scheduled for BSI to visit Fresno from October 21, 2024 through November 28, 2024**

To learn more about the Body Scan Program or to make an appointment, please call the BSI center at (877) 274-5577 or go to http://bodyscanintl.com/fcehwt (provide your contact information, and a BSI representative will reach out to you for more information). Walk-in appointments are not available. A priority waitlist is maintained for those who are unable to secure an appointment. You must provide your contact information to BSI to be added to the waitlist. BSI will prioritize the waitlist for subsequent Fresno visits in chronological order according to when they receive a participant's contact information. It is anticipated, but not assured, that BSI's next visit will occur in Spring 2025

Place	Date	Scan Hours
TBD	October 21, 2024 – November 28, 2024	TBD

WHAT TO EXPECT

The Body Scan Program consists of two main components: the detailed scan and the comprehensive physician (radiologist) consultation/scan review. Participants are required to fast (solids for eight hours and liquids for six hours) prior to their scan. The scan will take place in the BSI Mobile Telemedicine Van. The onsite time will be approximately 30 minutes. The physician consultation will take place virtually through video conferencing at your chosen location and typically lasts 45-60 minutes. The virtual consultation is scheduled based on participant availability and is typically scheduled for the same day.

There is a \$230 copay for the Body Scan Program. This copay must be made at the time of service. Please note that this copay does not apply to your Plan deductible or out-of-pocket maximum.

WHAT YOU WILL NEED TO BRING WITH YOU

You will each need to bring **TWO** forms of identification with you so that your eligibility for health benefits can be verified: a **HealthComp Identification Card** AND either a **Driver's License** or a **CA Identification Card**. If you have lost or misplaced your ID card, contact **HealthComp** at **(559) 499-2450** to obtain a replacement. You <u>will not be allowed</u> to participate in the Body Scan Program without the above forms of identification.

WHO IS ELIGIBLE FOR THE BODY SCAN PROGRAM

Only active employees enrolled in the Plan's medical benefit on the date of service are eligible. Spouses and dependents are <u>not</u> eligible for this benefit. **There is a frequency limit of one scan every three Plan Years**. The Plan Year is July 1st through June 30th.

IN RESPONSE TO COVID-19

If you or anyone in your family is feeling ill, please do not participate in this event. All participants will be required to fill out a COVID screening survey. If the patient does not pass the screening, they will not be permitted to participate. Participants will be provided with masks upon request. Our healthcare staff follows the CDC guidelines for a risk-based assessment. Social distancing protocols are in effect. Hand sanitizer will be available, and stations will be sanitized after each participant.

Sincerely,

Board of Trustees.



Rael & Letson

160 Bovet Road, Suite 203 San Mateo, California 94402 650-341-3311 Tel 206-445-1840 Fax www.rael-letson.com

Memorandum

To: Board of Trustees

Fresno City Employees Health & Welfare Trust

From: Andrew Desa, Consulting Actuary

David Broome, Consultant

Date: August 9, 2024

Re: Consultant's Report for August 14, 2024 Board of Trustees Meeting –

Elite Medical – 2024 Health Screenings & Vaccinations

Elite Corporate Wellness, based in Visalia, CA, have provided biometric screenings and vaccinations to Fresno City participants for the last six years.

<u>Utilization Trend.</u> The vaccinations in 2023 took place from October 25th to November 7th. Comparing the prior year in 2022 with the most recent year in 2023, utilization and variable fees continue to trend downward:

Elite Medical	2022 Count (Units)	2023 Count (Units)	2023 Unit Cost	2023 Total Cost
Biometric Health Screening	55	23	\$ 49.00	\$ 1,127
Influenza Vaccine	355	191	\$ 28.50	\$ 5,444
Pneumonia Vaccine	25	9	\$ 300.00	\$ 2,700
High-Dose Influenza Vaccine	16	20	\$ 72.50	\$ 1,450
COVID-19 Vaccine	<u>103</u>	0	n/a	<u>n/a</u>
Total	554	243		\$ 10,721

2024 Proposal. We have received Elite Medical's initial Health & Wellness Services proposal. They have confirmed that COVID-19 vaccinations will not be provided in 2024. High-dose influenza shots can continue to be offered for the upcoming event. They are intended for adults 65 and older, as they offer a higher immune response. The shots must be purchased in advance in packages of ten doses. Unused doses are not able to be refunded.

A summary of their services includes:

- On-site service administration in a Health Fair setting
- Standard biometric screening
- Evaluation of symptoms
- One-on-one technician interaction with participants
- FDA-approved vaccines

The Elite Medical proposed renewal unit costs and estimated overall cost for 2024 is as follows:

	20	23		2024	
Elite Medical	Count (Units)	Unit Rate	Unit Rate	Unit Cost % Change	Estimated Total Cost ¹
Biometric Health Screening	23	\$ 49.00	\$ 49.00	0%	\$ 1,127
Influenza Vaccine	191	\$ 28.50	\$ 30.00	5%	\$ 5,730
Pneumonia Vaccine	9	\$300.00	\$277.00	-8%	\$ 2,493
High-Dose Influenza Vaccine	20	\$ 72.50	\$ 75.50	4%	\$ 1,510
COVID-19 Vaccine	0	n/a	n/a	n/a	<u>\$ 0</u>
Total	243				\$10,860

Estimated cost for 2024 are based on prior year utilization (units).

Historical event costs are as follows:

- \$10,721 in 2023
- \$23,589 in 2022
- \$14,377 in 2021
- \$25,400 in 2020
- \$38,900 in 2019
- \$42,500 in 2018

This item will be discussed at your August 14, 2024, meeting. If there are any questions before or after that meeting, please let us know.

AD/DB:tl Enclosure

cc: Michael Moss, Esq.



Comprehensive Service Package

On Site Vaccination Clinic

Potential Participants	Staff Assigned
TBD	TBD

Location	Dates	Time
TBD	TBD	TBD

Influenza Vaccinations

- On-Site Administration in Health Fair Setting
- Standard Biometric Screening performed
- Evaluation of symptoms (as needed)
- One-on-one single technician interaction for comfort of each participant
- Disposal of all biohazard material
- FDA approved vaccinations

Pricing

Biometric Screenings \$49.00 per screening

Influenza **\$30.00** per vaccination High Does **\$75.50** per vaccination

Pneumonia \$277.00 (Purchased in groups of 10)

Designated Event Coordinator

Name: Philip Carbajal

Email: Philip.carbajal@fresno.gov

Phone: (559) 621-6992

Billing Information

Name: Diana Cavazos

Email: dcavazos@healthcomp.com

Phone: (559) 312-2295

Terms and Conditions

- The agreement contained in this contract constitutes the sole agreement between <u>Fresno City Employees H&W Trust</u> and Elite Corporate Wellness, regarding all items included in this agreement.
- Fees to Elite Corporate Wellness are due within 30 days of invoice receipt.
- Cancellation within 60 days of the event will result in a 25% restocking fee of contracted projected participation.
- Due to event dates requested, if Elite has not received its vaccination supply, flu vaccinations will be subject to cancellation. Make-up service & dates can be renegotiated at a later time, if desired.
- The agreement becomes effective when signed by agents of <u>Fresno City Employees H&W Trust</u> and Elite Corporate Wellness.

	Tiffany Atteberry, Chief Operating Officer
Print Name, Title	Print Name, Title
Signature, Date	Signature, Date



Rael & Letson

160 Bovet Road, Suite 203 San Mateo, California 94402 650-341-3311 Tel 206-445-1840 Fax www.rael-letson.com

Memorandum

To: Board of Trustees

Fresno City Employees Health & Welfare Trust

From: Megan Aukema, Vice President, Communications Division Leader

Date: August 9, 2024

Re: Consultant's Report for August 14, 2024, Board of Trustees Meeting –

Employee Survey

The Board directed Rael & Letson to engage with the Fresno City Listening Tour Committee and HealthComp to develop an employee survey that seeks to:

- Gauge interest level in adding an HMO option to the plan;
- Learn what might motivate respondents to consider an HMO;
- Gather key demographic information needed to perform an analysis.

Rael & Letson will administer the survey on behalf of HealthComp and email it to active employees and retirees (excluding Medicare Supplement retirees) per the Board's direction. We will use the email addresses of registered enrollees from the HealthComp database. The survey will be anonymous and completely confidential for respondents.

Bargaining unit leaders will receive advanced communications to share with employees one week before the survey's release. The survey is expected to be released to employees and retirees on Monday, August 26, 2024. Respondents will have up to two weeks to complete it. The survey will close on September 6, 2024.

The drafted survey has been approved by the Fresno City Listening Tour Committee and by Trust Legal Counsel. The Health Plan Survey Recommendations presentation with screenshots of the drafted survey and all communications is attached as Exhibit I.

MA:tl Enclosure

cc: Michael Moss, Esq.

Andrew Desa David Broome



Health Plan Survey Recommendations

Fresno City Employees Health & Welfare Trust

Overview of activity

- Confirmed objectives
- Determined the plan to conduct the survey
- Determined the method of distribution
- **Determined timing**
- Reviewed draft of email to participants with link to survey
- Reviewed draft of survey questions
- Incorporated suggestions and received approval
- **Email** content
- Formatted flyer

Participants:

- Jennifer Misner
- Jeff LaBlue Sam Frank
- Michael Moss
- Nikki Vang Diana Cavazos
- **Andrew Desa**
- David Broome
- Megan Aukema Cynthia Peterson

What we are doing and why

The results of this survey will:

- Give the Board information on the level of interest and motives among participants in adding an HMO option
- Provide a financial analysis
 to the Board to determine
 the impact of adding an
 HMO

How we will conduct the survey

- Suggested email content for reaching out to members
- A PDF flyer that to print and post in breakrooms and work areas or use as a handout

Bargaining Unit Email & Toolkit

n: cofoe@healthcomp.com

Fresno City bargaining group leaders

yject: We need your help with a member survey

We are asking for assistance from all bargaining group leaders!

On August 26, HealthComp will be emailing out a short online survey to all primary subscribers to the City of Fresno Health Plan on behalf of the Board of Trustees.

The anonymous survey will help us as we analyze our options around potentially adding an HMO option to the plan.

It is extremely important that we get input from as many recipients as possible, so we are asking Fresno City bargaining group leaders to please encourage members to complete the survey when they receive it.

We have provided some communications you can use to get the word out to members:

- Sample email content to send to members you can cut and paste and personalize as you see fit.
- A flyer that you can print and post in breakrooms and work areas or use as a handout.

Thank you for helping us get the information we need to make this important benefit decision!

This PDF flyer will be included with the email

C HealthComp



Have you taken the health plan preferences survey yet?

Check your email and make sure to provide your preferences to help us analyze an important potential change to your health plan.

analyze an important potential change to Dic your health plan. Im A link to an online survey was emailed to Fir you on August 26. It only takes 5 minutes to fill out and your participation is crucial!

•

Didn't receive an email with a link to the survey?

We can't make this decision without your input!

Our goal is to hear from all Fresno City health plan participants so we can make an informed decision.

The survey is open through September 6

Bargaining Unit Email & Toolkit

Email Content to Promote Fresno City Health Plan Survey

Below are three emails you can send to members reminding them to take the Health Plan survey. Thank you for your help to ensure we get the participation rates we are hoping for.

Please cut and paste the email copy into the body of an email (you can personalize the text if you'd like) on the dates indicated and use the suggested subject for each. It is best if these emails all come from the same email address.

EMAIL #1 – Send before survey goes out – between now and August 25

Subject: Keep an eye out for an important survey about your health benefit options!

Make sure your voice is heard!

All active Fresno employees and retirees participating in the Fresno City Health Plan will be receiving an email on Monday, August 26 from HealthComp with a link to a short online survey.

Please keep a look out for the email and take a few minutes to complete the survey.

The Fresno City Employee Health and Welfare Trust Board is considering adding an HMO plan as an option alongside the current PPO plan, and the survey will be used to gather preferences from all active employees and retirees.

The survey is anonymous and will take 3-5 minutes to complete. It's quick and easy, but very important to fill out so that the Board has the information it needs to make an informed decision about potentially expanding health plan options.

Thank you!

EMAIL #2 - Send between August 26 - August 30

Subject: Please take your Fresno City Health Plan survey!

The Fresno City Health Plan survey is now open!

Please check the email account you registered with HC Online. You should have received an email from HealthComp with a link to the Fresno City Health Plan survey.

This is a reminder to take the survey as soon as you can so your input can be included when the Board analyzes the data to decide whether to potentially add an HMO plan alongside the current PPO plan.

Please note: It is important to take the survey regardless of how you feel about HMOs – pro, con, or indifferent! The board needs input from everyone to make a decision.

The survey closes on **Friday, September 6**, so don't delay. The survey is anonymous and will take 3-5 minutes to complete. If you didn't receive an email with a link to the survey, please email <u>cofoe@healthcomp.com</u> with the subject: Survey.

hank you!

EMAIL #3 - Send between September 1 -September 5

Subject: Last chance to provide your input! Survey closing on September 6.

The Fresno City Health Plan survey is closing on Friday, September 6!

This is a reminder that you only have until September 6 to take the Fresno City Health Plan survey. The Board is deciding whether to potentially add an HMO plan alongside the current PPO plan, and they need to hear from all active employees and retirees.

You should have received an email from HealthComp with a link to the Fresno City Health Plan survey to the email account you registered with HC Online. If you didn't receive an email with a link to the survey, email cofoe@healthcomp.com with the subject: Survey.

The survey is anonymous and will take 3-5 minutes to complete. It's quick and easy, but very important to fill out so that the Board has the information it needs to make an informed decision about potentially expanding health plan options.

Thank you!

Participant Email

C HealthComp

2024 City of Fresno Health Plan Survey

Please help us as we evaluate expanding health plan options.

The Fresno City Employee Health and Welfare Trust Board is considering adding an HMO plan as an option alongside the current PPO plan. If approved, the HMO plan could be added as a new choice as early as July 1, 2025.

HealthComp is conducting this survey on behalf of the Board to determine the level of interest in offering a Kaiser HMO or another HMO. Input from all active employees and retirees is crucial to help make an informed Board decision.

Important:

- The survey is anonymous and completely confidential.
- · It will take approximately 3-5 minutes to complete.
- The deadline to complete the survey is September 6.
- The survey should be completed by one person per family.

Begin Survey

Please do not forward this email as its survey link is unique to you.

Privacy | Unsubscribe

Survey

HealthComp

2024 City of Fresno Health Plan Survey

Your feedback is crucial

HealthComp is conducting a survey to gauge interest in potentially adding an HMO option to the plan. This short survey will take around 3-5 minutes to complete. The survey will be open until **September 6**, so please provide your input before that time.

Your answers are anonymous and completely confidential.

Questions 1 through 3 are about your preferences for two different types of health plans:

- PPO plans like your current plan offer broad access to a national network of contracted healthcare providers. With a PPO, you can receive care from innetwork providers at a lower cost, or out-of-network providers for a higher cost.
- HMO plans like Kaiser and other HMOs give you access to a closed panel network of doctors, hospitals, and other healthcare providers. HMO networks have geographic service area restrictions based on zip code. HMO services are generally covered if you see a provider within the HMO network. Out-of-network coverage would be available for emergency care.

*1. How likely would you be to change from your current PPO health plan to a new HMO plan given these circumstances? Move the slider on the scale from "highly unlikely" to "highly likely".

- If applicable, your payroll deduction would remain the same whether you choose the PPO or HMO plan
- Your new HMO plan would have similar benefits to your current PPO plan
- Your entire family would need to enroll in the new HMO plan for the plan year
- You may no longer have access to your current PPO providers

Highly likely	
Possible	
Highly unlikely	

2. If both an HMO plan and PPO plan were offered with similar benefits, which would you prefer? Please select one response.

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Anthem	
(e.g.	
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O I would prefer a Kaiser HMO

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* 5. What is the primary subscriber's age?

3. If both an HMO plan and PPO plan were offered, what would be your	O 18 to 24
top factors in determining which health plan to choose? Please select up to 3 of your top factors.	O 25 to 34
I ownert possible onet for health care visite	O 45 to 54
Lowest possible payroll deduction	O 55 to 64
☐ Ability to see my current doctor(s)	O 65 or over
Access to the Kaiser healthcare system of doctors and hospitals	* 6. What is the primary subscriber's sex assigned at birth?
Ability to be on the same Kaiser plan as my spouse	
Access to a broader choice of doctors and hospitals	O Female
Other (please specify)	O Male
	O Prefer not to answer
Questions 4 through 10 are about demographic information needed for us to analyze the data we receive from the survey.	* 7. How many people including the primary subscriber are eyour plan?
st \oplus . Do you currently contribute to your health plan through payroll deductions?	0 0 2
	S O
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	4 ()
	○ 5 or more

Survey

9. Are you enrolled in another medical plan in addition to your Fresno City plan?	Fresno
○ Yes	
ON O	
10. Are both the primary subscriber and spouse employed by the City of Fresno?	he City of
○ Yes	
O No	
○ Not applicable (N/A)	
11. Do you have any other comments you would like to share about adding an HMO option, your preference and/or the reason for your preference?	out
Done	

2024 City of Fresno Health Plan Survey

From: megan@aukemaassociates.com via surveymonkey.com

Subject: Thank you for taking our survey

C HealthComp

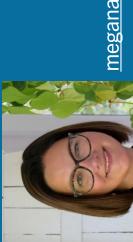
Thank you for taking the 2024 City of Fresno Health Plan Survey. We appreciate your feedback.

Please do not forward this email as its survey link is unique to you. <u>Privacy | Unsubscribe</u>

Powered by A SurveyMonkey

Proposed timing

Thank you





Rael & Letson

160 Bovet Road, Suite 203 San Mateo, California 94402 650-341-3311 Tel 206-445-1840 Fax www.rael-letson.com

Memorandum

To: Board of Trustees

Fresno City Employees Health & Welfare Trust

From: Joseph Feliciani, Pharmacy Benefits Consultant

Date: August 9, 2024

Re: Consultant's Report for August 14, 2024, Board of Trustees Meeting –

Pharmacy Benefit Management - OptumRx re-implementation update

The Pharmacy Benefits Consulting Practice at Rael & Letson has completed the work to facilitate and drive the Pharmacy Benefit Manager (PBM) contract renewal and program re-implementation with OptumRx. Throughout the course we have been working closely with HealthComp, who have been an engaged partner through this complex and extensive process.

We can report a successful re-implementation with only a few minor issues related to OptumRx. Those issues identified were researched, reviewed, and resolved quickly and efficiently. For example, we discovered claim processing issues whereby many pharmacies were not submitting the correct claim codes (i.e., BIN, PCN, and Group No.) to process claims effectively. This issue has since been remedied by sending notices to pharmacy network providers to correct the issue. Since the contract went live on July 1, 2024, we have recorded no significant issues from OptumRx or HealthComp related to the pharmacy program.

We have been actively working with OptumRx to accurately document and update their internal programming, plan structure, and processes to ensure adherence with the Trust's new 5-year contract. We continue to address emerging issues, such as the new Medicare regulatory changes, and make sure the Employer Group Waiver Plan (EGWP) is ready for January 1, 2025, effective date.

We believe that with the new contract terms, improved rates and rebates, and our consulting oversight we can effectively aid in the control of the plan's drug costs without affecting the benefit levels provided to enrolled members and their families.

JF:tl Enclosure

cc: Michael Moss, Esq.

Andrew Desa David Broome



Quarterly PBM Industry Updates:

Impact of Drug Price Negotiation Policies on the PBM Industry

• Overview: The Biden administration has proposed expanding Medicare's authority to negotiate drug prices for at least 50 drugs annually, up from the current limit of 20. This expansion aims to include major drugs used for treating heart disease, cancer, and diabetes, potentially saving the federal government \$200 billion. This initiative is part of a broader effort to control drug price inflation and extend these cost-saving measures to the private insurance market

Key Points:

- Potential changes in PBM strategies for negotiating drug prices with manufacturers.
- Implications for pharmacies and patients, including potential shifts in drug availability and pricing.
- Medicare Renewals are delayed because of the drug price negotiations, showing the trickled-down effect on areas outside of just Prescription drug coverage

Artificial intelligence (AI) and PBM's

• **Overview:** All is increasingly becoming integral to the operations of Pharmacy Benefit Managers (PBMs), transforming various aspects of the industry. Here are key areas where All is making an impact.

Key Points:

- Predictive Analytics for Cost Management: By analyzing large datasets, Al can identify patterns and forecast future drug spending
- Personalized Medicine helps in tailoring medication plans to individual patients. By analyzing patient data, including genetic information and health records
- Faud Detection algorithms are adept at detecting fraudulent activities. They
 can analyze transaction patterns and identify anomalies that may indicate
 fraud, such as suspicious prescribing patterns or abnormal billing activities.

- Enhancing Decision-Making
- Al supports PBMs in making more informed decisions regarding formulary design and drug pricing. By providing insights into drug efficacy, patient outcomes, and cost-effectiveness.

Evolving Regulatory Landscape for Prescription Drugs and PBMs

 Overview: The regulatory landscape for prescription drugs and Pharmacy Benefit Managers (PBMs) is rapidly evolving due to new legislation and policy changes.
 These developments aim to enhance transparency, control drug prices, and improve patient outcomes. Here are key regulatory changes and their impacts on the industry.

Key Points:

- Transparency and Reporting Requirements
- State-Level Reforms
 - California: Passed legislation requiring PBMs to obtain licenses to operate in the state and disclose their rebate and pricing practices.
 - New York: Imposed regulations to ensure that PBMs pass on rebates to consumers and restrict spread pricing, where PBMs charge insurers more than they reimburse pharmacies
- Federal Oversight and Accountability
 - This includes regular audits, penalties for non-compliance, and enhanced enforcement of anti-fraud measures.
- o Focus on Value-Based Care
 - Regulations are also promoting value-based care, where payments for drugs and services are tied to patient outcomes.
 - This approach incentivizes PBMs and healthcare providers to focus on the efficacy and cost-effectiveness of treatments, rather than volume.
 - Programs like the Center for Medicare and Medicaid Innovation (CMMI) are piloting value-based models that could become more widespread in the future

Market Dynamics and Competitive Strategies among Major PBMs

• **Overview:** Market consolidation, cost management and drug pricing have been the industry's response to the push from regulators for more oversight.

Key Points:

- Cost Management and Drug Pricing
 - Formulary Management: A number of large PBM's have continued to issue new formulary approaches aimed at transparency. Optum's latest is called the Clear Trend Guarantee. CVS's is called CostVantage, and ESI's is called ClearNetwork

 Value-Based Contracts: PBMs are increasingly engaging in valuebased contracts with drug manufacturers, where payment is tied to the clinical outcomes of medications rather than the volume sold.



Rael & Letson

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Memorandum

To: Board of Trustees

Fresno City Employees Health & Welfare Trust

From: Andrew Desa, Consulting Actuary

David Broome, Consultant

Date: August 9, 2024

Re: Consultant's Report for August 14, 2024, Board of Trustees Meeting –

HMO Request for Proposal

Based on direction from the Board, the Trust would like to consider adding an insured HMO option as an additional option alongside the current self-funded PPO plan. Rael & Letson has been directed to issue a request for proposal (RFP) to gather carrier proposals to evaluate the market options available to the Trust. The target effective date is July 1, 2025.

Analysis. Offering a mix of insured plans alongside self-funded plans introduces new risk dynamics for the Trust that necessitate considering the impact on overall costs and long-term funding stability of the health and welfare plan. We will gather proposals from prospective carriers as well as information from the Employee Survey to provide a comprehensive analysis for the Board's consideration.

RFP Considerations. For discussion, we recommend that the Board determine RFP bidder instructions to ensure that the carrier proposals serve the goals of the Board.

- **Eligibility**: It must be determined which groups, if any, would be ineligible to enroll in an alternative HMO plan. It is recommended that non-contributory members be ineligible for any alternative HMO plan option.
- **Plan Design**: Bidders should be provided at least one plan design to target for a proposal. One option for consideration is provided in Exhibit I attached. That plan design is mostly based on a plan that was proposed from the last HMO RFP in 2019. It will need to be determined if bidders are asked to quote an alternative plan design(s), such as a high deductible health plan (HDHP) with or without a health savings or health reimbursement account (i.e. HSA or HRA).
- **Benefits Offered**: Bidders will need to be provided details on what benefits, besides medical, may be offered through the HMO. To be considered are prescription drug coverage, vision, and acupuncture/chiropractic benefits. If these benefits were to be carved into the HMO plan, it is the expectation that members would not be eligible for these same benefits through the current providers (e.g., EyeMed, SimpleMSK, OptumRx, etc.).

- **Medicare Retirees**: It must be determined if bidders should be requested to quote on Medicare retiree coverage.
- **Dual Coverage:** When contributions are being received from the City of Fresno for two or more members of the same family, it is the expectation that only one member would be allowed to enroll in an alternative HMO plan and the other member would become a dependent for that same plan. This is so that the Trust does not make two premium payments to the HMO. The spouse would not be required to have a separate contribution or separately enroll in coverage. This is because if the spouse was enrolled in the PPO plan, the PPO plan would become primary coverage and the HMO would likely not coordinate benefits.

Proposed Project Timeline. Working off of the target HMO effective date of July 1, 2025, below is a proposed summary project timeline:

- **September 3, 2024**: Release of RFP
- **September 30, 2024**: Proposals due from bidders
- **October 2024**: Proposal evaluations and negotiations take place
- **November 2024**: Proposals are presented; determination made of which bidders should present to the Board
- **January 2025**: Bidder presentations; follow-up questions and requests provided to bidders
- **February 2025**: Final proposals presented; Board vote takes place.
- **March 2025:** Fiscal Year 2025-2026 projections presented, and contribution rate determined.
- **July 1, 2025**: Effective date for approved HMO option, if any.

<u>Peer Organizations.</u> A common practice is to evaluate what other peer organizations are offering to their employees and retirees in the same geographic area. Within the Fresno area, there are large public employers, and some offer a mix of insured and self-funded medical plans to their employees. Publicly available information provides benefit plans and employee contributions for three peer organizations:

- **Fresno Unified School District** offers two self-funded PPO plans through Aetna, along with a fully insured HMO option through Kaiser. The Kaiser HMO benefit plan closely matches the better PPO benefit plan. Employee contributions to enroll in the Kaiser HMO or the PPO plan are equal.
- **Fresno County** offers seven plans total with two PPOs, three EPOs, and two Kaiser HMO plans. The Kaiser plan options closely match the Anthem EPO plans. The Anthem EPO plans have lower employee contributions compared to the Kaiser HMO plans.
- **Clovis Unified School District** offers a self-funded PPO plan through HealthNow using the Blue Shield network.

We recommend the Board direct the formation of a Fresno City RFP committee for involvement with the drafting of the RFP as well as bidder considerations on an as needed basis.

This item will be discussed at your meeting on August 14, 2024. Please let us know if there are any questions before or after that meeting.

AD/DB;tl Enclosure

cc: Michael Moss, Esq.



Exhibit I Fresno City Employees H&W Trust Current PPO Plan and Potential Alternative HMO Plan Design

	CURRENT PPO	T PPO	POTENTIAL HMO Option
	Contributory Plan	ory Plan	Contributory Plan
Benefits	In-Network	Out-of-Network	In-Network
DEDUCTIBLE			
Employee	\$200	\$200	\$0
Employee + Family	\$600	\$600	0\$
OUT OF POCKET MAXIMUM 1			
Employee	\$6,600	\$6,600	\$3,000
Employee + Family	\$13,200	\$13,200	\$6,000
PREVENTIVE CARE			
Well Visits, Immunizations	\$0	50% after deductible	\$0
PHYSICIAN OFFICE VISITS			
Primary Care Provider	oldipurder deduction	50% offer deductible	\$20
Specialist	20 /0 aitel deddelible	30 % alter deddelibre	
DIAGNOSTIC TESTING			
X-Ray and Lab Tests	0.000 to the character of the character	C 1:40:100 100 100 100 100 100 100 100 100 10	\$10
Imaging (CT/PET Scans, MRI)	ZO% alter deductible	20% alter deductible	\$150 per procedure
INPATIENT/OUTPATIENT SERVICES			
Outpatient Surgery	20% after deductible	\$250 const. then 50% after	\$100 per procedure
Leadition Hospital Stays	\$250 copay, then 20% after	deductible	\$500 per admission
ENGENCY CARE			
<u> </u>	\$200 copay, then 20% after	\$200 copay, then 20% after	
Emergency Room (waived if admitted)	deductible	deductible	\$200 per visit
Ambulance	20% after deductible	20% after deductible	\$250 per trip
Urgent Care	20% after deductible	50% after deductible	\$20
BEHAVIORAL/MENTAL HEALTH CARE			
Behavioral/Mental Health Outpatient	20% after deductible	50% after deductible	\$20
Behavioral/Mental Health Inpatient	\$250 copay, then 20% after deductible	\$250 copay, then 50% after deductible	\$500 per admission
Other			
Skilled Nursing Facility	\$250 copay, then 20% after deductible	\$250 copay, then 50% after deductible	\$500 per admission
Durable Medical Equipment	20% after deductible	50% after deductible	20%
Home Health Care	20% after deductible	50% after deductible	0\$
Hearing Aid	\$1,500 allowance per ear, every 36 months	Plan pays 100% of Usual & Customary charges	\$1,500 allowance per ear, every 36 months
PHARMACY - RETAIL (30 day)			
Generic	10%	10%	\$10
Brand - preferred	20%	20%	\$20
Brand - non-preferred	40%	40%	\$20
Specialty	\$100 copay	not covered	20%
PHARMACY - MAIL ORDER			
Generic	\$5		\$10
Brand - preferred	\$20	not covered	\$20
Brand - non-preferred	\$50		\$20

¹ The PPO plan has individual out of pocket maximums for medical and prescription drug. The amount shown above is the combined out of pocket maximum.